REPORT ON
ANALYSIS OF BANGLALINK DIGITAL LTD AND ITS INDUSTRY
AN INTERNSHIP EXPERIENCE PERSPECTIVE

THIS REPORT IS SUBMITTED TO

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Letter of Transmittal

16th November, 2022.

Dr. Md Mohan Uddin

Professor, Finance

SOBE, United International University

Submission of internship report on

"Analysis of Banglalink Digital Ltd and the telecom industry"

Dear Sir,

As you know, I made it to the Internship Program of Banglalink Digital Ltd last summer. My internship commenced onwards from 16th of May this year and ended on 15th of August, having a tenure of 3 months.

And since this internship is a compulsory requirement of my Bachelors of Business Administration Degree here at United International University, I am delighted that I got the opportunity in one of the best multinational digital communication service company, which not only helped me in using my academic knowledge at the workplace, but also ensured me a genuinely lovely work culture.

I have covered all the points you mentioned in our earlier discussions, and I am confident that you will find this report not only informative but all the hard work that was put into this will be reflective on the quality of the work.

Sincerely,

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AHNAF ABID

111 182 122

SOBE, United International University

Acknowledgement

I will be forever indebted for the support that I was provided from my parents and respected faculties over throughout my academic life. It goes without saying that I would not be here today, acing academically and in career without their constant unconditional support.

I am very thankful to have Dr Mohan Uddin sir as my internship supervisor, considering he is one of the most supporting faculties I came across during my university life and I did 5 of the finance courses under his guidance and got the following grades in them:

A considerable majority of the finance knowledge that I have acquired is from him, and not only he is my role model as a teacher, I also aspire to excel in academia like him with my future endeavours with higher studies and researches. I am also thankful to him for providing constant support towards me and all his other students, regarding all of our queries, be it about the courses, internships or projects. Special thanks goes to Dr Mohammad Musa sir, under whose guidance I did Corporate Finance & Portfolio Management courses. I would say I am extremely lucky in terms of the teachers I got in my university.

I am also immensely grateful to these following very special 4 people at Banglalink:

Avra Adhikary: Head of Financial Reporting, Banglalink – My Line Manager

Tareq Ahmed: Manager, Financial Reporting, Banglalink – My Supervisor

Jayed Ahmed: Manager, Financial Reporting, Banglalink – My Facilitator, Mentor

Umme Salma: Executive, Financial Reporting, Banglalink – My Immediate Superior

I was previously concerned about getting into the corporate culture, until I met these people. I will always cherish this small tenure of my internship just because of the memories, learnings and activities that I got to do with them. I was also sceptical about the jobs in finance in general, considering these are very sincere, time consuming, social connection disrupting kind of jobs, but they are proof that it can be genuinely enjoyable, demanded, cooperative and collaborative tasks as well.

I will always be thankful that I made it to the Advance Internship Program of Banglalink and was placed on this team as an intern, I could not have wished for anything better than this. The significant amount of learnings that I got from my team, is somewhat equivalent to another undergraduate degree, just compressed within a time frame of 3 months.

Executive Summary

The following report has been divided into 5 chapters, starting with the introduction, then analysis of the industry, organization, my own activities as the intern and the conclusion segment.

The main body starts off with the analysis of the telecommunication industry, deducing the competitors' lifecycle stages, specifications and shares of the market. We come to know that Banglalink (21%), owned by Veon, is in close competition with Robi (30%) primarily being in the second place after Grameenphone (46%) which is owned by Telenor. We also find that this is an industry that is not extensively affected by external factors by economic factors do play a significant role in the fluctuations. However, the other parameters of the PESTLE analysis show that there are different impacts upon the technological, political and legal factors. The effects are broadly described in details inside the chapters. Then the 5 forces analysis show that there is extreme competition between the market players, moderate bargaining power of buyers and suppliers, availability of substitutes and low threat of potential new entrants.

After a brief discussion about the history and hierarchy of the organisation, the customer mix of Banglalink Digital has been discussed in length, and the various product services mix that is being provided by them. Banglalink has a number of digital products, services and subscriptions that are explained on chapter 3. And then the SWOT analysis reveals that Banglalink has significant strengths and competitive advantages over the competitors, several weaknesses and threats to work upon and capture the future opportunities that lies ahead. Steps to meet the challenges and opportunities are discussed in chapter 3.7.

The following chapter (4) includes detailed information about the internship experience itself, the number of things I have learned during my tenure, the skills and knowledge that I used and learned. The report then contains the recommendations both for the department/organization and self in order to have better efficiency in the future. All the sources are then provided after the conclusion in the references sections alongside the provided appendices for this report.

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1. Introduction

1.1 Background

Here in Bangladesh, alongside farming and textile industries, telecommunication industry is one of the major players and contributor to the economy. Being one of the most competitive industries that are at its peak, the major players of the industry are now facing cut throat competition among themselves with the total number of mobile phone subscribers crossing 184.23 million as of June 2022.

Considering how impactful and important the role of Finance Department is in the daily operations and regulations of such MNCs, we are considered as the 'Enablers' here at Banglalink Digital. Not only does Finance play a significant role in various decision making processes, but also in strategizing, efficiency, reporting and recording financial data and risk management.

Both primary and secondary vital information has been used in this report in order to get a comprehensive understanding of the organisation and the telecommunication industry. A significant proportion of the report contains my own personal experience and incidents that aligns with the previously available information on various platforms, for which the sources have been provided in the reference section of this report.

1.2 Objectives

The objective of this report is to have a simplistic understanding of the processes here at Banglalink Digital, specifically of the division and department I have completed my internship – Financial Reporting (under Financial Control).

As we move forward, the topics that I will be discussing about are as follows:

- Specifications and details of the industry using various matrices.
- Specifications and details of Banglalink Digital (from publicly available sources) and determine performance KPIs using different matrices.
- My very own experience throughout Banglalink's AIP (Advance Internship Program) and how the knowledge of my undergraduate degree assisted me.
- Reviews and recommendations.

1.3 Significance

This report is a requirement towards the completion of my academic internship, which in turn is a part of my undergraduate degree, Bachelors of Business Administration (BBA) at United International University (UIU). With the assistance of my kind supervisor, Dr Mohan Uddin Sir, I aspire to graduate with a satisfying overall result.

The information provided in this report will be useful to various of the parties that has access to it such as the stakeholders of both the organisation and my university as well. This report will be containing a number of matrices and analysis that will provide about the insights of operational performance and alternative solutions or improvements that can be implemented currently or in the future.

Along with the various performance analysis I shall be doing throughout this report, there will be emphasize in other departments/functions of Banglalink Digital as well. Under the Financial Control division, there are 5 other fully fledged departments –

- RO (Revenue & Operations)
- FA (Fixed Assets)
- AP (Accounts Payable)

- VAT-Tax
- FR (Financial Reporting)

For the Advance Internship Program, I was positioned in the FR (Financial Reporting) Team. And thus all my tasks and responsibilities were directly involved with the reporting processes. My reporting team, metaphorically is like the motor that keeps the fluid (fund) running throughout the systems, making sure the organisation can go further distance without disruptions.

2. Analysis of the Industry

2.1 Specification of the Industry

The most recent upgrade in this industry was the introduction of 5G, which is not yet established on full fledge because of the lack of tech infrastructure in the country. But as an intern at Banglalink and also a customer of their services, I am proud to mention that Banglalink have consecutively won the Ookla® Speedtest™ Award for four times in a row and actually ensures top notch quality services, acing at a 4G+ speed.

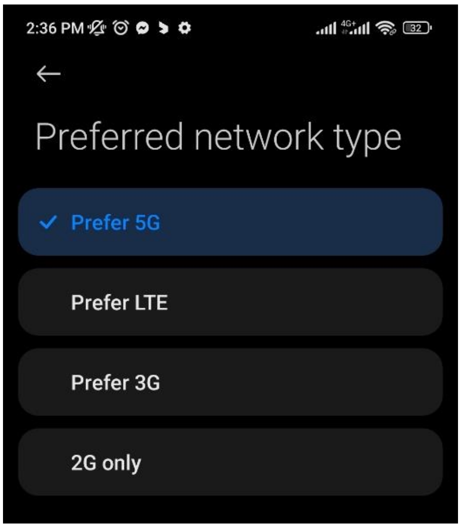


Figure 2.1: Banglalink Network Availability Options

Above is a screenshot from my own mobile device that has a Banglalink sim inserted, providing 4G+ speed that detects almost speeds similar to 5G ones.

The telecommunication industry by default is a very competitive place since this is something that literally influences ‘communication’. The millions of users are depending on the service providers to make sure everything runs smoothly. Just for an instance if we think about a service disruption even for a few minutes, this can result in a nationwide collapse. Thus providing high speed or quality is not enough on its own, but ensuring the quality service is being provided constantly without any type of interruption is more important here.

2.2 Size, trends & the maturity of the Industry

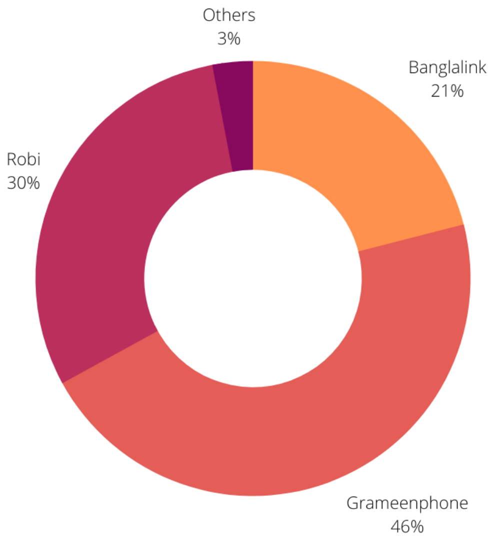


Figure 2.2: Telecom Industry Shares of the Competitors

As of June 2022, Banglalink has a customer base of 38.25 million subscribers out of the total 184.23 million total subscriber of telecom services, which accounts for about 21% market hold.

The most recent and uprising trends in the industry are as follows –

- 5g network & technology.
- Use of AI (artificial intelligence) /IOT (internet of things) solutions to resolve existing problems and upgrade from the current tech infrastructure.
- Usage of blockchain technology and cloud based tools for regular operation.
- Inclusion of consumable content through different sub-platforms, etc.

The industry has itself reached the maturity stage of its life cycle. For a majority of the operating industries, there is the decline phase as well, which applies negligibly for the telecom industry because even though the players of this industry can be knocked out of the competition, the industry itself will be existing for the foreseeable future.

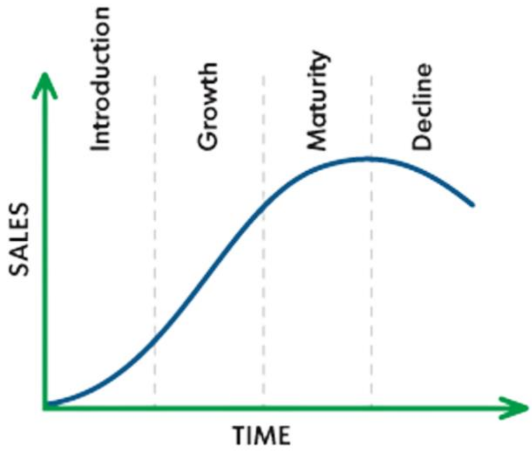


Fig: A Typical Life Cycle of the Telecom Industry: All Major Players being in their Maturity Stage

2.3 Seasonality

Unlike FMCG industries, garments, automotive or tourism industries, telecommunication industry is unique on its own since it is not season/trend dependable.

Communication is considered as a basic need nowadays, and all types of customer segments requires one or more. As soon as a parent thinks their child requires, or is old enough to be responsible, they will be provided a handset with a network sim.

All major corporations have their own dedicated service from network service providers from their own employees, which includes the telecom companies such as ourselves as well.

2.4 External Economic Factors

Whilst recently Bangladesh took an extreme hit from the pandemic in many sectors, telecom companies and mobile operators are the ones who managed to cope up the quickest. Alongside the recent uprising of the price of non-renewable resources and the value of Taka declining against the US Dollar rate, and the inflation increasing linearly, concludes the industry to have slower growth in the short run.

The rise in inflation, higher difference in the exchange rates, and changes in the interest rates will all have a negative impact on the service operators combined.

2.5 Technological Factors

The telecommunication industry both depends and utilizes the advancement of technology from various aspects. While the internet service is developing rapidly from the already established and efficient models, the mobile network service providers need to stay relevant in terms of providing the traditional services in better ways.

The best plan of action would be to figure out how to utilize the usage of automation, 3D modelling and algorithms, introduction of modern cyber security in order to work in our favour and provide a better, enhanced customer experience.

2.6 Political, Legal & Regulatory Factors

The telecommunication service providers all have to take various legal, political and regulatory factors into consideration because all of them are obligated by the Bangladesh Telecommunication Regulatory Commission (BTRC) to do so. At Banglalink, we have our own legal department that deals with ethics and compliance, employment laws, quality control and assurance, consumer laws, and many more.

Failure to abide by any of the abovementioned laws/regulations can result in disastrous consequences. For instance, the most recent occurrence was Grameenphone’s ban in sales of sim cards.

Source: https://www.thedailystar.net/business/news/ban-sales-new-grameenphone-sims-3059686

2.7 Porter's 5 Forces

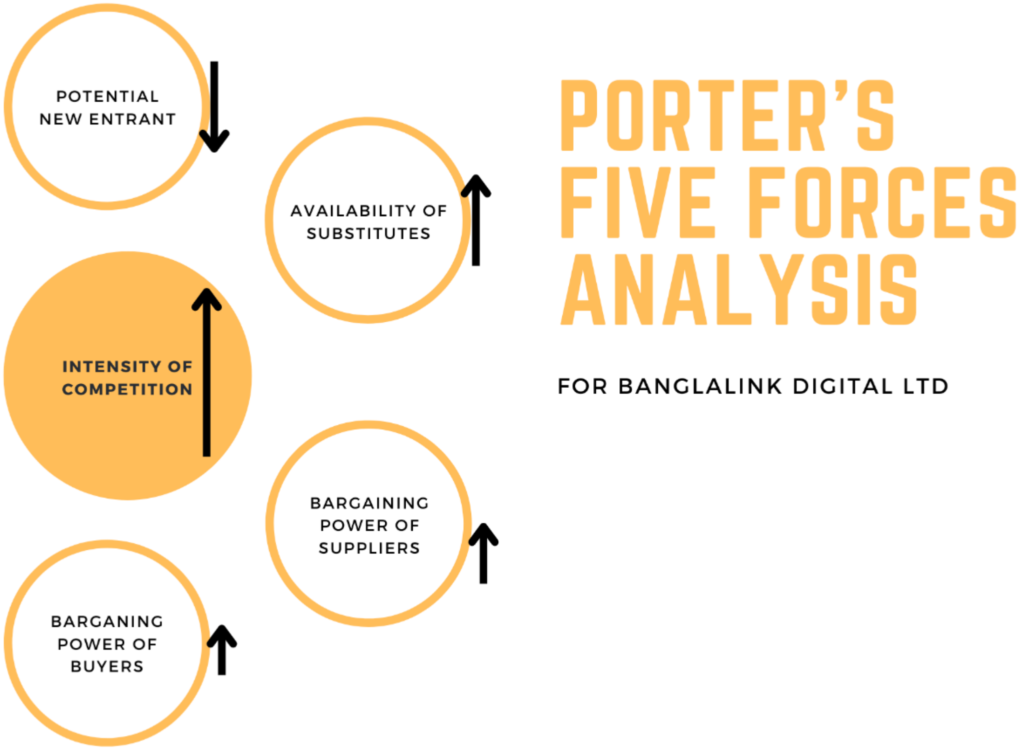


Figure 2.7: Five Forces Analysis

The Five Forces are elaborately explained below -

2.8 Threat of new entrants

In the telecom industry, the barriers of entry reinforces the ease of access in the market and thereby into the competition. Since the barriers are tough and a lot in numbers, the threat of new entrants are very low. We can see for instance, throughout these report, all the comparison is being made among 3 main competitors, and 4 participants in total.

Therefore it can be concluded that the threats in this case for Banglalink are very low.

2.9 Buyer Power

It is simply defined as how much control the consumers have over the product or service they are choosing from. For example, if Grameenphone raises their prices of the sim cards, the potential buyers can easily switch to Banglalink or Robi. Same goes for the call rates, internet package prices. Since the consumers have the options to choose between several service providers, the companies tend to keep their prices low by default and maintain a moderate industry standard. Moreover, switching from operators can have other limitations such as service network coverage, subscriptions of different entertainment modules, etc. Therefore making the buyer power in this case moderate.

2.10 Supplier Power

This is the level of power the suppliers hold over a particular business. Suppliers are important in a sense that they provide the raw building materials for the service providers, in this case, the towers, the machineries, the systems required to provide top notch services. Banglalink will supposedly have low supplier power based on the fact that there are lot of suppliers ready to work alongside such a giant multinational company and which is also why the current suppliers will not be disrupting their good service in order to stay in good terms and provide for a long tenure.

2.11 Threat of substitutes

This aligns with the buyer power in terms of choosing between different services to avail from for the customers' end. There are not a lot of substitutes existing, but the ones that do, are very much capable of attracting customers to their side. Which is also why the providers should maintain a consistently improving service to the customers and stay ahead of the competition in order to hold and increase the number of their customer base. This would conclude the threat to be moderate for Banglalink, as would it be for all its competitors as well.

2.12 Competitive Rivalry

The current competitive rivalry is very high between the existing firms in an industry. Even though Grameenphone holds the highest rank in terms of customer base (because of the advantages of early entry), Banglalink has the best network (fastest 4G+) and subscription offers alongside the best customer support services. Robi has also been capturing a significant portion of the market but is on the way to improve other service sectors and increasing their customer base. Thus, the competitive rivalry between the organisations are very high as of this moment between the major 3 participants.

2.13 Summary of Challenges & Opportunities

As per the analysis done previously on this report, the main key points that stood out are –

- There is low threat of new entrants
- There is ample threat of substitutes
- There is a moderate level of buyer and supplier power
- The competitive rivalry between the service providers are extremely high.

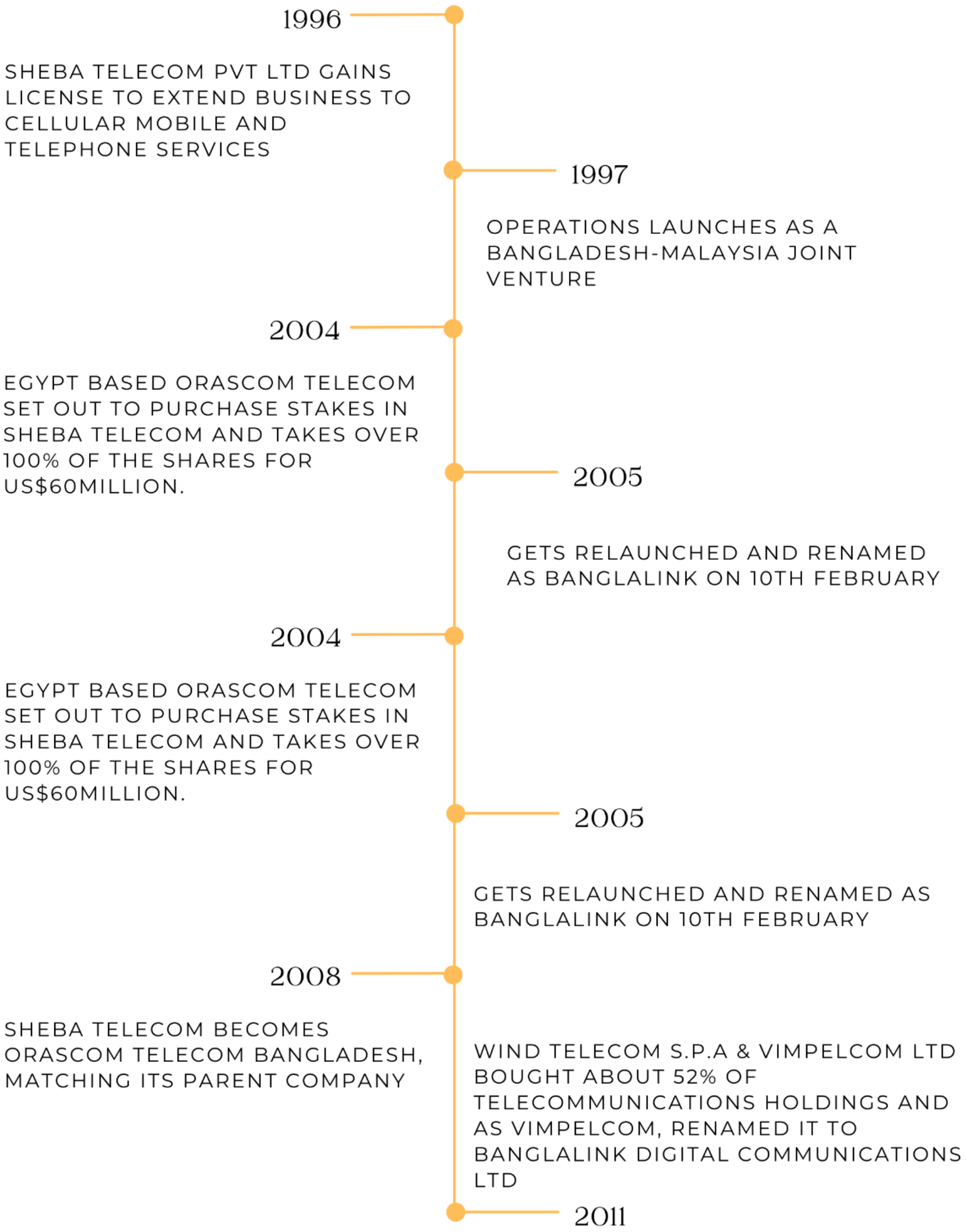
And thus, the optimal plan of action for Banglalink would be to consistently providing the top notch customer service and using cutting edge technology implementations to stay ahead of its competitors so that not only they continue serving the existing customer base but also to attract and retain potential new customers.

3. Analysis of the organization

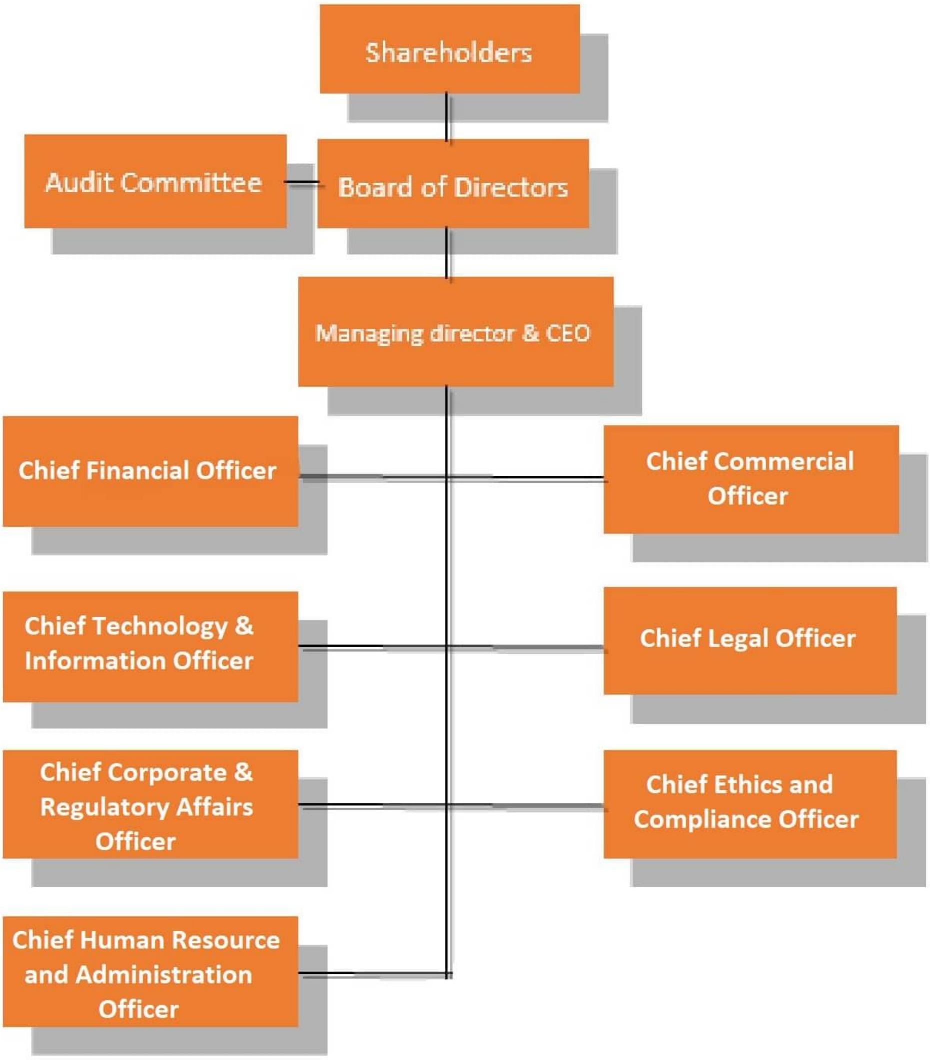
3.1 Overview & History

Starting of as Sheba Telco services, Orascom Telecom Holdings acquired all the outstanding shares back in September of 2004 and is now the second largest telecom service provider of the country.

OVERVIEW & HISTORY OF BANGLALINK



Furthermore, it is important that we learn about the organizational hierarchy of Banglalink, which is demonstrated by the infographic diagram below:



3.2 Trends and growth

Since the rebranding as Banglalink, they have managed to serve its customer base with consistently improving quality, serving various markets and committed customer services to become the country's second largest telecom service provider.

Not only they have dedicated departments for each segment of the business, they are always constantly bringing in and integrating new cutting edge technology to improve upon the existing services so that the customers are always pleased with the service they are receiving. Veon, Banglalink's parent company, provides similar services in Russia, Kazakhstan, Algeria, Ukraine, Uzbekistan and Pakistan under the brand names of Beeline, Kyivstar, Jazz and Djezzy.

Last March, Banglalink acquired the 4.4Mhz spectrum from successful bid of Bangladesh Telecommunication Regulatory Commission through the investment equivalent of BDT 10Billion. And for constantly over the last few years, Banglalink has been holding the reputation of providing the fastest internet connection to the mobile network users.

3.3 Customer Mix

Telecommunication service providers usually aim to serve a majority of the population since in this time in era, communication is need for all target segments starting off with children to aged individuals, and of all working class. Amongst these, Banglalink have specified their own target group where they can serve the most number of customers, be it for their basic needs or usage, or for lifestyle enhancements.

3.4 Product/Service Mix

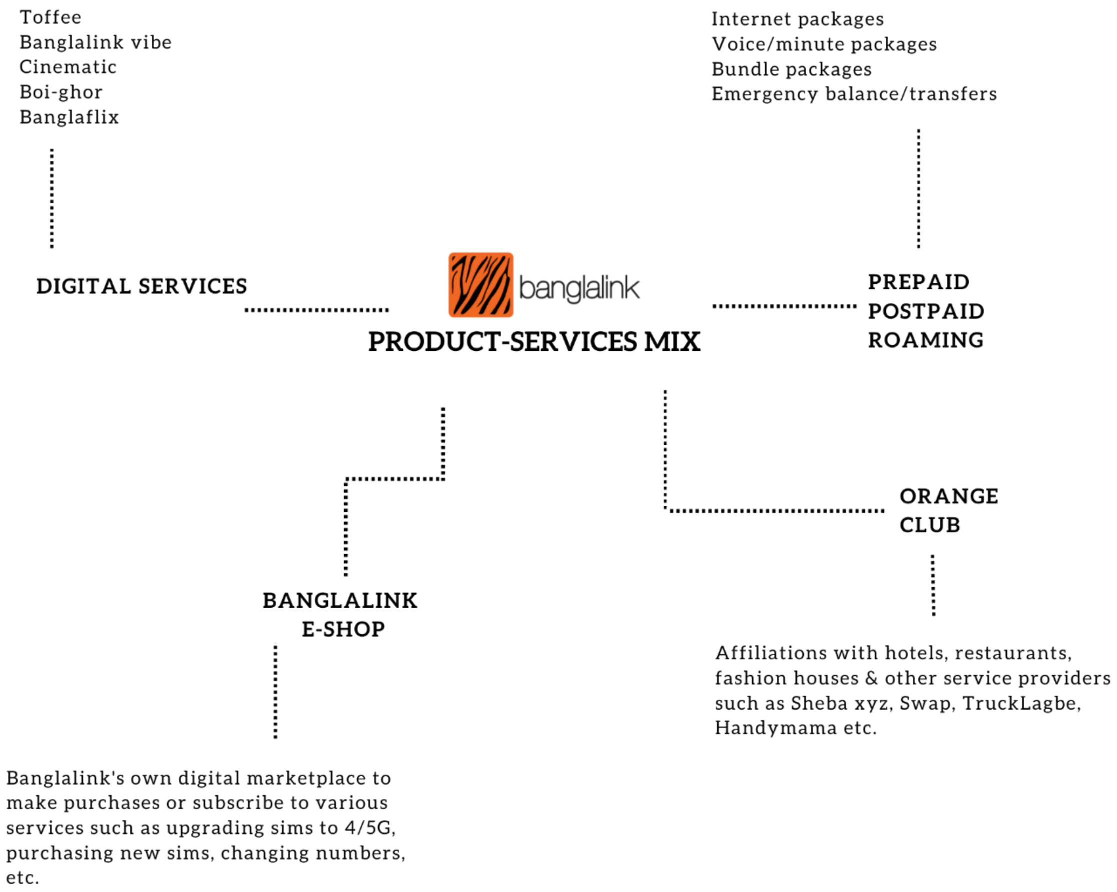


Figure 3.4: Banglalink's Product-Services Mix

Banglalink provides a wide range of services that are both directly and indirectly inclined with their network services. For instance, in their digital services segment, subscriptions for various channels, entertainment and news can be availed through Toffee, while Vibe provides a similar service and experience as Spotify while Banglaflix can be considered a dedicated provider as Netflix, but instead for the local customer segment and their preferences.

The E-shop provides all the services at the grasp of your hand that enables users to make any kinds of physical purchases through their smartphone, without the need of visiting their customer service centre outlets. On the other hand, becoming a member of the Orange Club provides various lifestyle benefits to its members such as lumpsum discounts while travelling, accommodating, and purchasing other services such as household items repairments, shifting services, etc.

3.5 Operations

Before we get to know about the operations, knowing how the operational strategies align with Banglalink's mission to achieve quality customer services is important. Banglalink primarily focuses on 2 kinds of operational strategies:

- The first one is the Functional Level, where the main focus is on efficiency, quality, innovation and responsiveness to its customers' needs.
- Then there are the Business Level Strategies, where cost leadership and differentiation strategies are put into effect.

These strategies are put into effect in all the operational places of Banglalink – The Headquarter (Tiger's Den), the sales points and the customer care centres.

The operations that are dedicated to the customers are as follows:

- Voice
- SIM Upgrade/Replacement/Change.
- Recharges & billing services.
- VAS - (Value Added Services) Activation.
- Transfer of ownership/migration, Roaming Services Activation, etc.

The operations are extensively dependent on the fixed assets, which are the primary telecom equipments. The most important tangible fixed assets are the networking assets themselves. It consists of 2 types of infrastructure – the mobile line and the fixed line ones.

The mobile network infrastructures uses Ericsson, Nokia, ZTE and Cisco Equipments which are integrated with the wireless networks of the radio bases. The towers sites that are not owned by Banglalink, are used either in the form of leasing or cooperation agreements, which gives Banglalink the right to use the tower space for the base stations and other equipment.

The fixed line infrastructure includes a transport that is continually developed and designed to carry out internet, voice and data using fibre optics and microwave links, utilizing DWDM (Dense wavelength-division multiplexing), SDH (Synchronous Digital Hierarchy) & IP/MPLS (Internet Protocol Multi-Protocol Label Switching) equipment.

3.6 SWOT Analysis

Figure: SWOT Analysis of Banglalink Digital Ltd.

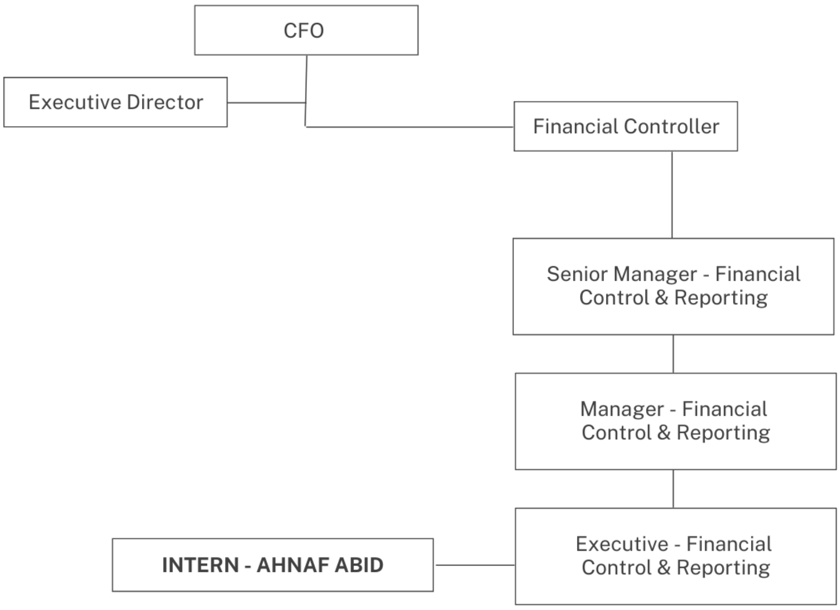
3.7 Steps/Strategies to meet the challenges and opportunities

As challenges and opportunities pop up in the market and industry, as a leading contributor in the field, Banglalink should –

- Be able to proactively determine uprising problems forthwith and be able to plan a solution and contingencies.
- Have constant access to information from different kinds of industry to be aware of disruptions and their impacts.
- Formulate unique customer capturing campaigns and provide promised quality of services, consistently, even when everyone else fails.
- Forecast technological uprisings/disruptions and create the plan of action beforehand.

4 Internship Experience

4.1 Position, Duties & Responsibilities



My duties & responsibilities included –

- Assist with financial date inputs, updating and correction for the daily financial activities related with the operational and financial leases at Banglalink.
- Update data onto the global server of Veon (Banglalink's parent company) so that the organization is in sync with its overseas activities in real time.
- Update and rectify the lease payments from accounts payables on the database.
- Compilation of data and information to be put on the quarterly financial reports and eventually onto the semi-annual and annual reports.
- Assisted in uploading data in the newly launched Enterprise Support System (ESS) by Oracle, created for the operational efficiency enhancement at our HeadQuarters.

4.2 Training

All the interns from all the departments were provided an extensive orientation at our first day, which took place at Banglalink Uni (placed at Tiger's Den, Banglalink's Headquarters) and we were informed about the work culture, the ethics and compliance we had to abide by, the locations of different activities, etc. And from the very second day onwards, we headed for the particular departments we were placed in.

My line manager happened to be a very kind and supportive mentor to me and the executive of our department train me a whole week before I got into the actual work. After a few days of re-learning Microsoft excel, getting used to the softwares by Oracle used at Banglalink, I dived down into the work. In the midst of any new work, there was constant support and learning from my seniors, and I prevailed to learn and implement new things simultaneously.

4.3 Contribution to departmental functions

My department happens to be the one overseeing all other financial activities departments such as accounts payable & receivables, tax & vat, fixed assets, etc. Thus, the reports as they would be ready, would arrive to us, before we check, change or update the date onto our final database and provide the overall report, its calculations and feedback to the Financial Controller & Chief Financial Officer.

My work, can be described as playing the Devil's Advocate, since if there were any miscalculations or wrong inputs anywhere made by anyone, it would only appear visible to me when I cross-verified all the amounts before uploading to our internal global database. And as per the mistake, I would then have to inquire the appropriate colleague on how to rectify and re-update it again.

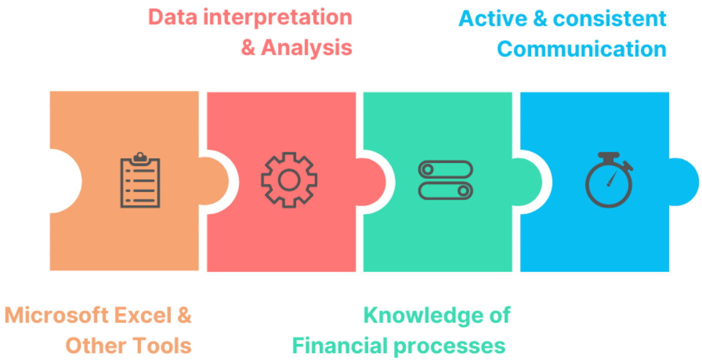
4.4 Evaluation of internship performance

During the whole tenure of my internship, I have successfully completed all the tasks and responsibilities I had been assigned. Working smartly is important alongside working hard so I used to create a timetable for myself so that I could be more efficient/productive and get the best achievable results.

My supervisors and seniors have supported and constantly complemented me about my work ethics and dedication and it was only possible because of my self motivation and will power to thrive. The in-charge of interns HR can also vouch for me, for she had direct oversight on my performance and activities.

4.5 Skills Applied

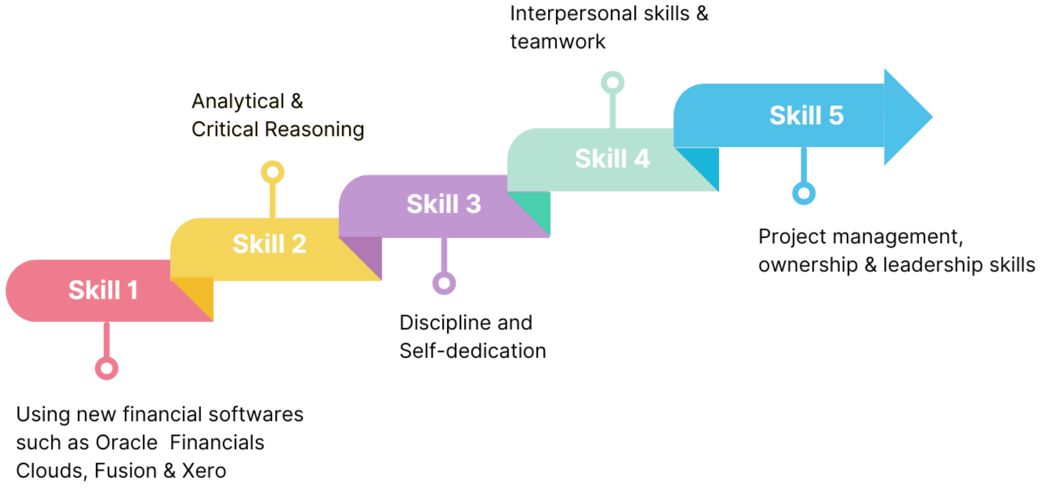
I have, for the majority of my academic purposes, focused on my quantitative and analytical skills over anything. And as a result, it was very easy for me to adapt to the workings of the finance department at Banglalink. But alongside those, communication skills, time management skills were also important in order to be more productive.



The financial modelling skills that I developed through Linkedin Learning platform and my FIN 4331 course, assisted me with working at a fast pace, analysis and visualize financial data quickly and nicely and develop various pitchbooks. The other skills that helped me a lot are –

- Presentation skills.
- Research skills.
- Active communication (listening & speaking) skills.

4.6 New Skills Developed



Fortunately, I've had the opportunity to use Oracle Fusion Cloud and other Financial services softwares as I worked in the Finance Department, which was a huge learning curve for me. The value of learning these softwares, with the other soft skills that I developed, can not be measured through any matrix or KPIs (Key Performance Indicators)

4.7 Application of academic knowledge

I consider myself extremely lucky to have studied finance at United International University because it helped me gain the importance aspects and knowledge of finance that helped me understand the actual corporate work at Banglalink in a better and easier way. If I had to list down the topics that helped me the most during my work, they are –

- Time value of money
- Forecasting of IS & BS (Pro-Forma)
- Financial Statement Analysis
- Financial Reporting

- Financial Modelling

Alongside these, I also had to use the knowledge of Accounting principles (from financial accounting courses) and strategic analysis from the last course of my BBA degree, Strategic Management.

Even though being the finance department, it was necessary that I use my knowledge of assessing the current internal and external environment of the business operations through using PESTEL analysis, Competitive Forces model, SWOT analysis, etc to develop strategic alternative evaluations and create new operational strategies.

5. Recommendations

5.1 Recommendations for improving departmental operations

No recommendations since Banglalink has its workflow operating in the most efficient and capable manner, which not only resulted in them being one of the best telecommunication service providers in Bangladesh and also one of the top 5 best employers in 2022. (source provided in references).

Also, the short lived tenure of my Internship Programme does not really allow me to comment on this without having to stay here for long enough to recommend any improvements in the work process or culture. The only shortcoming or lacking that I felt was that the moderately low number of human resources in the Finance Department and having more people would assist in lowering the workload amongst everyone in an evenly manner.

5.2 Recommendations for improving self-performance

Since I studied and will now be working in the field of finance, constant learning and consumption of knowledge is extremely important. Hence, I have started studying and preparing for the CFA (Chartered Financial Analyst) Certification and down the line I will also be doing a Masters Degree in Finance.

This field of work requires discipline and consistency, the only soft skills I have yet to master. During my undergraduate degree, my only primary task was to study, but now I have to focus on multitasking in diverse kind of projects, relationships and tasks simultaneously.

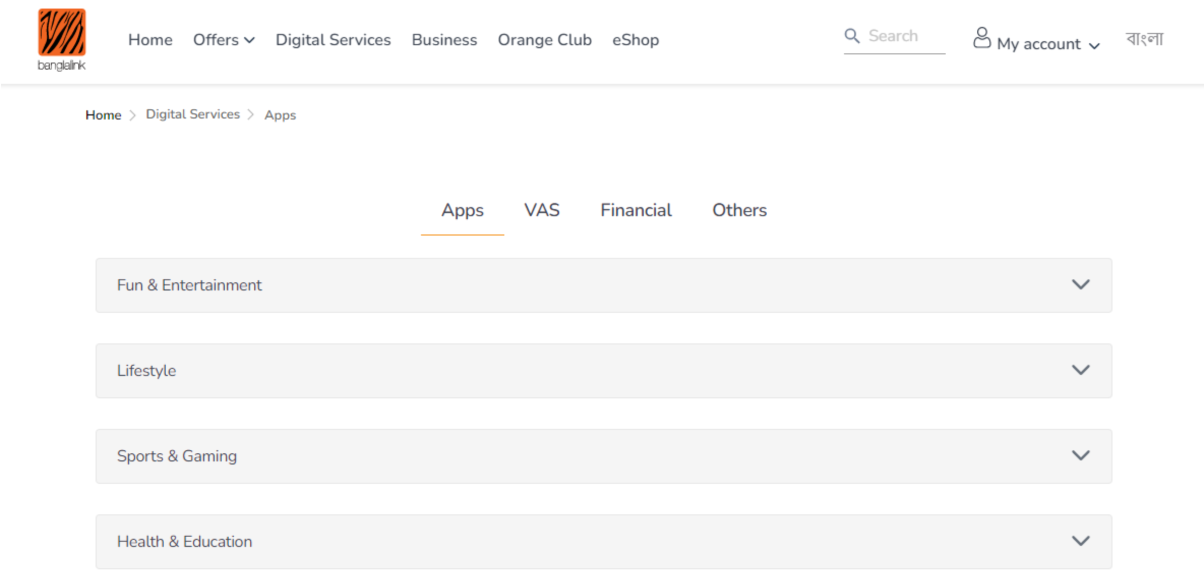
6. Conclusion

The concluding part of my undergraduate degree, this internship has been an overall great learning experience to put my learnings and knowledge into use, while also learning various new aspects of corporate culture, soft skills, project and time management, etc.

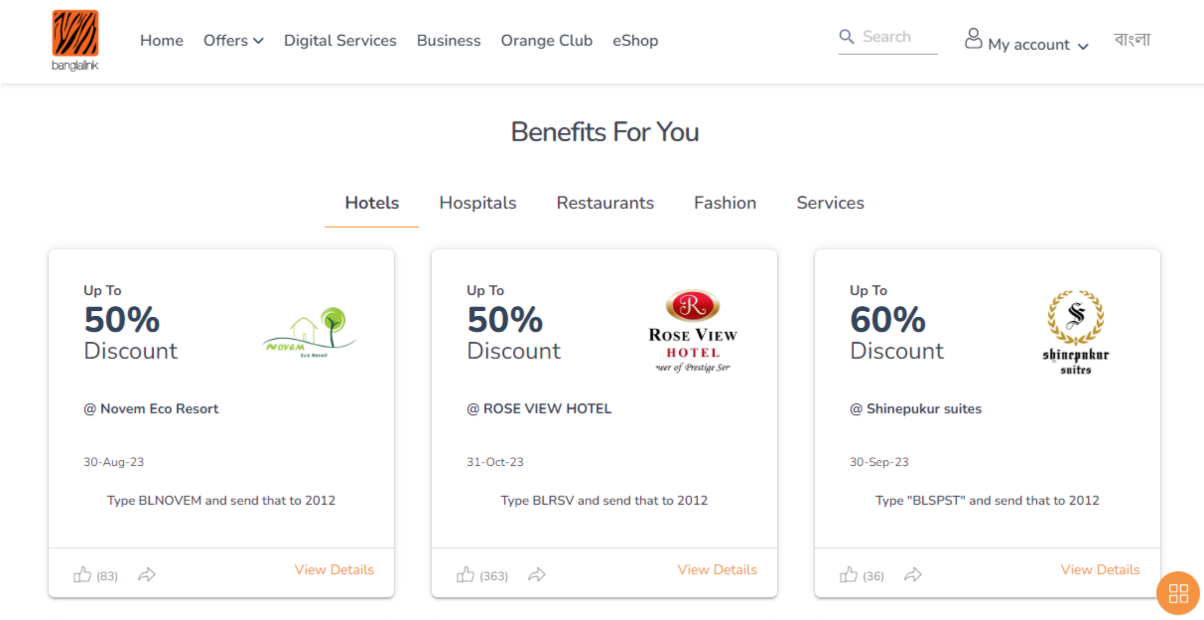
The recruitment and selection process of the internship program at Banglalink was vigorous and rigid, consisting of a behavioural assessment through a game – C Factor, CV screening and an extensive interview. And after joining, there were training and grooming sessions every now and then based on different topics and work areas. Everyone is extremely considerate and helpful regarding both work and personal life, and there was never any disinterest from anyone when it came to teach or learn. All these could not have been possible if I was not hyperactive about my academics and extracurricular activities during my undergraduate life, all of which together assisted me.

I do wish more graduates from my university gets the opportunity to work at such a great workplace, which will not only be beneficial for themselves, but improve their social status and university brand value as well. Working at a good environment is essential to set one's careerpath and have work-life balance, and I think it is important all fresh graduates learn to prioritize it.

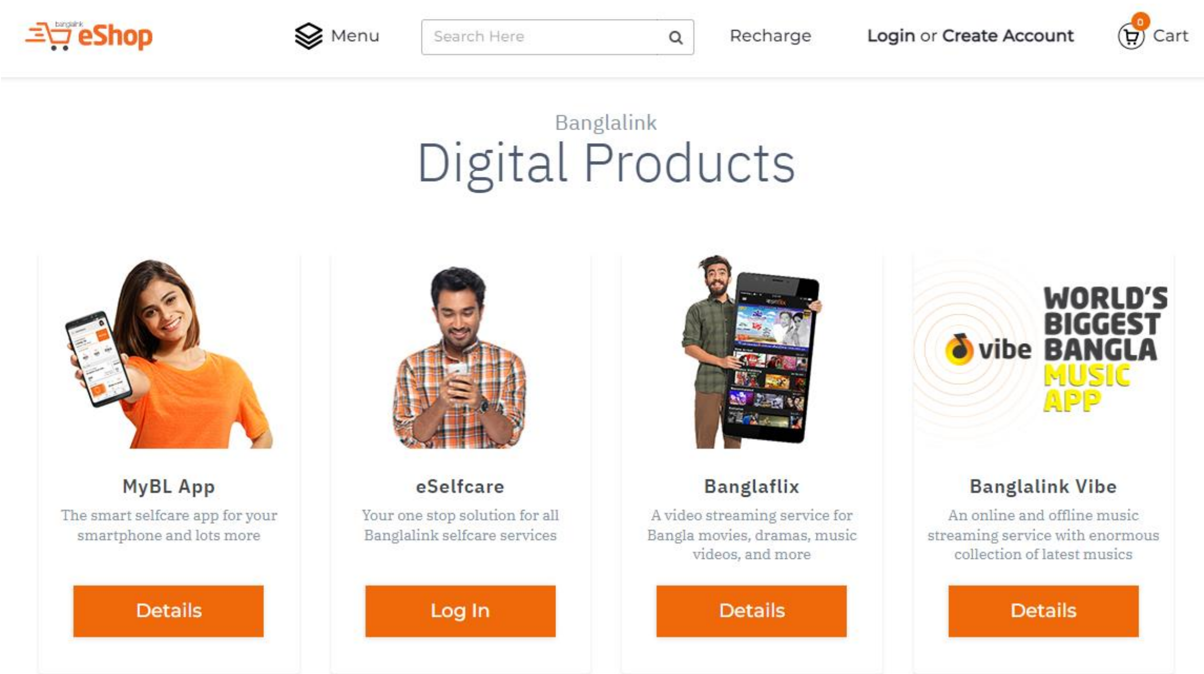
6.1 Appendices



Appendix A: Applications from Banglalink for their Digital Services



Appendix B: Service Offerings Provided by Banglalink



Appendix C: Digital Products Offered by Banglalink's E-shop

6.2 References

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