

**Internship Report on
Strategic Communications and Digital Infrastructure in Global
Brand Management: Insights from HSBC Bangladesh**



Submitted to:

Islamic University of Technology

in partial fulfillment of the requirements for the degree of
BBA in Technology Management

Submitted by:

Samiha Masud

ID: 200061143

Department of Business & Technology Management
Islamic University of Technology

Approved by:

Fatima Meher

Junior Lecturer

Department of Business and Technology Management
Islamic University of Technology

**Internship Report on
Strategic Communications and Digital Infrastructure in Global Brand
Management: Insights from HSBC Bangladesh**



Submitted to:

Islamic University of Technology
in partial fulfillment of the requirements for the degree of BBA in Technology Management

Submitted by:

I understand that my final report will become part of the permanent collection of the Islamic University of Technology (IUT) in partial fulfillment of the requirements for the degree of BBA in Technology Management. My signature below authorizes the release of my final report to any reader upon request.

Samiha Masud

ID: 200061143

Department of Business & Technology Management
Islamic University of Technology

Approved by:

Fatima Meher

Junior Lecturer

Department of Business and Technology Management
Islamic University of Technology

Letter of Transmittal

August 25, 2025

Fatima Meher
Junior Lecturer
Department of Business and Technology Management
Islamic University of Technology

Subject: Internship Report Submission on HSBC Bangladesh

Respected Ma'am,

I am hereby submitting my report titled “Strategic Communications and Digital Infrastructure in Global Brand Management: Insights from HSBC Bangladesh” as a component of my academic internship with HSBC Bangladesh. It has been an honor to have worked on this report under your guidance.

This report outlines the key aspects of HSBC’s communication and branding initiatives in Bangladesh, focusing on their alignment with the organization’s global standards and digital transformation goals. My experience in the Group Communications & Brand department provided me with valuable insights into how a global financial institution maintains brand consistency, adapts digital infrastructure, and engages stakeholders across markets. And I believe the reflections presented here can contribute to a broader understanding of strategic brand management within multinational corporations.

I would like to express my sincere gratitude for your support throughout the tenure of my internship. I hope that this report meets the essential requirements of the internship program

Thank you for your time and consideration. Please let me know if any additional details or clarification is needed.

Sincerely Yours,

Samaha Masud
ID: 200061143
Department of Business and Technology Management
Islamic University of Technology

Declaration

I, Samiha Masud, a student of the Department of Business and Technology Management (BTM) of the Islamic University of Technology (IUT) attest to the fact that this report is purely my own work and has been prepared under the supervision of Fatima Meher, Junior Lecturer in the Department of Business and Technology Management.

I also ascertain that this report has not been submitted to any other individual or organization in return for any kind of certification or academic qualification. Furthermore, I undertake full responsibility for any violations of the university's plagiarism and AI detection policies.

Sincerely,

Samiha Masud
ID: 200061143
Department of Business and Technology Management
Islamic University of Technology

Acknowledgement

First and foremost, I would like to thank the Almighty for his blessings in enabling me to pursue this internship as well as the report attached to it.

From the Islamic University of Technology, I am especially grateful to S.M. Rakibul Anwar, sir, and Dr. Mohammad Shamsu Uddin sir, who have helped me participate in this internship despite difficult circumstances. Moreover, this report would not have come to life without the invaluable direction of Fatima Meher ma'am.

In addition, I would also like to show appreciation to my company supervisors; Nowrin Islam ma'am and Talukdar Noman Anwar sir, for not only welcoming me into their team but also for guiding me throughout my stint at HSBC.

Finally, thank you to my family and friends for always motivating me. I am indebted to your support.

Executive Summary

This report is a compilation of my observations, understanding, and learnings during my six month internship in the ‘Group Communications & Brand’ department at HSBC Bangladesh.

Over the course of these months, I got to experience the professional culture of one of the world’s largest multinational financial institutions. And being placed in a strategic function, my exposure ranged from routine operational tasks, to cross-functional projects, to even assisting in tactical external events. These involvements really helped me gain hands on knowledge beyond my academics, and apply my coursework in the practical world. Plus, to be surrounded by industry leaders was another learning in itself. To be able to absorb so much knowledge from them in a daily basis has further helped me hone my interpersonal skills.

Lastly, my association in the brand team was a unique opportunity for me to closely observe digital management, and understand how global brands are keeping up with the social shift. Here I have also shared my views on improving the systems in place. Overall, this detailed account aims to provide a glimpse into the world of corporate communications, brand, and digital transformation.

Keywords: corporate communications, brand management, digital strategy, compliance, global banking, multinational environment.

Table of Contents

List of Figures.....	viii
List of Abbreviations.....	ix
Letter of Transmittal.....	ii
Declaration.....	iii
Acknowledgement.....	iv
Executive Summary.....	v
Chapter 1: Introduction.....	1
1.1. Background.....	2
1.2. Objectives.....	2
1.3. Significance.....	3
1.4. Methodology.....	3
1.5. Limitations.....	4
Chapter 2: Overview of the Company.....	5
2.1. Introduction.....	6
2.2. Brief History of HSBC.....	6
2.3. Growth Trajectory.....	9
2.4. Vision, Mission, and Core Values.....	9
2.5. Organogram of HSBC.....	10
2.6. Products and Services of HSBC.....	11
2.7. Future Endeavors.....	13
2.8. SWOT Analysis.....	14
Chapter 3: Industry Analysis of HSBC.....	16
3.1. Size and Growth of the Industry.....	17
3.2. Maturity of the Industry.....	17

3.3. Seasonality of the Industry	18
3.4. PESTEL Analysis	19
3.5. Porter's Five Forces Analysis	20
3.6. Competitive Landscape Analysis	21
Chapter 4: Communications & Brand Management at HSBC Bangladesh	23
4.1. HSBC's Digital Brand Management Hub	24
4.2. Core Components	24
4.3. Strategic Implications.....	26
Chapter 5: Main Internship Activities	27
5.1. Recurring Tasks Completed During the Internship.....	28
5.2. Working Conditions and Functions.....	29
5.3. Difficulties and Challenges	30
5.4. Main Job and Responsibilities.....	30
Chapter 6: Analysis of Internship Activities.....	32
6.1. Key Learning Outcomes.....	33
6.2. Work Environment and Culture	33
6.3. Company-Level Analysis	34
6.4. Market-Level Analysis	34
6.5. Professional-Level Analysis.....	35
Chapter 7: Recommendations and Conclusion	37
7.1. Recommendations	38
7.2. Conclusion.....	39
References	40
Appendices.....	42

List of Figures

Fig 2.1. HSBC's first head office.....	7
Fig 2.2. HSBC branding on the front of the New York Stock Exchange.....	8
Fig 2.3. Simplified structure chart of HSBC Ltd.....	11
Fig 4.1. HSBC's 8-step design thinking process.....	25

List of Abbreviations

Abbreviation	Full Form
EPZ	Export Processing Zone
CRAR	Capital to Risk-Weighted Assets Ratio
SLR	Statutory Liquidity Ratio
CRR	Cash Reserve Ratio
CIB	Corporate and Institutional Banking
IWPB	International Wealth & Premier Banking
MFS	Mobile Financial Services
RoTE	Return on Average Tangible Equity
CARM	Corporate Account Review and Monitoring
AML	Anti-Money Laundering
CFT	Counter Financing of Terrorism

Chapter 1: Introduction

1.1. Background

The Hongkong and Shanghai Banking Corporation Limited (HSBC) is one of the largest banking and financial services organizations in the world, with a presence in more than 60 countries and territories across Europe, Asia, the Middle East, Africa, and the Americas.

In Bangladesh, HSBC serves both local businesses and international clients by offering a variety of financial services. Behind the scenes, the Group Communications and Brand team plays a big role. From curating communication strategies to engaging stakeholders and protecting global guidelines, this team plays a major role in the global functions of the bank. In a sector that's tightly regulated and often unpredictable, this team helps protect the bank's identity and trust among all levels of stakeholders.

Through my internship, I was able to see how all of these pieces of the puzzle come together. Contrary to my perceptions, this experience has made me realize that communication involves both strategy, precision and creativity; a dynamic much more than simple messaging.

1.2. Objectives

The objectives of this report is to understand the nuances of a professional setting coupled with classroom knowledge. The specifics are as follows:

General Objectives

- To examine the role of the Group Communications and Brand department in maintaining HSBC's reputation and global brand identity in a fast-changing financial landscape.
- To gain hands-on experience in corporate communications and global brand management at the multinational level.
- To understand how strategic communication builds brand trust and supports business goals within a global financial institution.
- To reflect on my professional and personal development after being part of a structured global corporate setting.

Specific Objectives

- To understand how digital tools help to rationalize communication progressions, uphold brand uniformity, and lift engagement.
- To document what I have acquired from taking part in campaign launches, content creation, and brand adherence activities.

1.3. Significance

I think this internship was a cerebral stage in my learning journey. Working at HSBC Bangladesh gave me the chance to step out of the classroom and test my knowledge in a real, high-pressure environment. The concepts I had studied in “Business and Technology Management” suddenly felt alive as I saw them play out in daily tasks, projects, and decisions.

For me, this opened a pathway to understanding a new dimension of businesses operating globally. The ethos and skills I have acquired have also galvanized my strengths. As a result, I am now more confident in seeking future prospects in communications, branding, and corporate strategy.

1.4. Methodology

This report is grounded on primary as well as secondary study.

Primary Research

The main methodology of this report has been shaped by my observations from direct participation in various tasks. My thoughts are as follows:

- **Active Involvement in Department Work:** Participating in internal communication projects, digital campaigns, and branding tasks.
- **Meetings and Discussions:** Taking part in team meetings and informal chats with supervisors and colleagues to learn about workflows and decision-making.
- **Practical Work Experience:** Preparing internal newsletters, writing content, assisting with campaign execution, and checking brand compliance across various communication channels.
- **Personal Documentation:** Throughout the internship, I kept thorough notes to record my tasks, observations, and lessons learned.

Secondary Research

While my primary research served as the foundation for this report, the following secondary sources also gave me the framework and background information I needed. These include:

- **HSBC’s Official Corporate Website:** For information on core organizational values and digital enterprises.
- **HSBC’s Official Brand Website:** For global branding standards, frameworks,

- procedures, and resources.
- **Internal Brand Guidelines and Resources:** To understand compliance etiquettes and internal rules.
 - **External Digital Sources:** Search engines and industry resources for supplementary framework on global communication drifts and branding approaches in the banking sector.

1.5. Limitations

Here are some confines that I faced throughout my placement:

- **Access Restrictions:** Due to organizational confidentiality, I could not access sensitive information and documents related to certain strategic operations.
- **Limited Client Interaction:** My role mainly involved communications and branding support, which limited me from having extensive direct engagement with external clients.
- **Time Constraints:** The short duration of the internship limited my exposure to long-term campaign outcomes and impacts.
- **Tool Restrictions:** Some internal platforms and proprietary tools were accessible only to full-time employees. This limited my hands-on experience in some technical areas.
- **Organizational Policy Compliance:** Some tasks required strict adherence to brand guidelines, which left little room for me to provide creative input.

Chapter 2: Overview of the Company

2.1. Introduction

The Hongkong and Shanghai Banking Corporation Limited (HSBC Ltd), is one of the largest banking and financial services establishments in the world. It serves over 40 million customers globally through a network that spans more than 60 countries and territories.

HSBC Bangladesh was established in 1996. As a banking institution, it offers various financial services in Bangladesh, including Commercial Banking, Consumer Banking, Global Markets, and Security Services. It also provides Global Payments Solutions, Global Trade Solutions, Treasury, and custody and clearing services. The bank has established a strong presence in the country by operating multiple offices, offshore banking units, and export processing zone (EPZ) branches. It also plays a key role in supporting Bangladesh's economic development by financing export-driven industries, as well as energy and infrastructure projects. HSBC is also known for advancing digital innovations like e VAT and blockchain-based trade solutions.

With its purpose of “Opening up a world of opportunity,” HSBC is focused on connecting customers to opportunities, helping businesses grow, and supporting people in achieving their ambitions.

2.2. Brief History of HSBC

HSBC was founded on 3 March 1865 by Scottish businessman Sir Thomas Sutherland in Hong Kong. The goal was to support trade between Europe and Asia. The name “The Hongkong and Shanghai Banking Corporation” highlights the bank's original markets, Hong Kong and Shanghai, which were important commercial centers during the colonial period.

Over the years, HSBC grew through acquisitions and its own development to become a global financial institution. Its major historical milestones include:

1865–1899: Foundation

HSBC began operations in Hong Kong on 3 March 1865 to support the growing trade between Europe, India, and China. It quickly expanded to Shanghai and London within its first year. By the late 19th century, it had set up branches in major Asian trade hubs, including Yokohama, Calcutta, Saigon, and Manila.



Fig 2.1. HSBC's first head office - Wardley House (centre) at Hong Kong's Central district

1900–1949: Strategic Expansion

In the first half of the 20th century, HSBC navigated global instability while deepening its regional roots. The bank expanded its operations across Asia and beyond, opening branches in countries such as Thailand, Vietnam, and the Philippines.

1950–1979: Regional Growth and Technological Advancement

The Group expanded globally by acquiring The British Bank of the Middle East and Mercantile Bank in India. The launch of a new business venture, Wardley, marked an important step into merchant banking and laid the foundation for HSBC's corporate finance and investment banking operations. Technological improvements like early computerization and ATMs also modernized services during this time.

1980–1999: Global Expansion and Brand Unification

HSBC accelerated its transformation into a global financial institution by acquiring Midland Bank, one of the biggest banking deals in history. This marked a significant expansion into Europe and led to the formation of HSBC Holdings plc in London. In 1999, the Group introduced a unified global brand strategy under the HSBC name and hexagon logo and listed on the New York Stock Exchange to strengthen its global presence.



Fig 2.2. HSBC branding on the front of the New York Stock Exchange on the day that HSBC Holdings plc was listed in the US

2000–Present: Strategic Resilience and Sustainable Growth

In the 21st century, HSBC strengthened its global presence by opening a new headquarters in Canary Wharf, London, in 2003. It also undertook a major rights issue during the 2009 financial crisis to maintain capital strength. Post-crisis restructuring focused the Group on core markets, especially in Asia. HSBC has since reinforced its commitment to sustainability, aiming for net zero by 2050 and facilitating up to \$1 trillion in sustainable finance. The Group continues expanding strategically by opening new headquarters in Singapore, Malaysia, and the US. It will celebrate its 160th anniversary in 2025, showcasing its adaptability and international trust.

In Bangladesh, HSBC opened its first branch in Dhaka on 3 December 1996 after obtaining its banking license from Bangladesh Bank on 17 April 1996. Since then, it has become a major player in the local banking industry, serving multinational corporations, local businesses, and retail clients with cross-border banking solutions. Currently, HSBC Bangladesh has a network of six branches, one sub-branch, 19 ATM locations, a Contact Centre, an offshore banking unit, and Business Development Offices in eight EPZs.

In a rapidly changing financial landscape, the bank blends its global capabilities with a strong sense of local responsibility to offer sustainable, customer-friendly financial services. It supports Bangladesh's growth by facilitating international trade, promoting inward remittances, and embracing sustainable finance.

2.3. Growth Trajectory

HSBC began in 1865 as a local bank in Hong Kong. It started with capital of HKD 5 million and a few branches that mainly handled trade finance between Asia and Europe. Over the years, it grew its presence across Asia and then moved into Europe and the Americas through major acquisitions.

Today, HSBC is one of the largest banks and financial services companies in the world. It serves nearly 41 million clients globally. As of September 2024, it has total assets of \$3.098 trillion. This makes HSBC the largest bank in Europe by assets, the third-largest non-state-owned bank globally, and seventh overall worldwide. (The Business Standard, 2025)

In 2024, HSBC showed strong performance with reported profit before tax of \$32.3 billion, which is an increase of \$2.0 billion or 6% compared to 2023. Their financial results highlight their progress on strategic goals. The bank also achieved a return on average tangible equity of 14.6% and a RoTE excluding special items of 16.0%. Furthermore, the bank has extended its mid-teens RoTE target for each of the three years from 2025 to 2027, excluding notable items. (HSBC Strategic Report, 2024)

HSBC Bangladesh's growth matches the strong performance of the global HSBC Group. In Bangladesh, HSBC's profit increased by 9% year-on-year to Tk 1,086.13 crore in 2024. The bank has also strategically expanded its services across two main business segments, CIB and IWPB. On the regulatory side, it consistently maintained CRAR, SLR, and CRR requirements. Additionally, HSBC Bangladesh has been recognized as the 'Market Leader' in Trade Finance and Cash Management by Euromoney, highlighting its leadership in these sectors.

This upward trend shows consistent profitability, strategic business expansion, and strong financial performance, even amid tough economic conditions. HSBC's growth story is a significant shift from its humble beginnings. It reflects its focus on global expansion, technology improvements, and resilience during financial crises. Now, HSBC's strategy revolves around sustainable finance, digital innovation, and building relationships in high-growth regions like Asia and North America. This positions it well for continued growth in a rapidly changing global economy.

2.4. Vision, Mission, and Core Values

Vision

HSBC aims to be the world's top international bank. This ambition stems from the bank's global presence, strong history, and commitment to customer-focused and responsible banking. They want to connect customers with opportunities and support their financial

growth.

Mission

HSBC's mission is rooted in "Opening up a world of opportunity" for clients, employees, and communities. The bank connects people to reliable financial services that drive growth, facilitate trade, and promote economic development globally.

Core Values

HSBC's culture and operations rest on four key values:

- **We value difference**
HSBC believes in diversity and inclusion. The bank actively seeks varied perspectives, promotes a respectful culture, and 'Create's environments where everyone can succeed.
- **We succeed together**
Collaboration lies at the center of HSBC's working model. The bank encourages teamwork and shared responsibility across different regions, businesses, and cultures to achieve better results for customers and communities.
- **We take responsibility**
HSBC urges its people to act with integrity, think long-term, and own their role in ensuring sustainable outcomes. The bank focuses strongly on ethical decisions and accountability.
- **We get it done**
HSBC is results-oriented, committing to be reliable and responsive. The bank consistently strives for innovation and simplification to better serve customers.

2.5. Organogram of HSBC

HSBC operates globally through various branches and legal organizations. The management structure is matrixed, organized around worldwide operations and global support services. After their restructuring in 2024, HSBC has four main business units: Hong Kong, United Kingdom, Corporate and Institutional Banking, International Wealth, and Premier Banking.

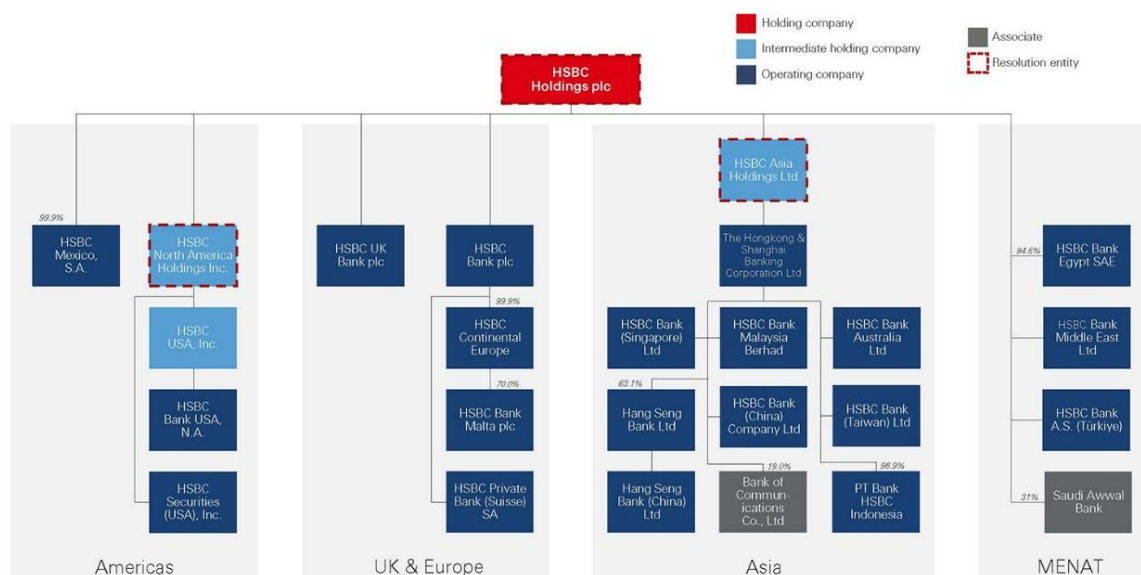


Fig 2.3. Simplified structure chart of HSBC Ltd.

The legal structure of these units is backed by a global network of locally established subsidiary firms across seven regional hubs, which provide national and regional oversight. The management and board structure of each subsidiary reflects the breadth of their operations. The Board aims to enhance the Group's long-term prosperity, deliver sustainable value to its shareholders, and promote transparency and dialogue. With support from the group operating committee, it delegates daily management and strategy execution to the Group Chief Executive.

HSBC Bangladesh features a flat organizational structure with clear functional departments like International Wealth & Premier Banking, Corporate & Institutional Banking, Group Communications & Brand, Global Markets & Securities, Risk and Compliance, Legal, Human Resources, and Information Technology. This flat structure promotes effective communication and collaboration between departments.

2.6. Products and Services of HSBC

HSBC offers a wide range of financial products and services through its global business segments, serving individuals, multinational corporations, and institutional clients. Its offerings in Bangladesh align with global standards while being tailored to the local economy and trade environment. The bank provides a broad array of financial services in Bangladesh, including Corporate and Institutional Banking (CIB) and International Wealth and Premier Banking (IWPB), detailed below:

Corporate and Institutional Banking Services

Corporate and institutional banking focuses on providing investment and banking services to corporate, government, and institutional clients. This includes transaction banking, trade, research, finance, advisory services, and securities services.

- **Banking and Financial Advisory:** HSBC provides strategic advisory services for mergers & acquisitions, equity capital markets, and corporate finance to help clients manage complex financial choices.
- **Financing and Prime Services:** The financing options include capital markets solutions like corporate risk products, leveraged finance, structured finance, and debt capital markets. Specialized offerings for institutional and hedge fund clients include global market access and prime brokerage.
- **Global Trade Solutions:** HSBC supports clients with over 100 trade and receivables products, helping them manage financial resources, business risk, vendor relationships, and sales support from tender processes to shipment fulfillment.
- **Global Payments Solutions:** The bank provides fast payments through e-banking services, facilitating transactions both globally and across different currencies.
- **Markets and Securities Services:** One of the largest in its field, HSBC's markets and securities services division simplifies executing transactions in debt, equity, credit, foreign exchange, and derivatives. It also offers corporate trust, lending agency services, and fund administration.
- **Research and Analysis:** HSBC delivers valuable insights on currencies, economics, securities, fixed income, and sustainability to global investors.

International Wealth & Premier Banking Services

HSBC's International Wealth & Premier Banking is designed for individuals, families, business owners, investors, and entrepreneurs, providing digital-first and globally accessible banking services. This division focuses on personalized wealth support, digital engagement, and cross-border financial capabilities.

- **Personal Banking:** HSBC offers transactional and savings accounts for managing income and expenses, including cheque books, debit cards, and access to digital banking.
- **Private Banking:** The bank provides comprehensive private banking services, including philanthropic advice, family governance, alternative investments, and wealth planning.
- **Digital Banking:** HSBC ensures secure and user-friendly online and mobile banking services.
- **Credit Cards:** The bank offers various credit cards with features like reward points,

cashback, travel benefits, and international acceptance tailored to different spending habits.

- **Loans and Mortgages:** HSBC provides loans for personal needs and competitive mortgage solutions for home purchase, renovation, or refinancing.
- **Wealth Management:** The bank offers investment, savings, insurance, financing, and foreign exchange solutions, along with financial planning, investment guidance, and market insights.
- **Asset Management:** HSBC manages fund administration and settlement for investments in segregated accounts and shared resources for retail and private clients.
- **Insurance (HSBC Life):** The bank offers insurance products such as life, health, vehicle, home, and income protection in collaboration with insurance providers.

2.7. Future Endeavors

HSBC is evolving as a globally connected bank by focusing on strategies that strengthen core markets, improve customer experience, and support sustainable growth. The bank envisions a future based on several key areas:

- **Strategic Restructuring & Market Focus**
HSBC strives to streamline its operations and clarify its structure for greater efficiency. By concentrating on core markets in Asia, Europe, and other global hubs, the bank aims to align its services more closely with regional strengths and customer needs.
- **Simplicity & Operational Agility**
HSBC is committed to optimizing operations, boosting productivity, and ensuring resources are used efficiently by simplifying processes. This focus helps the bank stay competitive and responsive in a fast-changing financial landscape.
- **Technological Innovation**
A major goal for HSBC is to expand digital banking and technology-driven solutions. By leveraging AI, blockchain, and other emerging technologies, the bank aims to enhance customer experience and streamline operations.
- **Sustainability & Climate Action**
HSBC is dedicated to helping customers transition to a low-carbon economy and advancing sustainable finance. Their goal is to reach net-zero by 2050 while actively contributing to environmental sustainability and climate-focused investments.

- **Customer-Centric Solutions**
HSBC is improving its suite of products and services, from retail banking to wealth management, to provide customized solutions that meet diverse customer needs. The bank emphasizes accessibility, convenience, and holistic financial support.
- **Regional Engagement & Community Development**
HSBC aims to strengthen its role in local markets by supporting economic development, fostering partnerships, and engaging in community initiatives.

2.8. SWOT Analysis

Strengths

- **Global Presence:** HSBC operates in many countries, giving it access to diverse markets and a wide customer base.
- **Strong Brand Reputation:** The bank is recognized worldwide for its stability, trust, and expertise in financial services.
- **Comprehensive Service Portfolio:** HSBC provides a broad range of banking, investment, and insurance products for retail, corporate, and institutional clients.
- **Technological Adoption:** The growing use of AI, digital banking, and blockchain enhances operational efficiency and customer experience.
- **Sustainability Leadership:** The bank's commitment to sustainable finance improves its corporate responsibility image.

Weaknesses

- **Complex Organizational Structure:** HSBC's global operations can sometimes lead to inefficiency and slow decision-making.
- **Exposure to Regulatory Risks:** HSBC's operations in multiple regions involves dealing with complex compliance requirements.
- **Dependence on Mature Markets:** HSBC relies heavily on developed markets, which may limit growth compared to emerging regions.

Opportunities

- **Digital Transformation:** Expanding digital banking and fintech partnerships can enhance HSBC's reach and service efficiency.
- **Emerging Markets Growth:** Increased focus on high-growth regions in Asia, the Middle East, and Africa can boost their revenue.
- **Sustainable Finance Expansion:** Rising demand for green and socially

- responsible investments presents HSBC with opportunities for innovative products.
- **Strategic Partnerships:** Collaborating with tech firms, startups, and climate-tech initiatives can open new pathways for HSBC's growth and innovation.

Threats

- **Intense Competition:** Global and regional banks, fintech, and neobanks heighten competitive pressure for global banks like HSBC.
- **Economic Volatility:** Changes in interest rates, inflation, or global economic downturns can impact the bank's profitability.
- **Cybersecurity Risks:** Increased digital operations further heighten the risk of cyber threats and data breaches.
- **Geopolitical Uncertainty:** International operations make HSBC vulnerable to political instability, trade disputes, and regulatory changes.

Chapter 3: Industry Analysis of HSBC

3.1. Size and Growth of the Industry

Banking is the single-largest profit-generating sector in the world with noteworthy scale indicators that underscore its global value. Banks manage over \$400 trillion in assets and generate about \$7 trillion in revenue, significantly surpassing nearly any other industry. They also report a net income of \$1.1 trillion. Global banking revenue accounts for about 8-10% of global GDP, making it one of the most important economic sectors worldwide.

The revenue composition in banking shows various business lines with different growth trends. McKinsey's analysis of global financial intermediation reveals that retail banking holds the largest share at 33% of total revenue. Corporate and commercial banking follows at 28%, payments at 16%, and wealth and asset management at 14%. Investment banking contributes 5%, while market infrastructure and other sources make up the rest of the \$6.8 trillion in total revenue from global financial intermediation.

However, performance varies significantly across different geographic markets, reflecting local economic conditions and market setups. The regulatory environment is also changing, impacting banking operations and profitability. The industry's asset base provides a massive intermediation function, but questions about the efficiency of this intermediation are growing. Studies show a 4% productivity decline over 15 years, in contrast with a 25% productivity increase in professional services. This indicates potential structural inefficiencies that technology alone hasn't resolved.

Looking ahead, the industry will likely depend more on differentiation than general sector expansion. And the ability of banks to manage the coming regulatory complexity, use technology effectively, and maintain competitive edges in a more concentrated market will be vital for achieving sustainable long-term growth.

3.2. Maturity of the Industry

The banking industry has gone through distinct phases over centuries to reach the current state of market saturation, consolidation, and slow organic growth. These indicate clear signs of maturity for the banking industry, here are the details:

Market Saturation and Penetration: Banking services now enjoy almost universal adoption in developed markets. A solid banking infrastructure is in place globally, supported by established regulatory frameworks and vast branch networks.

Consolidation Dynamics: In the industry, 80% of economic profit is held by just 14% of banks, up from 11% in 2013 (Deloitte, 2024). This trend shows that profits are increasingly going to fewer institutions. This concentration reflects the mature industry dynamic where

scale advantages grow stronger, making it harder for banks to differentiate themselves.

Slow Organic Growth: While breakthrough performance is possible, most banks find it difficult to change positions. About two-thirds of entities remain within two deciles of their past results. Only around 10% of international banks have improved their performance by five or more deciles in the sector's ROTE distribution (Deloitte, 2024).

Productivity and Innovation Challenges: A key trait of the banking industry's maturity is its challenge with improving productivity despite large technology investments. Unlike almost all other major industries, banking has seen a decrease in labor productivity over the past ten and a half years (McKinsey & Company, 2025).

Competitive Dynamics in Maturity: The competitive landscape in banking is one where traditional differentiation strategies yield diminishing returns. The innovation pattern in this mature industry is additive rather than substitutive. Institutions struggle to abandon existing infrastructure due to customer needs and competitive positioning.

3.3. Seasonality of the Industry

The banking industry generally experiences moderate seasonality compared to consumer-focused sectors. This seasonality affects short-term revenue fluctuations rather than long-term profitability. However, certain annual patterns still influence operations and financial performance:

Quarterly Reporting Cycle: The global banking sector follows a structured quarterly reporting cycle, with major performance updates in March, June, September, and December. These times often coincide with strategic shifts in lending, investing, and capital allocation as banks respond to investor expectations and regulations. The fourth quarter is especially important as banks finalize yearly results and prepare for the next fiscal year, often boosting transaction volumes and balance sheet adjustments.

Economic Cycles: Bank performance closely mirrors broader economic cycles. Lending, investment returns, and fee-based income tend to rise during GDP growth periods and fall during downturns. During economic expansions, credit demand usually climbs by 4-6% yearly, while in recessions, non-performing loan ratios might rise by 2-3 percentage points, affecting profitability (McKinsey & Company, 2024).

Regulatory & Tax Calendar Effects: Certain seasonal trends in banking come from regulatory and tax deadlines. For instance, Basel III compliance reports often align with quarterly and yearly cycles, prompting banks to adjust capital and liquidity accordingly. Tax deadlines, particularly in Q1 and Q2, can lead to spikes in corporate and personal

banking transactions as clients prepare for filings.

Consumer Spending Patterns: Studies show that seasonality can also be linked to consumer behavior. Retail banking activity typically rises in the fourth quarter which increase often leads to higher transaction volumes. Vice versa, the first quarter can sometimes see a slowdown as consumers cut spending after the holidays; temporarily reducing fee-based revenues for banks.

3.4. PESTEL Analysis

Political

Historically banking has seen to be deeply tied to government priorities. Political stability builds trust in financial systems, while shifts create uncertainty for both the institution and customers. In many countries like Bangladesh, governments play a direct role in regulating this industry. Here HSBC may face critical issues in navigating cross-border regulations, meaning what is permissible in the UK may not be in this country, and vice versa. Additionally, trade wars, tariffs impositions, sanctions, or even elections can influence investment streams and market confidence.

Economic

The health of the banking sector mirrors the wider economy. Inflation, interest rates, GDP growth, all shape the way people handle finances. For instance, economic downturns often lead to higher loan defaults. Safe to say that banks thrive when businesses do; and struggle on the flipside.

Social

New generations with changing preferences is a constant in the social landscape. Right now, youth hold the majority of the population. They are more fast-paced, financially aware, and digitally advanced than older people. This means that banking has to adapt to be more agile for them. In a traditionally slow industry, this change can take a bit of time, but are definitely underway.

Technological

In the tech aspect, innovation is now equivalent to survival in the banking industry. Uses of AI, mobile banking, blockchain, and enhanced cybersecurity are now forming the basis of contemporary banking.

Studies have shown that AI alone bears the potential to condense operational costs by as much as 20–40% (McKinsey & Company). Based on this wave, the digital banking market is projected to nearly double. Bangladeshi companies like bKash, Nagad, etc are fueling this revolution, banks are seeking partnerships to bring global digital solutions to the local

market. And on the receiving end, customers now expect identical experiences similar to what they would get from big tech companies.

Environmental

Banks are progressively welcoming ESG standards, working to cut their carbon footprints, and focusing more on green finance. Many banks now also have a set timeline to reach their environmental ambitions. Plus, newfangled regulations are also encouraging them to be more transparent and adopt environmentally friendly practices. In Bangladesh, many banks are already making gaits toward implementing green banking initiatives. However, these efforts often fall short in terms of transparency and consistency with critical sustainability issues still being largely unheeded.

Legal

Financial institutions have to navigate a myriad of legal challenges. The laws in this industry are prone to changes based on new incidents occurring in this space. These can be related to KYC, regional trade barriers, cyber-attacks, system crashes, and much more. And if not handled properly, these challenges can pose severe damage not just in monetary terms, but also to the reputation of the company. So companies always have to keep an eye out in this industry.

3.5. Porter's Five Forces Analysis

1. High Competitive Rivalry

As an industry, it isn't that easy to tap into banking. The competition mostly stays within existing institutions, both local and international ones. For HSBC, this ranges from legacy giants like JPMorganChase to local players like BRAC Bank, Eastern Bank Ltd, City Bank, etc. Since all of these companies are vying for the same, or at least similar customers, the battleground can be tough.

2. Low to Moderate Threat of New Entrants

High capital requirements, strict regulatory compliance, and the need for brand credibility serve as significant barriers to entry in banking. New foreign banks rarely enter the local market due to stringent Bangladesh Bank regulations and substantial investments required for branch and technology infrastructure. However, fintech startups and digital-only banks, which have lower infrastructure costs, are surfacing, especially in developed markets. While they may enter niches like payment services, providing full-scale banking services remains tough.

3. Low Bargaining Power of Suppliers

In banking, suppliers primarily include depositors, talent, and technology providers. HSBC's global presence, size, and diverse funding sources lessen reliance on any single supplier. However, sourcing skilled talent in areas like trade finance or foreign exchange can be challenging locally, giving these professionals slightly more bargaining power.

4. High Bargaining Power of Customers

Corporate clients and high-net-worth individuals often seek competitive rates and customized solutions and can easily switch banks due to low switching costs. Retail customers also have many alternatives, including digital-only providers, and are more inclined to choose banks with a stronger local presence, giving HSBC less leverage in this market. In Bangladesh, large corporate clients, particularly in export-oriented industries like garments and pharmaceuticals, have significant bargaining power because multiple banks vie for their foreign trade services.

5. Moderate to High Threat of Substitutes

Non-bank financial institutions, fintech payment providers, digital wallets, and peer-to-peer lending platforms increasingly provide alternatives to traditional banking products like remittances, personal loans, and foreign exchange services. In Bangladesh, mobile financial service providers, such as bKash, Nagad, and Rocket, are strong substitutes for tasks like money transfers and savings, especially for retail customers. For corporate clients, trade financing from non-bank financial institutions and alternative lending platforms presents a growing threat.

3.6. Competitive Landscape Analysis

The competitive landscape in global banking presents a complex environment where HSBC operates across traditional banking, digital transformation, and emerging fintech areas. This analysis reviews the key competitive forces, market positions, and strategic factors affecting the competitive standing of the banking industry.

Primary Traditional Banking Competitors

Major players like JP Morgan Chase, Citigroup, etc. represent HSBC's core competitors in global banking. Citigroup mirrors HSBC's global presence and international banking focus, making it a direct competitor in Asia, Europe, and emerging markets. In Bangladesh, City Bank, Eastern Bank, and BRAC Bank are strong local competitors. Global banks like Standard Chartered also add to the chase.

Digital Banking and Fintech Disruption

Due to the emergence of fintech and tech tools, the competitive landscape has now evolved from a traditional approach to a digitally transformed one. Specialized competitors challenge traditional banks in segments like payments, wealth management, and small business lending. Companies like Apple, Google, and Amazon pose threats by leveraging their technology platforms and customer relations to offer high-value banking services without traditional regulatory burdens.

Competitive Dynamics by Business Segment

Some areas of banking have seen traditional firms yield to private equity firms, insurance companies, and wealth managers. These segments, including exchanges, wealth management, payments, and information-related industries, are highly competitive. In these fields, specialized wealth managers like UBS, Morgan Stanley, and regional players can offer focused service propositions and higher profit margins.

Chapter 4: Communications & Brand Management at HSBC Bangladesh

4.1. HSBC's Digital Brand Management Hub

HSBC's communication and branding practices reflect a well-integrated method of brand management that maintains a balance between global consistency and local market relevance. 'Create' serves as HSBC's global, shared creative hub and a user-focused design system which acts as a digital ecosystem for the brand.

Before the platform was launched, design efforts were scattered across HSBC's global operations. Internal and external brand, design, digital, and marketing teams used various file-sharing tools and management systems, leading to inefficiencies and inconsistencies among a global team of over 60,000 people. In 2018, HSBC brought together a diverse team with different strengths, spending almost a year mapping user journeys, defining needs, and conducting research. The organization gained valuable insights by consulting employees from marketing, digital, and brand divisions, as well as external organizations and IT consultants. After the initial preparations, HSBC realized the potential for their creative community and progressions to set them apart in the global market.

In the current scenario, 'Create' now has closely 100,000 registered users. User surveys have also displayed that it has qualified HSBC to cut both costs and time. And not just partial to creative fields, the platform has endorsed efficacy across entire channels. By and large, this has certainly ensured that brand assets reach everyone in the group while keeping guidelines unswerving.

4.2. Core Components

The 'Create' platform fetches creative teams together and gives them an amalgamated contact point for the tools and resources they need. Its components are:

1. The Living Wall

Built to basically save a space where teams from across HSBC can share creative experiments in real time. Previously design work used to be hidden away in silos. But the Living Wall makes it visible to everyone in the group. In many ways, this turns design into a shared journey which helps HSBC stay more agile as a global organization.

2. 'Create' Direct

'Create' Direct' is a system for handling anything brand related; be it queries, requests, or feedbacks. It connects users with experts and routes all questions to the relevant people. It also helps users get expert advice for upcoming campaigns and brand efforts. This not just simplifies communications, but also enhances response times and accuracy in creative projects.

3. Design Thinking

HSBC's Design Thinking Framework is a user-focused approach to solving creative challenges. It follows an 8-step process that keeps customers at the heart of every design decision. It guarantees that real customer needs are taken into account in all brand experiences and ensures the right tools, activities, workshops, and training to guide teams through the design process.

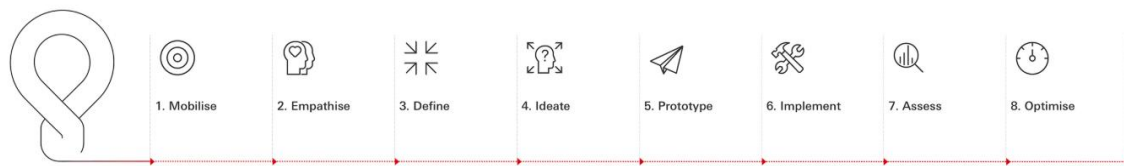


Fig 4.1. HSBC's 8-step design thinking process (Source: 'Create' HSBC)

4. Design Foundations

The Brand Foundations are the core elements of the 'Create' system. They provide a set of guidelines for all design practices. This includes standards for color, tone of voice, illustrations, and sound design. These elements serve as the first point of reference for maintaining brand consistency and identity standards across global operations.

5. Design Toolkits

Design Toolkits provide easy access to pre-approved creative components at HSBC. They include templates, buttons, icons, typography, color palettes, and other visual elements. With a simple drag-and-drop interface, teams can work faster, adapt designs easily, and 'Create' consistent brand experiences efficiently.

6. New Pattern Request Process

To ensure that users receive a well-rounded response, the new pattern request process is goaded by feedback from the creative community as well as customers. 'Create' also constantly receives suggestions for vicissitudes to current assets or new patterns and elements; keeping HSBC's design system fresh, relevant, and responsive to evolving needs.

7. Component Development Libraries

'Create's component libraries offer the technical development counterpart to design toolkits. This system provides developers with modular, pre-approved user interface

components for all digital platforms. Mostly detailed specifications like buttons, fonts, and photographic components. Adding to the suite of services, these libraries assist in brand functionality for both web and mobile application development.

4.3. Strategic Implications

Unified Brand Experience

Think of every brand element you could need, all under one roof. That is what ‘Create’ has established. This platform ensures that all users get access to the same, consistent, purely HSBC brand experience no matter where they are using it from.

Platform-Based Management

Using digital tools to reach scale, consistency, and collaboration is not a thing of the past. For HSBC, ‘Create’ offers tangible paybacks by tolerating quick tunings to market changes. This helps all brand items stored i

Cultural Sensitivity and Market Customization

Create can also be described as a ‘flex and fix model’. It’s modular architecture gives HSBC flexibility: it can fix baseline elements while innovating in specific product lines or regions. This balance is achieved through flexible frameworks which allows homegrown customization without losing global brand lucidity.

Driving Business Prioritization

‘Create’ drives business growth for HSBC by positioning itself as a strong, dependable partner. The financial industry is heavily reliant on trust, and having a consistent brand image helps customers choose HSBC over other options.

Error Reduction and Brand Protection

The platform drastically reduces the leeway of off-brand communications by routinely offering official brand assets, systematic guidelines, plus automated compliance checks.

Competitive Differentiation

Many banks offer similar core services; but experience design and brand consistency become differentiators in an aggressive financial services market. Here, HSBC’s strong brand management system gives it an edge. The bank’s venture in this brand infrastructure shows that they treat brand as an effective form of strategy.

Chapter 5: Main Internship Activities

5.1. Recurring Tasks Completed During the Internship

- **News Monitoring**

Compiling and sharing daily news correspondences to all staff was one of my regular activities. For this, I had to gather news from credible sources, then stress vital developments in the global business, economic, trade, banking, and financial divisions.

- **Internal Communication Content**

Internal communication content was another frequent responsibility. This task involved summarizing internal updates. It sometimes also included work on project milestones and organizational feats. The results were primarily published in HSBC's intranet platform.

- **Documenting Press Releases**

Press releases were a rather occasional task for me. However, I did pen down a lot of HSBC initiatives such as corporate ventures, awards, sustainability initiatives, and local events. These contents were designed for external media audiences. Each release tailed a clear process that included gathering relevant information, writing candid content, editing, and swotting to meet corporate communication standards. I also had to ensure cultural and linguistic accuracy during this task.

- **Data Tracking Tools**

My job also required me to maintain Excel sheets for tracking media requests, global news events, content planning, etc. To help my team organize tasks more effectively, I also created content calendars and quarterly activity trackers. This not only decreased runtime, but also helped set priorities and streamline planning.

- **Digital Media & Monthly Marketing Forum Meetings**

I participated in monthly meetings that provided updates from various departments about upcoming initiatives and events.

5.2. Working Conditions and Functions

Regular Working Day

My usual working hours were from 10:00 AM to 6:00 PM, including a lunch break. I typically started the day by reviewing and preparing daily news clipping emails to keep staff updated on global business and economic developments. By mid-mornings and afternoons, I usually engaged in staff meetings, or drafted newswire stories, press releases, or managed any immediate projects. My working day also included maintaining Excel sheets and content calendars to schedule communication initiatives.

Unusual Working Days

Some days were different from the usual routine due to special events or meetings. Urgent tasks, like preparing slides for internal platform launches or drafting time-sensitive press releases, sometimes required extra focus beyond regular hours. My role in the group communications and brand department also required me to attend strategic events to assist with stakeholder management and external communications. These events often extended beyond regular working hours, or took place on weekends. However, these experiences provided valuable learning and engagement opportunities that made the extra effort worthwhile.

Personal Development

HSBC encourages direct engagement with senior leaders, including ‘Coffee & Conversation’ sessions with the CEO and the HR head, which give insight into leadership perspectives and the organizational culture. They also offered numerous required and optional training sessions from their online resources and senior leaders to help build knowledge and skills during the internship.

Work Environment

The internship took place in a professional open corporate setting characterized by a collaborative and supportive culture. HSBC provided a warm and welcoming environment where I was encouraged to engage and learn from all teams. I received essential guidance and feedback on assigned tasks. They also had work-from-home policies approved by line managers. Since I was part of the group communications and brand department, I could work from home and contribute to projects at varying hours.

Team Interaction

Being stationed at the corporate head office in Dhaka allowed me to connect with nearly every department and work on communication strategies for group-wide functions. Communication mainly occurred through emails, in-person discussions, and scheduled meetings, which facilitated smooth coordination and effective knowledge sharing. This

environment supported practical learning, promoted initiative, and helped me integrate into the professional workflow while maintaining a structured approach to daily tasks.

5.3. Difficulties and Challenges

In my initial days, I faced a few challenges in the workplace, which are:

- **Familiarization with HSBC Systems:** Learning how to use HSBC's global digital platforms and internal tools, such as branding resource sites and CRM systems, required considerable self-learning and help from colleagues.
- **Compliance & Regulatory Awareness:** HSBC can be exposed to global risk standards, and thus follows strict compliance protocols. For me, understanding how these rules fit with local guidelines in Bangladesh was initially a tad difficult.
- **Adjustment with Communication Style:** Although English was the working language, I needed to adjust to HSBC's internal communication style, which included specific preferences for tone, style, and formatting influenced by its global corporate culture.
- **Fast-Paced Environment:** Deadlines were often tight in my work. This typically meant quick reversals without sacrificing quality. And it sometimes posed to be taxing.
- **Time Management Across Multiple Tasks:** Sometimes I had to juggle recurring assignments with one-off projects. During this period, teaming up with multiple departments felt somewhat challenging.

5.4. Main Job and Responsibilities

Brand Material Design & Alignment

As a part of creating communication materials, the brand team aligned visual marketing materials with proper guidelines. From here I picked up the intricacies of finding apposite templates, fonts, colors, and images to uphold a consistent corporate identity across all internal and external communication.

Research & Documentation

I was often assigned research-based tasks, particularly when the team needed background information for ongoing projects. This upgraded my writing skills, also trained me to regulate the tone for different spectators.

Data Management and Planning

We often received newspaper advertisement appeals, global news coverage, etc. To keep track of these data, I regularly maintained Excel tracking tools and content datebooks.

Training and Knowledge Development

As part of my internship, I also took part in training sessions arranged for interns and employees. These sessions ranged from technical skills to soft skills development on topics like branding, Anti-Money Laundering (AML), Counter Financing of Terrorism (CFT), Corporate Account Review and Monitoring (CARM), etc. Other than giving scope for applying theoretical concepts in physical tasks, these sessions also helped me sharpen my professional knowledge.

Cross-Functional Exposure

From time to time, my responsibilities also required me to interact with colleagues from other departments. This cross-functional work gave me a clearer picture of how different units within HSBC collaborate to achieve common goals. It also improved my ability to adapt in disparate professional settings.

Corporate Event Communication Preparations

Event-based groundwork came ever so often. Core themes for such preparations included coordinating with PR teams for any and all type of groupwide corporate initiatives. While these responsibilities seemed more behind the scenes, they showed me how much planning go into even the smallest initiatives.

Chapter 6: Analysis of Internship Activities

6.1. Key Learning Outcomes

- **Corporate communication strategies:** This internship made me realize that corporate communications is much more strategic than meets the eye. I have now learnt how to shape the tone and structure for different audiences, what are the implications of each of these, and how it comes together to serve a vital role for the business.
- **Digital growth tactics:** Companies are constantly adapting to safeguard themselves in a digital future. HSBC has shown me how innovative capabilities can be used to achieve growth in this space. Moreover, this helped me get familiar with many tech tools as well; helping me prepare better for my career ahead.
- **Cross-functional effectiveness:** HSBC places a strong focus on an open, transparent culture and collaboration between teams. During my time I saw how departments align their efforts to achieve shared goals, which helped me appreciate the importance of teamwork and adaptability.
- **Importance of interpersonal skills:** As students, we sometimes tend to focus only on hard skills. But I have noticed that soft skills can really help build connections and take your work to the next level. It's not just a byproduct anymore rather it stands as a necessity for us.
- **Information is key:** I was involved in quite a few research initiatives, and noticed that data analysis really opens up doors for new possibilities. This made me realize that having information is not enough, you have to understand how to utilize it.
- **Constant adaptability:** In a rapidly shifting world, you have to stay agile to survive. HSBC regularly enhances training materials for their employees. They also provide free learning courses from their own sources as well as partners, ensuring a healthy supply for knowledge acquisition. From here I've learnt the importance of staying updated and ready to adapt at any situation.

6.2. Work Environment and Culture

I found HSBC Bangladesh's work atmosphere to be motivating, friendly, and really supportive. The mood ensured that interns received a healthy space to grow. During my tenure, I was always encouraged ask questions, share ideas, build relationships, and join in discussions without hesitation. These simple gestures always left me feeling like a valued

member of the team.

Moreover, the office was lively and well-equipped with digital tools. For colleagues who needed to collaborate, this setting helped expediate teamwork; whether that be in person or online. I also observed colleagues regularly using the designated meeting spaces for focused discussions, and even the breakout rooms throughout the floor played a big part in accentuating employee wellbeing. One thing that took me by surprise is that even the senior leaders were very welcoming and amicable. And that the team always ensured we routinely receive constructive feedback and career advice.

I noticed that HSBC's culture also placed a potent respect for different perspectives. One highlight that stood out to me was the "Coffee & Conversation" session with the CEO and senior leaders. On the whole, it was an inspiring atmosphere where I felt encouraged to take initiative, learn from others, and make meaningful contributions; making my internship both a professional learning experience and an enjoyable one.

6.3. Company-Level Analysis

Several internal processes at HSBC are highly efficient, as I found during my internship. The flow of information ensured a sense of transparency throughout the organization. I was also impressed by the company's approach to compliance and onboarding. Moreover, access to centralized brand guidelines, approved templates, and a shared asset library made it much easier to 'Create' consistent, on-brand communications.

However, there were some areas that I felt could be improved. The approval process for communication materials was occasionally slow because it followed a sequential rather than parallel format. Feedback from various stakeholders sometimes overlapped, making version control challenging. Additionally, while Excel trackers worked for routine tasks, they weren't the best way to manage data, especially for analytics or cross-team visibility. Lastly, although cross-functional meetings were valuable for sharing information, they sometimes lacked clear action tracking, which meant some follow-ups were needed outside the meeting. These are areas where streamlining processes, introducing better digital tools, and setting clear timelines could make an already strong system even more efficient.

6.4. Market-Level Analysis

Through my internship in brand communications, I observed HSBC Bangladesh's unique position in the financial services market. Unlike local competitors focusing on accessibility and local connections, HSBC emphasizes its global brand strength to position itself as a premium international banking partner.

From the corporate communications and brand perspective, the company holds a solid competitive edge in the market, largely due to its strong reputation, governance standards, and consistent brand image. I noticed that the company's communication strategy prioritizes credibility and trustworthiness, both internally and externally. This was clear in how sustainability awards, industry recognition, and thought leadership were presented. The messaging was always tailored to the target audience, stressing attributes like risk management, compliance, and scale. These qualities resonated with institutional stakeholders, regulators, and corporate clients. Furthermore, the brand identity was consistently applied across all channels, which improved recognition and reinforced professionalism.

At the same time, I saw some limitations that might affect competitiveness, particularly regarding agility. HSBC's trusted brand advantage stems from its established recognition in international markets. Local competitors like BRAC Bank or Dutch-Bangla Bank can't replicate this global brand history. However, this positioning has its drawbacks. The premium brand image can alienate mass-market customers, who may view HSBC as exclusive or costly compared to local alternatives. Moreover, due to the multi-step approval process, the company sometimes took longer to respond to fast-breaking news events, allowing more agile competitors to seize media attention. Additionally, producing Bengali-language content, while essential for local engagement, faced delays due to translation bottlenecks. Another area needing improvement was measuring communication impact. While the company created high-quality content, there was no unified system to assess outcomes using models like PESO or metrics such as share of voice and engagement rates. In my view, improving the speed of communication, streamlining localization processes, and introducing robust measurement tools could boost the company's visibility without harming its reputation or compliance standards.

6.5. Professional-Level Analysis

This internship has greatly shaped my career goals. Working in corporate communications within a large, regulated financial institution clarified the work environment and role I want to pursue. I now envision myself targeting positions that combine business strategy with brand creativity and stakeholder analysis. The experience also gave me a better appreciation of how communications operate in a regulated environment, where precision, compliance, and brand consistency are vital alongside creativity and engagement.

I also found a lot of connections between my university courses and internship tasks. Marketing concepts like segmentation, targeting, positioning, and strategic models helped me think about structuring and presenting information effectively in communications strategies. My studies in business and technology management offered me frameworks like critical path analysis, which I applied to planning and tracking tasks. Even finance and

governance courses were incredibly useful, especially when dealing with economic changes and compliance-related content or understanding the importance of initiatives like AML, CFT, and sustainability reporting.

Even the challenges like Navigating the complex approval process under tight deadlines also pushed me to develop better organization skills and a more effective feedback management system. Aligning with brand guidelines for design and messaging was another learning journey; it took practice, but over time, I learned to anticipate feedback by consulting templates and guidelines proactively. Overall, this internship bridged theory and practice, equipping me with technical skills and confidence to operate in a professional setting, respond quickly, and contribute effectively.

Chapter 7: Recommendations and Conclusion

7.1. Recommendations

HSBC has a strong focus on efficiency and simplification throughout departments. But based on my observations and experience during the internship, I would recommend a few process and structural improvements that could further enhance the impact within their group communications and brand function.

- **Streamline the approval process:** Although the current sequential approval workflow for communications and brand initiatives protects the group's reputation, these long processes often cause major delays. Instead, introducing a parallel review system where multiple stakeholders can review and provide feedback at the same time could significantly reduce turnaround times without sacrificing quality or compliance. Additionally, implementing a centralized content management system with real-time version control could make tracking approvals more efficient and prevent conflicting edits.
- **Upgrade data management and tracking tools:** HSBC Bangladesh is still quite reliant on excel and traditional tracking tools. While Excel trackers have been functional, they limit collaboration and analytics capabilities. Rather, adopting more sophisticated platforms such as dashboards, Asana, or Trello could improve visibility across teams, streamline planning for editorial calendars, and enhance tracking for media coverage and event deliverables. To address confidentiality concerns, HSBC could also 'Create' their own task tracking platform to reduce the need for manual updates and ensure information is accessible in real time.
- **Enhance localization efficiency:** Creating region-specific press releases can be sluggish due to a limited number of critics. Instead, using a pre-approved lexicon of key brand and industry terms, along with template translations for recurring content could speed up this process for HSBC. This can also help guarantee philological accuracy and cultural bearing while reducing tailbacks in the process.
- **Formalize measurement practices for communications impact:** It seemed to me that there could be better measurement practices at HSBC's communications department. Here, introducing skeletons, or KPIs like share of voice, engagement rate, and media pickup could provide actionable insights. Beyond fortifying performance evaluation, I think these discernments could also help polish strategy, distribute resources more fruitfully, and demonstrate communications' involvement to the company's objectives.

7.2. Conclusion

To me, this internship has not just been an academic prerequisite, but the catalyst of my career. Experiencing the vibrant of a multinational corporation like HSBC went far beyond books.

I have witnessed my theoretical learning come to life through my involvement in daily tasks, purposeful events, focused projects, & more. All this has helped me gain proactive experiences in stakeholder relations, brand analytics, sustainability enterprises, digital governance, and public affairs. Beyond methodological skills, I think the biggest learning curve for me was the mix of habitual tasks and one-off projects; which ensured that I was regularly learning something new all while rising independently under the tutelage of visionary mentors. Besides, my appointment in the group communications and brand department unraveled a wider picture of everything about a financial institution.

On a personal level, this internship shaped my confidence. Although the tasks may seem routine on the surface, each of them gave me a window into how a global bank operates underneath. I saw how even small contributions feed into the larger picture for the brand. Looking back I can see how this was imperative to granting me the professional guidance to succeed in my career. And that concludes my reflective account of HSBC Bangladesh.

References

- Business HSBC. (n.d.).** *Bangladesh: HSBC business guides.* HSBC.
<https://www.business.hsbc.com/en-gb/business-guides/bangladesh#hsbc-in-bangladesh>
- The Business Standard. (2024, June 21).** *HSBC Bangladesh records Tk1,000cr for first time.*
<https://www.tbsnews.net/economy/banking/hsbc-bangladesh-records-tk1000cr-first-time-2024-1134641>
- HSBC. (n.d.).** *History timeline.*
<https://www.hsbc.com/who-we-are/our-strategy-and-values/our-history/history-timeline>
- HSBC Holdings plc. (2024).** *Strategic report 2024.*
<https://www.hsbc.com/-/files/hsbc/investors/hsbc-results/2024/annual/pdfs/hsbc-holdings-plc/250219-strategic-report-2024.pdf>
- The Daily Star. (2024, May 12).** *HSBC Bangladesh's profit rose 9%.*
<https://www.thedailystar.net/business/news/hsbc-bangladeshs-profit-rose-9-2024-3888211>
- HSBC Innovation Banking. (n.d.).** *Our values.*
<https://www.hsbcinnovationbanking.com/en/about-us/our-values>
- HSBC. (n.d.).** *Our strategy.*
<https://www.hsbc.com/who-we-are/our-strategy-and-values/our-strategy>
- HSBC. (n.d.).** *Group structure.*
<https://www.hsbc.com/investors/investing-in-hsbc/group-structure>
- HSBC. (n.d.).** *Our people.*
<https://www.hsbc.com/who-we-are/our-people>
- HSBC. (n.d.).** *Corporate and institutional banking.*
<https://www.hsbc.com/careers/our-business-areas-and-teams/corporate-and-institutional-banking>
- HSBC. (n.d.).** *International wealth and premier banking.*
<https://www.hsbc.com/careers/our-business-areas-and-teams/international-wealth-and-premier-banking>
- McKinsey & Company. (2024).** *Global banking annual review.*
<https://www.mckinsey.com/industries/financial-services/our-insights/global-banking-annual-review>
- McKinsey & Company. (2025).** *What's next for global banking.*
<https://www.mckinsey.com/industries/financial-services/our-insights/whats-next-for-global-banking>
- McKinsey & Company. (2025).** *Financial services insights.*
<https://www.mckinsey.com/industries/financial-services/our-insights>

- Deloitte.** (2024). *Banking industry outlook*.
<https://www.deloitte.com/us/en/insights/industry/financial-services/financial-services-industry-outlooks/banking-industry-outlook.html>
- Reuters.** (2024, November 1). *Global banks are nearing peak regulation*.
<https://www.reuters.com/breakingviews/global-banks-are-nearing-peak-regulation-2024-11-01/>
- Stefanelli, V., Manta, F., & Toma, P.** (2022). *Digital financial services and open banking innovation: Are banks becoming invisible?* *arXiv*.
<https://doi.org/10.48550/arXiv.2210.01109>
- Liu, Y., Li, X., & Zhang, J.** (2018). *Corporate social responsibility and financial performance: Evidence from banking sector*. *Sustainability*, 10(4), 1267.
<https://www.mdpi.com/2071-1050/10/4/1267>
- HSBC. (n.d.).** *'Create' HSBC*.
<https://?Create'.hsbc/>
- HSBC. (n.d.).** *'Create' design system newsfeed*.
<https://?Create'.hsbc/external/newsfeed/'Create'-design-system.html>
- HSBC.** (2025, January 22). *Design thinking at HSBC: How our structure helps us solve problems for customers*. *'Create' HSBC*.
<https://?Create'.hsbc/external/newsfeed/design-thinking-at-hsbc.html>
- Habbi, S.** (2021, May 4). *The story behind 'Create'.hsbc: The home of HSBC's brand and design system*. *BrandBuilding Works*.
<https://www.brandbuilding.works/2021/05/04/the-story-behind-'Create'-hsbc-the-home-of-hsbcs-brand-and-design-system/>

Appendices

Samiha Masud

Strategic Communications and Digital Infrastructure in Global Brand Management Insights from HSBC Bangladesh.docx

-  Internship Report Check
-  BTM Batch 20
-  Islamic University of Technology

Document Details

Submission ID
trn:oid:::1:3316995416

Submission Date
Aug 20, 2025, 8:14 PM GMT+6:30

Download Date
Aug 20, 2025, 8:23 PM GMT+6:30

File Name
Strategic_Communications_and_Digital_Infrastructure_in_Global_Brand_Management_Insights_....docx

File Size
5.5 MB

65 Pages
10,643 Words
67,185 Characters





7% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.




Filtered from the Report

- Bibliography
- Quoted Text

Match Groups

-  **43 Not Cited or Quoted** 7%
Matches with neither in-text citation nor quotation marks
-  **0 Missing Quotations** 0%
Matches that are still very similar to source material
-  **0 Missing Citation** 0%
Matches that have quotation marks, but no in-text citation
-  **0 Cited and Quoted** 0%
Matches with in-text citation present, but no quotation marks

Top Sources

- 5%  Internet sources
- 1%  Publications
- 5%  Submitted works (Student Papers)



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 1st week

Date: 16/02/2025-20/02/2025

Activities with brief description:

- Daily News Clipping Mails – Compiled daily news clipping emails for staff communications, highlighting the latest developments in the global business and economic landscape.
- Coffee & Conversation Session – Participated in a session with the CEO, HR head, and fellow interns, gaining valuable insights into organizational culture and leadership perspectives.
- Cross-Departmental Digital Media Meeting – Attended a meeting where different teams discussed their plans for the upcoming month, providing exposure to cross-functional initiatives.
- Newswire Stories and Press Releases – Drafted three intranet stories for internal communication and two formal press releases for external publication.
- Tracking Tools – Prepared two Excel files to track newspaper advert requests and global news events, ensuring efficient monitoring and analysis.



Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh



Academic Supervisor

Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 2nd week

Date: 23/02/2025-27/02/2025

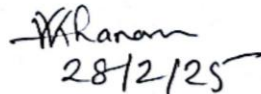
Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for staff communications, providing updates on global business and economic developments.
- Press Release for Corporate Sustainability Event – Worked on a press release for an upcoming corporate sustainability event, highlighting the company's commitment to environmental and social responsibility.
- Internal Monthly Newsletter Planning and Drafting – Created an Excel sheet for planning the content of the upcoming internal newsletter and drafted the format of the publication.
- Cross-functional Team Meeting – Attended a cross-functional team meeting to plan external communications.
- Translated Press Release– Worked on the translation of a press release in Bengali, ensuring it aligns with the company's communication objectives for local audiences.
- Monthly Marketing Forum Meeting – Attended the monthly marketing forum meeting, where initiatives from different departments were discussed, offering insights into the organization's broader goals and collaborative efforts.



 Company Supervisor

Nowrin Islam
 Communications Manager
 Group Communications & Brand
 HSBC Bangladesh



 Academic Supervisor

Khadija Khanom
 Lecturer
 Dept. of Business & Technology Management
 Islamic University of Technology

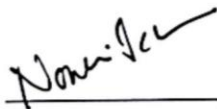
WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 3rd week

Date: 2/03/2025-6/03/2025

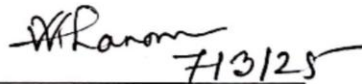
Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for staff communications, providing updates on global business and economic developments.
- Newswire Story – Drafted a newswire story for internal communication, ensuring key updates were effectively conveyed.
- Internal Archive Launch – Assisted in preparing presentation slides for the internal archive launch and attended a meeting regarding progress and updates on the launch.
- Quarterly Key Activities Calendar – Created the quarterly key activities calendar for the communications team to streamline planning and execution.
- All Staff Communications – Worked on the International Women’s Day messages for both marketing and communication initiatives, aligning with the organization’s values and strategies.



Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh



Academic Supervisor

Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 4th week

Date: 9/03/2025-13/03/2025

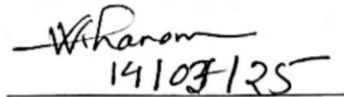
Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for staff communications, providing updates on global business and economic developments.
- Internal Story – Drafted a story for internal communication, ensuring key updates were effectively conveyed.
- Digital Media Meeting – Attended a meeting where different teams discussed their plans for the upcoming month, providing exposure to cross-functional initiatives.
- Translated Press Release– Worked on the translation of a press release in Bengali, ensuring it aligns with the company’s communication objectives for local audiences.
- International Women’s Day Sessions – Worked on the external communications and on-site initiatives of the sessions organized for International Women’s Day.



Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh



Internship Supervisor

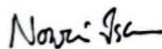
Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIESWeek: 5th week

Date: 16/03/2025-20/03/2025

Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on global business and economic developments.
- Monthly Marketing Forum Meeting – Created the meeting pack for the monthly marketing forum discussion. Attended the meeting, gaining insights into cross-departmental initiatives, along with the organization's broader goals and collaborative efforts.
- Internal Story – Drafted two stories covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- External Communications – Worked on an external communication piece for the guest at the International Women's Day event.
- Preparatory Guideline Session – Helped cross-functionally arrange an internal preparatory session for an external event.

_____
Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh

_____
Internship Supervisor

Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

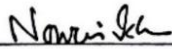
WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 6th week

Date: 23/03/2025-27/03/2025

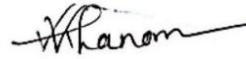
Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on global business and economic developments.
- Monthly Marketing Forum Meeting – Created the meeting minutes of the monthly marketing forum discussion and ensured proper circulation among those involved.
- Internal Story – Worked on an internal story covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- Bangladesh Bank Guideline Session – Participated in an external Bangladesh Bank guideline session for students arranged by HSBC.



Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh



Internship Supervisor

Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

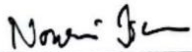
WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 7th week

Date: 6/04/2025-10/04/2025

Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on global business and economic developments.
- Quarterly Business Update – Made the initial format, layout and content draft for launching a quarterly business update newsletter with key updates from all departments.
- Investment Summit – Worked on an internal story and external communications for HSBC’s session at the Bangladesh Investment Summit 2025.



Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh



Internship Supervisor

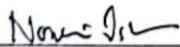
Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIESWeek: 8th week

Date: 13/04/2025-17/04/2025

Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on global business and economic developments.
- Digital Media Meeting – Attended a meeting where different teams discussed their plans for the upcoming month, providing exposure to cross-functional initiatives.
- Translated Press Release– Worked on the translation of a press release in Bengali, ensuring it aligns with the company’s communication objectives for local audiences.
- Internal Story – Worked on an internal story covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- Business Case Competition – Worked on handling media connections for the event. Also worked on-site to ensure facilitation of communication initiatives during the event.
- Macroeconomic Research – Conducted macroeconomic research from multiple sources on the impacts of US imposed tariffs on Bangladesh and the recalibration methods currently being taken.



 Company Supervisor

Nowrin Islam
 Communications Manager
 Group Communications & Brand
 HSBC Bangladesh



 Internship Supervisor

Khadija Khanom
 Lecturer
 Dept. of Business & Technology Management
 Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIESWeek: 9th week

Date: 20/04/2025-24/04/2025

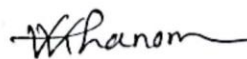
Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on global business and economic developments.
- Internal Archive Launch – Prepared a communications draft for the launch of the internal archive, including the progress and updates on the launch.
- Internal Story – Worked on three internal stories covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- Monthly Newsletter Planning and Drafting – Created an Excel sheet for planning the content of the upcoming internal newsletter and drafted the initial format of the publication.
- People, Governance & Communications meeting – Attended the global update meeting on the groupwide people, governance and communication initiatives and progresses.



 Company Supervisor

Nowrin Islam
 Communications Manager
 Group Communications & Brand
 HSBC Bangladesh



 Internship Supervisor

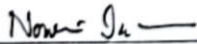
Khadija Khanom
 Lecturer
 Dept. of Business & Technology Management
 Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIESWeek: 10th week

Date: 27/04/2025-01/05/2025

Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on global business and economic developments.
- Internal Story – Worked on an internal story covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- Monthly Newsletter – Finalized the draft of the content and layout of the monthly internal newsletter.
- Monthly Marketing Forum Meeting – Attended the monthly marketing forum meeting, where initiatives from different departments were discussed, offering insights into the organization's broader goals and collaborative efforts.
- Internal Query Platform – Worked on the communication strategy and drafted the content for the relaunch of an internal query platform.



 Company Supervisor

Nowrin Islam
 Communications Manager
 Group Communications & Brand
 HSBC Bangladesh



 Internship Supervisor

Khadija Khanom
 Lecturer
 Dept. of Business & Technology Management
 Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIESWeek: 11th week

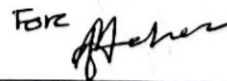
Date: 04/05/2025-08/05/2025

Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on national and global business and economic developments.
- Internal Story – Worked on three internal stories covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- External Communication – Worked on editing a media article on international education, highlighting the role of financial planning in overseas education preparation.
- Internal Communication – Worked on an internal staff communication piece on spokesperson licensing for external engagements, highlighting the importance, requirements and stages involved in the process.
- Press Release - Worked on a press release for a foreign exchange strategy event, highlighting the company's initiatives in trade digitalisation and innovative banking solutions.
- Learning Sessions – Completed a global mandatory training on financial crime protection from the internal eLearning resource platform, to better understand the risks and protective measures applied in a changing digital landscape.

_____
Company Supervisor

Nowrin Islam
Communications Manager
Group Communications & Brand
HSBC Bangladesh

_____
Internship Supervisor

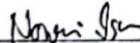
Khadija Khanom
Lecturer
Dept. of Business & Technology Management
Islamic University of Technology

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIESWeek: 12th week

Date: 11/05/2025-15/05/2025


Activities with brief description:

- Daily News Clippings – Continued compiling daily news clipping emails for internal staff communications, providing updates on national and global business and economic developments.
- Internal Story – Worked on an internal story covering departmental initiatives for internal communication, ensuring key updates were effectively conveyed throughout the group.
- Monthly Newsletter Planning and Drafting – Created an Excel sheet for planning the content of the upcoming internal newsletter and drafted the initial format of the publication.
- Learning Sessions – Completed a course on introductory data science from LinkedIn learning to enhance analytical skills and improve knowledge on data supported insights.
- External Communications – Worked on an external communication piece highlighting the potential and opportunities for local businesses in the current economic landscape.
- Translated Press Release– Worked on the translation of a press release in Bengali, ensuring it aligns with the company’s communication objectives for local audiences.



 Company Supervisor

Nowrin Islam
 Communications Manager
 Group Communications & Brand
 HSBC Bangladesh



 Internship Supervisor

Khadija Khanom
 Lecturer
 Dept. of Business & Technology Management
 Islamic University of Technology