INTERNSHIP REPORT ON bKash Limited

Prepared by : Jahid Hossain Sunny

bKash

Internship Report

The significance of community management in branding of mobile financing service: The case of bKash

Submitted to

MUHAMMAD REHAN MASOOM

Assistant Professor

School of business and economics

United International University

Submitted by

Jahid Hossain Sunny

ID 111 171 172

Major – Marketing

Department of Business Administration

Date of Submission: 26th January 2022

United International University

Letter of Transmittal

26th January 2022

Masum Muhammad Rehan
Assistant Professor
School of Business and Economics
United International University

Subject: Submission of internship report on "***The significance of community management in branding of mobile financing service: The case of bKash".***

Dear Sir,

It is an honor to state you that I have done my internship report on ***The significance of community management in branding of mobile financing service: The case of bKash.*** I have collected news updates information from different sources like book websites news articles and as well as some blogs. It was truly an interesting journey to make this report and submit it to you. Please let me know if in any case you need some more information or questions.

I pray and hope that this total report on bKash gets up to your level of expectations.

Sincerely Yours,

Signature

Jahid Hossain Sunny
ID: 111171172
Dept: BBA (Marketing)
United International University

Acknowledgment

The very first thanks I want to give is Almighty Allah for keeping me safe and sound to be able to done this report.

Just after this I want express my heartfelt gratitude to my supervisor, Masum Muhammad Rehan, Assistant Professor, School of Business and Economics, United International University. Rehan sir gave his constructive and well informative guidance throughout the whole internship period. Without his support and consistent guidance, the journey would have been much more difficult and probably I could not have finished this report. I would also love to say thanks to bKash Limited for letting me have this wonderful opportunity. Getting selected from the bKash's Flagship program that is the bnext was itself a great honor for me and on the top of it I was blessed with doing an internship here on the most constructive organized and responsible division that is the Communications Division. Here I met with some of the most amazing minds I have seen starting with the Mahfuz Sadique (Chief Communications Officer) bKash Limited. Even he being a big shot in his own he always guided me gave me his valuable teachings. Just after him I have my office supervisor Ahmed Robin (Asst. Manager, Communications Division) bKash Limited. He was not only a supervisor for me rather he was like a person who kept me improving in every step. He was someone who gave hours to explain things so easily for me. He was an amazing mentor I could have ever got. Thanks to each and every one of bKash limited for making my journey so remarkable and amazing.

Executive Summary

This report is about "The significance of community management in branding of mobile financing service: The case of bKash". We human beings are habituated and has a constant need of belongingness. We always try to make us comfortable by mixing up with those people who kind of have the same mentality and thinking and this is how community is created. Communities do not typically form around products, services, or businesses. Instead, they build around ideas, approaches, and processes that allow people to share something with others. The approach is a way to generate the energy needed to achieve traction in the market and in a community.

This implies that it is critical to develop and communicate various strategies and points of view that assist purchasers in figuring out how to think about their challenges in fresh ways. When you do this, you create the possibility of a shared language around an idea by giving it a name and a set of processes. You've now given gasoline for a cause consumer a means to communicate in a consistent manner.

MFS refers to the system or system of a financial institution that provides services to the public by integrating banks and wireless cellular networks, allowing customers to complete bank transactions. By embracing current technology, several financial institutions are giving unique services to their customers in order to make their lives easier and more enjoyable. It was a novel concept in Bangladesh. Despite the fact that DBBL was the pioneer in this field, bKash has been giving improved services since 2011. There are several other financial service organizations who are not in a particularly powerful position in the market. Here in this report, we will understand how a community effects a brand and managing it is very important for a brand. We will try to understand it on the base of my internship in the very esteem company bKash. I have got the opportunity to have an internship here by their flagship program bnext. In the whole report we are going to understand the impact of community as well.

Table of Contents

Chapter – 1

(Introduction)

1.1 Origin of Study.

This whole report has been prepared to show the significance of community management in branding of mobile financing service: The case of bKash. The report also demonstrates how "bKash," Bangladesh's first "MFS" company, has performed over the years, as well as how significant the company is when compared to its parent corporation. Also, to present some suggestions for how the company can grow more. The need and the demand of the study on community is getting higher and higher day by day. The way people think with their likings and disliking's fully reflect upon the way they give feedback on their community. So, if a business does have an influence or works on the community where there are communications on their product or service, they can exert a good amount of benefits.

1.2 Report Objective.

The main purpose of making this report is to extrapolate the need and importance of community in brand and its significance mostly in MFS organizations. Business's involvement in the community can provide an invaluable platform for it to market its products and services. It might also help them to advertise their firm principles. They develop a positive supply and demand culture and build great links with your local community when they participate in community involvement on a regular basis. Customers are more likely to trust organizations that assist those in need. They will likely trust the organization if they encounter the company's employees at volunteer activities or read about your philanthropic initiatives on the internet. Once they've earned your trust, your prospects of increasing your business skyrocket. People are motivated to choose your brand over a competition.

1.4 Methodology.

A number of sources has been used in making of the report. Primarily this report is made on my practical experiences and knowledge which I have acquired throughout my internship tenure. Apart from this a number of information's has been collected from the internet mostly the websites and articles that involved business things revolving around MFS and as well as the present context of the country. I have tried to give a clear picture of the importance and impact of the community on any brand and its influence on the MFS organizations specially. Here a reference of bKash has been also taken in mind while explaining things out in the process. Firstly, we are going to have a good idea about the report and the context it is written on alongside its scope and limitations. Then there is description on the most demanding and high growing sector that is the mobile financing service organizations. After this we are going to have a good idea about bKash its mission visions and some descriptions of the whole organization. Just after this we are going to have the heart of the report that is the community management importance and its impacts on a brand. And ending up with the internship journey and an overall conclusion of the whole concept.

1.5 Scope of the Study.

I was an intern in the Communication division of the bKash limited. In this division I was involved and placed in the community management department one of the most energetic and vital department of the organization. Even though I was place into this department I have made the report on a very broader sense. I have worked on the very extensive thing that is the community management its importance and impact on a brand keeping Mobile Financing Service giving organizations in mind and tried to make it explained in the upcoming part of the report.

1.6 Limitations.

As I was an intern, I couldn't have accessed greater workings of the information. I also do have some narrow ideas on how some info's are being processed from one part of the step to the ending step. In the flow of time, I will get to know more about this as this field has some enormous impact and importance on any company. A bit more limitations was being faced that is the lack of not having a greater knowledge on how a competitor extracts and uses it not only for themselves and side by side the impacting the competitor of the industry.

Chapter – 2
(Mobile financing service)

2.1 Mobile Financial Service.

Cell phones already provide frequent connections to many of the world's poorest people, and they may quickly become the channel through which these lowly people have access to banking services for the first time.

More than 2 billion poor people in the world live on less than $ 3 a day. The vast majority of people do not have access to banking services. They are not able to securely hold or move money to support their families, pay off debts, or earn salaries and other benefits. For the most part the global wireless infrastructure is growing. Not surprisingly, this infrastructure has the potential to become a major financial platform for millions of people worldwide, especially in developing countries.

Mobile-enabled payment systems and mobile banking are examples of MFS services that provide security and convenience for transfers, payments, and savings in the sense of a 'mobile wallet' account. MFS is currently available in over 70 countries, with monthly payments of tens of billions of dollars

In cash-oriented countries where the poorest people struggle to make ends meet and save, MFS has the capacity to provide social and financial inclusion. MFS must be accessible, reliable, and responsive to the needs of the world's poorest people, for the purpose of investment. MFS billing properties should be reasonably priced at a loss rate such as a consumer living on less than $ 3 per day in this situation.

The multidisciplinary MFS environment, which includes both the banking and telecommunications industries, makes it difficult to increase access and use. Among the suggestions for improving MFS detection are:

• An assessment of the real needs of low-income MFS customers, as well as a review of their financial behavior

• Agreeing on a regulatory framework that promotes and supports the development and development of affordable models, all required for investment.

• Creating a playground to promote the expansion of MFS resources.

• Recognize the direct costs of providing MFS to all value chain partners.

• Promoting the use of MFS in areas such as the allocation of salaries, social grants, and the payment of utility bills by public and private companies.

In Bangladesh, mobile financial services are already expanding rapidly. The sector will reach new heights if alignment and alignment between operators is guaranteed, service costs are reduced, and the playground is maintained.

The industry has evolved into a single location for all types of services, such as transfers and payments for services, transportation, education, medical, and retail costs. This progress has accelerated investment.

According to the World Bank, in 2017, 50% of people had an account with a fully functional financial institution. According to a study by the Alliance for Financial Inclusion (AFI), the world's leading investment and management organization in Kuala Lumpur, this has increased by 56 percent since 2011. This increase is largely due to the introduction and expansion of MFS since 2014. Government efforts to register SIM cards in 2015 have contributed to the continued growth of mobile phone revenue and user registration.

2.2 Importance and benefits

Mobile phone distribution in the developing world has been one of the most intriguing news stories of the last decade. Thanks to prepaid cards and smartphones, hundreds of millions of phone owners for the first time made voice calls and text messages a part of their daily life. However, many of these new mobile users live in the informal and / or financial sectors, where they do not have access to financial services that others take for granted. Indeed, in developing lands, cell phones are far more common than bank accounts. Cell phones are used in many projects to reach "bankrupt". These services, which include long distance payments, small payments, and informal airtime trading systems, are known as mobile banking, transfers and mobile payments. They are no longer pilots only when they come together; in the Philippines, South Africa, Kenya, and elsewhere, these services are widely available and increasingly popular.

Millions of people in the developing world rely on informal economic activities and local networks for their livelihood. Most of these people are under the economic pyramid, and do not have access to basic financial services / banks as they become more expensive and limited. However, the dramatic growth of the mobile phone industry around the world has provided an opportunity once again in life to provide social and financial services through the mobile network. With more than 4 billion mobile subscriptions worldwide, mobile networks have the potential to quickly provide mobile banking to 61 percent of the world's population.

It soon becomes a major topic in the financial business. It is a systematic series of services that allow bank customers to access banking services via mobile phones, start with a simple portable handset and continue with personal digital help. Mobile banking services are increasingly becoming an integral part of doing business and achieving the goals of developing the business economy.

Some of the factors that contribute to the use of technology are low cost, limited use of time, privacy, independence of time and space, and easy communication. Cell phones have had a huge impact on barriers to using them for financial purposes, such as visual reliability and security issues. Mobile banking does not provide the same level of service as online banking. We offer services that you can use every day, such as checking for account activity and paying invoices. Due to concerns about security, technology, and a lack of clarity about portfolio, the general acceptance of mobile wallets has been delayed. The key to expanding mobile portfolio will be to bring value to both customers and retailers while addressing fraud and security concerns. Useful features such as making it easier to set up customer loyalty programs, location-based offers, the ability to cross long queues, and rewards for using a mobile device will begin to promote user discovery.

Due to the simplicity of its transaction services, mobile banking is gaining momentum in Bangladesh. Currently, about 3.0 million people use various mobile banking services. There are about 70,000 mobile banking service providers sites where customers do not have access to services. With only a quarter of the world's population now able to enter the legal banking sector, the government is increasingly focused on support efforts to bring more people to the banks through mobile banking services, in partnership with the country's largest bank.

2.3 MFSs in Digital Bangladesh

Vision 2021, also known as Digital Bangladesh, was launched more than a decade ago as one of the country's long-term goals of economic development, and projects are beginning to respond.

As part of its efforts, Bangladesh Bank has licensed mobile financial services (MFS) licenses. Its goal was to bring unregistered people into the formal financial system, which would lead to higher financial connectivity and growth.

MFS is transforming the traditional currency trading process, and because of its affordability and safe way of doing so, it has gained widespread acceptance in a relatively short period of time. Since its inception, the number of people with technical knowledge, mobile connectivity, and internet access have all played a significant role in the positive expansion of the MFS industry.

By July 2021, the number of registered MFS customers exceeded 10.27 crore. Over the past four years, it has increased by 159%. In July, there were 32.64 crore monthly MFS operations.

Bangladesh has seen a tremendous increase in digital productivity in recent years, which is slowly changing the face of the country's socio-economic characteristics and pushing us forward in the digital age. MFS providers are helping to develop Bangladesh into a digital economy.

Bangladesh has made significant progress in increasing investment over the past few years. MFS, as a key driver, has played a significant role. In 2013, the investment rate was 20%. by 2019, it has risen to 55%.

Since January 2020, e-commerce sales have grown by an average of 72% on average, and are expected to reach Tk 25,500 crore by 2023, thanks to an easy digital payment gateway through the MFS platform and the increase in internet penetration.

Cashless travel has many micro and macroeconomic benefits. Not only does it make life easier, but it also helps to reduce the cost of producing paper cash.

For many years, digital payments have been steadily growing in Bangladesh, helping the country to boost revenue collection.

According to Bangladesh Bank figures, monthly purchases increased by more than 50% annually to Tk 62,230 crore in August 2021, from Tk 41,403 crore in the same month last year.

The Economist released a widely circulated article in 2017 claiming that data has surpassed oil as the world's most important source. The digital economy tool is data. MFS is one of the most important sources of financial information in Bangladesh.

Bangladesh currently runs more than 125 social protection programs with 20 services and divisions. In the current financial year, the government has set aside 95,570 crore to protect the public.

The MFS sector is central to the government's goal of transferring profits online instead of money. One of the most important applications is that of the Basic Education Refund Program. Through MFS, 13 million primary school students receive Tk 4,000 crore grants.

MFS remittances have increased by 3.569% over the past four years. Bangladesh recently launched its first express shipping service across the block chain. This happened through a partnership between Standard Chartered Bank, bKash of Bangladesh, and Valyou of Malaysia.

Digital bill payments using MFS are becoming increasingly common. Debts paid in August amounted to Tk 1,323 crore, up from Tk 225.49 crore in September 2016.

Merchant payments tripled to Tk 3,465 crore in August, from Tk 1,062 crore in the same month last year, and wage payments through the MFS system almost tripled to Tk 1,903 crore, from Tk 1,063 crore per -August of last year.

According to industry analysts, a poor society is an important factor in achieving future economic progress, and access to digital financial services and improved digital investment can help boost the economy.

Government and business have begun making efforts to invest in digital and digital finance, and these programs offer the promise of a brighter future. This will immediately contribute to our next two goals of becoming a high-income country by 2031 and a developed country by 2041.

Chapter – 3

(Overview of bKash)

2.1 Mission.

As the world's leading "MFS", its ultimate goal includes providing "Financial Services" to the people of Bangladesh in the cheapest, safest, and easiest way possible. The goal of "bKash limited" is to increase the availability and accessibility of "Financial Services," and to establish a platform that will allow Bangladeshi customers to perform secure operations using "Mobile Financial Services."

2.2 Vision.

In Bangladesh, about one third of the population lives in cities, while the other two thirds live in rural areas. Because "bKash Limited" is based in Bangladesh, the company's policy is to identify rural people, who do not have regular banks. This is a market driven by bKash.

2.3 Corporate Divisions

"bKash Limited" has several divisions that are further subdivided into departments to perform functions. Departments are then divided into multiple teams that work together as a team to benefit the entire department. The following are the categories of "bKash":

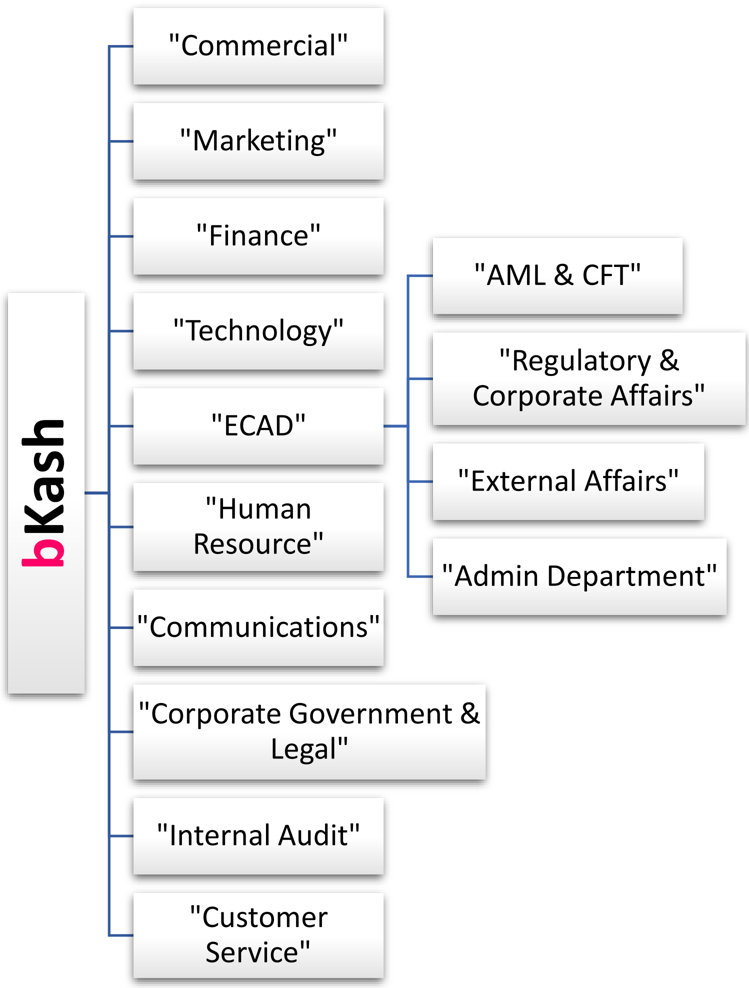


Figure 1: "Corporate Division" and its "Departments"

I got the valuable chance to work with such an organization who deals with such an important part of our life. Here after passing all the levels of their flagship bnext program I got myself joined in the most vital and challenging division that is the Communications Division. And in this division there are two departments that is the Corporate communications and the Community management. And through this program bKash decided that I would be suitable enough for community management. And certainly they were I got to learn a lot from here and got myself developed in many ways. This division deals with the communications of bKash as a whole.

2.4 Transfer of Money

• "Income": A money transfer option where users deposit their money into their "bKash" accounts on "bKash" agents or ATMs. This is free; the user sends money to the agent or transfers it from ATMs, and "e-money" is automatically uploaded to their "bKash" account.

• "Withdrawal": It is a "withdrawal" option for customers in their account, taking a payment of TK 20 TK 1000 per withdrawal.

• "Buy airtime": Owners of "bKash" account can use e-money in their account to purchase airtime from any Mobile Network Operator.

• "Payment": Owners of "bKash" accounts can also make direct payments to merchant accounts using "bKash" Payments.

• "Send Money": By using the "Send Money" function, one user of the "bKash" account can transfer e-money to another "bKash" account.

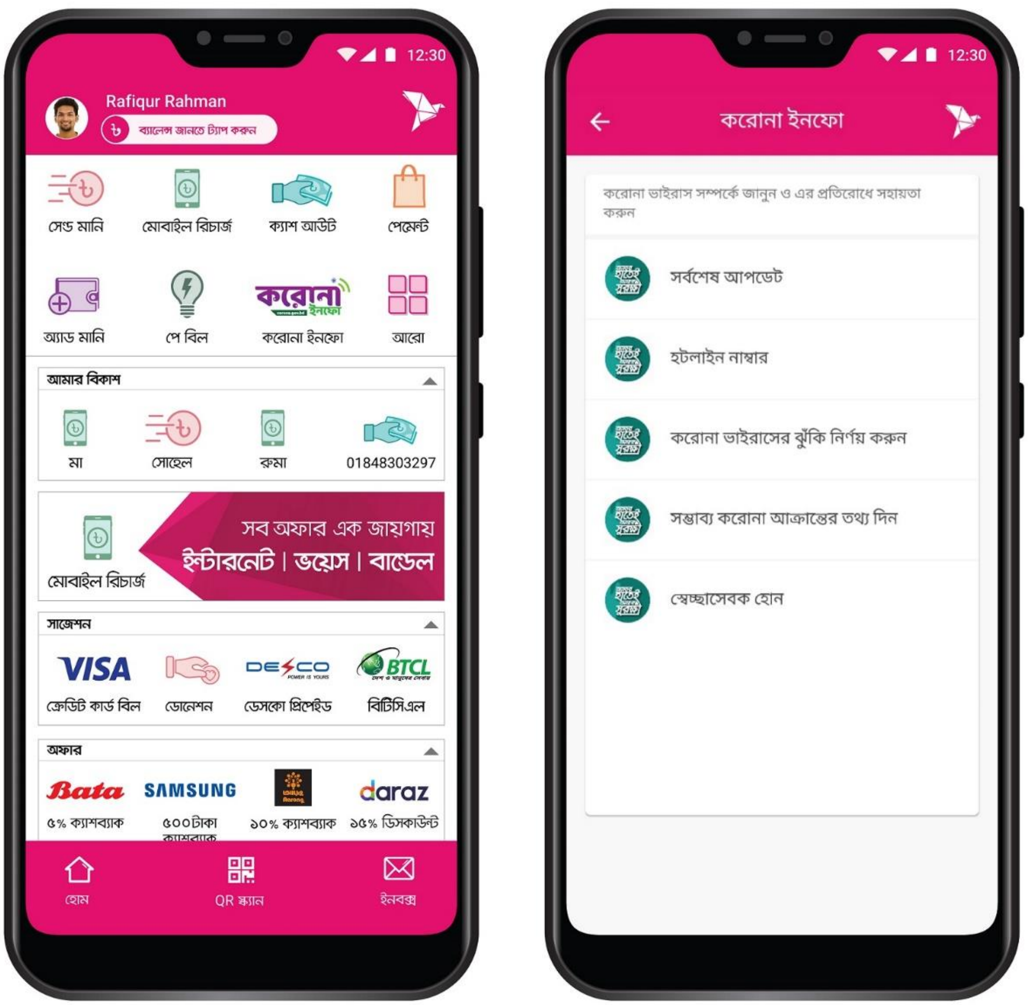
• "Remittances": "bKash" has a strategic relationship with "Western Union" and "Mastercard" to allow for the transfer of foreign currency through "bKash" accounts, available 24/7, and people can send money in Bangladesh since 200 countries, making this service easier for users to earn outbursts.

• "Interest on Savings": Customers with a small TK1000 balance can earn interest of up to 4% per annum if you save.

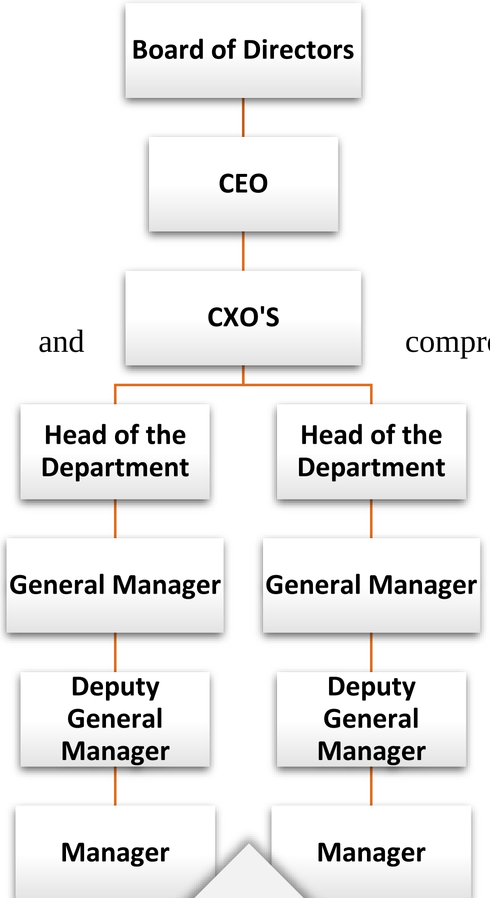
• "Bank Transfer": Owners of "bKash" accounts can transfer funds from their "bKash" accounts to their bank accounts.

2.5 bKash App:


Introducing
the new bKash App


12:30
Rafiqur Rahman
ব্যালেন্স জানতে ট্যাপ করুন
সেন্ড মানি
মোবাইল রিচার্জ
ক্যাশ আউট
পেমেন্ট
অ্যাড মানি
পে বিল
করোনা ইনফো
আরো
আমার বিকাশ
মা
সোহেল
রুমা
01848303297
মোবাইল রিচার্জ
সব অফার এক জায়গায়
ইন্টারনেট | ভয়েস | বান্ডেল
সাজেশন
VISA
ক্রেডিট কার্ড বিল
ডোনেশন
DESCO
ডেসকো প্রিপেইড
BTCL
বিটিসিএল
অফার
Bata
SAMSUNG
daraz
৫% ক্যাশব্যাক
৫০০টাকা
১০% ক্যাশব্যাক
১৫% ডিসকাউন্ট
হোম
QR স্ক্যান
ইনবক্স
12:30
করোনা ইনফো
করোনা ভাইরাস সম্পর্কে জানুন ও এর প্রতিরোধে সহায়তা করুন
সর্বশেষ আপডেট
হটলাইন নাম্বার
করোনা ভাইরাসের ঝুঁকি নির্ণয় করুন
সম্ভাব্য করোনা আক্রান্তের তথ্য দিন
স্বেচ্ছাসেবক হোন

2.6 Organizational Structure of bKash Limited.



3.1 SWOT Analysis:

For proper explaining and comprehend the situation of bKash. It could be prudent to examine the firm's overall competitive characteristics as well as its general elements in the "Mobile Financial Service" market. As a result, in order to paint the most accurate image of bKash's current situation, SWOT analysis is an excellent tool for analyzing organizations' competitive as well as general features. This method is frequently employed around the world.

Strengths:

- Always was Bangladesh's leading "mobile financial service operator," with strong ties to the country's four main "mobile network operating" businesses ("Robi," "Grameenphone," "Airtel," and "Banglalink").
- They have cutting-edge operational service and products.
- Possesses a "1st mover" advantage.
- They have a large customer base and a large number of agents.24/7 service
- (BRAC) their parent company which is a big and well established organization.

Weakness:

- Charges a greater transfer amount fee than its market competitor "Nagad."
- "bKash" charges a higher cash-out fee than its competitor "Nagad."

Opportunities:

• Rural people deprived of banking resources "major" financial providers "are the target market for" bKash. " Because the country is so densely populated, "bKash" has a great potential to expand its market share.

• As a result of the "corona" digital forums such as supermarkets, online clothing, and online food delivery markets are becoming more popular. "BKash" can use this opportunity to partner with online retailers to provide payment services. As a result, more clients will use "bKash" as a payment platform for online shopping.

Threats:

• Over the past few years, there has been an increase in “fraudulent activities”. If the bKash is slowed down, it will be very difficult for the "bKash" to get customers over time.

• New rivals such as "Nagad," "Rocket," and "Upai" are emerging. As a result, "bKash" has to use great caution and efficiency to compete and lead the market.

Chapter – 4
(Community in Brand)

4.1 Social media and its impact

Social media is a powerful force that has changed our lives in every way; it has changed the way we interact with people, conduct business, get involved in politics, establish professionals, and plan for recruitment.

1. Introduction to Socialization

The way people interact with people has greatly changed through the use of networks like Facebook, Twitter, and Instagram. It has made it easier for us to keep in touch with family members, friends, and relatives.

People can use social media to share photos and videos and connect with their loved ones. This has improved relationships and united families in ways that were previously unimaginable.

Families, friends, relatives, and businesses all have the opportunity to exchange and develop their skills. Additionally, users have the opportunity to make and meet new friends.

2. Commercial

Social media has had a huge impact on businesses, from advertising to timely customer interactions. A company that has embraced the use of social media has a different advantage than its competitor.

Online forums are an inexpensive option for businesses to advertise their products and services in real time and attract more customers. Through a variety of programs, it has made it easier for businesses to reach the customer base and increase customer loyalty.

3. Job openness

The impact of social media on job requirements is enormous. Most businesses carry out their hiring decisions in the chosen portfolio of the nominee. Employers often use online networks to promote job creation and achieve their full potential.

It has made it easier for job seekers to find vacancies. This is evident in forums such as LinkedIn, where job seekers may establish a profile containing their talents and look for advertising vacancies.

4. Education

Many jobs and skills are developed and learned as a result of communication. There has been a significant improvement in online learning, where one can learn certain skills and create a successful career in them. With the advent of social media, the number of people pursuing remote learning and reading courses such as writing materials has increased.

4.2 Community Formation

A community is a social unit (biological group) that shares elements such as customs, religion, values, cultures, or identity. Communities can share a sense of place in a particular place (e.g., country, village, village, or neighborhood) or in a visible place through social media. Long-term relationships that extend beyond the genealogy links quickly create a sense of community, which is important for their ownership, performance, and positions in social media such as family, home, work, government, community, or humanity as a whole. [1] Although societies tend to be more modest when compared to personal relationships, the term "community" can also refer to larger groups such as national, international, and visible societies. There are other reasons that make up a community.

• Fan base: When a large number of people like or become fans of something or someone.

• Hate: When a lot of people hate something or someone. It is unlikely to happen but it is similar to the case of Adolf Hitler.

• User base: When a good number of people use the same product or service

4.3 Community Management

The terms public administration and social media management are often used interchangeably. And, while an essential element of any social media platform, managing your community is very important as your customer base grows.

Basically, social media is about relationships and how your product makes use of your social networking opportunities online.

And something you will want to invest in if you want to establish a long-term company with a good product.

The word "community" may refer to a specific location, but in reality, your community can be found all over the internet: on Facebook, Twitter, Snapchat, Quora, YouTube, Instagram, Pinterest, LinkedIn, Google+, Reddit, forums, and even comments comment categories .

4.4 Impact on a brand

Your community is made up of your current customers, targeted buyers, and everyone who connects your product online, directly and indirectly.

• Brands who do not have a public administration strategy miss out on opportunities to:

• Take care of consumer complaints.

• Turn clients into enthusiastic followers

• Influences and potential customers should be achieved.

• Connect with other brands and form alliances with them.

• Get useful raw product feedback.

• Be the coolest person in the comment section.

4.4 Community impact on bKash

bKash is one of the finest going mobile financing service giving organization. It gives a lot of focus on the consumers. Some of the ways are given below:

- They collect information from the general mass it can be from different platforms.
- bKash uses the collected data in their decision-making process.
- They use various marketing tools in order to analyze the consumer thinking and thoughts.
- The information gathered are put together in for further research purpose.
- From there the consumer sentiments are created.
- Side by side the ideas of the future products are created.

Chapter – 5
Conclusion

5.1 Conclusion

"BKash Limited" is the world's leading "MFS" organization. Even after having so many competitors in the market, bKash Limited prides itself on being Bangladesh “Mobile Financial Service” provider in terms of market share, product value and consumption. The goal of "bKash limited" is to increase the availability and accessibility of "financial service." The idea of "bKash" is to identify the rural people of Bangladesh. BKash is Bangladesh's first "mobile financial services provider". As a result, it has an initial movement and has good relations with only four major Bangladeshi "mobile operators" ("Robi", "Grameenphone", "Airtel", and "Banglalink"). After conducting some high-level research, I discovered that the target market for "bKash" was rural Bangladeshis who were denied banking services by "financial service providers." Because Bangladesh has a large population, "bKash" has a great potential to expand its market share. Also, after doing the volume analysis, I found that the current rate was very low in 2017, operating costs were very low in 2017, but increased in 2018 then gradually decreased, and sales price inflation was very high in 2017, then returned to normal over the years next. The debt ratio remained unchanged over the years; The credit to equity ratio was very high in 2017 (8.05), and almost the same in 2018 and 2019. By 2020, the overall profit margin was not good due to high costs and ROA and ROE. Previous research and findings in this report recommend a few important efforts that we can say that “bKash” can do on things very well. First and foremost, the organization's operating costs should be increased. "BKash" should focus more on reducing costs and increasing profits. By 2020, the value of all real estate assets is low and negative; therefore, "bKash" should increase the value of the asset.

Finally, when I compared bKash Limited with its parent business Brac Bank Limited, I found that bKash owns only about 16 percent of Brac Bank assets and almost 15 percent of Brac Bank's debts. According to the data, "bKash Limited" appears to be the sole shareholder in the parent company. As a result, compared to the big stage where successful companies operate, this is a small position.

5.2 Reference

bKash | It's that simple. (2011). BKash. https://www.bkash.com/

Kumar, B. (2017, June 8). *Why Community Management Matters for Your Business (And How to Do It Right)*. Shopify. https://www.shopify.com/blog/community-management

Media Update. (2020, February 10). *The impact of social media on our society*. https://www.mediaupdate.co.za/social/147946/the-impact-of-social-media-on-our-society

S. (2021, December 8). *Top 7 Impacts of social media: Advantages and Disadvantages*. Simplilearn.Com. https://www.simplilearn.com/real-impact-social-media-article

Wikipedia contributors. (2021, June 4). *Community management*. Wikipedia. https://en.wikipedia.org/wiki/Community_management#:%7E:text=Community%20management%20or%20common%2Dpool,be%20either%20material%20or%20informational.

Wikipedia contributors. (2022, January 20). *BKash*. BKash. https://en.wikipedia.org/wiki/BKash