Internship Report On

Role of External Affairs and Corporate Communication Practices: A Case Study of bKash Limited

MD. Ahsanul Kabir

111213095

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

Role of External Affairs and Corporate Communication Practices: A Case Study Of bKash Limited

School of Business and Economics

United International University

SUBMITTED TO,

Dr. Khandoker Mahmudur Rahman

Professor, School of Business & Economics

United International University

SUBMITTED BY,

Md. Ahsanul Kabir

ID: 111 213 095

Course Code: INT 4399

Major: Marketing

Date of Submission: 21 July, 2026

Letter of transmittal

21 July, 2026

Dr. Khandoker Mahmudur Rahman
Professor
School of Business & Economics (SoBE)
United International University

Subject: Submission of the Internship Report

Dear Sir,

The "Role of External Affairs and Corporate Communication Practices: A case Study of bKash Limited" – the report is now submitted to your good perusal. The best thing that has happened to me has been your teaching and I like it very much. I ensured that I adhered to the instructions of your and my company supervisor in writing this report.

The work experience with bKash Limited has been remarkable. I believe that all the skills and knowledge that I gained during my internship will be of great use in my further professional activities. My hope is that you will read through this report and give your prudent remarks. I would be very pleased if my report provided you with a better understanding of the situation and relevant information.

Sincerely,

MD. Ahsanul Kabir
ID- 111213095
Program: BBA
Major: Marketing

Certification of Similarity Index

This report meets the standards established by the aforementioned body and complies with the conditions stated in the United International University's Similarity Index policy. According to the institutional policy in this respect, the author will be subject to disciplinary actions if non-compliance, exceeding the acceptable limit of resemblance, or illicit duplication of work without giving due acknowledgment is discovered. This report, which is subject to similarity review in accordance with the current policy in effect, is applicable and comprehensible on a particular and pertinent date and time when the similarity evaluation was completed.

Declaration of the Student

As the author of the project report “Role of External and Corporate Communication Practice: A case Study of bKash Limited”, I’m MD. Ahsanul Kabir recognize my own responsibility. Before being utilized in the study, all of the data in this report was gathered and examined. All the facts in the study are correct and relevant. Every bit of information is taken along with the due authority and consent. Moreover, no data on a different site is reproduced or directly copied without giving proper credit to the original author.

Corporate Evidence

bKash

January 15, 2026

Mr. Md. Ahsanul Kabir
Building 23, Shopnonagar-2 Residential Area, Mirpur Section 9, Dhaka-1216

Subject: Internship Placement

Dear Mr. Md. Ahsanul Kabir,

With reference to your request for an internship placement in bKash Limited (here in after referred to as the "Company") for a period of 4 (Four) months, please be informed that the management has accepted your request to allow you to pursue an internship placement for the period from January 18, 2026, to May 17, 2026. During this period, you will be working under the supervision of Mr. F. M. Tonmoy Khan (VP, External Affairs, External & Corporate Affairs Division).

We would like to inform you that the Company would pay you a consolidated amount of Tk. [illegible]) per month as internship placement allowance.

Please note that, without the prior written consent or authorization of the Company, you must not divulge, disclose, or communicate to any person, firm, corporation or other entity, or use for your own benefit or for the benefit of any other person, firm, corporation or other entity matters, data or information, which includes but is not limited to,

(i) any data or information or electronic communication, whether verbal or in writing relating to the Company's price sensitive information, policy, procedure, strategy, business or operation or any other information which is declared or deemed to be confidential by bKash; or
(ii) any personal information of any customer, employee, agent, distributor or any other business entity which you may come to know/learn by yourself or through any other person during the course of your internship placement with the Company.

You must not misuse your position with the Company in any way during the course of your internship placement and shall maintain the same degree of confidentiality for a period of 1 (one) year after cessation of the internship placement by either party.

For any breach of confidentiality, the Company shall have the right to revoke your internship placement and seek damages from a court of law with competent jurisdiction for such breach.

Prior to any submission, disclosure or publication of any internship report, data or summary, you must submit a copy of the same to the Human Resources Division of the Company for review and obtain a written clearance from the Company for such submission, disclosure or publication. Subject to successful completion, you will be awarded a certificate at the end of the internship placement.

Please note that, the Company management may decide to revoke your internship placement anytime before commencement or during the internship placement without prior notice and with immediate effect for any reason whatsoever. You are entitled to withdraw from this internship placement by giving 7 (seven) days' prior written notice to the Company. In case of revocation or withdrawal from the internship placement, no or no further (as applicable) internship placement allowance will be payable to you thereof.

In compliance of the above, you are instructed to report to your supervisor in due course. We hope that this internship placement will be useful to you and contribute in developing your education in your concern area.

Best regards,

Shahriar Mahmood
EVP & HoD, Organizational Effectiveness and Employer Branding

Copy to: Internship File

bKash Limited
Shadhinata Tower, 1, Bir Sreshtha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206, Bangladesh
Tel: +88-02-44870086, Fax: +88-02-44870087, Web: bkash.com

Acknowledgement

Most importantly, I would like to thank Almighty Allah for blessing me with the opportunity to work for one of the best companies in Bangladesh and for helping me throughout the hurdles and difficulties. I am also delighted and thankful to be completing my internship at a dynamic department of the company, which is External Affairs under External and Corporate Affairs Division, bKash Limited.

With that being said, I would also like to express my heartfelt gratitude to Mr. Sydur Rahman Ayon, Manager of the FCM team, who, despite his busy schedule, took the time to listen, guide, and keep me on track throughout the process, which ultimately helped me complete my project at bKash Limited. I would also like to sincerely thank my line manager, Mr. F. M. Tonmoy Khan (VP, External Affairs, External & Corporate Affairs Division), for his continuous support, guidance, and encouragement.

Moreover, I wish to appreciate the contributions made by people in the compilation of this report. Particularly, I would want to thank my supervisor at the United International University (UIU), Dr. Khandoker Mahmudur Rahman, Professor, Department of School of Business and Economics (SoBE), who helped me to get started in my internship report. My supervisor's guide was an excellent who gave me lots of tips and details as I accomplished my report. This report could not have been achieved without his support.

To add, the successful completion of this internship report is also the result of variety of people's contributions and involvement, particularly those who took the time to provide meaningful direction and suggestions to improve the report. To put it in a sentence, every single one starting from mu supervisors to my collogues have worked really hard to transform my internship into a process of renewed excitement, fresh learnings, and new experiences which has led me to an amazing time of learning experience.

Last but not the least, I would like to thank my family and friends who were always there for me in my time of need and supported me throughout the journey.

List of Abbreviations:

MFS	Mobile Financial Service
ECAD	External & Corporate Affairs
EA	External Affairs
FCM	Financial Crime Management
COOT	Court Order Operation Team
SST	Special Support Team
FCIT	Financial Crime Investigation Team
LEA	Law Enforcement Agencies
KYC	Know Your Customer
GRC	Governance, Risk, Compliance
VAS	Value Added Service
FDM	Fraud & Dispute Management

Table of Contents

Executive Summary

In this report, I am going to share my experience of the four months of my internship experience within bKash Limited, one of the most successful mobile financial service providers in Bangladesh. My placement was in the External Affairs Department of the External and Corporate Affairs Division. To be more precise, I had to work with the Financial Crime Management Team, in which I was engaged in the management of official letter-based cases.

This report is primarily aimed at analyzing the role of External Affairs and corporate communication practices at bKash Limited. The report also unexplained how external stakeholder communication, official correspondence, confidentiality, documentation, and timely response are beneficial to the reputation and trustworthiness of the organization.

Throughout my internship, I was assigned to work on about 110+ letter-based cases. These cases were based on official requests received from authorized law enforcement and special agencies. My duties were to read and comprehend official letters, to recognize the information that is needed, to collect the necessary information using authorized systems, to prepare the response documents and maintain the records in Excel and provide support to the process of communication through the proper official channels. During my internship activities, I used Microsoft Excel, Oracle, Microsoft Word, and Outlook.

Marketing wise, this internship made me realize that corporate communication does not just involve promotional activities as a whole. Stakeholder management, preserving institutional trust, securing customer confidentiality, and a responsible brand image are also part of communication in an organization such as bKash.

On the whole, this internship helped me gain practical experience in corporate communication, relationships with stakeholders, documentation, confidentiality, and the overall behavior at the workplace.

Chapter 1: Introduction

1.1 Introduction

Internship is a significant stage of the Bachelor of Business Administration course since it assists students in relating the academic knowledge with the actual experience of a company. Classroom education offers students theoretical knowledge and internship offers the students a chance to see how organizations actually work within a professional setting. Students are able to acquire practical skills, professional communication skills, workplace discipline, and enhanced comprehension of organizational culture through internship.

As a Bachelor of Business Administration student, major in Marketing, I was able to complete my internship at bKash Limited, one of the most successful Mobile Financial Service providers in Bangladesh. I worked in the External Affairs Department under the External and Corporate Affairs Division. To be more precise, I was placed as the Financial Crime Management Team, and my primary task was connected with the official letter-based case management.

The report is called Role of External Affairs and Corporate Communication Practices Case Study of bKash Limited. This subject is applicable to the experience of my internship as External Affairs is an important section of the organization in terms of its role in handling communication with external stakeholders, maintaining official correspondence, supporting lawful requests of information, and preserving the reputation of the organization. These activities are very crucial in terms of marketing since the image of any service-based organization such as bKash Limited is directly influenced by corporate communication, confidentiality, trust of stakeholders, and reliability of the brand.

As an intern, I dealt with about 110+ cases involving letters only. These cases were mainly based on official information requests from authorized law enforcement and special agencies. I had to read official letters, understand the information requested, collect the necessary data using official systems, prepare response documents, keep records in Excel, and ensure the right communication with the help of official systems. Because of the sensitivity of the information involved in the work, the aspect of confidentiality and accuracy played a crucial role during the internship period.

1.2 Study Genesis

The report has been written as part of the requirements of completing the degree of Bachelor of Business Administration at United International University. In line with the academic requirement, all BBA students are expected to have an internship experience in a business organization and write a report on the experience.

The genesis of this research is my four months internship experience at bKash Limited, between January 17, 2026 to May 17, 2026. It was during this time that I was working under the supervision of Mr. F. M. Tonmoy Khan, VP, External Affairs, External & Corporate Affairs Division. The day-to-day internship stuff, he appointed Mr. Sydur Rahman Ayon, Manager, External Affairs to help and assist me with my regular tasks and work-related queries. The work experience in the field provided me with the insight into the role of External Affairs in corporate communication and stakeholder management.

This paper is about the role of External Affairs and corporate communication practices in achievement of the reputation, reliability and stakeholder confidence of bKash Limited. My personal learning, job responsibilities, observations, and analysis based on my experience as an intern are reflected in the report too.

1.3 Study Objectives.

The principal aim of this report is to know the External Affairs and corporate communication practices in bKash limited as per my internship experience.

The particular aims of the study will be:

• To get insight about the value of External Affairs Department at bKash Limited.

• To explain work of Financial Crime Management wing & FCST Team.

• Note about how to work on cases opened with official letters while keeping the confidentiality.

• To also know significance and legitimacy of official communication, documentation, and communication in stakeholder trust with peaceful negotiations.

• Appreciate the confidentiality and accuracy that underpin brand reputation.

• To be to correlate my experience of internship with studies (Major in Marketing.)

• Learnings, challenges and recommendations based on my internship experience

1.4 Scope of the Study

This report only focuses on my experience as an intern at bKash Limited and specifically on the External and Corporate Affairs Division in the External Affairs Department. The primary role discussed in the report was the role of External

Affairs, the practices of corporate communication, communication to stakeholders, official documentation and confidentiality

My own work experience under the Financial Crime Management Team, particularly handling of letter-based cases is also discussed in the report. Nevertheless, no particular information about customers, account number, name of the agency, details of their internal systems, and information specific to their case have been revealed in this report due to the confidentiality requirements.
The areas that the study discusses are as follows:

1. Background of bKash Limited.
2. External, Corporate Affairs Division.
3. External Affairs Department

Financial Crime Management Team.

1. Case handling process by use of letters.
2. Corporate communication and stakeholder relationship.
3. Practices of confidentiality and documentation.
4. Learning and professional development through internship.

Since the report has been written in the light of a Marketing major, it also indicates the relationship that exists between communication, trust and reputation and the external affairs function of bKash Limited.

1.5 Methodology

The report has been written depending on both primary and secondary sources. The data were gathered and systematized to ensure that the report is relevant, professional and understandable.

1.5.1 Key sources of information are:

- Work experience at the internship time.
- Observation of the day-to-day operations at the External Affairs Department.
- Discussion with supervisors and team members
- Applications of workspace applications like Microsoft Excel, Oracle, Microsoft Word and Outlook

1.5.2 Secondary sources of information include:

- Official web of bKash Limited.
- Publicly available information about bKash and the MFS industry.
- Relevant online articles and reports.
- Academic constructs pertaining to marketing, corporate communication, stakeholder
  management and brand trust.

The report is mainly qualitative in nature. It pays more emphasis on the practical experience, observation and analysis as opposed to numerical research. But, a little quantitative data, including the rough case count served during the internship, have been mentioned where appropriate.

1.6 Study Limitations

When the preparation of this internship report, I was constrained by a number of factors. The main limitations associated with these are linked to confidentiality, the limited access to the internal data, time restrictions and the specific nature of the department that I was assigned to. Because the report will be based on my experience as a practical intern at bKash Limited, the analysis will be prepared in a cautious manner, keeping professional and ethical ethics. The major limitations of the study are discussed below:

1.6.1 Confidentiality of Information

The requirement of bKash Limited to keep the study confidential was one of the biggest limitations of this study. When I was employed by the Financial Crime Management Team, the tasks I did were connected to the official letter-based cases and sensitive information.

Consequently, I was not able to include any customer account number, case detail, agency name, internal document or confidential operational information in this report. This is the reason as to why certain aspects of the work process have been expounded in a general and professional manner.

1.6.2 Restricted Access to the Internal Data

Being an intern, I had limited access to internal data and organization information. I could only work with the information that was required of me to fulfill the duties that I was assigned. Thus, the report lacks in-depth internal statistics, departmental records (confidential records), and full operational data of bKash Limited. The analysis will largely rely on my work experience, observation and discussion with team members as well as freely available secondary information.

1.6.3 Time Limitation

The internship was a period of four months, between January 17, 2026 and May 17, 2026. As much as this period provided me with a valuable practical exposure; it was not long enough to know all the functions of bKash Limited in detail. Since bKash is a big organization with numerous divisions and departments, it could not be possible to research the entire organization within such a limited time.

1.6.4 Department-Specific Experience

The experience I got during the internship was restricted largely to the Financial Crime Management Team in the External Affairs Department. Thus the report is more about external affairs, official communication, letter-based handling of cases, confidentiality, documentation and communication with the stakeholders. Other departments like Marketing, Finance, Human Resources, Technology, Commercial and Customer Service are only discussed in a broad basis.

1.6.5 Restricted Disclosure of Work Process

The letter-based case handling process involves sensitive and confidential activities. Due to company policy and professional ethics, I could not describe the full internal process in detail. Instead, I explained the process in a broad way without revealing any confidential system, internal approval method, case format, or agency-specific procedure.

1.6.6 Limited Sharing of Work Process

The case handling process that deals with letter handling is sensitive and confidential. I was unable to elaborate on the entire internal process because of the company policy, and professional ethics. I did not do this, but instead described the process in a general manner without disclosing any confidential system, internal approval procedure, case format or an agency specific procedure. Reliance on Publicly Available Sources. Part of the information regarding the bKash Limited, its services, practices in compliance, and the Mobile Financial Services industry were gathered through publicly available sources. The analysis of the company and industry might not reveal all the updated internal facts or strategic information as a company could not use confidential internal information.

1.6.7 Limited Research Scope

This report is not a complete research-based study that contains survey data or statistical analysis. It is primarily an academic internship report which is founded on my practical experience. Thus, my observation, along with the set of tasks and my academic knowledge as a student of Marketing, are used to formulate findings and recommendations.

Summary

Regardless of these shortcomings, I attempted to make the best out of the situation by doing my best to prepare the report in a professional and academic manner. These constraints did not help me to avoid learning the role of External Affairs and corporate communication practices at bKash Limited. Instead, they assisted me to learn the significance of confidentiality, professional ethics, responsible communication, and careful handling of information within a financial service organization.

1.7 Summary of Chapter 1

This chapter presented the background, origin, objectives, scope, methodology and limitations of the report. The internship was accomplished at bKash Limited within the External Affairs Department where I worked in the Financial Crime Management Team. The report is dedicated to how the External Affairs and corporate practices of communication can help retain stakeholder trust, confidentiality, and corporate reputation. Because the internship work was done with sensitive information, the report has been done with discretion by ensuring that confidentiality and professionalism is maintained.

Chapter 2: Company & Industry Analysis

2.1 Company Overview

One of the best-known Mobile Financial Service providers in Bangladesh is bKash Limited. Officially launched in 2011, bKash is pivotal to building the country's digital financial ecosystem by making mobile phone-based financial products faster and more convenient for easier access to cashless transactions. As of December 2025, the organization has developed a network of more than 350,000 agents & 900,000 merchants across Bangladesh with over 82 million customers. The venture, which is a collaboration between BRAC Bank, Money in Motion LLC, International Finance Corporation (IFC), Gates Foundation, Ant International and SoftBank, will be regulated by Bangladesh Bank. (bKash Limited, 2026)

bKash is not only a financial service, but it is also a strong service brand from marketing viewpoint. In Bangladesh, the brand began to rely heavily on more everyday digital transactions. Even bKash itself says the word 'bKash' has become a verb in everyday conversation that people say "bKash koro" instead of saying simply send some money, etc. It is an indication of brand recall, customer acceptance and market penetration. Such brand recognition can be important for a service-based organization, as it historically demonstrates trust that makes the customer want to use that service again. (bKash Limited, 2026)

My place of work at bKash Limited Shadhinata Tower, 1 Bir Sreshtha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206Bangladesh I was placed in the External Affair Department under External & Corporate Affairs Division with prime work for Financial Crime Management Team. In this area my work experience led me to realize that the brand equity of a brand like bKash is built not only on customers service and marketing communications, but also behind-the-scenes communication, legal response management, stakeholder engagement and corporate conduct.

2.2 History and Growth of bKash Limited

In 2011, bKash started with the goal of providing financial services to the people of Bangladesh. When the organization started at a time when most of the population, especially those in rural and semi-urban areas, did not have access to mainstream banking. Legacy banking involved physical branches, paperwork and limited opening hours — obstacles to poorer or unbanked people. It has lowered those barriers by providing mobile2based financial services with the help of an agent network. (bKash Limited, 2026)

The backdrop of the growth of bKash can be understood by their diverse service offerings, large number of customers, agents and merchants. It came up with some services such as Mobile money transfer, ATM cash out, mobile remittance and app-based service, merchant payment solution, savings & loan bKash to Bank (BBT), education fee pay (ePay), donation (bKash Foundation), micro-insurance etc in several over years. This continued development indicates that bKash has a customer-centric service development approach. (bKash Limited, 2026)

In marketing perspective, the expansion of bKash indicates the significance of convenience, accessibility, and trust to customers. The company not only launched a financial product; it came up with a simple solution to the daily financial requirements. This assisted bKash in serving various segments of customers such as urban, rural, student, employee, small business owner, merchant, family, and remittance receivers. Consequently, bKash has been well established as a convenient and reliable brand of digital financial services in Bangladesh. (bKash Limited, 2026)

2.3 Strategic Purpose, Brand Positioning, and Values

In marketing perspective, the expansion of bKash indicates the significance of convenience, accessibility, and trust to customers. The company not only launched a financial product; it came up with a simple solution to the daily financial requirements. This assisted bKash in serving various segments of customers such as urban, rural, student, employee, small business owner, merchant, family, and remittance receivers. Consequently, bKash has been well established as a convenient and reliable brand of digital financial services in Bangladesh.

The brand positioning of bKash is based on speed, convenience, security, and accessibility. According to the official bKash product page, bKash offers fast, secure and convenient money transfer and payment services to the people of Bangladesh using their mobile phones. This placement is significant since financial service customers must have a sense that their money, information and transactions are safe. Thus, trust is one of the most crucial elements of the bKash brand.

As a Marketing student, I noticed that credibility and the trust of stakeholders are crucial to the worth of a financial service brand. Marketing in the financial service industry is primarily linked to trust-building, confidentiality, reliability of services, responsible communication and reputation management as compared to other industries, where marketing is largely linked to promotion and sales. Thus, the operations of the External Affairs Department are directly related to the greater marketing worth of bKash.

2.4 Products and Services of bKash

As a Marketing student, I noticed that credibility and the trust of stakeholders are crucial to the worth of a financial service brand. Marketing in the financial service industry is primarily linked to trust-building, confidentiality, reliability of services, responsible communication and reputation management as compared to other industries, where marketing is largely linked to promotion and sales. Thus, the operations of the External Affairs Department are directly related to the greater marketing worth of bKash.

Send Money: One of the main services of bKash is Send Money. It enables the customers to send money real time between one bKash account and the other. It is a popular personal money transfer service used by family members, friends, employees, and other people to transfer personal money. In marketing terms, this service makes customers more reliant on the brand as it addresses a common daily financial necessity.

Cash Out: Cash Out enables customer to access their money in bKash account via agent points, supported ATMs and other available mediums. The service is critical since most users continue to rely on physical cash to make daily transactions. bKash enables easier access to digital money as well as access to physical cash, making the transition between digital and cash-based transactions easier than ever.

Add Money: Add Money is a feature of bKash that enables users to add money to their bKash account using bank accounts or cards. This service bridges the gap between the conventional banking systems and the mobile financial services and helps to create a more integrated financial ecosystem. The importance of such integration is that customers are becoming more demanding to have their financial services flexible, connected, and made available through digital platforms. (bKash Limited, 2026)

Payment: Payment enables customers to pay merchants their products and services. The service contributes to the cashless transaction and assists consumers and companies. Convenience is given to customers and merchants have quicker and better organized payment methods. Marketing wise, merchant payment services will increase the frequency of use and presence of bKash in the daily consumption practices of individuals. (bKash Limited, 2026)

Pay Bill: Pay Bill enables users to pay various kinds of bills, such as electricity, water, gas, internet, telephone, television and credit card bills. This service enhances the convenience of the customers by minimizing the necessity to visit real bill payment locations. It also assists bKash to establish itself as a provider of daily-life financial solutions as opposed to just being a money transfer service provider. (bKash Limited, 2026)

Remittance: Another valuable service of bKash is remittance. Money transfer remittance can be sent by the expatriate Bangladeshi to bKash accounts in Bangladesh through authorized banks, money transfer organizations, and money exchange houses. According to bKash, the recipient is allowed to obtain remittance via legal means and may obtain government incentive benefits where applicable. The significance of this service to Bangladesh is that, remittance is a significant source of household income to many families. (bKash Limited, 2026)

The customer relationship marketing and customer retention are supported by the wide service portfolio of bKash. When a single platform is capable of supporting money transfer, bill payment and merchant payment, remittance, savings, loan and other services then the customers will be more inclined to make frequent use out of the platform. This enhances brand attachment and long-term customer relationship.

2.5 Mobile Financial Services Industry in Bangladesh

The Mobile Financial Services business has now taken a significant role in the financial system of Bangladesh. MFS assists individuals to transact their financial activities via mobile devices and agent networks, as opposed to relying on brick-and-mortar bank branches. It has helped in the financial inclusion by enabling individuals with varying incomes and geographic locations to access financial services with ease.

A Transparency International Bangladesh report citing Bangladesh Bank data reports that, as of December 2024, Bangladesh had approximately 237 million registered MFS accounts of which 37.6% were active account holders. According to the same report, the sector had 1.54 million merchant accounts and 1.83 million agents and average monthly transactions were BDT 1,647.4 billion and daily average transactions were BDT 53.14 billion. These numbers indicate the high level and economic significance of the MFS industry in Bangladesh.

The regulatory framework of MFS industry plays a role as well. The regulator and licensing authority of the MFS providers is the Payment Systems Department of Bangladesh Bank, under the Bangladesh Mobile Financial Services Regulations, 2022. In the sector, other stakeholders, such as Bangladesh Financial Intelligence Unit, Bangladesh Telecommunication Regulatory Commission, and the Office of the Registrar of Joint Stock Companies and Firms, also have supervisory and regulatory roles in the sector. (Transparency International Bangladesh, 2025)

In terms of marketing, MFS industry is very trust sensitive. MFS platform is used by customers to transfer money, pay bills, pay merchants, remit money, pay salaries, pay education stipends, and pay social safety net. As such, customer trust, service reliability, security and management of complaints are highly valued in this industry. A good brand within the MFS industry should embody more than just the availability of services but also responsible communication and protection of customer data.

2.6 Competitive Nature of the MFS Industry

The MFS sector of Bangladesh is not monopolistic as various service providers in the sector provide the same type of financial transaction service. The customers tend to compare the MFS providers in terms of service charge, ease of use, availability of the agent, app experience, merchant coverage, speed of transaction, security, promotional offers, and trust in the brand. In such a market, a company has to keep on improving the quality of service and customer experience in its attempts to retain its competitive edge.

Large customer base, expansive agent and merchant network, diversification of its services, good brand image and attention to compliance have enabled bKash to build competitive strength. Its public image emphasizes its national network of agents and merchants and its combination with banks, financial institutions and providers of services. These factors contribute to the success of bKash in the digital financial sector in Bangladesh. (bKash Limited, 2026)

Competitive advantage is not produced in service marketing by product features alone. It is also developed by customer confidence, quality service delivery, brand reputation and confidence in the organization. The brand can be influenced by any weakness in communication, confidentiality, or stakeholder management since bKash is dealing with financial transactions. Thus, the External Affairs role can play a significant role in enhancing the competitive power of bKash.

2.7 bKash External & Corporate Affairs Directorate

The External & Corporate Affairs Division, ECAD in short and important division supporting the company to keep external communication, Stakeholder coordination, compliance-related communication as well as sensible corporate affairs for bKash Limited. Thirdly, As bKash is a big player of Mobile Financial Services industry so the company has to keep interacting with various external public actors like regulatory bodies, law enforcement agencies, government authorities, institutional partners and other authorized bodies.

This is why the work of ECAD is significant, as bKash handles customer money, transaction data, personal information etc. Hence, external communication should be delivered and handled accurately, confidentially, responsibly and professionally. All external stakeholders doing any official communications need to be vetted and responded using correct process.

So, ECAD has two broad departments namely the External Affairs, and AML/CFT. The External Affairs Department is responsible for communication with external parties, official requests and fraud or dispute related communication, and other coordination activities within the Institution. Meanwhile, the AML/CFT Department is more concerned with anti-money laundering and counter-terrorism financing issues. Thus interacting with each other, these departments help bKash ensure its compliance and institutional trust along with a responsible corporate image.

The ECAD role is directly tied to brand and stakeholder management from a Marketing view. Brand trust is not born simply from advertising or promotional campaigns in a financial service organization. It is also produced by prudent communications, safe data treatment, appropriate haulage and actions attentive to rules. Thus, ECAD acts as a key support unit which safeguards bKash Limited's credibility and sustainability.

2.8 External Affairs Department

External Affairs Department is a significant department of External & Corporate Affairs Division bKash. This department is responsible for maintaining official communication through authorized outside parties. Most of its activities pertain to responding to requests, inter-institutional communication and coordination as well as the processing of sensitive matters.

External Affairs Department has two key wings, Financial Crime Management (FCM) and Fraud & Dispute Management (FDM). These two wings are complementary towards their respective areas of external communication and case work. The role of the FCM wing is primarily to handle financial crime-related requests, communicate via official letter channels and provide support for authorized agencies. The aspect of your wings with FDM fraud or dispute-related issues where applicable needs proper investigation support and communication from you.

The External Affairs Department works on highly sensitive issues, including carrying out official letters, confidential information and financial records as well as communication with external agencies. This means that every assignment needs to be done in detail. This department needs to work accurately, confidentially, quickly, and with a lot of recordkeeping. A small error in interpreting and understanding a request, preparing the response, or storing records might lead to misinterpretation with repercussions on GRC.

I was able to figure out how the External Affairs Department helps bKash maintain a responsible image during my internship. It serves as the connecting link between bKash and authorized external stakeholders. That provides for official business to be done at a professional level amid customer confidentiality as well as institutional administration.

The External Affairs Department is heavily associated with relationship marketing and corporate communication from a Marketing perspective. Core Characteristics of Relationship Marketing This form of marketing engages in long-term trust with its stakeholders. For bKash, the stakeholders are not only customers. Equally qualified stakeholders include regulators, law enforcement agencies, government institutions, merchants, agents and banks – amongst others. The External Affairs Department is facilitating the corporate credibility and brand reputation of bKash by keeping professional communications with these stakeholders.

2.9 Financial Crime Management Team

FCM is one of the most prominent wings under External Affairs Department This wing assists bKash through serving communication on financial crime related matters, responding to official letter-based requests, investigation support and coordination with external authorities.

Features There are four Teams under FCM wing, namely FCST – Financial Crime Surveillance Team, COOT - Court Order Operation Team, SST - Special Support Team, FCIT - Financial Crime Investigation team. Every team has a role in administering the financial crime–related operations and facilitating formal communication workflows. They coordinate so that only requests, through the proper VAS mechanism, are addressed in a confidential and professional manner.

For that, I had joined the FCST - Financial Crime Surveillance Team (my Assignments for my Internship). Most of my work was regarding letter-based case requests which came through authorized external agencies such as law enforcement and special agencies. Such messages usually included some information like bKash account numbers and transaction matters. The instances were compounded as official and sensitive and needed thorough reading, proper understanding, correct data culling, response drafting, attachment verification and record keeping.

During my time as an intern, I worked on about 110+ letter-based cases In each case, I had to figure out the request, identify the pertinent information needed, retrieve it from an authorized system under all sorts of risk controls, draft formal response documents and any required attached documents and report back by updating the Excel recorded files. This exposure helped me learn the significance of precision and confidentiality in professional communication.
They are closely watching for errors to make sure there arenвЂ™t any slight problems; if there even is a minor mistake, it can complicate things considerably because of the work that the FCST Team does. If a message is misconstrued, if incorrect data is aggregated, or if there is a missing attachment that can confuse external parties in accessing moderately quality communication; That is why the work should be done carefully and under careful supervision.

FCST Team is the agency of record at Marketing level or you may call that the bKash brand trust dimension. Such work may not necessarily sound like Sales or Marketing and although much of it is plain hard work that supports the reputation of an organization by ensuring responsible communications and handling of confidential information. Why do customers trust bKash: Customers expect their money and information to be secure. External stakeholders trust bKash due to the expectation of unprecedented professional and timely cooperation. The FCST Team, thus, indirectly supports these expectations while protecting customer confidence, stakeholder confidence and elevating the overall brand image of bKash Limited.

2.10 Corporate Communication Practices at bKash

Corporate communication can be defined as how an organization can communicate to its internal and external stakeholders. Corporate communication in the case of bKash involves customer communication, regulatory communication, official correspondence, public communication, complaint handling, stakeholder engagement and institutional relationship management.

bKash is in a financial service business where customer data, security of transactions, compliance and public trust are of utmost importance. The company publicly claims that it liaises with regulators as well as other stakeholders in order to ensure that consumers are satisfied and that the funds are safe. This means that corporate communication at bKash is not just promotional, but also regulatory, institutional and trust-based. (bKash Limited, 2026)

The field of corporate communication that I saw during my internship was the aspect of official letter-based communication with accredited external agencies. It is a formal, confidential and documentation-based type of communication. The communication process must be well understood in terms of what request is made, proper collection of information, proper preparation of response and record keeping. These are practiced to aid in maintaining consistency, accountability, and confidence of stakeholders.

Being a student of Marketing, I was taught that brand management includes such aspect as corporate communication. It is not only by advertisement, campaigns, or by social media presence that a brand is built. Responsible behavior, ethical communication, cooperation of stakeholders, and confidentiality also help build a brand. By so doing, the External Affairs Department is helping to build a long-term reputation of bKash.

2.11 Marketing Relevance of External Affairs

Marketing is commonly perceived as promotion, advertisement, selling, and customer acquisition. But that is not the case in modern marketing. It encompasses customer relationship management, brand trust, stakeholder communication, service quality, reputation management and long-term value creation. The internship experience in bKash made me realize this larger context of marketing within a corporate context.

External Affairs Department is important to marketing as it helps safeguard the trust of the stakeholders. Trust is one of the key elements of customer behavior that is important in the MFS industry. When the customers think that a service is secure, reliable, and responsible, they tend to stick with the service. Thus, the handling of confidential information, and the responsible external communication contribute to the marketing power of bKash.

The FCM Team also helps in upholding a corporate image as it helps the authorized external agencies to communicate through lawful means in a confidential manner. This form of communication might not be seen by the ordinary customers, yet it safeguards the credibility of the organization. Credibility is an important marketing asset when it comes to a financial service brand.

Moreover, the activities of the external affairs contribute to the management of the institutional relationships. bKash needs to maintain professional relationships with regulators, law enforcement agencies, banks, financial institutions, merchants, agents, and customers. Effective communication with these stakeholders develops favorable corporate image and builds sustainability of business over the long term.

2.12 Summary of Chapter 2

This chapter discussed the company and industry analysis of bKash Limited. bKash is one of the most popular Mobile Financial Service providers in Bangladesh with a big customer base, a vast network of agents, extensive merchant coverage, and diversified digital financial services. The company has been a major player in financial inclusion as well as development of digital transactions in Bangladesh. (bKash Limited, 2026)

The chapter also talked about the development and significance of the MFS industry in Bangladesh. The MFS sector recorded approximately 237 million registered accounts, 1.54 million merchant accounts and 1.83 million agents as of December 2024 (Bangladesh bank data cited by Transparency international Bangladesh). It is an indication that the MFS sector has evolved to be a significant component of the Bangladesh financial system. (Transparency International Bangladesh, 2025)

Last but not least, the chapter has expounded on the role of External Affairs Management Team, External Affairs Department, and External Affairs Division in a marketing perspective. The experience I have during the internship demonstrated that the external communication, relationship with stakeholders, confidentiality, and responsible documentation are directly proportionate to the brand trust and corporate reputation. Thus, External Affairs contributes to the responsible brand image of bKash and its long-term stakeholder trust.

Chapter 3: Internship Experience

3.1 Introduction

This chapter include my practical internship experience at bKash Limited. Internship was held in external affairs department of ECAD (External & Corporate Affairs Division). To be precise, my department lies on the lower level of FCST – Financial Crime Surveillance Team which functions under Financial Crime Management (FCM) wing of External Affairs Department. My Intern period was four months, from 17 January 2026 — to 17 May 2026 recorded in a professional corporate environment.

Being a Marketing student, I got to learn that marketing is not just about advertising, branding, selling or promotion through this internship. Marketing in general and for a financial service organization as bKash is connected to brand trust, stakeholders' communication, customer privacy, service reliability, corporate reputation as well as responsible communication. My interaction with FCST Team was an eye opener as to how official communication handling could reinforce–that the organization is accountable and reliable.

Official Letter based case handling was my main work. These cases were on the basis of requests from authorized external agencies such as law enforcement agencies and special agencies. The letters primarily sought information related to bKash accounts or matters regarding transactions for official purposes. It was my job to read the letters, determine what information needed to be provided, collect necessary information from available sources with authorized systems access and prepare form response documents, add the required attachments or references and keep proper records.

What tended to be great: I worked on ~110 + letter-based cases during my internship Confidentiality, accuracy and professionalism were critical at every stage of the assignment as it was work which involved customer-related information specifically, and also investigation-related information. Exposure to official communication, documentation, stakeholder support and corporate responsibility in a financial service organization made my understanding better.

3.2 Internship Position and Department

I did my internship in the External Affairs Department under a division of the ECAD which is External & Corporate Affairs Division where bKash Limited works. ECAD has two main departments: External Affairs and AML/CFT. These divisions enable bKash to uphold external communications, act as a liaison for compliance-related agendas concerning stakeholders and government relations in corporate affairs.

Its External Affairs Department is divided into two core areas: Financial Crime Management (FCM) and Fraud & Dispute Management (FDM). The categories cover external communication issues, official requests from government representatives and their ability to help battle fraud and disputes along with those that require institutional coordination.

The Financial Crime Management (FCM) wing has 4 teams:

- FCST - Financial Crime Surveillance Team
- COOT - Court Order Operation Team
- SST - Special Support Team
- FCIT - Financial Crime Investigation Team

I worked on the FCST — Financial Crime Surveillance Team. The FCST Team primarily deals with issues referred that come via conventional letters and those covering fact-seeking inquiries from valid external organizations. As the job deals with private account information, legal talking, and confidential reports, every duty must be dealt with cautiously and professionally as well.

In my early days at internship I was told to keep everything related to official information, customer information, internal processes and documents within the case concealed. It made me realize how critical professional responsibility is for a financial service enterprise. It further educated me on the fact that it is of utmost necessity to maintain confidentiality with accuracy and proper documentation so as to ensure the faith in stakeholders and, thus, safeguarding bKash Limited from getting adversely affected.

3.4 My Assigned Responsibilities

As part of my internship, I was given a few responsibilities related to letter-based case handling. They involved reading, understanding and collecting data; documenting them in clear language; and supporting communication. Below are my primary very high-level responsibilities.

3.4.1 Reading and Understanding Official Letters

I started my work by reading the official letters from authorized agencies. Within the letters were some particular requests derived from certain bKash account information. I read closely and sought to understand what sort of information was demanded in the letter.

This stage was crucial because an erroneous request could result in not collecting the right data or a partial answer to the question. I learnt that official communication needs to be done very maturely, in detail with a need for clarity on vernacular. As a Marketing Major this allowed me to further enhance my understanding of what professional communications and stakeholder expectations are.

3.4.2 Identifying Required Information

Once I figured out what information was needed, I gathered data from internal company systems that I had been authorized to help myself with. Oracle was one of the most important tools that I utilized in my internship. Data had to be collected painstakingly and with due propriety, as it was supposed to use the internal systems.

I always knew that what I was deals with was sensitive information. So I did my best to keep the secret and listen to what my superiors and teammates were telling me. This task made me appreciate the significance of data accuracy and responsible dissemination in a financial service institution.

3.4.3 Collecting Data through Authorized Systems

Using Microsoft Word, I created the response documents once we had all the data we needed. These documents needed to be prepared in a formal, professional style. It had to be clear, correct, and properly structured.

This exercise was great for formal writing and documentation. This also provided me with an insight into corporate communication within a company setting. Returning to marketing, it is essential that we communicate plainly if we want our stakeholders to remain friendly with us. In doing this work, I gained a deeper appreciation of the importance of language, tone and structure in official communication.

3.4.4 Preparing Official Response Documents

The response documents often needed supporting information or attachments. This means that I must make sure the response is correctly tagged with the information it needs to be sent by. Checking this step was delicate as missing or wrong attachments could lead to confusion.

This role instilled in me a sense of completeness and accuracy when it comes to official work. I came to know documentation at professional level is not just drafting a document but also making sure the each and every necessary element has been covered appropriately.

3.4.5 Attaching Required Information

In most case, the response documents needed supporting info or attachments. So I also had to know that the required data was rightly attached with the back of the response. This step needed to be checked very carefully because if we forget or add wrong attachments, it may create confusion.

I learnt the importance of completeness and accuracy from this responsibility in an official work. I realized with professional documentation; simple documentation is not merely preparing a document but making sure that all the elements are included correctly.

3.4.6 Maintaining Case Records in Excel

Another key task was case record keeping in MS Excel. I recorded applicable case information on Excel for tracking and documentation purposes. This aided the team in keeping records organized and retrievable.

Excel was one of the most used tools by me during my internship. I used it for record keeping, organizing your case information and supporting documents. This not only enhanced my ability to work with data but also gave me insight into how record keeping is an essential aspect of corporate functioning.

3.4.7 Supporting Communication through Outlook

Also called Microsoft Outlook to do official correspondence and coordination. Outlook is one of the first tracks for official communication (receiving, sending and tracking). This taught me about what professional email etiquette is like in the corporate world.

In email correspondence, the raw material was to be subject lines, formal language, relevant attachments, and a thorough revision before pressing send. Given my background in Marketing, this was particularly relevant to me since corporate communications are a form of stakeholder management.

3.5 Letter-Based Case Handling Process

One of the most crucial parts of my internship was handling case letters. It was a closed process, but we can describe it without revealing anything.

The general process was as follows:

Step 1: Receiving or Accessing the Official Letter

The first step involved receiving an official communication from a recognized external agency. All these letters were dealt through formal channels. Well, each letter had to be taken seriously since it had to do with formal institutional communication.

Step 2: Reading and Understanding the Request

I carefully read the letter, so I could get some details of what was being requested. I pay attention to the purpose of your letter, that is what account-related topics are requested and specific instruction request mentioned in your letter.

Step 3: Identifying the Required Data

Once I got to know how the request goes, I was able to tell what data was supposed to be collected. Since every letter had its own limitations/requirements, this step needed to be carefully monitored.

Step 4: Collecting Information

It was gathered via approved systems with appropriate monitoring and guidance. This step needed to be accurate because the response was dependent on the accuracy of collected data until this point.

Step 5: Preparing the Response

Then I used Microsoft Word to write the response document after collecting the necessary information. Your response was in a formal format with the needed information.

Step 6: Attaching Supporting Information

If supporting documents or info was needed for the response, they would be attached too. The step deals with testing and verifying to ensure that the reaction is apt.

Step 7: Maintaining Records

In the end, a case summary in Microsoft Excel was prepared. Important for tracking, documentation and internal reference in the future.

In the course of this, I realized that official case handling necessitated precision, discretion and diligence. The work includes external stakeholders and sensitive information so each step must be done with care.

3.6 Tools and Software Used During Internship

During my internship, I used several tools and software that helped me complete my assigned tasks. These tools are described below.

Microsoft Excel

Microsoft Excel was used for maintaining records of letter-based cases. I used Excel to organize case information and keep track of completed work. This improved my ability to work with structured data and maintain proper documentation.

Oracle

Oracle was used to collect required information through authorized systems. Using Oracle helped me understand how corporate organizations use database systems for retrieving and managing information.

Microsoft Word

Microsoft Word was used to prepare official response letters and documents. This helped me improve my formal writing, formatting, and documentation skills.

Microsoft Outlook

Microsoft Outlook was used for official communication and coordination. It helped me understand the importance of professional email communication, proper attachments, and formal workplace communication.

These tools helped me gain practical knowledge that will be useful in my future career. As a Marketing student, I believe these skills are also important for communication, reporting, data handling, and customer relationship management.

3.7 Confidentiality and Professionalism

Privacy was one of the most crucial portions within my internship. Given that I was dealing with information involving customers and investigations, I had to be extremely careful about how data was used. And there was, in their guidelines and trainings, a very specific directive that I could not disclose any internal information, customer data, account specifics, case details or agency-specific information.

This experience taught me that confidentiality is not just a rule, it is a professional obligation. Customers give access to their funds and consumer information in the financial service organization. As an example, failing to maintain confidentiality may very well shatter customer trust as well as brand reputation.

Confidentiality relates to brand trust from a marketing point of view. Brand-bKash really relies on customer credibility. Users persist in utilizing such a service, since they trust their data and operations handled with the utmost security. The long-term relationship between a brand and its customers is, hence, protected by maintaining confidentiality.

Professionalism was also part of my daily work. I had to be on time, self-disciplined, cautious, and acknowledge both my supervisors as well as my team members. I learnt how to conduct myself in a corporate environment, how to communicate formals and how to get my work done responsibly.

3.8 Learning from a Marketing Perspective

My assigned project at the internship was not related to sales, advertising or promotional efforts. But in my Marketing background it was closely associated since the purpose itself helped to understand the wider function of marketing in a financial service organization. Before doing this internship, I had largely considered marketing as being concerned with branding, attracting customers, running campaigns and communicating to customers. However, during my work experience, I came to know that marketing is a lot more about trust management, stakeholder engagement, service reliability customer confidentiality and also socially responsible corporate behavior.

In a financial service organization such as bKash, today marketing is not solely related to characters of pushing services to customers. It is also a matter to generate confidence for customers, external stakeholders, regulators and institutional partners. The amount of behind the scenes that goes into exhibit ran by External Affairs Department, a Financial Crime Management Team has taught me how these work the magic behind portraying the right image of our organization.

3.8.1 Brand Trust

Brand trust comes from consistent action and not just from ads or promotional campaigns. When an organization is responsible, secure, professional, and reliable, customers and stakeholders trust a brand. In the case of bKash, proper and private management of official communication leaves a positive impact on external stakeholders.

Handling official requests, the right way, and disseminating information to rightful stakeholders, indicates how well one has fared professionally in the org. This indirectly further reinforces the brand image of bKash. In terms of Marketing, all these activities add up in terms of building the brand trust because bKash is not just a financial service provider but also responsible and reliable organization.

3.8.2 Stakeholder Relationship Management

The External Affairs Department is responsible for communication with related outside stakeholders like regulators, law enforcement agencies, government authorities, institutional parties and other authorized bodies. These stakeholders are critical for the organizational reputation, compliance position, and public credibility.

Maintaining good relations with these entities requires adequate communication. It will require being formal, correct, unambiguous as well as confidential and timely. It closely ties into relationship marketing, where the objective is more than conducting business in the short terms but nurturing trust on an ongoing basis for professional work. The internship made me realise that a large part of protecting the corporate image of bKash is about how to maintain relations with its stakeholders.

3.8.3 Corporate Communication

I was involved in organizing the responses to official responses as well as media communication related activities for cases at my internship place. This was how I learned the functioning of corporate communication in real organisations. Corporate communication does not refer to just public announcements, advertisements and brand messages. It also contains official letters, formal responses, internal coordination, triple documentation and correspondence with authorized external agencies.

I learnt that corporate communication needed to be clear, precise, respectful and also professional. A miscommunication or an error in some data will cause you a reputational risk factor. That is why professional way of communication and accurate language are crucial. This is perhaps the moment I realized corporate communication contributes greatly to building trust within organizations and between stakeholders as well.

3.8.4 Customer Confidentiality

One of the most critical aspects of customer relationship management in financial services is customer confidentiality. As bKash is dealing with customer money, transaction records and personal information thus securing customer data is a must. Why do customers use bKash? Because they want to secure their information and financial activities.

While doing my internship, #confidentialdata has to be handled with utmost care. Information should be disclosed on a need to know basis in accordance with relevant processes and procedures. It made me realize directly how customer trust is related to confidentiality. When customer information is well-protected, customers develop confidence in the brand. However, any indiscretion in data handling can make trust plummet and the reputation of the organization next to nothing.

3.8.5 Service Reliability

Since bKash is a service based organisation, therefore service reliability is extremely required for keeping customer satisfaction and corporate reputation. A service reliable organization creates a dependable, accurate and professional service. This also holds true for processes of communication, be it a customerfacing service or even internal and external communication within an organization.

The Financial Crime Management Team helps ensure official letter based cases are properly done so that we can build more reliable service. Well caseful and on-time, right actions and precision in write ups, detailed scrutiny of data ensure consistency. Such activities assist the outside stakeholders of the organization in receiving precise and professional support. Service reliability as a Marketing concept bolsters your overall brand trust.

3.8.6 Responsible Brand Image

An ethical brand is not only known for providing beneficial products or services. A person who relates to rules, secrecy and standards and can speak professionally. The financial service industry, namely your organization has sensitive customer information and financial transactions, hence responsible behavior are paramount.

Through my experience with External Affairs Department, I have learned about how bKash reserves real bragging rights through actions within the organization and not necessarily outward appearances. It supports lawful communication, stakeholder coordination, confidentiality and professional response management. While these may not be easily visible to general customers, this is a critical activity to protect bKash reputation.

All in all, it was my internship which bridged the gap between theories of Marketing with practical corporate activities. I figured out that marketing does not end at promotion or getting customers to buy. Across financial service organizations, marketing is also tied to trust, privacy, stakeholder communication and confession, longevity of the business etc. It helped me widening my view on departments which impacts the brand equity and sustainability of bKash in long run.

3.9 Challenges Faced During Internship

3.9.1 Understanding Formal Letters

When I was starting my internship answering formal letters of other agencies with various procedural requirements were quite painstaking for me. This type of letter was formal and official in writing as compared to the ones that I had experience with from school or home. The verbiage, style, syntax, and format in which official letters were reminiscent of things people had written suggested difficult-to-understand paragraphs. Certain letters contained terminologies, official references and fine directions that were best left read carefully. There was some basic reason for the letter; I had to grab onto what you were asking me, and what I needed to do. Originally, this took quite a while but then I started to get used to the format and language of proper letters. This helped me enhance reading, textual comprehension and professional communication.

3.9.2 Maintaining Accuracy

During my internship one of the biggest challenges was maintaining precision. A bunch of my jobs included gathering information, preparing documents, reviewing records and entering data. The output was, of course, to do with larger and more sensitive topics so a slight error anywhere in the vicinity could yield issues or misunderstandings.

With each task I had to go examine names dates, numbers, references and so on On some occasions, I had to go over the same document multiple times so as to ensure that no mistakes slipped through. It taught me to be mindful, diligent and observant of a workplace. It also made me realize how important accuracy is in keeping the quality of work.

3.9.3 Handling Confidential Information

Another challenge that was something I needed to resolve during this internship was the handling of confidential information. I had to deal with government papers, records and touchy information that was not for public consumption. It forced me to be careful and sober all the time.

I learnt that sensitive documents must be security and only discussed in the appropriate work space. I needed to monitor documents and information in my organization so they were not disclosed outside my temporarily. This difficulty assisted me with understanding the significance of business morals, trust, and obligation at work.

3.9.4 Managing Work Pressure

Another hurdle was to manage the work pressure during my internship. In some instances, there were four or more cases / tasks that need to be looked at in the span of ten minutes. I was expected to deliver my work properly while meeting deadlines. At times this was hard as occasionally multi things were a priority. Under this pressure, I developed the skill of prioritizing my work. I tried to do it one urgent work at a time, focusing on each task I had to do in sequential order. Assisting me in my time management and tasks organization. It also prepared me to keep my cool, mind on the job and be responsible despite working under pressure.

3.9.5 Learning Internal Systems

The other challenge I struggled with was learning internal systems. Every organization has its dairy systems, methods of gathering knowledge and along a sequence about how the information is controlled. A few of these were newer systems for me so at first take it is a learning curve. Since I was then trained on the correct procedure to collect information, verify records and correctly navigate the internal system. At times, I had to seek help from my supervisors and team members to know what the correct approach towards such work is. Over time, with regular practice and support, my confidence in using the internal systems grew. The challenge aided my learning to adapt quickly to workplace tools and channels.

3.10 Contribution to the Organization

I participated in activities related to letter-based case handling and by contributing to the FCM Team during his internship. I handled 110+ letter-based cases and helped with reviewing letters, going through IT requirements, report collection, creating response documents, attaching necessary information and keeping records.

I was an intern but my work directly helped the team keep running day to day. I helped reduce workload and create grounds for timely case processing by keeping the records and preparing relevant documents correctly. Mandatory maintain confidentiality, in this work field is a must to follow since it keeps the professional protocol.

Yes, there was an operational aspect I had been contributing and naturally a communication value added by default from my story. Because all the cases were in relation to external stakeholders, I was effectively supporting the broader corporate communication effort of this department

3.11 Benefits of the Internship

I got few good benefits from this internship. It was a soft skill as well as a technical skill.

You start from the beginning with getting real world experience in a large corporate. This gave me an insight into how a big financial service company works.

Under the second; improved documentation & communication skills. I use those official response documents to learn formal corporate writing skills.

Third, I learnt on how to deal with data using Excel and Oracle. You will benefit from these skills when solving marketing, reporting and analytical problems in the future.

Fourth, I dealt with confidentiality and professional ethics. And this was the best lesson during my internship.

Fifth, I realized how external affairs ties to marketing. I discovered stern truth of stakeholder communication, brand trust and store house of corporate staunch in marketing.

It made me more self-assured, disciplined and equipped to be in a professional career.

3.12 Summary of Chapter 3

This chapter discussed my internship experience at bKash Limited under the External Affairs Department of the External & Corporate Affairs Division. I worked with the Financial Crime Management Team, where my main responsibility was handling official letter-based cases. During my internship, I worked on approximately 110+ letter-based cases and used Microsoft Excel, Oracle, Microsoft Word, and Outlook.

It taught me the essence of official communication, managing stakeholders, keeping confidences, preparing documentation and acting professionally. From a Marketing point of view — brand trust and corporate reputation do not happen only due to marketing promos. They are also formed by prudent communication, how information is managed and protected confidentiality building stakeholder confidence. Hence this was a great exposure for me to learn through practical implementation in my internship which will also help me enhance some of my key learnings that I am excited to apply in my future career.

Chapter 4: Analysis & Findings

4.1 Introduction

This chapter includes the details of analysis and observations from my internship at bKash Limited; specifically, the Financial Crime Management Team in the External Affairs Department. This analysis is extra formal since I am writing as a Marketing student, include corporate communication, stakeholder relationship management, brand trust, confidentiality or service reliability and institutional reputation.

The work that was allocated to me, although operational in nature, was very relevant with corporate communication and marketing. At bKash one of the most trusted financial service organization, trust is the great asset you have in your pocket. The trust is not created solely through advertising or promotional campaigns but also via secure service delivery, discreet information handling, responsible messaging, and positive relationships with external stakeholders.

According to bKash, financial inclusion, technological innovation and compliance are the main parts of its organizational identity. It also points to its massive national network of agents and merchants (more than 450,000), as well as its role as one of the main reliable institutions in Bangladesh's financial landscape. (bKash Limited, 2026)

4.2 Role of External Affairs in Corporate Communication

The External Affairs Department works closely with the top management of bKash to ensure that proper and formal communication happens on behalf of bKash externally. These stakeholders may consist of certain types of regulators, law enforcement agencies, special agencies and institutional partners as well as other approved bodies. As bKash is a Mobile Financial Services Industry so this organization has to deal with these stakeholders by maintaining professionalism, accuracy, and timeliness in communication.

As it passed through the department where I did my internship, I came to understand that External Affairs handles communication differently than regular customer interaction. It is more formal, document driven, protected and delicate. In an era where everything is emotionally charged, each letter, response, and record must be treated with extreme care since these communications are linked to institutional credibility and organizational integrity.

Outside communication affects the reputation of your organization, and thus the efficacy of this function is from a marketing perspective crucial. The brand image of a company is not determined merely with its communication strategy to customers via advertisements. It also hinges on the way this company interacts with influential external actors in formal, delicate contexts. Thus, External Affairs plays a role in building bKash as a trustworthy brand.

4.3 Corporate Communication Practices Observed During Internship

Corporate communication at bKash has already undergone my argument, corporate communication is pragmatic and formal during their internship. The cultivation of communication in the FCM Team relied on flawless, secretive and well-documented phone calls. Because the work was based on letters from government agencies, each answer had to be meticulously created and correctly vetted.

Below I share what are the major corporate communication practices I observed.

4.3.1 Formal Written Communication

Formal written communication was the primary means of communicating in the work assigned to me. You have obtained official letters from recognized bodies and accordingly, prepared a reply in a formal way. Each response had to be written clearly and accurately with the right language and structure.

It made me realize that formal communication is an essential part of corporate reputation. Badly written or vague answer may cause confusion whereas a well-structured response reflects professionalism and responsibility.

4.3.2 Confidential Communication

Formal written a formal way. Each response had to be written clearly and accurately with the right communication was the primary means of communicating in the work assigned to me. You have obtained official letters from recognized bodies and accordingly, prepared a reply in language and structure.

It made me realize that formal communication is an essential part of corporate reputation. Badly written or vague answer may cause confusion whereas a well-structured response reflects professionalism and responsibility.

4.3.3 Documentation and Record Keeping

Proper documentation was yet another crucial practice. Kept case records on Microsoft Excel, for the team to manage cases properly. It was also a way to ensure both internal accountability and documentation.

Documentation might not seem like the most relevant to promotion/customer investment from a marketing perspective, but it heavily underpins service reliability. Good documentation enables an organization to respond professionally and inspire stakeholder confidence.

4.3.4 Timely Response

In terms of how external Affairs works, response time is also one of the most important elements since your organization constantly communicates with different constituents such as stakeholders, partners and customers, regulatory bodies and other external institutions. Responding within a determined period makes communications much more efficient, neat, and professional. A timely and proper response demonstrates that the organization values stakeholder feedback, respects their time, and maintains a commitment to relationships.

For any organization, response-latency can cause confusion, frustration or resentment with the audience. In contrast, timely communication ensures the right stakeholders can have confidence and trust. It also shows the discipline, efficiency and professionalism of the organization as a whole. As bKash is a financial service, it has to build trust by showing users that it can be relied on and as such, the response timings become an important image of their service.

In accordance with service quality evaluation, responsiveness is one of the key attributes for service marketing. It signifies how fast and efficiently an organization responds to the priority of its stakeholders or any questions or complaints that arise. This is why a timely response in External Affairs not just facilitates seamless communication but also indirectly solidifies the brand, credibility and trust of the bKash. It pays attention to the stakeholders, makes them feel important, provides a sense of accountability and reassurance that the organization is operating, working, serving.

4.4 Role of the Financial Crime Management Team

The Financial Crime Management (FCM) Team is highly relevant for management of the information requests received from approved external organizations mostly by letter. I worked around 110+ letter cases during my internship Interviewing with these cases was more than just an administrative routine; it needed careful attention, appropriate judgment, confidentiality, and professionalism. For each case, it involved several steps including analysis of the official letter, identifying if the request was valid or not, NATURE OF THE REQUEST (i.e. what do they really need from you?), identifying and arranging what data is needed and collecting relevant data to present, preparing necessary documents to provide in either PDF form etc., checking attachments, keeping records of such requests appropriately for future use or reference if need be i.e. whether sent via email as attachment/physical hard copy/documents available online/on websites etc.), ensuring that response against these requests were clear enough with required details mentioned in the right manner along with document(s) attached wherever applicable

FCM Team assists the organization by ensuring that proper, systematic and confidential action is taken on all authorized requests. As these requests are generally associated with crucial FinTech information, every reply should be handled responsibly. A small error, a slight delay or careless handling is enough to create confusion, misunderstanding or reputational risk for the organization. However, if a request is processed properly and professionally it securitizes the credibility of the institution and establishes faith among outside entities.

Besides, the merge function is quite important since bKash business operates in the financial service sector where trust security and compliance are crucial elements of a brand reputation. Customers use bKash based on the assumption that all their transactions, sensitive information and financial activity is secure. On the other hand, that work is based on the idea that authorized agencies will contact bKash at times and will receive proper response whenever needed. So the FCM Team acts as a bridge between internal operational responsibility and external stakeholder support.

bKash openly states that it assists law enforcement agencies to prevent misuse of Mobile Financial Services by means of providing information support, fraud and dispute settlement, along with interactive sessions with the concerned officials from law enforcement. This indicates that not only the activities of cooperating with competent authorities are legal or operational obligation but also a part of bKash's compliance and stakeholder relationship. This support, helps bKash prevent financial crime and promote smarter usage of digital financial services. (bKash Limited, 2026)

Coming from the Marketing side, I can analyze that the trust dimension of bKash brand is strongly contributed by FCM Team. Trust is one of the paramount factors in service marketing to gain customer satisfaction and sustainable brand loyalty. In the new age of financial services, convenience and technology alone is not enough; a strong brand must demonstrate it is secure, reliable and responsible. The work of the FCM Team indirectly supports this confidence by ensuring that sensitive matters are managed with precision, confidentiality and professionalism.

So, the FCM Team not only works internally on documentation. This protects customer confidence, facilitates external stakeholder confidence, improve organizational compliance image and improves bKash overall reputation as a compliant financial service provider. Through my contributions in letter-based cases, I learned how back-office compliance-related activities can be ripe for attention given their impact on brand, stakeholder relationship management and the service image of an organization.

4.5 Relationship between External Affairs and Brand Trust

Brand trust is one of the biggest factors to any business in financial services. Mobile Financial Services is where the customer interacts with money, personal data, transaction history and electronic services. In other words, customers have to be convinced that the organization is safe, responsible and has their best interests at heart.

External Affairs Department promotes three channels to earn trust in the brand. So in the first place, even contact with endemic constituencies is professional so how is it helpful? Second, well established and though technically rules-based queries are diming a dozen. Third, it protects confidential information. Fourth, it provides a log and accountability. The average customer may not understand these actions, but they affect the moral foundation of the organization.

Bangladesh: The mass micro-financing sector (MFS) in Bangladesh is massive in scale and critically important to the economy. According to Transparency International Bangladesh, around 237 million MFS accounts were opened in the country as of December 2024, with only 37.6 per cent being active accounts along with 1 -5 million merchant accounts and 2.83 million agents; such numbers also showed why trust, compliance and responsible communication have been so vital for the MFS industry. (Transparency International Bangladesh, 2025)

From a marketing perspective, trust is an asset that takes years to build. A business could bring consumers through promo codes but as soon as they feel safe and sound on their state, they can stay with it forever. Hence like this External Affairs fills the gap for bKash in their building relationship marketing —

creating long-term business relations with customers and institutional stakeholders (This means public at large).

4.6 Stakeholder Relationship Management Analysis

Stakeholder management addresses the ongoing, professional and lasting relationship with different stakeholders influencing or influenced by an organization. For an organization like bKash, stakeholders may not just be the customers. They also involve agents, merchants, regulators, law enforcement agencies, financial institutions, employees and business partners and external institutions. Every stakeholder group fills a unique role with differing expectations and significance. So you need to communicate with them, be responsible, maintain confidentiality and professionalism.

In my bKash internship, I mainly saw and practiced communication with genuine external agencies. As these agencies are directly involved with legitimate information requests, assistance in investigation of fraud and other official communication, they hold significant stakeholder interest. As bKash has a link with the financial service industry, so many external agencies require information support for official and legal purposes. Here, the communication needs to be formal, precise, timely and confidential. Any illegitimate information, slackness, and careless response should lead to misunderstanding which will undermine also the image of an organization.

Stakeholder relationship management, from a Marketing perspective, is very closely linked to the notion of relationship marketing. While traditional marketing is focused on making one-time sales transactions, on the other hand relationship-based marketing is centered around building long-term trust and satisfaction through ongoing engagement with your buyers. As evidenced by bKash, relationship marketing is not only limited to customers and merchants but also extended to external agencies and institutional stakeholders. In case of relationship with the authorized agency, if bKash can keep their communication professional then they would be enhancing corporate credibility and institutional reputation.

I noticed that the External Affairs Department this helps maintain this relationship. It serves as an official communication channel between bKash and stakeholders outside the company. This ensures authorized requests are received, reviewed processed and responded to properly Meanwhile, it also ensures that the standards for confidentiality of customer data as well as internal information security are upheld. This is especially crucial because bKash has to cooperate with law enforcement agencies, but it also must maintain user privacy and organizational confidentiality.

The sharing of knowledge, without compromising confidentiality represents a fine line that forms an integral part of stakeholder relationship management. A proper response from bKash to such external agencies indicates that the organization is responsible, compliant and help facilitate lawful processes of providing justice within a judicial framework. In parallel, bKash builds customer trust by protecting customer data and preventing procedures. Hence, the External Affairs Department, not only plays a role in communicating with the governmental stakeholders, but also adds value to the brand trust and service of bKash.

My internship experience made me realize that stakeholder relationship management is a real marketing activity rather than a theoretical concept. It is reflected in the ongoing practices of the organize, including formal and informal communication, quick response and keeping records, confidentiality and responsible cooperation. So to safeguard company image, build institutional confidence and nurture a long-term relationship with key external actors one of the important thing you have to do in bKash is related to stakeholder engagement.

4.7 Analysis of Confidentiality as a Marketing Asset

Key takeaway is, confidentiality can become a marketing punchline for financial service organization. Typically, the assets are on brand name, customer loyalty, service quality, distribution network and promotional capability. But within the financial service industry, confidentiality protection is also an asset because it protects customer confidence.

My first lesson at my internship was that every document, response, and record must be treated delicately. Discussing or distributing that information was unauthorized. This kind of professional behavior that protects the brand.

In bKash's case, a direct correlation between confidentiality and customer trust – or the lack thereof – has been made. The expectation is that customer financial data will not be leaked. If done right, this allows customers to have peace of mind when using the service. Hence, confidentiality is beneficial for customer retention, brand loyalty and good perception of brands.

Indeed, Confidentiality has a positive impact on the quality of relationship between customer and brand- which I can confirm from my past experience with the Marketing aspect of journals. Even though customers may not witness the internal process, they feel the impact through a secure and responsible service.

4.8 SWOT Analysis of bKash from External Affairs and Marketing Perspective

Performing a SWOT analysis of any organization to know the strengths, weaknesses, opportunities and threats in it. Be able to describe external and internal factors that can influence the organization in a straightforward manner.

The SWOT analysis has been developed from External Affairs, corporate communication and marketing perspectives in this report. The issue of the report is how bKash constitutes communication with stakeholders, professionalism and compliance practice as well as its communication outside follow regulation and ethics to protect corporate image.

Strengths

Perhaps one of the strongest aspects of bKash is that it enjoys very high brand awareness in Bangladesh. The brand is well recognized in various demographic income groups, occupations and geographic areas. In fact, for small transactions in day to day life many customers are using bKash to send money, receive money, recharge mobile/fill the air balance from one to another user, bill payment, merchant payment, salary disbursement (MWD) etc. Due to this usage very frequently people in Bangladesh have developed a close connection with the name bKash and adoption of Mobile Financial Services (MFS). Such exceptional brand recall is a huge competitive advantage for bKash in the MFS sector.

One of the key strengths bKash has is its wide network of customers, agents and merchants. As of December 2025, the company claims to have 350k+ agents, 900k merchants and more than 82 million customers. This extensive network allows kash to provide services throughout Bangladesh, covering both urban and rural areas respectively. When a company has data on that many agents, it becomes easy for customers to cash in and cash out; similarly, with a large merchant network, customers can make digital payments easily. This enables bKash to different users give access, comfort, and more rapid financial services! Such large coverage helps to build customer satisfaction and will further solidify the market positions of this company. (bKash Limited, 2026)

bKash's extensive network also contributes to a pleasurable service experience for its customers. Convenience and accessibility are important determinants of consumer preference in service marketing. The more convenient customers can find an agent, pay at merchants or cash in / out via the app the more confidence they have with the service. This keeps the customer utilizing the brand more often which encourages longevity. So, the bKash wide network not only acts as an operational strength but also works as a marketing strength because this helps to keep the brand in touch with customer daily financial activities.

A very important strength, is also the orientation of compliance for the company. The bKash description says it functions under guidelines, circulars, directives, policy letters and regulations provided by the Bangladesh Bank and Bangladesh Financial Intelligence Unit. Being the financial service, compliance is of utmost importance to ensure legality, prevent misuse of the customer trust and services. The sound compliance culture contributes to the efficient and professional conduct of business. It also builds institutional trust between regulators, law enforcement agencies, business partners and customers alike. (bKash Limited, 2026)

On the Marketing side, compliance is also a step towards brand trust. Trust: Customers trust a financial service brand when they perceive the organization as secure, responsible and regulated. In the case of bKash, compliance activities improve its credible and adamantly trustworthy image. Particularly important is the fact that Mobile Financial Services involve customer funds, transaction data and personal information. Hence, the compliance focus of bKash not only nurtures customer confidence but also creates a responsible image for the company.

The organized External Affairs capability is yet another key strength. My internship experience was that the External Affairs Department is formal with written records, confidentiality (i.e. signing memorandum of understanding – MoU as well as declaration of non-confidentiality), quickly responding to stakeholders, and co-ordination. These practices assist bKash to manage the communication with relevant external firms in a professional manner. It makes use of official requests with care, proper record-keeping and closeted sensitive information.

External Affairs provides support for bKash overall reputation as well. Stakeholder communication needs to be accurate, formal and responsible within a large financial service organization. One careless mistake in the way you communicate can lead to misunderstanding or reputational risk. But a properly organized division will mitigate risks, respectful of the protocols and professional standards in place. Thus, the External Affairs Department works to support organisations in its structure and stakeholder confidence as well brand image.

In summary, the key strengths of bKash reside in strong recognition or brand association, extensive customer and distribution reach, wide accessibility for all classes of people (high penetration), great orientation towards compliance or a regulator's perspective development as well as a structured External Affairs function. These strengths enable bKash to secure its place within the MFS market and nurture it as a market leader by enhancing workplace. endurance, responsibly driven service provider, and consumer-oriented service providing firm in Bangladesh.

Weaknesses

Documentation and response management can often be a cumbersome task considering the sheer volume of external communication and case related work faced by bKash. The high workload may on the contrary make employees and interns be under pressure if several cases have to be run over for a short period of time.

It is also a big weakness that the work process relies on degree of accuracy and taking into account. Big complications could arise if a letter is misunderstood, data is collected, documents attached and cases recorded due to a small blip in understanding. Hence why the process needs constant monitoring, inspection or oversight.

For the role External Affairs is only got to be visible to some customers but many of them may not notice from a Marketing perspective. Given the nature of most departments in which much of their activity takes place behind-the-scenes, customers may not immediately relate these with a trusting brand or compliant practice as opposed to negative associated factors in respect to bKash.

Opportunities

Through digital documentation, process automation, and structured reporting systems there exists a good opportunity for bKash to enhance its corporate communication and External Affairs activities. This task includes a huge volume of fficial letters, case-based documents and external requests its the reason why everything can be digitized or at least make it less cumbersome with digital system. It can also lead to fewer errors, decent record keeping, and help employees handle cases faster.

A second opportunity lies in furthering the nexus of compliance, responsible communications, and bKash's brand positioning. Customers should always expect to be safe, secure and trusted from the financial services sector. When bKash is able to articulate its responsible practices more clearly, it becomes better positioned to become an organization that prioritizes security and customer protection. This can help to build confidence in customers and stakeholders regarding bKash as a service.

Furthermore, bKash faces a great chance from the expansion of the Mobile Financial Services area in Bangladesh. The rise in registered accounts, active users, merchants and agents indicate how digital financial services are playing an increasingly integral role of our everyday lives. In an ever-evolving market, bKash has the potential to build even greater customer interaction; improving stakeholder relationships and hold its position as the apex MFS service provider within Bangladesh. (Transparency International Bangladesh, 2025)

Threats

Fraud, misuse and security-related issues in the MFS industry is one of the major threats for bKash. As bKash works with real customer funds, transaction history, and personal data — any fraud, unauthorized transaction, scam or data privacy issue could directly undermine confidence in the brand. Many brands have one of the strongest pillars being trust in their Financial Services. So, this could negatively impact on the reputation of bKash even if there is a small failure in security or communication.

Customer dissatisfaction due to prolonged response time or poor complaint management is another key risk. When customers face transaction problems, account issues, fraud-related concerns or service difficulties, they expect the support to be available at instant. If these issues are not addressed the customers may lose confidence in the service. Negative experience can also negatively affect bKash's brand image by spreading massively on social media and mouth to ear.

The competition is also one of the major threats in MFS industry. Liabilities of Other Service Providers to Lure Customers by Low Charges, Cashback Offers, Promotion Campaigns, New Features and Easy Service Options bKash has to continually maintain these service factors strongly as well and also ensure increased usage from its customers now that customers have various options.

Regulatory pressure is also an important bKash threat. MFS providers are heavily regulated, often under rules and guidelines set by regulatory authorities. Changes to regulations can involve a new level of compliance, documentation, operations and communication. The regulatory environment of the MFS industry still continues to evolve, as Bangladesh Bank came up with the Mobile Financial Services Regulations, 2022 replacing the earlier regulations from 2018. (Bangladesh Bank, 2022)

It is also monitored to identify the most crucial threats for bKash in general such as fraud and security risks, customer trust problems, intense competition and demands of regulatory compliance. An External Affairs and Marketing perspective of these threats factors in the reputation impact to the brand, confidence of stakeholders, satisfaction levels amongst customers and chronic trustworthiness of bKash as a long-term institution.

4.9 Key Findings from Internship Experience

Based on my internship experience and analysis, the following key findings have been identified:

Finding 1: External Affairs can help enhance brand reputation

External Affairs talk about maintaining the bKash image in a responsible and professional manner. I was told that the department deals only with formal communication outside, so anything official is dealt with in an appropriate manner and privately. External Affairs serves to protect the image of bKash and mitigate reputational damage with swift action, solid fact-sharing and coordination between all stakeholders that expand capabilities for bKash to be recognized as a reliable service in its financial product offerings.

Finding 2: Communication is wider than comms

Prior to beginning my internship, I had a very marketing/branding/promotional understanding background of corporate communication. But as an intern realized that corporate communication is about more than this. It also covers official correspondence, confidential responses documentation, coordination with stakeholders' lawful communication and professional handling of external requests. This provides insight into how corporate communication aids the internal consistency and external impressions of a corporation.

Finding 3: Confidentiality underpins customer trust

I learned that confidentiality is paramount in financial services from working in the Financial Crime Management Team. Every single case of bKash in the sense it deals with customer information, and transaction records and other sensitive data needed special care handling. Keeping customer data from harm helps to build the trust of customers, and lower reputational risk. Thus, privacy is closely related to customer confidence and long-term brand value of bKash.

Finding 4: Documentation ensures accountability

Using Excel for case records was an eye-opener on documentation. Documentation allows for tracking, reviewing, or referring to each and every incident as necessary. This ends up supporting better accountability efforts, decreases grey areas, and helps the employees themselves organize their work better. In official communication, maintaining proper documentation is important to provide an accurate record of activities and to follow professional practices.

Finding 5: Exactness at the core of legitimate correspondence

One of the main requirements in letter-based case handling is accuracy. When you receive an official letter, read it carefully to understand what is requested; collecting the necessary information correctly must be interpreted. Any error during data gathering, attachment verifying, or answer creation could make things difficult. So, Accuracy assists in professional communication, stakeholder trust and credibility of the organization as a whole.

Finding 6: Marketing is associated with trust and the trustfulness of your market

You are a Marketing student, if you think marketing is all about promotions/sales/advertisement or attracting customers. Marketing is also linked with trust-building, relationship management, employee referrals, and service quality in the financial service. Although External Affairs and FCM's activities may not be promotional in nature, they nevertheless indirectly benefit the brand image of bKash while preserving customer trust and maintaining stakeholder confidence.

4.10 Practical Learning from the Analysis

It made me realize the application of academic marketing concepts in a corporate environment. It taught me that marketing is not just about promoting; or branding; or attracting customers, it is also about trust, communication, accountability and professionalism.

I learned that the things you see (and sometimes don't) that make up brand trust. Customers can see ads, campaigns, app features and deals offered to them. But transferring personal data, actually contracting stakeholders, regulatory support or documentation and responses are not visible. But behind these scenes, these activities are still key to safeguarding the brand image of bKash.

Secondly, I learned about the need for clear communication to stakeholders. A brand such as bKash will not only talk to customers. Regulators, law enforcement agencies, merchants, agents, loansharks, banks and business partners are also communicated by it. All stakeholders expect communication to be formal, accurate, timely and professional.

Thirdly, service reliability is largely subject to internal coordination. When internal teams do their work responsibly and with precision, external stakeholders are better served and easier to communicate with. This helps to minimize errors and enhances the professional image of the organization.

Fourth, I discovered that data management and documentation is also a marketer's job. Data feeding, records, customer details and proper analysis mainly drive marketing decisions. So keeping good house and managing information is a great lifetime skill to have for my future profession.

And lastly, I realized that corporate life is dependent on professionalism and ethics. Every MBA graduate must be Confidential, Trustworthy, Precise, Accountable and Respectful for Working with Processes. This internship helped me learn how ethical and responsible work behavior can directly underpin customer trust, stakeholder confidence and organizational reputation.

4.11 Summary of Chapter 4

This chapter contains the practices of External Affairs and corporate communication at bKash Limited where I interned. In essence, the External Affairs Department occupies a vital position in ensuring stakeholder messaging, documentation and confidentiality (with some exceptions), institutional integrity and trust.

Financial Crime Management Team further safeguards the corporate reputation of bKash by dealing with official letter-based cases in an effective and professional manner. I had the opportunity to work on over 110+ letter-based cases as an intern. This gave me insight into the aspects of providing a service within an organization dealing in finance — precision and accuracy, formal communication, confidential information written down as records filed away in the passing-up-and-down-sharing atmosphere of it all with urgency to be lightning-quick about ticking off requests.

The main discovery from a Marketing point-of-view is that brand trust cannot be just created by Ads, campaigns and/or sales. In a financial service-related organization like bKash, trust also comes with transparency, secure processing of data, compliance facilitation and stakeholder relationship management. Thus, External Affairs serves as a key support function that facilitates in shielding the brand equity, reputation and long term sustainability of bKash Limited.

Chapter 5: Recommendations & Conclusion

5.1 Introduction

This chapter is about the recommendations and conclusion of internship report titled as "Role of External Affaires and Corporate Communication Practices: A Case Study on bKash Limited". These recommendations are made based on my four months of internship in bKash Limited under Financial Crime Management Team, External Affairs Department which is one of the teams of External & Corporate Affairs Division.

My project during the entire internship was working on different types of official letter-based cases which were received from authorized external agencies. I created an array of official letters, understood the needs written in the letters, collected relevant information using various systems (after getting access), prepared response documents and added all necessary details, and kept tracking it on Microsoft Excel. During my internship period I have worked on almost 110+ letter-based cases.

Learnings: It made me appreciate the significance of External Affairs in a financial service organization. While it does not work directly for product marketing or customer acquisition, it works hand-in-hand with corporate communication, stakeholder trust, customer confidentiality, institutional image/trust and brand reliability. These elements are paramount (from a Marketing perspective) because customers select and loyally use a financial service brand only when they believe the brand is secure, responsible, and trustworthy.

Thus, this chapter addresses recommendations of how to get more from the internship experience, communication process and documentation system as well as stakeholder related work processes. It will also wrap up my entire learning and explain how this internship has helped me academically and professionally.

5.2 Recommendations for bKash Limited

Based on my observation and practical experience, I would like to provide some recommendations that may help improve departmental efficiency, intern development, communication quality, and documentation practices.

5.2.1 More Structured Orientation for Interns

Interns should get a structured orientation program at the very start of their internship. While I was assisted greatly by my supervisors and coworkers, a formal orientation could better prepare interns for understanding the department structure; staff hierarchy; confidentiality policies; workflow expectations and job descriptions.

As external affairs revolves around official communication, it is imperative for interns to take their work seriously right from the start. The orientation program may include:

- Overview of bKash Limited
- Overview of External & Corporate Affairs Division
- Functions of External Affairs Department
- Introduction to the FCM Team
- Basic understanding of letter-based case handling
- Confidentiality and data protection rules
- Professional communication guidelines
- Basic use of Excel, Word, Outlook, and authorized systems

Such a structured approach will train the interns to perform better quickly and avoid initial confusion. To make them understand how their assigned work aids in improving the total brand equity of bKash.

From a marketing perspective this kind of orientation becomes imperative, since the intern recognizes how internal communications, external stake holder management and confidentiality shapes brand trust.

5.2.2 Development of a More Organized Case Tracking System

As one of my internship tasks, I had to keep the records on Microsoft Excel. It creates documentation, record keeping and tracking which is useful with the help of Excel. But as the number of cases increases, manual record management can become very tedious and there is higher potential for small errors to occur.

So considering the letter to statement for cases, bKash might ideally shift towards a more systematic digital case tracking system. In such a system, the case number, receipt date, agency type, information requirement category (basic information requirement/ inspection & sampling), response status, responsible person, deadline for completion and whether or not the task is completed could be maintained to start with.

Structured digital tracking can have several advantages. This manages to cut down human errors, increases tracking of cases, saves time and makes reporting more efficient. The assistant can help supervisors monitor the status of pending and completed cases efficiently as well.

Documentation creates accountability in a financial service organization. Increased traceability via a more robust digital tracking system would, by helping to increase accuracy and transparency, support a professional or academic discourse.

5.2.3 Regular Feedback and Performance Review for Interns

Regular feedback helps the best interns learn better. During internship, it might be the first time students are doing all these tasks and may not understand what they did wrong until somebody closely guides them. Hence, their supervisors or teammates can schedule weekly or bi-weekly short feedback sessions with the interns.

These need not be formal, long feedback sessions. It can be just talking for a minute about quality of the work, documentation accuracy, communication style and room for mouse.

Regular feedback can help interns improve in areas such as:

- Understanding official letters
- Preparing response documents
- Maintaining Excel records
- Managing time
- Avoiding mistakes
- Maintaining confidentiality
- Following professional communication standards

This would also render interns more assured and encouraged. As an academic exercise, it allows them to relate their work with learning outcomes. The data fed to you until October 2023 helps marketing executives and interns understand how to write scientifically, leave no room for mistakes so as not to send misleading information and hence create stakeholder confidence.

5.2.4 More Learning Opportunities Related to Corporate Communication

The report being an External Affairs and Corporate Communication Practice, would be more beneficial for future interns to get exposed to the communication side. Communication is not only emails and letters in External Affairs Department, but stakeholder handling, drafting of official responses, documentation, filing and records with professional tone.

Interns with a Marketing background need to be benefited by understanding how corporate communication works on ground realities. This may include:

- Understanding formal letter formats
- Learning how official responses are structured
- Observing how stakeholder communication is maintained
- Understanding the importance of tone and language
- Learning how confidentiality affects communication
- Understanding how documentation supports brand credibility

Such exposure will certainly enable Marketing students to correlate their classroom theoretical learning into practical exposure. The students doing marketing normally study communication, branding, customer relationship and public image. These topics then find practical exposure through the Internal Affairs department (which are handled from a corporate and institutional standpoint) as well.

5.2.5 Continuous Confidentiality Awareness

One of the core aspects is confidentiality (FCM Team under External Affairs Department). The work deals with sensitive customer-related and investigation-related information, so all employees and interns are required to maintain strict confidentiality.

bKash already assure confidentiality in a serious manner, but further the practice can become stronger with periodical awareness sessions. These sessions serve as a reminder to employees and interns on the need for keeping customer information safe, eschewing informal discussion, locking away documents safely and following official channels of communications.

Confidentiality is not just a compliance issue, but also a branding and marketing issue. A bKash customer depends on the organization to keep safe his money and information, otherwise he would use different platform. Customer Trust is boosted where confidentiality is kept in check. Breaching confidentiality can damage the brand reputation.

Hence for a financial service provider like bKash it is important to instill continuous awareness on confidentiality so that they remain responsible and trustworthy in the eyes of their customers.

5.2.6 Better Workload Planning and Priority Management

Dealing with cases involving letters is laborious work demanding precision, a good measure of patience and acute attention to detail. Often, you will be handling multiple cases at once in a short amount of time which already creates work pressure. One way to tackle this situation is simply by having a clear priority-based work system.

You would classify cases into discrete buckets based on need (urgency), complexity, deadline and type of request. It will also help employees and interns get a better understanding about which cases require urgent handling and what cases are okay to be resolved within a normal timeframe.

More accurate workload planning is one sure way of alleviating the pressure from accident and injury. Because the work deals with official communication, there is absolutely no room for error. A proper prioritization system would also help the supervisors in tracking workflow better.

Timely response is one of the important dimension in terms of service quality. If they work efficiently with the cases, it will help to keep the stakeholders happy while also maintaining professionalism when following a path.

5.2.7 More Practical Training on Microsoft Excel and Documentation

One of the most important tools I was using during my internship was Microsoft Excel. Case records were tracked in Excel, which required precise data entry and consistent formatting. Hence, you may feel intense need of short practical training on record keeping through excel for future interns.

The training may include:

- Data entry rules
- Formatting case records
- Using filters and sorting
- Maintaining consistency
- Avoiding duplicate entries

• Checking errors
• Preparing simple reports

Likewise, instruction on MS Word and Outlook would also be beneficial. Backup practice docs for official email correspondents or reports from both Word (Word is used to prepare response docs) and Outlook. These tools find extensive use in corporates and a little hand-on training would enable the interns to perform much more efficiently.

These skills are useful for Marketing students as well, because marketing professionals typically need to create reports, customer data analyses, communication documents, campaign records and performance analysis.

5.2.8 Stronger Link Between Internship Tasks and Academic Learning

Last suggestion, to enable interns see links between their practical tasks with their theoretical background As a Marketing major, it helped me to relate my work knowledge with corporate communication, brand trust, stakeholder relationship and customer confidentially.

Interns may learn more about the overall significance of tasks if supervisors offer brief explanations. This means that letter based case handling is also a cross-functional topic — not only with respect to operations management, but also stakeholder communication and reputation management, for example. Excel recording keeping is more than just data entry; it also relates to responsibility and reliability of service.

This kind of explanation would enable interns to make better reports and appreciate the experience gained from their internship more clearly.

5.3 Recommendations for Future Interns

You can read more on upcoming interns working in the External Affairs Department or FCM Team, and our dressing style (i.e. professional, secretive, disciplined). Interns have to be careful from day one, this is sensitive information and official communication.

Firstly, future interns need to brush up on basic computer skills, specifically in Microsoft Excel, Microsoft Word and Outlook. These are tools regularly utilized in business documentation and communication. Excel allows interns to maintain correct archives, Word can help them with documentation and Outlook provides a means for professional telecommunication.

Second interns have to be good readers and comprehend well. This type of writing can show up in official documents and cover letters when language is formal and direct instructions are provided. Hence, interns should have a thorough reading and point out the specific requirement of each letter.

Third, the interns that you have should be kept confidential always. They should NEVER be discussing sensitive information with anyone outside the approved working environment. Taking pictures, capturing information, or any key internal details should also be avoided.

Tip Four: Interns — The interns should make sure to ask lots and lots of questions whenever some things are not conceptually clear. Guessing is a no-no in sensitive work case Before acting, it is always better to take permission from supervisors or team members.

Fifth, interns are to relate their work with what they have learnt in class. Marketing: As per the students of marketing, external affairs can be related to Corporate communication, brand trust, stakeholder management, customer relationship and service quality and reputation management.

And last but not least, interns should always be on time, professional and patient. Traditional corporate work needs some rigor and discipline, and can be a consistent challenge. Even small tasks must be done carefully because these also add to the overall team performance.

5.4 Overall Learning from the Internship

My internship at bKash Limited gave me some hands-on experience. It made me realise what real life corporate world would be like, and allowed me to work in a professional environment. On the other hand, it also increased my confidence, communication skills, technical skills and know how of organizational behaviour.

And perhaps amongst the top things I learned was, shushed down to whispers — confidentiality. My work dealt with sensitive information and I knew that every piece of data was to be handled in a responsible manner. But you are likely to work in a corporate role later where confidentiality and professional ethics matters.

Another crucial insight was the affirmation that accurate communication is key. The ambiguities in communication can cause issues in official work. Hence, documents have to be prepared with best practices, information has to properly checked and records need to be maintained correctly.

I realise too that team work is important for the corporate life. As an Official Submission Coordinator, the FCM Team works in unison to process official inquiries and documentation. That allowed me to grasp the inner workings of how people help each other get work done efficiently.

That was the biggest takeaway I got from marketing perspective — that brand trust cannot be created by advertisement or promotional campaign. It is also used by doing things like the following: running responsible internal operations, dealing with confidential data properly, communicating professionally, and building relationships with stakeholders. Possibly one of the most beneficial learnings from my internship work is to understand marketing from this broader lens.

5.5 Connection with Marketing Background

If you are a Marketing major like I am, you would naturally think marketing is only centered around customer behaviors of course. But my internship at bKash taught me that the scope of marketing in a real corporate context is much wider.

Marketing is closely related to Trust in a financial service organization. The reason behind customers' choice of bKash service is, its simply because it is safe, convenient, reliable and responsible. Such trust is not built directly via visible marketing campaigns. This is also built through departments, such as External Affairs, that manage sensitive dialogue and preserve credibility for the organization.

The external affairs department helps in few ways to market. Contributes to positive relations with external stakeholders. It facilitates official communication with authorized bodies. It protects customer confidentiality. It keeps the good reputation of bKash intact. Together, they help firm up the brand in the long run.

That's why doing an internship helped trace how corporate communication is linked to marketing as well. Brand value is not only created through acquiring customers; it is also created by safeguarding trust, managing relationships, and rising to professionalism.

5.6 Conclusion

Internship is a crucial for Bachelor of Business Administration program as it provide students practical knowledge and experience about the real business phenomenon. It was a great learning opportunity because I got an internship in one of the leading Mobile Financial Service providing organization of Bangladesh, bKash Limited.

I spent four months of my internship to work with the Financial Crime Management Team, External Affairs Department from the External & Corporate Affairs Division. At first, I was in the part that dealt with cases of official letters. I also did around 110+ letter-based cases, which meant I read out the letters, find essential details that are needed to respond to those letters, hunt down with proper data through authorized systems, come up with documents for the response and attach necessary information and maintain Excel sheets.

Through the internship, I learnt to develop practical skills like documentation and formal communication, the right use of data, storing and keeping records and confidentiality to managing time better. Microsoft Excel, Oracle, Microsoft Word and Outlook helped me to learn the use of MS Office Programs and hone myself to meet corporate work demands.

Above all, this internship gave me my first insight into what External Affairs really meant for a corporation. External Affairs also act like a bridge between the organization and key external stakeholders, I figured out. The department promotes responsible discourse, legal collaboration, confidentiality, and institutional trust.

My outlook on marketing changed through the internship from a Marketing standpoint. In my mind, marketing is promoting, advertising or selling. In a service-oriented organization like bKash, aspects such as brand trust, customer confidence, stakeholder relationship, service reliability and corporate reputation also fall under marketing. While the FCM Team's work might not be directly promotional, it is crucial to building brand trust (advertising without intent may drive immediate sales but will erode longterm relationships).

In brief, I was able to interning at bKash Limited. It enabled me to realise the continuity between academic learning and corporate practice, as well as providing an overview of how a large service organization operates. I think the breadth of knowledge, skills, and professional values I obtained from this internship will set me up for success in my next job as it relates to marketing, corporate communication, customer relationship management or any business field.

5.7 Final Summary

The report named “Role of External Affairs and Corporate Communication Practices: A Study on bKash Limited” based their study on the role of External affairs to support corporate communication and stakeholder trust. Conclusion The report covered company overview, MFS industry, External Affairs Department of the Company, Financial Crime Management Team, internship jobs and responsibilities analysis & findings recommendations and conclusion.

The report concludes that External Affairs is critical when it comes to safeguarding the corporate reputation of bKash Limited. While not necessarily directly working with customers as sales or marketing teams would, this department supports the brand by ensuring professional communication, confidentiality, stakeholder relationship and documentation ethics/needs.

Trust is an important asset that every financial service organization needs to be banking on. It is well established in the Mobile Financial Services space, and even departments such as External Affairs protect this position through effective communication strategies and strictly confidential work outputs.

As a result, this internship taught me that corporate communication is a very large aspect of marketing today. In addition to branding this may also be due to trust, responsibility, professionalism and stakeholder confidence.

References

Aaker, D. A. (1996). Building Strong Brands. Free Press.

Bangladesh Bank. (2022). Regulations relating to Bangladesh Mobile Financial Services (MFS), 2022

bKash Limited. (2026). About bKash. https://www.bkash.com/en/about

bKash Limited. (2026). bKash Compliance. https://www.bkash.com/en/about/bkash-compliance

bKash Limited. (2026). Products and Services of bKash. https://www.bkash.com/en/products-services

bKash Limited. (2026). Contact Us. https://www.bkash.com/en/help/contact-us

Cornelissen, J. (2020). Corporate Communication: Principles and Practice (6th edition). SAGE Publications.

Ahmmed, K., Islam, S., Noor, N. A. M., Rahman, K. M., & Ahmed, F. (2019). Toward a theoretical framework of relationship marketing in the business context. Trziste= Market, 31(2), 209-226.

Freeman, R. E. (1984). Strategic Management: A Stakeholder Approach. Pitman.

Hasan, K., & Kotler, P. (2009). *Marketing practices in developing economy: Cases from South Asia*. PHI Learning Pvt. Ltd.

Ishtiaque, F., Miya, M. T. I., Mashrur, F. R., Rahman, K. M., Vaidyanathan, R., Anwar, S. F., ... & Mamun, K. A. (2025). Machine learning-based viewers' preference prediction on social awareness advertisements using EEG. *Frontiers in Human Neuroscience*, *19*, 1542574.

Kotler, P., & Keller, K. L. (2016) Marketing Management (15th ed.). Pearson Education.

Lovelock, C., & Wirtz,j. (2016). Services Marketing: People, Technology, Strategy (8th ed.) World Scientific Publishing.

Morgan, R. M., & Hunt, S. D. (n.d.). Developing a multifaceted measure of brand quality in emerging markets. Journal of Marketing, 58(3), 20–38.

Parasuraman, A.; Zeithaml, V. A. & Berry, L. L., (1988). Servqual: A multiple-item scale for measuring consumer perceptions of service quality Journal of Retailing, 64(1), 12–40.

Rahman, K. M., & Haque, M. (2011). Exploring price sensitivity of a green brand: a consumers' perspective. *World Review of Business Research*, *1*(2), 84-97.

Rahman, K. M. (2016). Strategic Planning and Marketing Models.

Transparency International Bangladesh. (2025). Governance Challenges in Mobile Financial Services Sector of Bangladesh https://ti-bangladesh.org/en/articles/research/7261