

**Internship Report**  
**On**  
**"Shob Moment e bKash Payment": Marketing Campaign Analysis for**  
**the Ramadan-Eid Festive Season**



**Submitted to:**

**Islamic University of Technology**

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

**Submitted by:**

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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.

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## Letter of Transmittal

July 1, 2025

Dr. Md. Nahin Hossain

Assistant Professor  
Department of Business and Technology  
Management Islamic University of Technology

**Subject:** Submission of Internship Report.

Respected Sir,

I am pleased to submit my internship report, “Shob Moment e bKash Payment: Marketing Campaign Analysis for the Ramadan-Eid Festive Season,” as required by the program.

It was an honor to work under your guidance. In this report, I have briefly outlined bKash’s overview, my internship responsibilities, and the company’s growth potential. This experience bridged my four years of academic study with real-world practice, adding significant value to my skills and preparing me for future corporate challenges.

I trust this report meets your expectations and remain available for any clarification.

Sincerely Yours,

Sadman Munir Neehal  
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## **Declaration**

I, Sadman Munir Neehal, a student of the Department of Business and Technology Management of Islamic University of Technology hereby confirm that the report I am submitting is an original and real piece of article written solely by myself under the supervision of Assistant Professor, Dr. Md. Nahin Hossain. This report has not been submitted to any other University/ College/ Organization for any academic qualification and therefore, fully satisfies the university rules and regulations with respect to plagiarism and collusion.

I further undertake to indemnify the University against any loss or damage arising from breach of the foregoing obligation.

### Student's Signature

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## **Acknowledgement**

I would like to express my sincere gratitude to Dr. Md. Nahin Hossain, my academic internship supervisor, for his insightful guidance and unwavering support throughout this project. My deepest thanks go to Uzma Zaman, Assistant Manager, Digital Performance, my bKash supervisor in the Media and Digital Marketing department, for her mentorship and encouragement.

I am especially indebted to Zeenat Samiha and Tousif Ibtasham, whose hands-on coaching and expertise were invaluable in shaping my understanding of campaign execution. I also wish to acknowledge Mohammad Farhan, Abdullah Ibne Hossain Sakin, Ayman Chowdhury, Waisulker Naieen Ruhan, and Synthia Binta Wali for their kindness, patience, and the life lessons they shared—both professionally and personally—which greatly enriched my internship experience.

## **Executive Summary**

This report examines bKash Limited’s “Shob Moment e bKash Payment” campaign during the 2025 Ramadan–Eid season, which marked a deliberate pivot from promotion-heavy messaging to highlighting the ease and emotional resonance of cashless payments in everyday life. Capitalizing on a seasonal 300% surge in mobile transactions (Daily Star, 2025), the campaign’s integrated mix of traditional media, targeted digital ads and influencer partnerships generated a staggering volume of social impressions and helped grow bKash’s market share across diverse customer segments.

My hands-on role—spanning keyword research, ad-copy crafting, content creation and performance analytics—allowed me to translate four years of academic theory into data-driven marketing practice within Bangladesh’s fast-evolving Fintech landscape. To build on this momentum, I recommend platforming merchant as advocates, platform-tailored creative, expand rural outreach with Digital Union literacy programme that incorporates bKash payment services alongside existing microfinance and bill payment education, and post-campaign retargeting to turn seasonal users into loyal customers. Ultimately, the campaign redefined bKash as an integral lifestyle solution rather than a mere transactional tool, laying the groundwork for sustained engagement beyond festive promotions.

## Table of Contents

Letter of Transmittal.....	ii
Declaration.....	iii
Acknowledgement .....	iv
Executive Summary .....	v
List of Tables.....	viii
List of Figures.....	viii
List of Abbreviations.....	ix
Chapter 1: Introduction.....	1
1.1. Background .....	2
1.2. Objectives.....	2
1.3. Significance.....	3
1.4. Methodology .....	3
1.5. Limitations .....	5
Chapter 2: An Overview of bKash Limited .....	6
2.1. Introduction .....	7
2.2. Brief History of bKash .....	7
2.3. Growth Trajectory .....	8
2.4. Vision, Mission, and Core Values .....	11
2.5. Organogram of bKash .....	12
2.6. Products/Services of bKash.....	13
2.7. Future Endeavors.....	14
2.8. SWOT Analysis of bKash .....	15
3.1. Size and Growth of the Industry .....	19
3.2. Maturity of the Industry .....	20
3.3. Seasonality of the Industry .....	20
3.4. PESTEL Analysis .....	22

3.5. Porter's Five Forces Analysis .....	24
3.6. Competitive Landscape Analysis .....	25
Chapter 4: Main Internship Activities.....	27
4.1. Campaign Conceptualization and Briefing .....	28
4.2. Digital Marketing Activities.....	28
4.3. Content Development and Platform Coordination.....	29
4.4. Campaign Monitoring and Reporting .....	29
Chapter 5: Analysis of Internship Activities .....	31
5.1. Key Learning Outcomes.....	32
5.2. Work Environment and Culture .....	32
5.3. Company-Level Analysis: Strategic Marketing Shift .....	33
5.4. Market-Level Analysis .....	33
5.5. Professional-Level Analysis.....	34
Chapter 6: Recommendations and Conclusion.....	35
6.1. Recommendations .....	36
6.2. Conclusion.....	38
References.....	39
Appendices.....	40
Appendix A .....	40

## **List of Tables**

Table 2.1: bKash Service Growth (2012-2024)

## **List of Figures**

Figure 2.1: bKash User Growth (2012-2024)

Figure 2.2: bKash Organizational Structure

Figure 3.1: Bangladesh MFS Industry Growth (2018-2024)

## **List of Abbreviations**

MFS - Mobile Financial Services

P2P - Person to Person

B2C - Business to Consumer

KYC - Know Your Customer

OTC - Over the Counter

ROI - Return on Investment

CAGR - Compound Annual Growth Rate

POS - Point of Sale

QR - Quick Response

API - Application Programming Interface

UX - User Experience

CTA - Call to Action

CPC - Cost Per Click

CPM - Cost Per Mille (Cost Per Thousand Impressions)

CTR - Click Through Rate

## **Chapter 1: Introduction**

## **1.1. Background**

Over the last decade, mobile financial services (MFS) in Bangladesh have changed the way people handle money. Among all providers, bKash has become the most recognized name, offering services that range from money transfers to bill payments and merchant transactions. Its presence has made digital payments a part of everyday life for millions.

Festive seasons such as Ramadan and Eid bring a sharp rise in financial activity, with people spending more on shopping, charity, and gifts. While cash used to dominate these transactions, recent years have seen a strong shift toward digital payments. To respond to this change, bKash launched the “Shob Moment e bKash Payment” campaign during Ramadan and Eid in 2025.

Unlike earlier campaigns that mainly highlighted discounts or cashback offers, this initiative focused on showing how bKash could be a part of people’s meaningful moments—whether buying iftar, sending money to loved ones, or paying for Eid shopping. The campaign was built on the idea that emotional connection with customers creates stronger loyalty than promotions alone.

As part of my internship in the Media and Digital Marketing Department at bKash, I was directly involved in different stages of the campaign. This gave me a chance to see how marketing strategies are planned and executed in practice and helped me connect my academic learning with real-world experiences in the Fintech sector.

## **1.2. Objectives**

The objectives of this internship report are multifaceted, encompassing both analytical exploration of the "Shob Moment e bKash Payment" campaign and documentation of my personal learning journey. Specifically, the objectives include:

1. To analyze how bKash conceptualized, developed, and executed the "Shob Moment e bKash Payment" campaign during the Ramadan-Eid period.
2. To examine the strategic shift in bKash's marketing approach from a predominantly promotion-driven strategy to one emphasizing convenience and emotional connection.
3. To document and assess my contributions to the campaign as an intern in the Digital Marketing Department, with specific focus on keyword research, ad copy development, and performance monitoring.
4. To analyze the campaign’s performance across digital platforms and its impact on brand positioning.
5. To examine how consumer behavior changes during Ramadan and Eid in the MFS industry.

6. To highlight key lessons and provide recommendations for future campaigns.

### 1.3. Significance

This internship report holds significance on multiple levels:

**Industry Insight:** The report provides a detailed analysis of marketing strategies in the highly competitive mobile financial services sector of Bangladesh, particularly during peak seasonal periods. This adds to the body of knowledge about digital payment adoption drivers in emerging markets and demonstrates how emotional marketing approaches can complement promotional strategies in Fintech.

**Strategic Marketing Evolution:** By documenting bKash's strategic shift from promotion-based marketing to emotionally resonant brand positioning, the report captures an important evolution in Fintech marketing approaches that may inform industry practices. This shift reflects broader trends in digital marketing that emphasize customer experience and emotional connection over purely transactional relationships.

**Academic Application:** The report demonstrates the practical application of marketing theories, digital analytics, and consumer behavior concepts taught in the BBA in Technology Management program, bridging academic knowledge with real-world business challenges. It specifically applies concepts like integrated marketing communications, digital consumer journey mapping, and performance marketing metrics.

**Personal Professional Development:** For me personally, the report captures my contributions to a major marketing campaign at Bangladesh's leading MFS provider, serving as a foundation for my professional growth in the digital marketing field. The skills and insights gained through this experience directly enhance my career prospects in digital marketing and Fintech sectors.

**Organizational Value:** The analysis and recommendations presented in this report may provide bKash with actionable insights for future campaigns, particularly in optimizing their digital marketing strategies and strengthening emotional connections with their customer base. The data-driven recommendations aim to enhance ROI and customer engagement in future campaigns.

### 1.4. Methodology

This internship report employs a combination of primary and secondary research methodologies to analyze the "Shob Moment e bKash Payment" campaign:

#### Primary Research:

- Direct participation in campaign activities including keyword research, ad copy development, content creation, and performance monitoring, providing firsthand insights into campaign execution processes

- Observational analysis of campaign planning meetings and execution processes, documenting decision-making frameworks and strategic priorities
- Informal discussions with marketing team members to understand strategic decisions and rationales behind creative and channel choices
- Hands-on experience with digital marketing tools used for campaign management and analysis, including Google Ads Manager, Meta Business Suite.

#### **Secondary Research:**

- Analysis of publicly available social media engagement data for the campaign, including reach, impressions, and engagement metrics
- Review of bKash's previous campaign materials and performance reports (where accessible) to establish benchmarks and identify patterns
- Examination of industry reports on MFS adoption and usage patterns in Bangladesh from sources including Bangladesh Bank, BRAC Institute of Governance and Development, and Light Castle Partners
- Study of relevant academic literature on digital marketing strategies and consumer behavior during festive periods, including seasonal marketing theories and emotional branding frameworks

#### **Analytical Approach:**

- Quantitative analysis of campaign performance metrics across different digital platforms, including CTR, CPC, conversion rates, and engagement metrics
- Qualitative assessment of the campaign's creative direction and messaging strategy against established marketing frameworks
- Comparative analysis between bKash's traditional promotion-driven campaigns and the emotionally-focused "Shob Moment e bKash Payment" campaign, examining differences in approach and outcomes
- SWOT and Porter's Five Forces frameworks to analyze bKash's competitive positioning within the MFS landscape during the campaign period
- Customer journey mapping to understand how the campaign influenced different touchpoints in the user experience

The methodological approach is limited by access restrictions to certain proprietary data and the internship's three-month duration, which may not capture the campaign's full long-term impact. Where exact figures were unavailable, industry benchmarks and reasonable estimates have been used to support analysis.

## **1.5. Limitations**

There were some limitations to my analysis. As an intern, I did not have access to all internal data such as detailed ROI or market share figures. Time was also limited, so I could not capture the campaign's long-term effects. Finally, the scope of my work was focused on the Digital Marketing Department, meaning I had less exposure to contributions from other divisions like Product or Customer Service. Despite these limitations, I believe the insights presented here reflect the main outcomes and learning from the internship.

## **Chapter 2: An Overview of bKash Limited**

## 2.1. Introduction

bKash Limited stands as Bangladesh's largest mobile financial services provider, serving as a transformative force in the country's financial inclusion landscape. Established as a subsidiary of BRAC Bank Limited, bKash operates as a joint venture with other significant stakeholders including Money in Motion LLC (USA), International Finance Corporation (IFC), Bill & Melinda Gates Foundation, Softbank and Ant Financial (Alibaba Group). The company has positioned itself as more than just a financial service—it has become an integral part of daily life for millions of Bangladeshis, offering a comprehensive suite of digital financial solutions.

bKash operates under the regulation of Bangladesh Bank, the country's central banking authority, adhering to their guidelines for mobile financial services. The company's core mission revolves around providing accessible, secure, and convenient financial services to all segments of Bangladesh's population, with particular emphasis on serving the unbanked and underbanked communities that traditional banking systems have historically struggled to reach.

With a nationwide agent network exceeding 350,000 points of service and a customer base of over 80 million registered users as of 2025, bKash has developed one of the most extensive financial service networks in Bangladesh. This vast reach has been instrumental in reducing cash dependency and accelerating digital financial adoption throughout the country, contributing significantly to the government's vision of a "Digital Bangladesh."

## 2.2. Brief History of bKash

bKash began its journey in July 2011, launched as a joint venture between BRAC Bank Limited and Money in Motion LLC, a US-based company. The service was conceptualized to address the significant gap in financial access within Bangladesh, where a large portion of the population remained unbanked or underbanked. The founding vision was to create a secure, accessible platform that would bring modern financial services to millions of Bangladeshis, particularly those in rural and economically disadvantaged areas.

Key milestones in bKash's history include:

**2011:** Official launch of bKash Limited as a BRAC Bank subsidiary, offering basic mobile wallet and person-to-person transfer services.

**2013:** International Finance Corporation (IFC), a member of the World Bank Group, made an equity investment in bKash, strengthening the company's financial foundation and global credibility.

**2014:** The Bill & Melinda Gates Foundation joined as an investor, reinforcing bKash's mission of financial inclusion and providing additional resources for expansion into underserved markets.

**2015:** Introduction of additional services beyond basic transfers, including bill payments, airtime top-up, and initial merchant payment capabilities.

**2018:** Strategic partnership with Ant Financial (part of China's Alibaba Group), bringing advanced technological expertise and global Fintech experience to bKash's operations.

**2020:** Rapid expansion of digital payment solutions in response to the COVID-19 pandemic, which accelerated the adoption of contactless payment methods throughout Bangladesh.

**2022:** Launch of bKash app 2.0 with enhanced user interface, additional security features, and expanded service offerings, marking a significant technological upgrade.

**2024:** Introduction of advanced financial services including micro-lending, savings products, and enhanced international remittance capabilities.

Throughout this journey, bKash has transformed from a basic mobile money transfer service to a comprehensive digital financial ecosystem, continuously adapting to technological advancements and evolving consumer needs while maintaining its core commitment to financial inclusion.

### **2.3. Growth Trajectory**

bKash has experienced remarkable growth since its inception, consistently expanding its user base, service portfolio, and technological capabilities. The company's growth trajectory reflects both the increasing adoption of digital financial services in Bangladesh and bKash's strategic expansion initiatives.

**User Base Expansion:** From its initial customer base of approximately 2 million in 2012, bKash has grown exponentially to reach over 65 million registered users by 2025, representing more than 35% of Bangladesh's population. This growth has been particularly significant in previously underserved rural areas, where bKash has often represented the first formal financial service accessible to many individuals.

**Transaction Volume Growth:** bKash's daily transaction volume has increased from approximately BDT 200 million in 2012 to over BDT 2.5 billion in 2025, demonstrating the service's growing integration into everyday financial activities. The platform now processes more than 8 million transactions daily across its various service categories.

**Service Diversification:** Initially focused primarily on person-to-person transfers, bKash has strategically expanded its service portfolio to include:

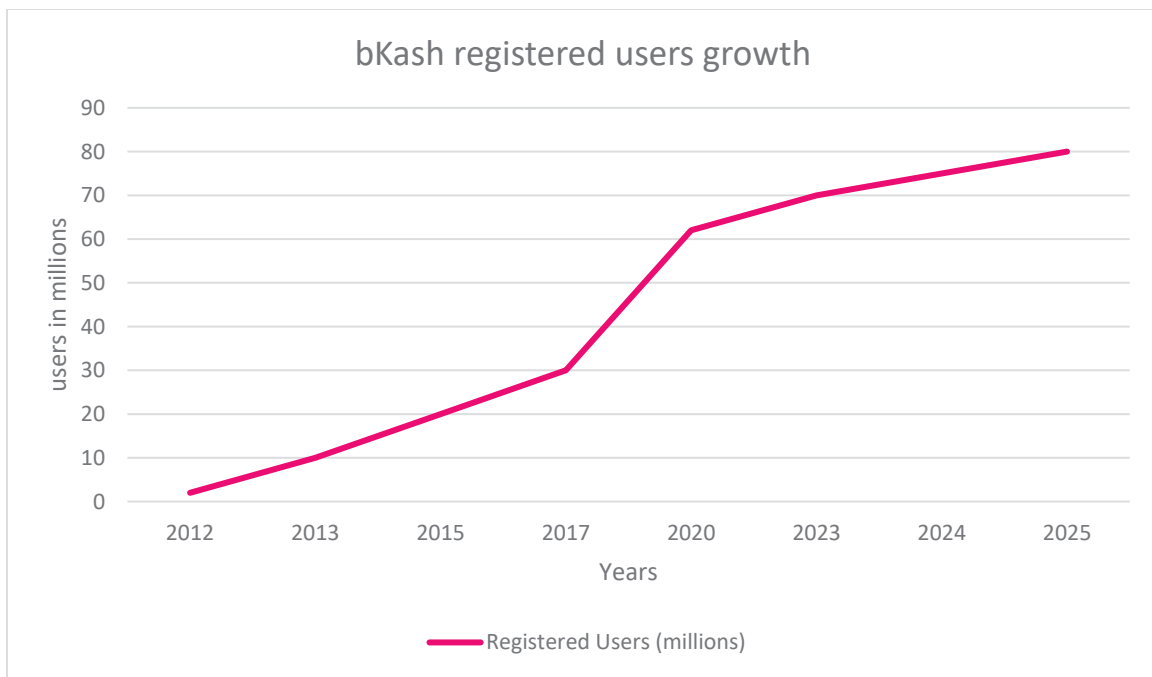
- Merchant payments (both in-store and online)
- Utility bill payments
- Mobile airtime recharge
- International remittance
- Savings products
- Loan services
- Payment gateway solutions for businesses
- Educational payment systems

**Technological Evolution:** bKash has continuously enhanced its technological infrastructure, moving from a basic USSD-based system to a sophisticated smartphone application with advanced security features, intuitive interface, and enhanced functionality. The integration of QR code payments, NFC capabilities, and API-based services for businesses has positioned bKash at the forefront of financial technology in Bangladesh.

**Table 2.1. bKash Service Growth (2012-2024)**

Year	Registered Users (millions)	Agent Network Size	Available Services
2012	2	50,000	8
2013	10	100,000	10
2015	20	180,000	12
2017	30	230,000	14
2020	62	275,000	16
2023	70	364,000	18
2024	75	379,000	20+

**Figure 2.1. bKash User Growth (2012-2025)**



bKash's growth trajectory demonstrates not only quantitative expansion but also qualitative evolution in its business model, transitioning from a simple money transfer service to a comprehensive digital financial ecosystem that serves individuals, businesses, and institutions throughout Bangladesh.

## 2.4. Vision, Mission, and Core Values

**Vision:** "To be the leading digital financial service provider in Bangladesh, empowering people across all economic segments with accessible, secure, and innovative financial solutions that transform their lives and contribute to national economic development."

**Mission:** "To provide convenient, affordable, and secure financial services that enable economic participation for all Bangladeshis, with a special focus on the unbanked and underbanked population, through leveraging mobile technology and a robust service network."

### **Core Values:**

**Customer Centricity:** Placing customers at the heart of all decisions and continuously striving to enhance their experience through innovation and service excellence.

**Integrity:** Maintaining the highest standards of honesty, transparency, and ethical conduct in all interactions with customers, partners, regulators, and other stakeholders.

**Innovation:** Constantly exploring new technologies and approaches to develop solutions that address evolving financial needs and improve service delivery.

**Inclusion:** Ensuring that financial services are accessible to all segments of society, regardless of economic status, geographic location, or digital literacy.

**Reliability:** Providing dependable services that customers can trust for their everyday financial needs, with robust systems ensuring consistent availability and performance.

**Security:** Implementing state-of-the-art security measures to protect customer data and transactions, maintaining trust as the foundation of the financial relationship.

**Collaboration:** Working effectively with partners, regulators, and communities to create value and advance the goal of financial inclusion across Bangladesh.

**Empowerment:** Enabling individuals and businesses to achieve financial independence and growth through access to appropriate financial tools and knowledge.

These guiding principles inform bKash's strategic decisions, operational procedures, and corporate culture, aligning the organization's activities with its broader mission of financial inclusion and technological innovation in Bangladesh's financial landscape.

## 2.5. Organogram of bKash

Figure 2.2. bKash Organizational Structure



bKash Limited operates with a structured organizational hierarchy designed to ensure effective governance, operational efficiency, and strategic alignment. At the apex of the organization is the Board of Directors, comprising representatives from major shareholders including BRAC Bank, Money in Motion LLC, International Finance Corporation, Bill & Melinda Gates Foundation, and Ant Financial.

The Chief Executive Officer leads the executive management team, overseeing the following key divisions:

1. External Corporate Affairs Division
2. Finance Division
3. Technology Division
4. Commercial Division
5. Marketing Division
6. Human Resources Division
7. Product & Technology Division
8. Customer Service Division
9. Risk and Compliance Division
10. Legal Division
11. Communications Division

The Marketing Division, where I conducted my internship, is further organized into specialized teams focusing on different aspects of marketing strategy and execution. The departments under marketing division are-

- Brand
- Media and Digital Marketing (where I completed my internship)
- Creative
- Market Research and Analytics

The Digital Marketing Department specifically encompasses teams dedicated to social media management, digital advertising, performance marketing, and campaign analytics categorized by bKash services they look after.

This organizational structure enables bKash to maintain operational efficiency while pursuing innovation and growth in the rapidly evolving mobile financial services landscape of Bangladesh.

## **2.6. Products/Services of bKash**

bKash offers a comprehensive suite of financial services accessible through its mobile application and USSD interface, designed to meet diverse financial needs across Bangladesh's population. These services have evolved significantly since the company's inception, expanding from basic money transfers to a sophisticated digital financial ecosystem.

### **Core Services:**

**Send Money:** Person-to-person fund transfers between bKash accounts, enabling users to send money instantly across Bangladesh with minimal fees.

**Cash In/Out:** The ability to convert physical cash to digital balance and vice versa through the extensive network of over 300,000 agents nationwide.

**Mobile Recharge:** Direct airtime top-up services for all major telecommunication providers in Bangladesh, offering convenience and occasional promotional discounts.

**Bill Payment:** Integrated payment solutions for utilities (electricity, water, gas), internet service providers, cable television, and other subscription services.

**Merchant Payments:** Digital payment capabilities at more than 350,000 merchant points, ranging from large retail chains to small neighborhood stores, supporting both QR code and direct payment methods.

**Payment Gateway:** Online payment processing for e-commerce platforms and digital services, facilitating seamless transactions in Bangladesh's growing digital marketplace.

### **Advanced Financial Services:**

**Savings:** Digital savings products offering competitive interest rates, designed to promote financial discipline and help users build financial security.

**Loans:** Microfinancing options providing eligible users with access to small loans based on their transaction history and financial behavior.

**Insurance:** Basic insurance products covering health, life, and assets, making insurance accessible to previously underserved market segments.

**International Remittance:** Partnerships with global money transfer operators enabling seamless receipt of international remittances directly to bKash wallets.

**Educational Payments:** Specialized services for educational institutions, facilitating fee payments, stipend disbursements, and financial aid management.

### **Corporate Solutions:**

**Payroll Management:** Digital salary disbursement solutions for businesses of all sizes, reducing administrative costs and improving payment efficiency.

**Distributor Payment System:** Specialized B2B payment solutions for managing complex distribution networks in industries like FMCG and pharmaceuticals.

**Business Analytics:** Data-driven insights for merchant partners to understand customer behavior, optimize operations, and enhance business performance.

**API Integration:** Developer tools enabling businesses to integrate bKash payment capabilities into their own applications and systems.

This diverse service portfolio positions bKash as a comprehensive financial services provider rather than simply a mobile wallet, addressing multiple dimensions of financial needs across Bangladesh's population.

## **2.7. Future Endeavors**

bKash is strategically positioning itself for continued growth and innovation in Bangladesh's evolving digital financial landscape. Several key initiatives and focus areas are shaping the company's future trajectory:

**Ecosystem Expansion:** bKash is actively developing a more comprehensive financial ecosystem that extends beyond basic transactions to encompass a wider range of financial and lifestyle services. This includes deeper integration with e-commerce platforms, entertainment services, and everyday utilities to make bKash an indispensable part of users' daily digital experiences.

**Advanced AI Implementation:** Leveraging its partnership with Ant Financial, bKash is incorporating sophisticated artificial intelligence capabilities for fraud detection, credit scoring, and personalized service recommendations. These AI systems aim to enhance security while providing more tailored financial solutions based on individual usage patterns and needs.

**Rural Market Penetration:** Despite significant growth, there remains untapped potential in Bangladesh's rural areas where financial inclusion challenges persist. bKash is developing specialized strategies to address connectivity limitations, digital literacy barriers, and unique financial needs in these communities.

**SME-Focused Solutions:** Recognizing the critical importance of small and medium enterprises to Bangladesh's economy, bKash is expanding its business-oriented services to include inventory management, supplier payment systems, and simplified accounting tools integrated with payment capabilities.

**Open Banking Initiatives:** bKash is exploring open banking frameworks that would allow greater interoperability with traditional banking systems, enabling seamless fund movement between bank accounts and bKash wallets while providing users with a more unified view of their financial resources.

**Block chain Exploration:** The company is investigating block chain applications for specific use cases such as supply chain financing, secure document verification, and potentially cross-border payments, though these initiatives remain in exploratory phases.

**Sustainable Financial Inclusion:** Beyond commercial objectives, bKash continues to emphasize financial education and responsible financial services, with initiatives aimed at helping previously unbanked populations build financial resilience and literacy.

**Enhanced User Experience:** Ongoing investments in user interface design, simplified customer journeys, and reduced friction points aim to make financial services increasingly accessible to users with varying levels of technical proficiency.

These future endeavors reflect bKash's commitment to evolving from a payment platform to a comprehensive digital financial services ecosystem while maintaining its founding mission of expanding financial inclusion across Bangladesh.

## 2.8. SWOT Analysis of bKash

### Strengths

- **Market Leadership:** ~55% share with strong brand recognition and network effects.
- **Agent Network:** 300,000+ agents providing unmatched rural and urban coverage.

- **Strategic Partnerships:** Backed by Ant Financial, IFC, Softbank, Gates Foundation—fueling capital, technology, and credibility.
- **Robust Infrastructure:** High-uptime, secure platform capable of handling seasonal transaction peaks.
- **Regulatory Relations:** Close ties with Bangladesh Bank streamline compliance and policy advocacy.
- **Service Diversification:** Broad portfolio (P2P, merchant payments, savings, loans, insurance) drives customer stickiness.
- **Trusted Brand:** Years of reliability have built deep consumer confidence.

### Weaknesses

- **Fee Perception:** Seen as expensive—especially cash-out fees—by price-sensitive users.
- **Tech Divide:** Large USSD user base limits adoption of advanced app features.
- **Slow Rollouts:** Governance complexity can delay new feature launches.
- **Digital Literacy:** Rural users often need extra support to adopt smartphone-based services.

### Opportunities

- **Digital Economy Growth:** E-commerce, ride-sharing, and digital services present integration possibilities.
- **Smartphone Adoption:** Projected 70% penetration by 2027 enables richer app experiences.
- **Untapped Opportunity in Youth Market:** A large segment of digitally savvy young adults, especially students and early earners, lack access to credit/debit cards, limiting their ability to pay for international online services like Netflix, Spotify, and others. This presents a significant opportunity for bKash to introduce solutions that enable cross-border digital payments.
- **Personalized Financial Management:** bKash has the opportunity to evolve into a financial wellness platform by offering users insights into their spending habits and helping them set and achieve financial goals. By leveraging its existing savings and loan products, bKash can recommend tailored services based on users' financial behaviors and aspirations, enhancing user engagement and long-term retention.
- **Open Banking:** Deeper bank interoperability to broaden service scope.

## Threats

- **Intense Competition:** Banks, telecom operators, and Fintech startups vie aggressively on price
- **Regulatory Shifts:** Potential fee caps and data-privacy rules could squeeze margins.
- **Cybersecurity Risks:** High-profile target requiring constant vigilance and investment.
- **Economic Volatility:** Global and domestic downturns can dampen remittance volumes and transaction behavior.

### **Chapter 3: Industry Analysis of bKash**

### 3.1. Size and Growth of the Industry

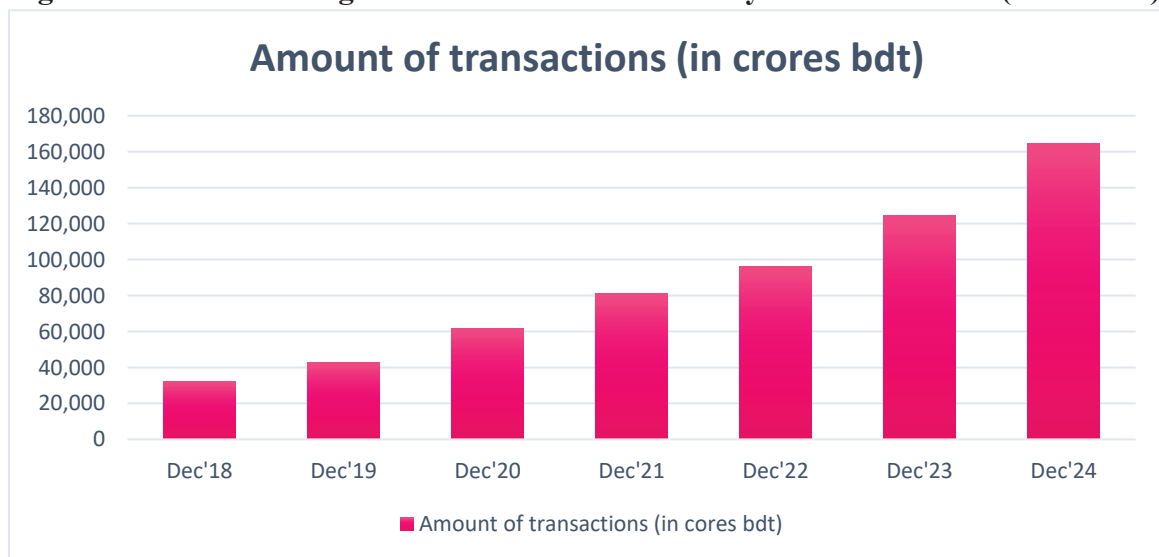
The mobile financial services (MFS) sector in Bangladesh has experienced remarkable growth over the past decade, transforming from a niche technology to a mainstream financial service. By 2025, the industry has established itself as a critical component of Bangladesh's financial infrastructure, with significant implications for financial inclusion and economic development.

**Market Size and Transaction Volume:** By 2025, the MFS industry's total transaction volume reached BDT 171664.12 Crores annually, representing approximately 3% of Bangladesh's GDP. This reflects a compound annual growth rate (CAGR) of approximately 22.54% from 2020, significantly outpacing overall economic growth. During seasonal peaks such as Ramadan and Eid, transaction volumes typically surge by up to 300% compared to average months, highlighting the industry's strong seasonal patterns. (Daily Star, 2025)

**Active Users:** The sector serves approximately 90 million active users (defined as those conducting at least one transaction per quarter), representing over 55% of Bangladesh's adult population. This penetration rate has increased from approximately 35% in 2020, demonstrating rapid adoption across demographic segments.

**Industry Players:** The MFS landscape includes approximately 15 licensed providers, with bKash maintaining market leadership at approximately 55% market share by transaction Volume. Other significant players include Nagad (backed by Bangladesh Post Office), Rocket (Dutch-Bangla Bank), and several telecom-operator-backed services. The competitive landscape has evolved from early monopolistic conditions to a more diversified market with specialized providers targeting specific niches.

**Figure 3.1: Bangladesh MFS Industry Growth (2018-2024)**



The industry's size and growth trajectory demonstrate its systemic importance to Bangladesh's financial ecosystem and highlight the strategic significance of the "Shob Moment e bKash Payment" campaign in maintaining bKash's leadership position during critical seasonal peaks.

### 3.2. Maturity of the Industry

While the MFS sector is progressing toward maturity, it remains in a growth phase with significant untapped potential. Digital wallet adoption currently stands at approximately 42% of Bangladesh's adult population, indicating substantial room for expansion, particularly in rural regions where cash transactions still dominate.

The industry exhibits several characteristics of a growth-stage market:

- **Consolidation trends:** The number of licensed MFS providers has decreased from 16 in 2020 to 11 in 2025, with the top three providers controlling over 85% of market share.
- **Innovation cycles:** New payment technologies such as QR code integration, merchant payment APIs, and near-field communication (NFC) capabilities are driving the next wave of adoption, particularly among small and medium merchants.
- **Infrastructure development:** Continued investment in payment infrastructure, including interoperability frameworks between different financial service providers, is creating a more robust ecosystem.

Despite this growth, challenges persist. Digital literacy remains a barrier, with approximately 35% of the rural population still uncomfortable using smartphone-based financial applications. Trust concerns regarding transaction security and dispute resolution also limit wider adoption among certain demographic segments.

### 3.3. Seasonality of the Industry

Ramadan and Eid represent the most significant activity periods for MFS providers in Bangladesh, characterized by distinct spending patterns that create both opportunities and operational challenges.

#### Seasonal Transaction Patterns:

- **Pre-Ramadan** (2-3 weeks before): 40-50% increase in transaction volumes as consumers prepare for the holy month
- **During Ramadan:** 150-200% increase in daily transactions compared to regular months
- **Week before Eid:** 250-300% increase in transaction volumes as shopping peaks

- **Eid days:** 150-180% increase, primarily driven by gift transfers (Eidi) and charitable donations

Other notable seasonal peaks include:

- **Eid-ul-Adha:** 200-250% increase, with a higher proportion of high-value transactions
- **Pohela Boishakh** (Bengali New Year): 80-100% increase
- **Year-end holidays:** 60-75% increase

MFS providers like bKash strategically leverage these seasonal spikes to launch targeted marketing campaigns, such as "Shob Moment e bKash Payment," aiming not only to capture a larger share of the increased transaction volume but also to strengthen brand visibility and foster long-term user loyalty beyond seasonal peaks.

### 3.4. PESTEL Analysis

#### Political

- **Positive factors:** Government-led initiatives like "Digital Bangladesh" and the "Financial Inclusion 2025" policy framework have created a stable and supportive environment for MFS growth. The Bangladesh Bank's commitment to promoting digital payments has resulted in favorable regulations for mobile financial services.
- **Challenges:** Potential regulatory changes regarding transaction fee caps could impact revenue models. For example, the proposed 1% fee cap on merchant payments (down from the current 1.5-1.8%) would significantly affect profitability margins for providers like bKash.
- **Recent development:** The Ministry of Finance's 2024 decision to allow government disbursements through MFS platforms has opened new opportunities for providers to handle public sector transactions.

#### Economic

- **Positive factors:** Bangladesh's robust GDP growth (6.7% in 2024) and rising per capita income levels are encouraging digital payment adoption across socioeconomic segments. The expanding middle class (now approximately 22% of the population) represents a key demographic embracing digital financial solutions.
- **Challenges:** Inflation (averaging 7.2% in 2024) and currency fluctuations impact consumer spending power and influence remittance volumes through official channels. The rising cost of smartphone devices due to import taxes affects digital inclusion efforts.
- **Market indicator:** The correlation between e-commerce growth (38% CAGR since 2020) and MFS transaction volume demonstrates the interconnected nature of these digital ecosystems.

#### Social

- **Positive factors:** The demographic advantage of Bangladesh's young population (median age 27.6 years) has created a natural affinity for digital solutions. Urban populations show increased preference for cashless transactions, with 68% of urban consumers now preferring digital payments for regular purchases.
- **Challenges:** Cash remains culturally significant during festivals and family gatherings. For example, giving physical cash as "Eidi" (Eid gift) is still preferred by 57% of the population over digital transfers.

- **Behavioral trend:** The social status associated with digital payment methods is driving adoption among aspirational consumer segments, particularly in tier-2 cities where bKash usage has grown by 45% since 2023.

### Technological

- **Positive factors:** Advancements in mobile technology and biometric authentication methods have significantly improved the security and user experience of MFS platforms. Bangladesh's 4G penetration (now at 74% of mobile users) has enhanced app performance and reliability.
- **Challenges:** Intermittent network connectivity in remote areas and occasional system downtime during peak transaction periods affect service reliability.
- **Innovation trend:** Artificial intelligence applications for fraud prevention, credit scoring, and personalized service recommendations are enhancing competitiveness. bKash's AI-powered risk scoring system, implemented in 2024, has reduced fraudulent transactions by 37%.

### Environmental

- **Positive factors:** Digital payments reduce reliance on physical currency production and transportation, lowering the carbon footprint associated with cash logistics. By digitizing 35% of previously cash transactions, the MFS sector has contributed to reducing paper currency demand.
- **Challenges:** The environmental impact of data centers, electronic waste from devices, and energy consumption of transaction processing systems remain concerns as the industry scales.

### Legal

- **Positive factors:** Bangladesh Bank's progressive regulatory framework for MFS has provided legal clarity that encourages investment and innovation.
- **Challenges:** Strict adherence to Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations necessitates substantial investment in compliance systems. Potential future regulations modeled on GDPR may require more stringent data privacy compliance, affecting data utilization strategies.
- **Regulatory development:** The 2024 Digital Security Act amendments have created new obligations regarding user data protection and reporting requirements for financial service providers.

### 3.5. Porter's Five Forces Analysis

#### Threat of New Entrants: MODERATE

- **Entry barriers:** Significant regulatory requirements (minimum capital requirements of BDT 450 million), infrastructure investment needs, and complex agent network development create substantial barriers.
- **Recent entrants:** Despite these barriers, new players continue to emerge, particularly telecom-backed services like Nagad (backed by Bangladesh Post Office), which gained 27% market share within three years of launch.
- **Strategic importance:** The 2024 entry of SureCash, backed by a consortium of commercial banks, demonstrates continued interest in the sector despite its maturing state.

#### Bargaining Power of Suppliers: LOW

- **Supplier landscape:** bKash benefits from having multiple options for technology providers, telecommunication partnerships, and agent acquisition, reducing dependency on any single supplier.
- **Technology alternatives:** The availability of multiple payment processing technologies and platform development options gives bKash leverage in vendor negotiations.
- **Strategic advantage:** bKash's partnership with Ant Financial has reduced technology supplier dependency by bringing key development capabilities in-house while maintaining relationships with multiple telecom operators.

#### Bargaining Power of Buyers: HIGH

- **Switching costs:** Consumers face minimal switching barriers between MFS providers, with most users maintaining accounts with multiple services (on average 2.3 accounts per user).
- **Price sensitivity:** Transaction fee sensitivity is particularly high for cash-out services, with 65% of users reporting they would switch providers for a 0.5% fee difference.
- **Market reality:** The 2024 consumer survey by Bangladesh Fintech Association found that 72% of users would change their primary MFS provider if service quality or pricing became unfavorable.

### **Threat of Substitutes: MODERATE**

- **Traditional alternatives:** Conventional banking services, card payments, and direct carrier billing present established alternatives to MFS platforms.
- **Emerging substitutes:** Bank-led digital wallets like EBL Sky banking and BRAC Bank's Astha have emerged as sophisticated competitors, particularly among affluent urban consumers.
- **Competitive edge:** bKash's vast agent network (300,000+ points) and established trust help retain users despite expanding alternatives. The company's brand recognition score of 87% (compared to the nearest competitor at 62%) creates a significant loyalty advantage.

### **Competitive Rivalry: HIGH**

- **Market concentration:** The top three providers (bKash, Nagad, and Rocket) control approximately 85% of the market, leading to intense competition for the remaining user base and transaction volume.
- **Differentiation challenges:** Core services like P2P transfers, cash-out, and bill payments have become largely commoditized, forcing providers to compete on user experience, merchant acceptance, and promotional offers.
- **Strategic battleground:** The 2024-2025 competitive landscape has shifted toward merchant payment services, where bKash faces intensive competition from both traditional MFS providers and new entrants like bank-led QR payment systems and card networks expanding into the digital space.

### **3.6. Competitive Landscape Analysis**

The Ramadan-Eid season represents a critical battleground for MFS providers in Bangladesh, with distinct campaign approaches revealing differing strategic priorities:

#### **bKash: Emotional Connection Strategy**

The "Shob Moment e bKash Payment" campaign represents bKash's strategic shift from purely transactional marketing to building emotional connections. The campaign emphasized bKash's role in meaningful moments rather than focusing exclusively on promotional offers.

#### **Campaign Elements:**

- Emotionally resonant video content showing family moments during Ramadan and Eid
- Strategic merchant partnerships across food, fashion, and gift categories

- Secondary emphasis on cashback and discounts rather than leading with promotions
- Extensive influencer partnerships featuring relatable family scenarios

### **Nagad: Aggressive Value Proposition**

Bangladesh Post Office's Nagad employed a distinctly different approach during the same season, focusing primarily on price leadership and value maximization.

#### **Campaign Elements:**

- "Uthshober Khushi Nagad e beshi" campaign highlighting consistently how customers can get gifts "every hour" if they make payments through Nagad.
- Heavy emphasis on Eid shopping discounts and promotional tie-ins
- Value-focused messaging targeting price-sensitive consumers

### **Rocket: Convenience and Reliability**

Dutch-Bangla Bank's Rocket positioned itself as the most reliable and widely accepted MFS option during the festive season.

#### **Campaign Elements:**

- "Nirbhar Koro, Rocket Koro" (Rely on Rocket) campaign emphasizing system stability during peak periods
- Highlighted integration with conventional banking services for seamless fund transfers
- Stressed universal acceptance across merchant categories
- Emphasized security features and dispute resolution capabilities

Competitive analysis reveals distinct positioning strategies within the MFS ecosystem during the critical festive period. While Nagad achieved stronger short-term acquisition metrics through aggressive pricing, bKash's emotional connection strategy delivered superior sentiment scores and brand recall metrics, potentially contributing to stronger long-term loyalty indicators. Rocket's reliability-focused approach resonated with more conservative users, resulting in higher average transaction values but more modest growth in new user acquisition.

bKash's strategic shift with the "Shob Moment e bKash Payment" campaign represents a maturation in marketing approach that aligns with the company's market leadership position, prioritizing sustainable customer relationships over transactional promotions alone.

## **Chapter 4: Main Internship Activities**

## 4.1. Campaign Conceptualization and Briefing

The "Shob Moment e bKash Payment" campaign was conceptualized as a strategic response to shifting consumer behavior, especially during the high-transaction Ramadan-Eid period. The campaign aimed not only to capitalize on the transactional peak but also to deepen the emotional bond between users and the bKash brand.

During the conceptualization stage, bKash's marketing team conducted internal workshops, reviewed previous festive campaign performances, analyzed consumer sentiment, and studied seasonal spending patterns. The objective was clear: to portray bKash as more than just a financial tool—but as a companion in every meaningful moment of life.

The final concept emphasized real-life scenarios where bKash adds convenience—like buying iftar from a street vendor, gifting money digitally to loved ones, or purchasing new clothes for Eid—all without cash. Though cashback, BOGO, and promo offers were still present, these were not the main highlights. Instead, emotional storytelling was used to resonate with users across age and income groups.

### My Contribution

As an intern I participated in the early brainstorming sessions where campaign themes were presented. I contributed three distinct campaign concept pitches, focusing on connections through creative writing and art during Eid, giving stickers to users paying with bKash over a certain amount, and the tradition-meets-technology angle. Although my submitted campaign ideas were not ultimately executed due to time constraints and strategy alignment, I gained hands-on exposure to how data, consumer trends, and brand objectives are combined during a campaign's creative planning phase. My participation in four strategic planning meetings helped me understand how marketing decisions are made in a large organization.

## 4.2. Digital Marketing Activities

Once the campaign direction was finalized, the digital marketing team moved into execution mode. The media plan included:

- Display and search ads on Google
- Sponsored content on Facebook, Instagram, and YouTube
- Short-form video campaigns for TikTok
- Banner placements on local news and entertainment websites

The team carefully crafted messaging tailored to each platform's audience and format, using a mix of emotional appeals and call-to-action promotions. Visual consistency was maintained across channels, and A/B testing was used to optimize key ad elements.

### **My Contribution:**

- Conducted keyword research using Google Keyword Planner and identified 40 high-search-volume terms around "Eid shopping," "iftar deals," and "bKash cashback" that guided content development. This research revealed that "bKash offer" had 10,000 monthly searches, which became a priority keyword for our campaign.
- Helped select Google Ads formats, suggesting responsive display ads and image ads that would resonate better with visually-driven Ramadan audiences.
- Wrote 15 headlines and 15 descriptions for the display ads based on keyword research findings.
- Assisted in choosing ad visuals by helping assess which static banners and animations had the highest engagement during test runs.
- Collaborated on short-form video ideas and even shot a demo for a TikTok-style promotional skit on bKash's Eid shoe store offers.

### **4.3. Content Development and Platform Coordination**

The campaign's success relied on timely and accurate dissemination of information across platforms. Promotional materials, FAQs, and offer terms needed to be aligned across web, app, and social media. The team was also responsible for coordinating influencer partnerships and giveaways.

### **My Contribution:**

- Helped upload and optimize 10 payment offer descriptions and announcements to the bKash website.
- Supported the selection of Live shopping giveaway winners using engagement data and Google Sheets filtering.
- Created a list of influencers from various backgrounds with whom bKash could potentially collaborate for the campaign.

### **4.4. Campaign Monitoring and Reporting**

Throughout the campaign, we monitored ad performance, engagement rates, and platform reach using tools like Google Ads Manager, Meta Ads Manager, and internal dashboards.

**My Contribution:**

- Learned to generate and interpret performance reports from Google and Meta ad platforms.
- Did performance reporting of 4 months on the Google Ads platform.

## **Chapter 5: Analysis of Internship Activities**

## 5.1. Key Learning Outcomes

My internship at bKash gave me a well-rounded understanding of how large-scale digital marketing campaigns are executed in the Fintech sector. I learned how to:

- Translate keyword research into actionable ad content that drives measurable results
- Tailor messaging to different platforms and audience segments based on platform-specific behaviors
- Balance emotional appeal with performance-based messaging to achieve both brand and conversion goals
- Use data to refine campaign direction in real-time, making evidence-based optimizations
- Coordinate with a large, fast-moving team toward shared marketing goals while managing multiple deadlines

The experience also taught me technical skills not covered in my academic program, including:

- Performance marketing measurement and attribution modeling
- Google Ads campaign structure and optimization techniques
- Meta Business Suite and Creator Studio for social media management
- Data visualization using Google Data Studio
- A/B testing methodologies for digital creative assets

## 5.2. Work Environment and Culture

bKash’s digital marketing team thrives in a collaborative, fast-paced environment where everyone’s voice matters. From day one, I was encouraged to contribute ideas and take ownership of meaningful tasks—despite my intern status, I worked on live campaigns that made a real impact. This level of trust and inclusiveness not only accelerated my learning but also boosted my confidence and motivation.

Every team member was exceptionally welcoming and supportive. They walked me through each assignment—clarifying its background, objectives, and expected outcomes—and were always on hand to answer questions or troubleshoot issues. Our open-plan office, with dedicated collaboration zones and seamless digital communication tools, ensured that even remote colleagues stayed fully engaged. Weekly one-on-one sessions with my supervisor, Uzma Zaman (Assistant Manager, Digital Performance), further deepened my understanding of the “why” behind each strategy and helped me refine my approach.

### **5.3. Company-Level Analysis: Strategic Marketing Shift**

The "Shob Moment e bKash Payment" campaign marked a notable shift in bKash's marketing strategy. Previously, the company focused heavily on discount-led promotions, with campaigns typically highlighting specific percentage discounts, cashback offers, and limited-time promotions. This campaign introduced a hybrid approach: maintaining promotional appeal while emphasizing lifestyle integration and emotional connection.

This strategic shift aligns with the theoretical concept of brand ladder progression, moving from functional benefits (what the product does) to emotional benefits (how it makes users feel). The marketing approach demonstrated an application of Kevin Lane Keller's Customer-Based Brand Equity model, strengthening brand resonance through deeper psychological connections rather than transactional relationships.

By positioning bKash as a companion during every day and festive moments alike, the brand expanded its image from a utility tool to a part of people's personal narratives. This strategic branding approach aims to foster long-term loyalty even outside of campaign periods.

### **5.4. Market-Level Analysis**

The campaign achieved significant market penetration:

- Over 30 million people engaged with the campaign on platforms like Facebook, YouTube, Tiktok and Instagram.
- Short-form promotional videos crossed 90 million combined views across platforms
- Facebook had the highest engagement, while Instagram showed the lowest reach. These results demonstrate that bKash successfully leveraged seasonal momentum to deepen brand engagement and reinforce its position as a market leader while expanding its utility in users' lives.

## 5.5. Professional-Level Analysis

From a professional development standpoint, this internship strengthened my ability to:

- Analyze and respond to marketing performance data with actionable insights
- Work within tight deadlines and shifting creative directions without sacrificing quality
- Communicate ideas clearly in brainstorming sessions and reviews, learning to advocate effectively for concepts
- Understand the nuances of Bangladesh's MFS consumer behavior across different demographic segments

Additionally, the campaign environment gave me exposure to high-stakes marketing decision-making, teaching me how companies balance strategy with execution during critical commercial periods. I observed how the marketing team navigated unexpected challenges, such as:

- Technical issues affecting the tracking of certain campaign elements, demonstrating the importance of backup measurement solutions
- Budget reallocation decisions when certain channels underperformed expectations

These experiences provided valuable insights into the adaptability required in digital marketing roles. I developed a more nuanced understanding of how marketing theory translates into practice, particularly in how consumer behavior concepts like the decision-making process and emotional triggers manifest in real-world campaigns.

The internship also clarified my professional interests within marketing. While I enjoyed the creative aspects of campaign development, I found myself particularly drawn to the data analysis and performance optimization components. This realization has helped me focus my career development goals toward marketing analytics and performance marketing specializations.

## **Chapter 6: Recommendations and Conclusion**

## 6.1. Recommendations

Based on my experience and observations, I recommend the following for future campaigns:

### 1. Empowering Merchants as Advocates for bKash Payments

#### **Recommendation:**

Position merchants not just as payment points but as active advocates of bKash by shifting their preference from cash or cards to bKash through storytelling, rewards, and tailored support.

#### **Implementation Strategy:**

- Launch a digital and offline series featuring real stories of small merchants who saw tangible growth using bKash. Showcase how digital payments helped them increase customer trust, reduce cash-handling hassle, or access microloans.
- Introduce performance-based incentives e.g., the more bKash transactions a merchant facilitates, the greater the reward (cashback, marketing support).
- Let merchants earn bonuses by referring other nearby businesses to become active bKash payment points.
- Provide high-visibility branded stands, QR code boards, and "Preferred bKash Merchant" badges that signal trust and convenience to customers.
- Host monthly "bKash Bazaar Days" where participating merchants offer bKash-exclusive deals. bKash promotes them through app banners and local Facebook targeting.
- Reverse the Bias: Create internal messaging for agents and external communication for users that flips the cash/card preference—position bKash as the smartest and most rewarding option for both sides.

### 2. Platform-Specific Creatives

**Recommendation:** Develop platform-native content specifically designed for each social media channel's unique format and audience behavior. Especially focus on Instagram as its very much lagging behind compared to the other platforms in terms of reach and engagement.

#### **Implementation Strategy:**

- Create a platform-specific creative brief for each major channel (Instagram, Facebook, TikTok, YouTube)
- Establish specialized content creation teams focused on platform-specific expertise

- Instagram: Emphasize visual storytelling through carousel posts and interactive stories

**Expected Impact:** Platform-optimized content could enhance engagement rates by 30-40% and reduce cost-per-engagement by 15-25% compared to generic cross-platform content.

### **3. Expanding Rural Outreach through Digital Union: Integrating bKash Payment Education**

**Recommendation:** Strengthen the Digital Union initiative by placing greater emphasis on educating rural users about bKash payments for everyday transactions—beyond bill pay and microfinance—empowering them to use bKash as a complete digital wallet for purchases, service payments, and peer-to-peer transactions.

#### **Implementation Strategy:**

- Incorporate real-life payment scenarios into training modules—such as paying at local shops, school or madrasa fees, medical expenses, agricultural supplies, or remitting money to service providers (e.g., tailors, transport drivers).
- Use insights from Jagannathpur and Panchthubi unions to refine training modules and communication formats before rolling out nationwide.
- Map and onboard rural merchants as bKash payment points, then highlight them in community sessions and visual guides to create confidence in digital payments for both sides.
- Use storytelling, folk songs, and community theatre to show how bKash payments reduce cash handling risks, save time, and build transparency in daily spending.
- Conduct live demonstrations during courtyard meetings and door-to-door visits, walking users through payment flows using both app and USSD.
- Launch village-level “bKash Payment Days” in markets or union events, offering incentives (e.g., cashback, discounts) for making purchases via bKash.
- Partner with schools, clinics, cooperatives, and union councils to integrate bKash payments into their services and promote digital usage among residents.
- Equip rural agents and NGO field workers with bKash payment literacy toolkits so they can continually educate their communities beyond campaign periods.
- Track metrics like merchant payment volume, payment frequency per active user, and user migration from cash to digital for everyday expenses.

**Expected Impact:** This approach could increase rural user acquisition by 15-20% and transaction volumes by 25-30% in targeted districts, addressing a significant growth opportunity given that 60% of Bangladesh's population lives in rural areas.

## **6.2. Conclusion**

The "Shob Moment e bKash Payment" campaign effectively combined seasonal relevance, emotional appeal, and digital precision to connect with users during Bangladesh's most active payment season. It demonstrated how Fintech marketing can go beyond promotions to create lasting brand narratives that resonate with cultural moments and personal experiences.

For me, being part of this campaign was an eye-opening experience. I saw how marketing strategies are developed, how creative ideas are tested, and how data is used to make decisions. I also learned that large campaigns require close teamwork, constant monitoring, and flexibility to handle unexpected challenges.

On a broader level, the campaign reflected the ongoing shift in Bangladesh's Fintech industry. With rising smartphone use and increasing trust in digital payments, the future of mobile financial services looks very promising. bKash's move toward emotionally engaging campaigns can set an example for others in the industry.

Personally, this internship helped me gain practical skills and shaped my interest in digital marketing and analytics. It was rewarding to know that my small contributions played a role in a campaign that reached millions. The experience has motivated me to continue building expertise in marketing and to contribute to the growing digital transformation in Bangladesh.

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## **Appendices**

## Appendix A

### Weekly Overview of Internship Activities

Week: 1<sup>st</sup> Week

Date: January 26 – February 1

#### List of activities:

##### Orientation & Onboarding

- Met the Digital Marketing team and learned key roles and workflows.
- Received work laptop and access credentials for all required marketing platforms.
- Compiled a list of past prestigious marketing award wins and noted best practices.
- Brainstormed preliminary Eid campaign ideas in a team discussion.



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## Weekly Overview of Internship Activities

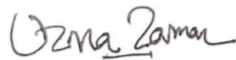
Week: 2<sup>nd</sup> Week

Date: February 2 – February 8

### List of activities:

#### Database Management & Campaign Ideation

- Updated the social media post database for the DPS campaign across all channels.
- Created and verified a database of bKash offer links to ensure each deep link functioned correctly.
- Submitted Eid campaign proposals focused on digital engagement strategies.
- Enhanced the Eid presentation by integrating screenshots of live social media posts.
- Progressed through the Fundamentals of Digital Marketing course modules.

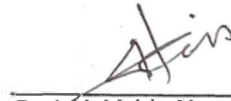


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## Weekly Overview of Internship Activities


Week: 3<sup>rd</sup> Week

Date: February 9 – February 15

List of activities:

### Course Completion & Ad Format Selection

- Finalized the Fundamentals of Digital Marketing certification.
- Researched and presented various digital display ad formats for promoting bKash payments.
- Shadowed Tousif Bhai and Zeenat Apu to understand their digital media planning process.
- Assisted Tousif Bhai in automating the hero banner scheduling report to detect conflicts.



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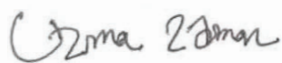
Week: 4<sup>th</sup> Week

Date: February 16 – February 22

### List of activities:

#### Certification & Content Assessment

- Began and continued working toward the Google Ads Display Certification.
- Reviewed a feature film and provided a content suitability report for a potential bKash partnership.
- Selected engaging visuals for the Digital Union campaign's social media rollout.
- Conducted QA testing on bKash app deep links, documented issues, and created a shared report.



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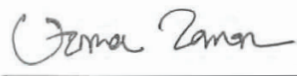
Week: 5<sup>th</sup> Week

Date: February 23 – March 1

List of activities:

### Deep Link QA & Influencer Research

- Extended deep link testing across all social platforms and updated the QA database.
- Curated a shortlist of potential influencers for the upcoming Eid campaign.
- Completed the Google Ads Display Certification successfully.
- Filtered Islamic/Waz channels to identify optimal ad placement by comparing average view counts.



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## Weekly Overview of Internship Activities

Week: 6<sup>th</sup> Week

Date: March 2 – March 8

List of activities:

### Search Campaign Development

- Conducted keyword research for the bKash payment search campaign.
- Initiated the Google Ads Search Certification coursework.
- Drafted headlines and ad descriptions tailored to researched keywords.
- Verified correct placement of bKash ads across partner media outlets.



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## Weekly Overview of Internship Activities

Week: 7<sup>th</sup> Week

Date: March 9 – March 15

List of activities:

### Campaign Refinement & Content Review

- Submitted the weekly top sheet payment report.
- Refined search ad copy based on stakeholder feedback and expanded Bangla keyword set.
- Drafted synopses and evaluated drama collaborations for brand alignment.
- Supported bKash Search Enhancement Project with additional keyword research.



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## Weekly Overview of Internship Activities

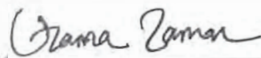
Week: 8<sup>th</sup> Week

Date: March 16 – March 22

### List of activities:

#### Social Engagement & Reporting

- Selected giveaway winners for the bKash Live Shopping campaign.
- Analyzed audience queries under remittance-related social posts.
- Co-led promotional activities for the BOGO campaign with fellow interns.
- Brainstormed and planned TikTok video concepts showcasing Eid shoe-shopping offers.
- Uploaded updated bKash offer descriptions to the corporate website.
- Learned to extract and interpret Google Ads and Meta campaign performance reports.
- Attended the “CV Writing and Interview Skills” workshop conducted by bKash HR.



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## Weekly Overview of Internship Activities

Week: 9<sup>th</sup> Week

Date: March 23 – March 29

### List of activities:

#### Video Production & Live Campaign Wrap-Up

- Curated and edited video clips for two Digital Union project highlight reels.
- Co-produced a short social video with marketing interns based on prior brainstorming.
- Finalized giveaway winner announcements for the Live Shopping campaign.



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## Weekly Overview of Internship Activities

Week: 10<sup>th</sup> Week

Date: April 6 – April 12

### List of activities:

- Curated and edited video clips for another two Digital Union project highlight reels.
- Collaborated in ideation strategies for remittance product during Eid-ul-Adha



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Uzma Zaman

Assistant Manager

Media & Digital Marketing, Marketing

bKash Limited



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Dr. Md. Nahin Hossain

Assistant Professor

Business and Technology Management

Islamic University of Technology

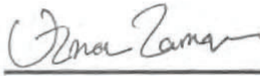
## Weekly Overview of Internship Activities

Week: 11<sup>th</sup> Week

Date: April 13 – April 19

### List of activities:

- Joined in client meeting with my supervisor and gave feedback regarding how the product could work.
- Did a qualitative analysis of how “Deshe deshe mahe ramadan” performed.



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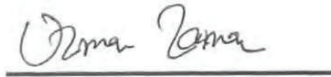
## Weekly Overview of Internship Activities

Week: 12<sup>th</sup> Week

Date: April 20 – April 26

### List of activities:

- Went through multiple scripts of Ovc's, drama series to determine and help decide with which bKash should collaborate.
- Did a quantitative analysis of online performance in YouTube of two news channels to help decide from which channel is ad buying more worth it .



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# Sadman Munir Neehal

## Shob Moment e bKash Payment\_ Marketing campaign analysis for the ramadan-eid festive season.pdf

 Internship Report Check

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