

Internship Report on

“Digital Marketing Practices in Bangladesh: A Case Study on Progoti Systems Limited (TallyKhata)”

Submitted by

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Program: Bachelor of Business Administration (BBA)

Major: Marketing

Semester: Fall 2025

Submitted to

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Sonargaon University (SU)

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Supervised by

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Lecturer

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Sonargaon University (SU)



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Letter of Transmittal

January 03, 2026

To,
Shakila Yesmin
Lecturer
Department of Business Administration
Sonargaon University.

Subject: Submission of internship report on “Digital Marketing Practices in Bangladesh: A Case Study on Progoti Systems Limited (TallyKhata).”

Dear Ma’am,

With due respect, I would like to inform you that it is indeed a great pleasure to have the opportunity for submitting the internship report according to your instructions entitled on “Digital Marketing Practices in Bangladesh: A Case Study on Progoti Systems Limited (TallyKhata)” which was assigned to me as a partial requirement for the completion of BBA program. Throughout the study I have tried the best to accommodate as much as information and relevant issues as possible and tried to followed the instructions that you have suggested. There might be some errors through oversight in the report, I sincerely apologies for such unintentional errors. I would be grateful to you if you kindly consider my unintentional mistakes.

I am grateful to you for your kind guidance and cooperation at every step of my endeavor during the preparation of this report. It would be a great help for if you kindly take some time to go through the report and evaluate this.

Sincerely Yours

Md. Robeul Islam Rana
ID: BBA2201025051
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Student's Declaration

This is Md. Robeul Islam Rana Khan, a student of Bachelor of Business Administration, ID No: BBA 2201025051 from Sonargaon University (SU) would like to solemnly declare that this internship report titled “Digital Marketing Practices in Bangladesh: A Case Study on Progoti Systems Limited (TallyKhata)” has been authentically prepared by me under supervisor of Shakila Yesmin, Lecturer, Department of Business Administration, Sonargaon University.

I didn't breach any copyright act internationally. I am further declaring that I did not submit this report anywhere for awarding any degree, diploma, or certificate.

Md. Robeul Islam Rana

ID: BBA2201025051

Program: BBA

Major: Marketing

Sonargaon University (SU)

Letter of Authorization

This is to certify that Md. Robeul Islam Rana Khan ID: BBA2201025051, Department of Business Administration, has completed his internship report entitled as “Digital Marketing Practices in Bangladesh: A Case Study on Progoti Systems Limited (TallyKhata)” under my supervision as a part of partial requirement for obtaining Bachelor of Business Administration (BBA) degree in Marketing major. This report can be accepted for evaluation. To the best of my knowledge, the above mentioned work has been conducted by the student himself. Any option or suggestion made in this study are entirely that of the author of this internship report.

I wish him every success in life.

Shakila Yesmin
Lecturer
Department of Business Administration
Sonargaon University (SU).

Acknowledgement

Nothing can be accomplished alone. Without the help of the number of persons the success remains silent. I am very much fortunate to get the sincere guidance and supervision from a number of people. First of all, I am very much grateful of Almighty Allah who gave blessings, courage and ability to prepare this report.

I am very much grateful to Shakila Yesmin, Lecturer, Department of Business Administration, Sonargaon University (SU) for guiding me to complete my internship report. I am also highly indebted to her for the scholarly and constructive suggestion, which was of much assistance to prepare this report on “Digital Marketing Practices in Bangladesh: A Case Study on Progoti Systems Limited (TallyKhata)”. I am deeply grateful to all concerned persons who provide valuable guidance, suggestions and advice in collecting information, analyzing and preparing the internship report. I am particularly indebted to those whose efforts and cordial cooperation contributed significantly to the successful completion of this report.

I would like to thank all the employees of Progoti Systems Ltd (TallyKhata) for the unconditional love and support they have shown to me. They always treat me as a member of their team. Besides I have special appreciation towards following resource person for helping me.

I am also grateful to high officials and all the officials and staffs and officers, for their friendly behavior, heartiest cooperation and other services during my studies.

Executive Summary

This report is based on real field practices at Progoti Systems Ltd (TallyKhata), emphasizing Digital Marketing. In the rapidly evolving business landscape, digital marketing plays a vital role in achieving organizational objectives by effectively reaching target audiences through the right digital channels at the right time. It involves strategic planning, market research, implementation, and performance evaluation to strengthen brand positioning and customer engagement. To ensure long term marketing success, the company should focus on strengthening its Digital Marketing Planning and Resource Management. This includes data-driven recruitment of marketing professionals, continuous skill development, and a performance-based evaluation system that rewards innovation and results. Encouraging initiatives like monthly recognition or team-building activities can boost team morale and enhance overall marketing performance. Furthermore, the company should establish a dedicated Market Analysis and Research Unit to monitor both domestic and international markets. This team will identify emerging market opportunities, analyze competitor movements, and recommend strategic marketing decisions. Such an approach will help Progoti Systems Ltd (TallyKhata) achieve sustainable brand growth, expand its customer base, and maintain a competitive edge in the digital marketplace.

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List of Acronyms

Symbol/Abbreviation	Description
ASO	App Store Optimization
BNPL	Buy Now, Pay Later
B2B	Business to Business
CPC	Cost Per Click
CPA	Cost Per Acquisition
CTR	Click Through Rate
FMCG	Fast-Moving Consumer Goods
KPI	Key Performance Indicator
MFS	Mobile Financial Services
MSME	Micro, Small and Medium Enterprises
NPL	Non-Performing Loan
PSP	Payment Service Provider
PSO	Payment System Operator
QR	Quick Response (Code)
ROI	Return on Investment
SEO	Search Engine Optimization
SMS	Short Message Service
UI/UX	User Interface / User Experience
TVC	Television Commercial
URL	Uniform Resource Locator

Chapter One: Introduction

1.1 Introduction

In today's digital era, marketing has undergone a major transformation. Traditional marketing methods are no longer sufficient to reach and engage modern consumers who spend much of their time online. As a result, digital marketing has become an essential tool for businesses in Bangladesh, allowing them to connect with customers more effectively through social media, websites, mobile applications, and online advertising platforms. The growing use of smartphones and internet access has accelerated this shift, making digital marketing one of the most dynamic and impactful areas of modern business strategy.

Progoti Systems Limited, the company behind the digital platform **TallyKhata**, is a leading example of how Bangladeshi enterprises are adopting digital marketing to reach small and medium businesses (SMEs) across the country. TallyKhata is a digital ledger app designed to help small business owners record sales, manage due payments, and grow their businesses using technology. To expand its user base and strengthen brand awareness, Progoti Systems Limited actively applies a range of digital marketing strategies—such as social media marketing, influencer campaigns, content creation, and data-driven customer engagement.

This internship report focuses on digital marketing management practices at Progoti Systems Limited, highlighting how the company plans, executes, and monitors its digital marketing activities to achieve its business goals. It also explores the challenges and opportunities that arise when applying digital marketing in the Bangladeshi context. Through this study, I aim to gain practical insights into how digital marketing strategies are developed and implemented in a real-world business environment and how they contribute to organizational growth and customer satisfaction.

1.2 Background of the Study

Digital marketing has become one of the most important tools for modern businesses. With the rapid growth of internet users and smartphone penetration in Bangladesh, both large and small companies are now using digital platforms to promote their products and services. Social media platforms such as Facebook, YouTube, Instagram, and TikTok have become powerful channels for reaching customers directly, building relationships, and increasing brand awareness.

In Bangladesh, small and medium-sized enterprises (SMEs) make up a large part of the economy. However, many of these small businesses face challenges in marketing, record-keeping, and customer communication. To address these problems, digital tools and apps have become increasingly popular, allowing entrepreneurs to manage their businesses more effectively. One such initiative is **TallyKhata**, developed by **Progoti Systems Limited**, which provides digital solutions for small business owners to record sales, manage dues, and analyze their business growth.

Progoti Systems Limited has been using various digital marketing strategies to promote TallyKhata among small business owners across Bangladesh. These include social media campaigns, influencer marketing, video content, and targeted advertisements. Through these efforts, the company has been able to reach millions of users, educate them about digital bookkeeping, and help them adopt the app for better business management.

This study focuses on how Progoti Systems Limited manages its digital marketing operations — from planning to execution — and how these strategies contribute to customer engagement and business growth. Understanding these practices will provide valuable insights into the role of digital marketing in promoting tech-based business solutions in Bangladesh’s emerging digital economy.

1.3 Objectives of the Study

The main purpose of this study is to understand how Progoti Systems Limited manages and applies digital marketing strategies to promote its product TallyKhata among small business owners in Bangladesh. The study aims to explore the company’s marketing techniques, tools, and their impact on business performance and customer engagement.

Main Objective:

- ❖ To analyze the digital marketing practices of Progoti Systems Limited (TallyKhata) and their role in achieving the company’s marketing goals.

Specific Objectives:

- To identify the major digital marketing tools and platforms used by Progoti Systems Limited.
- To study how the company plans, implements, and monitors its digital marketing campaigns.
- To examine the effectiveness of social media marketing in increasing customer engagement and user growth.
- To understand the challenges faced by the marketing team in managing digital promotions.
- To suggest possible improvements for enhancing the company’s digital marketing performance.

1.4 Scope of the Study

This study mainly focuses on understanding the digital marketing activities of Progoti Systems Limited, particularly in promoting its product TallyKhata. It covers how the company plans, executes, and evaluates different digital marketing campaigns to reach small business owners across Bangladesh.

The study includes an analysis of various digital marketing tools such as social media marketing, content marketing, search engine optimization (SEO), paid advertising, and online engagement strategies. It also explores how these practices help the company achieve its marketing goals and attract new users to the TallyKhata platform.

The scope of the study is limited to the digital marketing department of Progoti Systems Limited. The report does not focus on other areas such as product development, finance, or human resource management. The findings and conclusions are based on observations, discussions with the marketing team, and data collected during the internship period.

1.5 Research Methodology

The methodology of this study describes how the research was conducted to understand the digital marketing management practices of Progoti Systems Limited (TallyKhata). It explains the sources of information, data collection methods, and analysis techniques used to prepare the report.

1.5.1 Nature of the Study

This study is mainly descriptive in nature. It focuses on observing and describing the existing digital marketing practices of Progoti Systems Limited. The purpose is to analyze how the company uses different digital marketing tools and strategies to achieve its business goals.

1.5.2 Sources of Data

Both **primary** and **secondary** data have been used in the completion of this study.

- **Primary Data:**

Information was collected directly from the company through personal observation, informal interviews, and discussions with the digital marketing team members. The internship experience also provided firsthand insights into how the marketing department operates and manages campaigns.

- **Secondary Data:**

Secondary information was gathered from company documents, official websites, social media pages, internal reports, and online articles related to digital marketing and TallyKhata. Academic journals, books, and previous research papers were also reviewed to support the study.

1.5.3 Data Collection Methods

- Direct observation of digital marketing activities during the internship.
- Informal interviews and conversations with the marketing team and supervisors.
- Review of online campaigns and content posted on TallyKhata's social media platforms.
- Analysis of available company materials, reports, and digital performance data.

1.5.4 Data Analysis

The collected data were organized, summarized, and analyzed using qualitative methods. The main focus was to identify patterns, strengths, and areas for improvement in the company's digital marketing management. Tables, charts, or examples were used where necessary to present findings clearly.

1.6 Significance of the Study

This study is significant because it helps to understand how digital marketing is changing the way businesses in Bangladesh reach and engage their customers. In a developing country like Bangladesh, where most businesses are small and medium-sized enterprises (SMEs), digital marketing provides a low-cost and effective way to promote products and services.

By studying the digital marketing management practices of Progoti Systems Limited, this report shows how a Bangladeshi tech company uses digital tools to promote its product TallyKhata, which supports small business owners. The findings of this study will help explain how well-planned digital marketing campaigns can increase brand awareness, attract users, and build trust among target audiences.

For students and researchers, this study offers practical insights into how digital marketing strategies are applied in real business environments. It also helps to connect theoretical knowledge with real-life practices. For companies, especially startups and SMEs, the study can serve as an example of how effective digital marketing management can support business growth and customer retention in the competitive digital market of Bangladesh.

Overall, this study contributes to a better understanding of the growing importance of digital marketing in the country's business sector and highlights how innovation and technology can help local businesses succeed.

1.7 Limitations of the Study

Every study has certain limitations, and this report is no exception. While preparing this internship report on the digital marketing management practices of Progoti Systems Limited (TallyKhata), some challenges were faced that may have affected the depth of the analysis.

- **Limited Time Period:** The internship duration was short, so it was not possible to observe all digital marketing activities or long-term strategies in detail.
- **Access to Confidential Data:** Some important internal information, such as detailed marketing budgets, campaign performance data, and strategic plans, were confidential and not shared for privacy reasons.
- **Limited Area of Focus:** The study focused only on the digital marketing activities of Progoti Systems Limited. Other important areas like finance, product development, or customer service were not covered.
- **Small Sample Size:** The study relied mainly on observations and discussions within a small team. A larger number of interviews or surveys could have provided a broader understanding of the company's marketing practices.
- **Changing Digital Environment:** Digital marketing trends and technologies change very quickly. The strategies observed during the internship may evolve soon, which can make some findings less relevant over time.

Despite these limitations, every effort was made to ensure the accuracy and reliability of the findings presented in this report.

Chapter Two: Organizational Overview

2.1 Background of the Company

Progoti Systems Limited (PSL) is a leading technology-based company in Bangladesh that focuses on empowering small and medium-sized enterprises (SMEs) through digital solutions. The company was founded with the vision of promoting financial inclusion and helping small business owners manage their operations more efficiently using modern technology.

One of the company's flagship products is **TallyKhata**, a free digital ledger and business management app designed for small shop owners and traders. The app allows users to easily record sales, purchases, and customer dues on their mobile phones. It also helps them keep track of payments, send automatic due reminders to customers via SMS, and analyze business performance through digital reports.

Since its launch, **TallyKhata** has gained millions of users across Bangladesh, becoming one of the most trusted digital tools for small businesses. Its simple interface and local language make it easy for users with little technical knowledge to adopt digital record-keeping. The platform's goal is to help small entrepreneurs move from traditional paper-based systems to digital business management, making their operations more transparent and efficient.



Progoti Systems Limited uses a combination of innovation, data analytics, and digital marketing to reach its target users. The company has an active digital presence on platforms such as Facebook, YouTube, and TikTok, where it promotes the TallyKhata app through awareness campaigns, video tutorials, and user success stories.

Through its continuous efforts, Progoti Systems Limited is contributing to the Digital Bangladesh vision by empowering small businesses with financial and technological tools. The company's focus on customer satisfaction, digital innovation, and inclusive growth has positioned it as a key player in Bangladesh's fintech and digital transformation ecosystem.

2.2 Organizational Structure



Progoti Systems Limited (PSL) has a structured and well-organized management system that helps it operate efficiently and achieve its goals. The company follows a hierarchical structure, where responsibilities and decision-making powers are clearly divided among different departments and managerial levels. This structure ensures smooth coordination, effective communication, and efficient workflow within the organization.

➤ **Top Management**

The top management of Progoti Systems Limited consists of the Board of Directors and Chief Executive Officer (CEO). They are responsible for setting the company's vision, mission, and long-term strategic goals. The top management also makes major decisions related to investments, partnerships, and business growth.

➤ **Middle Management**

The middle management includes department heads and senior managers who oversee different functional areas such as:

- Marketing and Communication
- Product Development
- Technology and Engineering
- Finance and Accounts
- Human Resources
- Customer Support and Operations

These managers are responsible for planning, supervising, and ensuring that their teams achieve departmental objectives. They also act as a link between top management and operational employees.

➤ **Operational Level**

At the operational level, there are executives, officers.

2.3 Company Vision

- **Digitize the traditional sector:**

Act as a catalyst for transforming the traditional sector into a more modern, efficient, and digital economy.

- **Create a cashless and smart Bangladesh:**

Contribute to the national goal of a technology-driven economy by promoting digital transactions and financial inclusion.

- **Improve Standard of living:**

Improve the lives of millions of families in Bangladesh by fostering the growth of the small businesses that support them.

2.4 Company Mission

- **Empower Micro and Small Businesses:**

Enable merchants to manage their finances digitally, replacing traditional manual methods.

- **Increase Sales:**

Help businesses grow revenue by accepting digital payments from customers through a single QR code.

- **Facilitate Business Expansion:**

Provide access to working capital loans and other financial services through partnerships with banks and financial institutions.

2.5 Product Overview of TallyKhata by Progoti Systems Limited

TallyKhata is a digital platform / mobile application designed to serve micro, small and medium enterprises (MSMEs) in Bangladesh. Key features of the TallyKhata highlight:

-Digital Bookkeeping: Small businesses can record daily sales, purchases, expenses, and manage customers/suppliers lists.

-Digital Wallet & Payments: Through their wallet product (TallyPay) and “Super QR” code mechanism, merchants can accept payments from multiple banks and mobile-finance apps using one QR code.

-Access to Working Capital / Business Loans: By leveraging the data captured from bookkeeping and payments, TallyKhata pursues giving small merchants access to loans.

-Offline Functionality & Backup: The app claims users can input data even when offline, and restore their data if the phone is lost.



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2.6 Key Benefits / Value Proposition

- Simplifies the traditional “khata” (ledger book) → digitizes it. Helps reduce manual errors, enhances visibility (receivables/payables) and improves customer relationships via transaction messages.
- The one-code Super QR simplifies accepting payments from customers using different bank/MFS (mobile financial service) apps — reducing operational friction.
- The data captured from merchant activity can be used to assess creditworthiness, thereby enabling access to working-capital, which is typically difficult for small merchants in Bangladesh.

2.7 Differentiators & Strategic Strengths

- Integration across bookkeeping, payments, credit in one platform (rather than standalone ledger app or payments app).
- The sheer scale: As per their website, they are “the largest MSME platform in Bangladesh” with a claimed million+ monthly active users.
- Offline usability: Many small merchants may have intermittent internet, and the app supports offline entries.
- Licensed payments wallet with regulated PSP status (via Bangladesh Bank) giving credibility in payments space.

2.8 Core Values

- **Accessibility:** Ensuring micro-merchants and small businesses across Bangladesh can use digital bookkeeping, payments and finance, even with minimal digital skills.
- **Simplicity:** Offering a user interface and process that is easy (in Bangla, offline capable, intuitive) so that business owners can adopt quickly.
- **Integrity & Transparency:** Promoting clear record-keeping (e.g., ledger entries, messages to customers, digital audit trails) and trustworthy payments/credit services.
- **Empowerment:** Enabling small businesses to grow — via data, payments, credit — and thereby contribute to the national economy and livelihoods.
- **Innovation:** Using technology (mobile apps, Super QR, digital wallet, data analytics) to transform the informal business sector and fill gaps in the market.
- **Inclusivity:** Serving underserved segments (micro, rural, informal merchants), ensuring that digital transformation reaches beyond big urban enterprises.

2.9 Current Status & Metrics

The app is available on Google Play with over 5 million downloads. Reported to be used by “millions of shopkeepers” and recording “tens of millions of transactions per month”.

2.10 Product Challenges

For very small merchants, digital literacy and smartphone usage may still be a barrier; adoption might require training/support.

- **Integration of Credit-offering** may face regulatory or underwriting risks (e.g., proper data, risk of defaults).
- **Competition:** There are many apps targeting book-keeping or payments in Bangladesh; TallyKhata’s edge depends on the integrated suite.
- **Merchant Trust:** Some users mention in comments about limitations in free versions, messaging volume etc. (see reviews).

2.11 SWOT Analysis:

Strengths

- Largest MSME-focused platform; strong brand recall among shopkeepers
- Integrated suite on bookkeeping, Super QR payments, credit rails
- Regulatory credibility (licensed payments footprint)
- Rich transaction data enabling risk scoring & tailored offers
- Low-friction UX, offline entries, Bengali-first experience

Weaknesses

- Monetization still evolving; ARPU sensitive in micro-merchant segment
- Digital literacy/support needs for very small merchants
- Android-heavy dependency; device/storage constraints
- Churn risk with seasonal/irregular merchants
- Early-stage credit underwriting; potential NPL exposure

Opportunities

- Rapid MSME digitization & government push for cashless
- Partnerships with banks/MFS, FMCG distributors, POS/ERP vendors
- Data-driven working capital, invoice financing, B2B BNPL
- Value-added services: inventory, e-invoice/VAT tools, supplier financing
- Geo-expansion to similar markets once unit economics mature

Threats

- Strong competition (bKash/Nagad, bank apps, other ledger/payment apps)
- Regulatory shifts (Bangladesh Bank rules, data-privacy mandates)
- Macro headwinds: inflation, supply shocks affecting MSME liquidity
- Fraud/operational risks in QR payments and credit disbursement
- Platform dependency on payment rails/connectivity outages

Chapter Three: Internship Position & Duties

3.1 Internship Position and Duties

- **Internship Position:** Digital Marketing Intern at TallyKhata (Progoti Systems Limited)
- **Department:** Marketing & Communications
- **Duration:** 3 Months
- **Reporting to:** CEO
- **Work Type:** Hybrid (Head Office in Dhaka)

3.2 Key Duties & Responsibilities

During my internship at Progoti Systems Limited (TallyKhata) under the Digital Marketing Department, I performed various tasks related to online brand promotion, content management, campaign analysis, and communication support. My daily and weekly duties are summarized below:

➤ **Social Media Management**

- Created, edited, and published marketing content on Facebook, Instagram, and LinkedIn.
- Prepared Bangla and English captions promoting key features such as *TallyKhata*, *TallyPay*, and *Super QR*.
- Scheduled posts using Meta Business Suite and monitored engagement metrics (likes, comments, shares, reach).
- Collected feedback from users and forwarded common questions to the customer-support team.

➤ **Content Creation and Coordination**

- Assisted in writing short promotional copy for digital banners, short videos, and infographics.
- Worked closely with the design team to ensure visuals matched campaign themes.
- Helped prepare merchant success stories highlighting how small shopkeepers benefited from TallyKhata.
- Participated in brainstorming sessions for seasonal campaigns (e.g., Eid, Pahela Baishakh, and Independence Day).

➤ **Digital Advertising and Campaign Support**

- Supported the team in running Facebook and Google Ads for app downloads and merchant onboarding.
- Tracked ad performance (CTR, CPC, impressions) and prepared summary reports in Excel.

-Helped test different creative versions to find which performed best among micro-merchants.

➤ **Market and Competitor Research**

-Conducted research on other fintech and bookkeeping apps in Bangladesh such as bKash Merchant App, SmartKhata, and ShurjoPay.

-Compared their features, user engagement style, and digital campaigns to identify improvement areas for TallyKhata.

-Monitored user reviews on the Google Play Store and summarized feedback trends.

➤ **Analytics and Reporting**

-Collected data from **Google Analytics, Meta Ads Manager, and Firebase** to measure campaign results.

-Prepared weekly digital performance reports for team meetings.

-Learned how to analyze marketing funnels – from impressions to app installs and active users.

➤ **Community and Field Support**

-Assisted in collecting photos and testimonials from merchants for promotional content.

-Helped organize small community events to teach shopkeepers how to use TallyKhata and TallyPay.

-Supported field marketing activities and coordinated with local brand promoters.

➤ **Team Collaboration and Learning**

-Attended weekly meetings to discuss campaign performance and upcoming strategies.

-Took part in brainstorming sessions for brand storytelling and influencer marketing.

-Learned about fintech marketing, merchant behavior, and digital adoption trends in Bangladesh.

3.3 Difficulties Faced during Internship

During my internship at **Progoti Systems Limited (TallyKhata)**, I faced several challenges while performing digital marketing tasks and adjusting to the professional work environment. These difficulties helped me learn valuable lessons about teamwork, time management, and adapting to a fast-moving fintech company.

➤ **Adapting to a New Work Environment**

At the beginning, it was challenging to adjust to the company's fast-paced and data-driven environment. The marketing team worked under tight deadlines, and I had to quickly learn how to balance multiple tasks such as content writing, post scheduling, and data reporting.

➤ **Limited Practical Experience**

Although I had theoretical knowledge of digital marketing, using real-life tools such as Meta Business Suite, Google Ads, and Google Analytics was new to me. Understanding how to measure performance metrics like CPC, CTR, and engagement rate took some time and guidance from my supervisor.

➤ **Technical and Design Challenges**

Sometimes I faced difficulties while working with design software or coordinating with the creative team for banner and video content. Minor technical issues such as file format errors, color mismatches, and resizing for different platforms slowed down the process.

➤ **Communication Gap**

At first, I struggled to clearly communicate my ideas and progress updates during team meetings. Since the company has multiple departments (marketing, product, tech, and field operations), it was sometimes confusing to know who to contact for specific approvals or information.

➤ **Data Interpretation & Reporting**

Preparing performance reports using real campaign data was one of the hardest parts. I had to learn how to organize and interpret raw numbers into meaningful insights — for example, identifying which ads performed best or what caused a drop in engagement.

➤ **Remote Work Limitations**

Some tasks were completed remotely, which made collaboration slower at times. Internet issues and lack of face-to-face discussions created delays in content approval and project feedback.

➤ **Time Management**

Managing multiple responsibilities such as social media updates, campaign tracking, and research within daily deadlines was a major challenge. I learned to prioritize tasks and use checklists to stay organized.

3.4 Learning Outcome from these Challenges

Through these duties, I gained hands-on experience in digital marketing campaign execution, social media strategy, marketing analytics & data interpretation, brand storytelling for fintech & MSME audiences and cross-functional teamwork and creative collaboration. The internship helped me understand how a fintech company like Progoti Systems Limited uses digital marketing to engage millions of small business owners and promote financial inclusion across Bangladesh.

Despite these difficulties, each challenge helped me grow professionally.

I improved my communication skills, gained confidence with digital marketing tools, and developed a stronger sense of responsibility and teamwork.

These experiences made the internship at **TallyKhata** a valuable step toward understanding how modern fintech companies manage digital marketing in Bangladesh.

Chapter Four: Analysis & Findings

4.1 Findings

The analysis of digital marketing practices at **Progoti Systems Limited (TallyKhata)** reveals how the company uses online channels and data-driven tools to reach millions of small business owners across Bangladesh. TallyKhata combines digital innovation, localized content, and strategic partnerships to promote financial inclusion and digital bookkeeping among micro and small enterprises (MSMEs).

➤ Digital Marketing Strategy Overview

The main goal of TallyKhata's digital marketing is to increase app downloads, retain users, and build trust among small merchants. Target customer is micro and small shop owners in both urban and rural Bangladesh — many with limited digital literacy.

The marketing team uses a mix of organic content and paid campaigns to educate merchants about digital bookkeeping, mobile payments, and working capital benefits.

The overall strategy focuses on awareness → education → adoption → retention through continuous digital engagement.

➤ Social Media and Content Marketing

TallyKhata maintains an active presence on Facebook, YouTube, and LinkedIn, where it shares videos, infographics, and tutorials in Bangla. Facebook is the primary channel because most small merchants are active there.

Content types includes- merchant success stories, seasonal campaign posts (Eid, Boishakh, Victory Day) and partnership announcements and awareness messages etc.

Finding: Using Bangla-language content and storytelling built trust and engagement. This localized strategy made TallyKhata relatable to grassroots merchants.

➤ Digital Advertising and Campaign Performance

The company runs Facebook and Google Ads to promote app downloads and merchant registration. Ads are optimized for low cost user acquisition (CPC/CPA) and tractable via Firebase and Google Analytics.

Campaigns often target users by location, business type, and mobile device to reach the right audience.

Finding: Paid campaigns have been highly effective in reaching new users, but maintaining long term engagement remains a challenge due to merchants' limited digital experience.

➤ **SEO and App Store Optimization (ASO)**

TallyKhata uses **search engine optimization** and **app store optimization** to improve visibility. Keywords such as “*digital khata*,” “*business record app*,” “*Tally app Bangladesh*” are used in descriptions. App reviews and ratings are regularly monitored to improve credibility.

Finding: Regular optimization helped TallyKhata rank higher in app stores, driving organic downloads alongside paid promotions.

➤ **Email and SMS Marketing**

The company uses SMS notifications and in-app messages to remind merchants about payments, updates, and new features. Occasionally, email campaigns are sent to business partners and enterprise users.

Finding: Personalized messages improved user retention and reminded merchants to stay active on the app.

➤ **Analytics and Performance Tracking**

The marketing team relies on tools like Google Analytics, Meta Business Suite, and Firebase for real-time performance tracking. Data-driven insights are used to adjust campaigns quickly — such as changing target demographics or creative designs.

KPIs tracked includes- App installs, Active users, Click-through rate (CTR), Cost per acquisition (CPA), Engagement rate etc.

Finding: The data-centric approach allows continuous optimization but requires skilled analysts and marketing automation for scaling.

➤ **Partnership and Collaboration Marketing**

TallyKhata collaborates with banks, MFS providers (like bKash, Nagad), and corporate distributors for joint campaigns. These partnerships help expand the merchant base and promote Super QR and TallyPay services.

Finding: Partnerships build credibility and accelerate market penetration in the MSME sector.

➤ **Challenges Observed**

Maintaining consistent engagement among small merchants is difficult due to low digital literacy like budget limitations for large-scale paid campaigns, competition from other fintech and bookkeeping apps in Bangladesh need for stronger retention marketing to keep inactive users engaged.

Chapter Five: Recommendations and Conclusion

5.1 Recommendations and Conclusion

Based on the analysis and findings of TallyKhata's digital marketing practices, the following recommendations can help the company improve its digital reach, engagement, and long-term business impact.

➤ **Strengthen User Retention Campaigns**

They should launch personalized re-engagement campaigns using SMS, push notifications, and WhatsApp to remind inactive merchants to record their sales or use TallyPay and offer reward programs or badges for merchants who use the app regularly to increase loyalty.

➤ **Expand Digital Education for Merchants**

They may introduce digital literacy tutorials in Bangla- through short animated videos or voice messages - showing how to use bookkeeping and QR payment features and promote success stories of real users to build community trust.

➤ **Increase Data-Driven Marketing**

Investment in marketing automation and analytics dashboards for better insight into customer behavior should be increased. Segmentations can be done based on region, business type, and activity level to send more relevant marketing messages.

➤ **Enhance Content Marketing**

Production of more short-form video content (Facebook Reels, YouTube Shorts, TikTok) focusing on practical business tips might be launched. Collaborate with micro-influencers and shop-owner ambassadors to increase credibility and peer influence is suggested.

➤ **Leverage Partnerships and Cross-Promotions**

They should strengthen partnerships with banks, MFS providers (bKash, Nagad, Rocket) and FMCG distributors to co-promote merchant campaigns and offer co-branded QR codes and loyalty programs to drive both payment and bookkeeping adoption.

➤ **Improve App Store Optimization and Reviews**

Encouragement of happy merchants to leave positive reviews on Google Play should be highlighted. They should provide regularly update screenshots, app descriptions, and demo videos.

5.2 Conclusion

The study of Progoti Systems Limited (TallyKhata) demonstrates how a Bangladeshi fintech company successfully uses digital marketing to promote financial inclusion and digital record-keeping among millions of small businesses. Through localized content, data-driven ads, and strong social media presence, TallyKhata has built a trusted digital brand among micro-merchants.

However, challenges remain in user retention, digital literacy, and competitive differentiation. To maintain long-term success, the company must continue innovating its marketing strategies, expand regional outreach, and adopt more advanced analytics tools.

In summary, TallyKhata's digital marketing management practices reflect a modern, inclusive, and technology-driven approach that is reshaping the way small businesses in Bangladesh adopt digital solutions. The platform's continuous innovation in marketing and product integration can serve as a model for other fintech companies aiming to reach underserved markets.

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