Internship Report

on

Promotional activities in Bangladesh:
A Case Study on Dutch Bangla Bank PLC.

Submitted by:

Md. Jakir Hossain

ID: BBA2202026105

Program: Bachelor of Business Administration (BBA)

Major: Marketing

Semester: Spring-2026

Submitted to:

Department of Business Administration

Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of

Bachelor of Business Administration (BBA)

Sonargaon University (SU)

147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: May 02, 2026

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Submitted to:

Naima Khan Tarin

Lecturer

Department of Business Administration

Sonargaon University (SU)

Sonargaon University (SU)

147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: May 02, 2026

Letter of Transmittal

Date: May 02, 2026
To,
Naima Khan Tarin
Lecturer
Department of Business Administration
Sonargaon University (SU), Dhaka

Subject: Submission of Report on “Promotional activities in Bangladesh: A Case Study on Dutch Bangla Bank PLC”.

Dear Sir,

With due respect, I would like to inform you that I have successfully completed my report titled “Promotional activities in Bangladesh: A Case Study on Dutch Bangla Bank PLC.”, which is submitted as part of the requirements for completing the BBA program.

It has been a valuable and enriching experience working on this report, as it allowed me to apply the theoretical knowledge gained throughout the BBA program to a real-world context. I have made every effort to gather relevant information, analyze data, and present insights that reflect the Promotional activities at Dutch Bangla Bank PLC. I believe the report offers a comprehensive view of the bank's Marketing policies and procedures and how they align with the broader landscape of Promotional activities in Bangladesh.

While preparing this report, I tried my best to ensure accuracy and depth, despite certain limitations and challenges along the way. I hope the report meets your expectations and fulfills the academic requirements.

If you need any clarification or further information, I would be more than happy to provide it.

Thank you very much for your guidance and support.

Sincerely,

Md. Jakir Hossain
ID: BBA2202026105
Department of Business Administration
Sonargaon University (SU)

Letter of Authorization

I, Mst., Naima Khan Tarin, Lecturer, Department of Business Administration, Sonargaon University (SU) hereby certify that the Report work entitled “Promotional activities in Bangladesh: A Case Study on Dutch Bangla Bank PLC.” has been prepared by Md. Jakir Hossain, ID: BBA2202026105, Department of Business Administration, Sonargaon University (SU) and submitted as a requirement for the partial fulfillment for the degree of the Bachelor of Business Administration (BBA) with major in Marketing. To the best of my knowledge, the above-mentioned work has been conducted by the student himself. Any option and/or suggestion made in this study are entirely that of the author of this report.

The report is an original work and prepared as a partial requirement of the degree the Bachelor of Business Administration (BBA).

Naima Khan Tarin
Lecturer
Department of Business Administration
Sonargaon University (SU)

Student's Declaration

This is Md. Jakir Hossain, a student of Bachelor of Business Administration (BBA), ID: BBA2202026105 from Sonargaon University (SU) would like to solemnly declaration here that this report on "Promotional activities in Bangladesh: A Case Study on Dutch Bangla Bank PLC." has been authentically prepared by me under supervisor of Naima Khan Tarin, Lecturer, Department of Business Administration, Sonargaon University.

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

Sincerely Yours,

Md. Jakir Hossain
ID: BBA2202026105
Major: Marketing
Semester: Spring-2026
Department of Business Administration
Sonargaon University (SU)

Acknowledgement

First and foremost, I would like to express my sincere gratitude to my supervisor, Naima Khan Tarin, Lecturer, Department of Business Administration, Sonargaon University (SU), for his invaluable guidance, support, and encouragement throughout the preparation of this report. Her insights and expertise in the field of Marketing have greatly enriched my understanding and enabled me to complete this case study on the "Promotional activities in Bangladesh: A Case Study on Dutch Bangla Bank PLC."

I would also like to extend my appreciation to the faculty members of the Department of Business Administration at Sonargaon University for their continuous support and dedication to fostering an environment of learning and growth. My sincere thanks go to Dutch Bangla Bank PLC. for allowing me access to information that has been vital to the successful completion of this study.

Finally, I am deeply grateful to my family, friends, and classmates for their encouragement, motivation, and assistance throughout this journey. Their support has been instrumental in helping me focus and complete this work.

Sincerely,
Md. Jakir Hossain
ID: BBA2202026105
Major: Marketing
Semester: Spring-2026
Department of Business Administration
Sonargaon University (SU)

Executive Summary

The report provides a comprehensive analysis of **Dutch-Bangla Bank PLC (DBBPLC)**, from its inception as a 1995 joint venture to its current status as a cornerstone of the Bangladeshi financial sector is a testament to the power of early technological adoption. By pioneering the nation’s first comprehensive automated banking system, DBBPLC successfully transitioned from a traditional commercial bank into a high-tech infrastructure leader. This journey has been characterized by a relentless expansion of its "Place" strategy, resulting in a network of over 5,000 ATMs—the largest in the country—which has effectively democratized access to banking services for both urban and rural populations. This physical ubiquity acts as a formidable barrier to entry for competitors, as the bank has essentially become synonymous with cash accessibility and financial reliability across the geographic landscape of Bangladesh. Complementing this physical dominance is a brand identity deeply rooted in Corporate Social Responsibility (CSR). DBBPLC has distinguished itself by allocating a significant portion of its profits to large-scale social welfare projects, most notably its national scholarship program and high-tech healthcare initiatives. These efforts have moved the bank’s image beyond mere profit-seeking, fostering a level of public trust and emotional loyalty that is rare in the banking industry. This "socially responsible" branding serves as a core component of its promotional mix, allowing the bank to maintain high customer retention rates even as the market becomes increasingly saturated with private and international banking entities. However, the transition into the modern digital era has presented a unique set of "growing pains" for the institution. Internship observations at the operational level suggest that the bank’s very success in attracting a massive customer base has led to significant branch congestion, often resulting in a diminished in-person customer experience. Furthermore, while the bank was an early mover in the mobile payment space with the NexusPay app, the platform now faces criticism from a tech-savvy younger demographic who find the user interface (UI) and user experience (UX) cumbersome compared to the sleek, minimalist designs of newer fintech competitors. This "digital gap" poses a strategic threat, as Gen Z and Millennial users increasingly prioritize seamless mobile functionality over physical branch proximity. To address these vulnerabilities, the bank’s future trajectory must involve a pivot toward digital modernization and operational agility. A comprehensive SWOT analysis indicates that while DBBPLC’s strengths in accessibility and trust are unrivaled, its primary threat lies in the aggressive "tech-first" strategies of emerging digital banks. The report recommends a multi-pronged revitalization strategy: first, a complete overhaul of the digital ecosystem to improve UI/UX; second, the deployment of advanced self-service kiosks to offload routine transactions from congested branches; and third, a modernization of its marketing efforts. By shifting social media engagement toward dynamic storytelling and video-centric content, DBBPLC can better communicate its legacy of service to a new generation, ensuring its continued dominance in an increasingly paperless and digitized financial environment.

List of Acronyms

Acronyms	Full Name
DBBPLC	Dutch-Bangla Bank PLC
PLC	Public Limited Company
CSR	Corporate Social Responsibility
IMC	Integrated Marketing Communication
AGM	Annual General Meeting
KYC	Know Your Customer
E-KYC	Electronic Know Your Customer
ATM	Automated Teller Machine
FDR	Fixed Deposit Receipt
DPS	Deposit Pension Schemes
MFS	Mobile Financial Services

Table of Contents		
Sl. No.	**Name of Contents**	**Page No.**

Chapter 1
Introduction

1.1 Background of the Study

The banking industry in Bangladesh has undergone a seismic shift over the last decade, transitioning from a landscape dominated by traditional brick-and-mortar operations to a hyper-competitive ecosystem defined by technological disruption and rapidly evolving consumer expectations. In this contemporary marketplace, financial institutions are no longer competing solely on interest rates or credit accessibility; instead, the primary battlegrounds have shifted toward digital agility, organizational transparency, and the accumulation of social capital. This transformation is driven by a tech-savvy demographic that demands instantaneous service, forcing legacy institutions to rethink their operational frameworks to remain relevant in a "cash-lite" economy.

A prime example of this strategic evolution is the recent transformation of Dutch-Bangla Bank Limited (DBBL) into Dutch-Bangla Bank PLC. Far more than a mere legal nomenclature change mandated by the Companies Act, this transition represents a sophisticated corporate pivot toward international standards of governance. By adopting the "Public Limited Company" (PLC) designation, the bank signals a renewed commitment to shareholder accountability and global transparency, which is essential for attracting foreign investment and maintaining stability in a volatile global market. Since its inception as the first joint-venture bank in Bangladesh, Dutch-Bangla Bank has occupied a unique structural position, successfully bridging the divide between high-end corporate financing and mass-market retail banking. This dual success was built upon the country's most expansive physical ATM network and the pioneering launch of "Rocket," a mobile financial service (MFS) that revolutionized banking for the unbanked and underbanked populations.

In the current fiscal climate of 2026, DBBPLC serves as a critical benchmark for how a modern financial institution can balance aggressive digital expansion with a deeply rooted commitment to social welfare. The bank's ability to maintain its market-leading "Place" advantage—characterized by over 5,000 ATMs and a burgeoning network of agent banking outlets—while simultaneously navigating the complexities of digital banking licenses and fintech competition, highlights its multifaceted strategy. By integrating corporate social responsibility (CSR) directly into its brand DNA through large-scale healthcare and educational initiatives, DBBPLC has cultivated a "trust moat" that shields it from the purely transactional nature of modern fintech rivals. Consequently, the study of DBBPLC provides a vital window into the broader industrial shift from traditional banking to a comprehensive, "phygital" financial ecosystem that prioritizes both technological innovation and human-centric service.

1.2 Origin of the Report

This report is a culmination of the mandatory internship program required for the completion of the Bachelor of Business Administration program at Sonargaon University. The internship serves as the bridge between theoretical academic frameworks—such as marketing mix, consumer behavior, and financial analysis—and the pragmatic realities of the banking industry.

I was placed at the **Satmosjid Road Branch** of Dutch-Bangla Bank PLC for a duration of 12 weeks. Under the supervision of Mr. Mukul Hossain, I was assigned to the General Banking/Retail Division, where I had the opportunity to observe daily operations, customer acquisition strategies, and the bank's digital interface firsthand. This report is a reflection of the insights gained during this immersive professional experience.

1.3 Objectives of the Study

1.3.1 Broad Objective:

The primary objective of this study is to critically analyze the integrated marketing communication (IMC) strategies of **Dutch-Bangla Bank PLC** and evaluate how these promotional efforts contribute to its market share and brand equity within the Bangladeshi banking industry.

1.3.2 Specific Objectives:

To achieve the broad objective mentioned above, the following specific objectives have been identified:

- To identify the core promotional tools.
- To evaluate Marketing Effectiveness.
- To assess CSR as a Branding Strategy.
- To analyze "Fast Track" as a Promotional Touchpoint.

1.4 Methodology

To ensure the reliability and validity of the findings, a hybrid research methodology was employed, utilizing both qualitative and quantitative data.

Qualitative Data

Qualitative data is non-numerical information that describes qualities, characteristics, or meanings. It focuses on understanding concepts, thoughts, or experiences and is typically collected through methods like interviews, open-ended observations, or case studies.

Quantitative Data

Quantitative data is numerical information that can be measured, counted, and analyzed statistically. It focuses on quantities and patterns and is typically collected through methods like structured surveys, experiments, and database records to answer questions like "how many," "how much," or "how often."

1.4.1 Primary Data

Primary insights were gathered directly from the source during the internship period:

- **Structured Interviews:** Conducted with Branch Managers and Relationship Officers to understand the internal marketing strategy and the challenges of the "PLC" transition.
- **Direct Observation:** Monitoring the behavior of walk-in customers at the Satmosjid Road Branch to gauge their ease of use with digital kiosks vs. counter services.
- **Client Feedback:** Brief informal surveys with customers regarding their awareness of DBBPLC’s CSR activities.

1.4.2 Secondary Data

Secondary data provided the historical and financial context necessary for the analysis:

- **Internal Publications:** DBBPLC Annual Report 2024 and quarterly financial statements.
- **Regulatory Frameworks:** Circulars and guidelines from **Bangladesh Bank** regarding digital banking security and "PLC" conversion requirements.
- **Web Resources:** Official DBBPLC website, press releases, and reputable financial news outlets (The Daily Star, Business Standard).

1.5 Scope and Limitations

1.5.1 Scope

The scope of this study is centered on the operational and promotional activities of Dutch-Bangla Bank PLC. While it touches upon the broader banking industry for context, the focus remains on DBBPLC's unique "Social-Digital" hybrid model. The study specifically looks at the fiscal year 2024 and the first quarter of 2025.

1.5.2 Limitations

Despite every effort to maintain accuracy, certain limitations were unavoidable:

- **Confidentiality:** Due to bank policy and Non-Disclosure Agreements (NDA), certain sensitive financial data and internal strategic memos could not be included in the report.
- **Geographical Limit:** The primary data is largely based on the Dutch-Bangla Bank PLC., Satmosjid Road Branch**,** which may not perfectly represent the customer demographics of rural or highly industrial zones.
- **Time Constraint:** The 12 Weeks was insufficient to witness the long-term impact of new digital marketing campaigns.

Chapter 2

Organizational

Overview

2.1 Background of Dutch-Bangla Bank PLC

Dutch-Bangla Bank PLC (DBBPLC) stands as a landmark of international collaboration and technological revolution in the Bangladeshi financial sector, having been established in 1995 as the nation's first joint-venture bank. This historic partnership between local Bangladeshi entrepreneurs and the Netherlands Development Finance Company (FMO) was founded with the ambitious vision of introducing global standards of banking to a developing economy, successfully bridging the divide between high-end corporate financing and mass-market retail banking. While many contemporary banks were still rooted in manual, paper-based ledger systems, DBBPLC took a bold, pioneering step toward automation. In the early 2000s, the bank made the largest single investment in Information Technology in the history of the Bangladeshi banking industry, enabling a seamless, real-time online banking network that fundamentally altered the consumer landscape.

This robust technological backbone allowed DBBPLC to launch the country's first truly universal ATM network, which has grown to exceed 5,000 points—the largest in the country—effectively democratizing financial access for both urban and rural populations. Beyond its digital prowess, the bank has cultivated a unique identity as a "Socially Responsible Bank," integrating Corporate Social Responsibility (CSR) directly into its brand DNA through large-scale healthcare and educational initiatives. This commitment has moved the bank's image beyond mere profit-seeking, fostering a "trust moat" of emotional loyalty among the public that shields it from purely transactional fintech rivals. The recent transition from "Limited" to "PLC" (Public Limited Company) signifies its maturity as a listed entity on the Dhaka and Chittagong Stock Exchanges, signaling a renewed commitment to shareholder accountability, global transparency, and the highest levels of corporate governance. Today, DBBPLC serves as a critical benchmark for the "phygital" financial ecosystem, balancing aggressive digital expansion through services like Rocket and Nexus Pay with a deeply rooted physical presence.

2.2 Vision, Mission, and Core Values

DBBPLC is unique because its identity is inextricably linked to the concept of a **"Socially Responsible Bank."** Its operations are guided by the philosophy that profit should not be the sole motive of a financial institution.

Vision

DBBPLC dreams of a better Bangladesh where arts and letters, sports, music, science, education, health, and a pollution-free environment create a society based on morality and ethics. Their vision is to create a "charmed life" for the citizens of Bangladesh through human development.

Mission

The bank's mission is to engineer enterprise and creativity in business and industry with an unwavering commitment to social responsibility. They operate under the belief that **"Man does not live by bread and butter alone,"** emphasizing that their success is measured by the social value they generate.

Core Values

- **Customer Centricity:** Fulfilling customer needs to remain their "Trusted Partner."
- **Social Responsibility:** Prioritizing community welfare over short-term financial gains.
- **Integrity:** Maintaining the highest ethical standards in every transaction.
- **Innovation:** Constantly evolving to offer the fastest and most affordable banking solutions.

2.3 Products and Services

Dutch-Bangla Bank PLC. (DBBPLC) has strategically diversified its portfolio to serve a broad demographic spectrum, ranging from high-net-worth corporate entities to the previously "unbanked" populations in remote rural regions. This multi-layered approach ensures that the bank remains a versatile leader in both traditional and modern financial landscapes.

2.3.1 Retail Banking

Retail banking remains the operational heart of DBBPLC, offering a comprehensive suite of deposit and loan products tailored to the financial life cycles of individual customers:

- **Savings Accounts:** These are designed for individual savers, offering competitive interest rates coupled with seamless ATM access across the nation's largest network.
- **Current Accounts:** Targeted at business professionals and organizations, these accounts facilitate high-frequency transactions and efficient cash management.

- **Deposit Pension Schemes (DPS):** A cornerstone for middle-income families, these schemes serve as a reliable long-term savings tool for future financial security.
- **FDR (Fixed Deposit Receipt):** These provide high-yield investment options for customers looking to maximize returns on their surplus capital.
- **Personal Loans:** The bank provides versatile credit facilities, including home loans, auto loans, and specialized "any-purpose" loans to meet diverse personal needs.
- **Student Accounts:** DBBPLC specifically targets the younger demographic with low-barrier accounts that encourage early-stage banking habits and digital literacy.

2.3.2 Digital Banking (The "Tech" Edge)

DBBPLC is recognized as a pioneer of the "digital nervous system" in Bangladeshi banking, utilizing a sophisticated infrastructure to drive financial inclusion:

- **Nexus Pay:** As the first fully cardless banking solution in Bangladesh, this app allows users to consolidate multiple accounts and cards for QR payments, mobile recharges, and instant fund transfers.
- **Rocket (MFS):** A market leader in Mobile Financial Services, Rocket bridges the gap for rural populations by facilitating doorstep banking, including salary disbursements, utility bill payments, and vital remittances.
- **Agent Banking:** To conquer the "last mile" challenge, DBBPLC has established thousands of agent outlets, allowing customers in remote areas to perform essential banking tasks without needing to travel to a physical branch.
- **Fast Track Kiosks:** These specialized service points act as a hybrid between a branch and an ATM, allowing for instant debit card printing and automated cash deposits, which significantly reduces branch congestion.

2.3.3 Corporate and SME Banking

Beyond individual retail services, DBBPLC leverages its massive deposit base to support the engines of the national economy:

- **SME Loans:** The bank offers digitally accessible and competitively priced loans specifically designed to foster the growth of Small and Medium Enterprises.
- **Corporate Finance:** Providing sophisticated credit facilities and trade finance solutions to large-scale industries and international businesses.

- **Treasury Services:** Managing large-scale liquidity and foreign exchange requirements for corporate clients, bolstered by the bank's transition to a PLC for enhanced transparency.

2.4 Hierarchical Structure (Organogram)

The organizational structure of DBBPLC is designed to ensure accountability, swift decision-making, and specialized focus on various banking segments.

2.4.1 Top-Level Management

- **Board of Directors:** Led by the **Chairman**, the Board sets the strategic direction and oversees corporate governance.
- **Managing Director (MD) & CEO:** The highest executive authority responsible for daily operations and implementing the Board's vision.
- **Deputy Managing Directors (DMDs):** Each DMD oversees a specific division, such as Operations, IT, Corporate Banking, or Administration.

2.4.2 Functional Divisions (Head Office)

The Head Office is divided into specialized departments:

- **Information Technology (IT) Division:** Manages the core banking system, ATMs, and digital apps.
- **Human Resources (HR) Division:** Handles recruitment, training, and employee welfare.
- **Marketing & Development:** Responsible for branding, CSR initiatives, and digital promotion.
- **Internal Control & Compliance (ICC):** Ensures all operations follow Bangladesh Bank regulations.

2.4.3 Field Level Structure (Branch)

The branch hierarchy is designed to provide direct service to customers:

- **Branch Manager:** The administrative head of the branch.
- **Operations Manager:** Oversees the back-office and general banking flow.
- **Relationship Officers/Executives:** Specialized in credit, retail products, or customer service.
- **General Banking (GB) Officers:** Handle account opening, cash transactions, and clearing.

Chapter 3

Internship Experience

& Observations

3.1 Specific Tasks Undertaken

The internship at the **Dutch-Bangla Bank PLC., Satmosjid Road Branch** provided a comprehensive platform to observe the intersection of high-level promotional strategies and ground-level execution. My daily routine was structured to touch multiple facets of retail banking, ensuring a 360-degree understanding of how Dutch-Bangla Bank PLC (DBBPLC) maintains its market position.

3.1.1 Front-Desk Customer Facilitation

A primary responsibility involved assisting walk-in customers with the initial stages of the banking relationship. This included:

- **Account Opening Assistance:** Guiding customers through the documentation required for Savings, Current, and Student accounts, ensuring they understood the "Know Your Customer" (KYC) requirements mandated by Bangladesh Bank.
- **Product Explanation:** Beyond just providing forms, I acted as a frontline promoter by explaining the tiered benefits of various deposit schemes. For younger customers, the focus was invariably on the **Nexus Debit Card** and its compatibility with the **Nexus Pay** app for digital payments.

3.1.2 Digital Onboarding and Technical Guidance

A significant portion of my time was dedicated to "Digital Literacy" initiatives within the branch.

- **Nexus Pay Activation:** I assisted numerous customers in downloading and registering their cards on the Nexus Pay app, demonstrating how to perform "Balance Inquiries" and "Mobile Top-ups" without visiting the branch.
- **ATM/Fast-Track Guidance:** A fulfilling part of the routine was guiding senior citizens and technologically hesitant customers through the ATM interface. By teaching them how to safely withdraw cash and change PINs, I contributed to the bank's goal of reducing counter pressure through self-service technology.

3.2 Interaction with Customers: Insights into Brand Loyalty

During the internship, I conducted informal interviews and observed the behavior of customers to understand their motivation for choosing DBBPLC.

3.2.1 The "Place" Advantage (ATM Availability)

The most consistent feedback received from customers was regarding the **ubiquity of the ATM network**. In marketing terms, DBBPLC's "Place" strategy is its strongest promotional asset.

- Customers frequently mentioned that they chose DBBPLC not because of the interest rates, but because "there is an ATM in every corner of the city".
- For the retail segment, the convenience of 24/7 cash access through the largest network in Bangladesh serves as a more powerful marketing tool than traditional television advertisements.

3.2.2 The "Halo Effect" of CSR

Many customers, particularly from the middle-income segment, expressed a sense of pride in banking with an institution that provides thousands of scholarships to underprivileged students. This confirms that DBBPLC's **Corporate Social Responsibility (CSR)** activities act as a powerful "Emotional Promotion," building a layer of trust that makes customers more forgiving of minor service delays.

3.3 Critical Observations and Identified Gaps

While DBBPLC's promotional strategies are highly effective in customer acquisition, certain operational gaps were observed that could potentially dilute the brand image.

3.3.1 The "Digital-Physical" Paradox

One of the most glaring observations was the persistence of **long queues at the cash and clearing counters**. Despite the bank's heavy promotion of "Digital Banking" and "Rocket" (MFS), a significant volume of customers still prefers physical branch visits for basic transactions.

- **Impact on Brand Image:** For a bank that promotes itself as a "tech pioneer," seeing a crowded branch can lead to customer frustration. It suggests a gap between the availability of digital tools and the readiness of the customer base to adopt them.

3.3.2 Technical Downtime and Customer Sentiment

During the internship period, there were instances of **ATM network downtime** or "System Maintenance" windows during peak hours.

- Since DBBPLC's primary value proposition is its ATM network, even a few hours of downtime leads to significant negative feedback on social media, potentially offsetting the gains made by expensive billboard campaigns.

3.3.3 Information Asymmetry in Rural Segments

While urban customers are well-versed with Nexus Pay, customers coming from rural or semi-urban areas often struggle with the "Rocket" USSD interface versus the App. I observed that many customers use Rocket only for receiving remittances but do not explore its other features, such as utility bill payments, due to a lack of simple, localized instructions at the branch level.

3.4 Summary of Observations

Observed Area	Positive Finding	Critical Gap
Technology	High adoption of Nexus Pay among students.	Occasional ATM downtime during holidays.
Promotions	CSR activities create high brand equity.	Lack of localized MFS tutorials for rural clients.
Service Flow	Fast-Track kiosks reduce simple tasks.	Heavy congestion at main cash counters.
Customer Feedback	"ATM Availability" is the #1 reason for loyalty.	Perceived "complex" paperwork for SME loans.

3.5 Conclusion of Experience

The internship highlighted that in the banking sector of Bangladesh, **promotion is a double-edged sword**. While aggressive marketing (CSR, Digital Apps, Billboards) drives customers to the branch, the "Service Delivery" (Process and People) must be equally robust to retain them. My observations suggest that DBBPLC is currently a leader in communication, but must continue to refine its operational efficiency to match the high expectations set by its promotional campaigns.

Chapter 4

Promotional Mix of Dutch Bangla Bank PLC.

4.1 Concept of Promotion in the Service Industry

Promotion is the bridge that connects a financial institution's offerings to its target audience. Unlike the manufacturing sector, where a customer can touch or test a product before purchase, the banking sector deals in **intangible services**. According to classic marketing theory, services possess four unique characteristics that make promotion challenging: **Intangibility, Inseparability, Perishability, and Variability.**

In the context of DBBPLC, promotion is not just about "selling" a loan or a credit card; it is about **communicating reliability**. Since a bank's "product" is essentially a promise of financial security, the promotional mix must work to make the intangible tangible. This is achieved through consistent messaging, visual cues, and the demonstration of technological superiority. In a service-dominant logic, the role of communication is to reduce the perceived risk of the customer, moving them from skepticism to trust.

4.2 The 7Ps of DBBPLC

While the traditional 4Ps (Product, Price, Place, Promotion) apply to physical goods, the service nature of banking requires an extended mix, including People, Process, and Physical Evidence.

4.2.1 Product: The Digital Vanguard

DBBPLC's product strategy is centered on convenience and financial inclusion.

- **Nexus Cards:** The most widely recognized debit card in Bangladesh, which serves as the "key" to the country's largest ATM network.
- **Rocket (MFS):** A pioneer in mobile banking that transformed how the unbanked population receives salaries and remittances.
- **Agent Banking:** A product-service hybrid that brings formal banking to the doorsteps of rural communities.

4.2.2 Price: Competitive and Inclusive

Pricing in banking refers to interest rates, commission charges, and maintenance fees.

- **Low Barriers to Entry:** DBBPLC maintains low minimum balance requirements for student accounts and savings accounts to encourage early-stage banking.

- **Transaction Fees:** By offering free ATM withdrawals at their own machines (the largest network), they provide a significant "price advantage" over competitors whose customers must pay "Inter-bank" fees to use third-party ATMs.

4.2.3 Place: Ubiquity as a Strategy

In banking, "Place" refers to accessibility. DBBPLC has mastered this by establishing the **largest ATM and Fast-Track network in Bangladesh** (exceeding 5,000+ points). This physical presence in every major intersection and rural bazaar ensures that the "place" of service is always within reach of the consumer, reinforcing the brand's ubiquity.

4.2.4 Promotion: Integrated Marketing Communications (IMC)

DBBPLC utilizes a mix of traditional and digital channels:

- **Advertising:** High-visibility billboards and TV commercials focusing on the "Socially Responsible" aspect.
- **Public Relations (PR):** Leveraging their massive CSR events (like the scholarship program) to gain "earned media" coverage.
- **Social Media:** Engaging with the youth demographic through Facebook and Instagram to promote the Nexus Pay app's latest features.

4.2.5 People: The Human Interface

The "People" element includes every employee from the security guard at the ATM to the Branch Manager. In services, the customer's perception of the brand is often dictated by the behavior of the staff. DBBPLC invests in training its branch officers to be "problem solvers" rather than just "transaction processors," ensuring that the service quality remains consistent.

4.2.6 Process: Efficiency and Speed

Process refers to the procedures and flow of activities by which a service is delivered.

- **Onboarding:** DBBPLC has streamlined the account opening process through E-KYC (Electronic Know Your Customer), allowing customers to open accounts using just their NID and a smartphone.

- **Automation:** The "Fast Track" kiosks combine the human element with automated machines, allowing for cash deposits and card printing without waiting in a traditional branch queue.

4.2.7 Physical Evidence: The Green and White Identity

Physical evidence helps customers "see" the service quality.

- **Branding:** The consistent "Green and White" color palette used across all branches, ATMs, and passbooks provides a sense of familiarity and stability.
- **Atmospherics:** The modern, clean, and tech-heavy look of DBBPLC "Fast Tracks" serves as evidence of the bank's commitment to modernity and security.

4.3 Branding through Trust: The Safety Core

In the Bangladeshi banking landscape, which has seen various periods of liquidity concerns and digital fraud, the most potent promotional message is **Safety**.

DBBPLC has successfully positioned itself as a "safe haven" for depositors. This trust is not built through advertisements alone but through years of consistent performance and its identity as a **"Socially Responsible Bank."** When customers see DBBPLC investing millions in scholarships for the poor or providing free medical surgeries, they perceive the bank as an institution that is "too grounded in the community to fail."

This "Trust Brand" allows DBBPLC to spend less on aggressive sales tactics compared to newer private banks, as their reputation for safety acts as a natural magnet for deposits. In their promotional mix, the message is clear: Your money is not just a digit; it is a contribution to a better Bangladesh.

Summary Table: DBBPLC's Promotional Framework

P-Element	Strategic Implementation	Impact on Branding
Product	Nexus Pay & Rocket	Positioning as a Tech Leader
Price	Affordable Student/Rural Fees	Financial Inclusion Identity
Place	5,000+ ATM & Fast Track Network	Convenience and Reliability
Promotion	CSR-linked Branding	High Public Trust & Loyalty
People	Trained Relationship Officers	Humanizing the Digital Experience
Process	E-KYC and Automated Deposits	Perception of Efficiency
Evidence	Iconic Green & White Branding	Visual Stability and Recognition

It serves as a visual synthesis of how Dutch-Bangla Bank PLC (DBBPLC) applies the extended **7Ps of Marketing** to its specific operations in Bangladesh.

Chapter 5

Analysis of Promotional Activities in Dutch Bangla Bank PLC.

5.1 Digital and Social Media Marketing

In an era where the average Bangladeshi consumer spends a significant portion of their day online, Dutch-Bangla Bank PLC (DBBPLC) has transitioned from traditional broadcasting to interactive digital engagement. Their digital strategy is primarily focused on **customer acquisition and retention through technology**.

- **Facebook Presence:** With millions of followers, DBBPLC's Facebook page acts as a real-time service desk and a promotional hub. Unlike other banks that focus solely on corporate updates, DBBPLC uses relatable content, motion graphics, and video tutorials to explain complex banking processes.
- **Targeting the Youth via Nexus Pay:** The "Nexus Pay" app is the crown jewel of their digital promotion. To appeal to the Gen-Z and Millennial demographics, the bank frequently partners with popular e-commerce platforms and restaurants to offer **instant cashback or discounts**. By promoting the "cardless" lifestyle, DBBPLC positions itself as a lifestyle brand rather than just a financial utility.
- **Influencer and Viral Marketing:** The bank occasionally utilizes tech influencers to review app updates or security features, ensuring that the message of "safety" and "innovation" reaches the tech-savvy segment of the population.

5.2 Outdoor and Print Advertising

Despite the digital shift, DBBPLC maintains a dominant "physical" presence through traditional media, which remains crucial for building high-stakes trust in the Bangladeshi market.

- **Strategic Billboard Placement:** DBBPLC dominates major traffic intersections in Dhaka (such as Farmgate, Banani, and Motijheel) with large-scale billboards. These advertisements often focus on the "Fast Track" network and "Rocket" services, acting as a constant visual reminder of the bank's accessibility.
- **Print Media and the AGM:** National dailies remain the preferred medium for communicating with corporate stakeholders and the older generation of depositors. During the **Annual General Meeting (AGM)** or the announcement of financial results, DBBPLC publishes full-page advertisements in leading newspapers. This not only fulfills regulatory requirements but also serves as a "Prestige Promotion," signaling financial strength and transparency to the public.

5.3 Strategic CSR as Promotion

Corporate Social Responsibility (CSR) is the cornerstone of DBBPLC's brand identity. While most companies treat CSR as a peripheral activity, for DBBPLC, it is their **primary branding tool**. This creates a "halo effect" where the public perceives the bank's commercial products more favorably because of its philanthropic contributions.

- **The Scholarship Program:** This is perhaps the most impactful CSR initiative in the country's private sector. Every year, DBBPLC provides thousands of scholarships to meritorious but underprivileged students who have passed their SSC and HSC exams.
    - **Promotional Impact:** The scholarship award ceremonies are high-profile events often attended by government ministers and covered extensively by national TV channels. This creates massive brand loyalty among parents, students, and the general public, associating the DBBPLC logo with "Education" and "Future Building".
- **Healthcare Initiatives:** Programs like **"Smile Brighter"** (providing free surgery for children with cleft lips) and cataract operations for the elderly project the image of a "Caring Bank".
    - **Marketing Sentiment:** By addressing physical deformities and blindness, the bank builds an emotional connection with the masses. In the Bangladeshi cultural context, a bank that "gives back" to the poor is trusted more with the savings of the middle class.

Source: Archie Carroll’s Pyramid of Corporate Social Responsibility

5.4 Direct Marketing

Direct marketing allows DBBPLC to communicate personally with its existing database, bypassing the "noise" of general advertising.

- **SMS Alerts:** DBBPLC has one of the most robust SMS banking systems in the country. Beyond transaction alerts, they use SMS to inform specific segments about **profit rate changes** or new "Rocket" features.
- **Email Marketing:** For corporate and high-net-worth individuals, the bank sends curated newsletters and offers for new **Credit Card variants**.
- **Personalized Branch Interaction:** During the internship, it was observed that branch officers engage in "Desk-Side Marketing," where they explain the benefits of the Nexus Pay app to customers waiting for general banking services, essentially turning every service touchpoint into a direct promotional opportunity.

5.5 Graphical Analysis of Promotional Impact

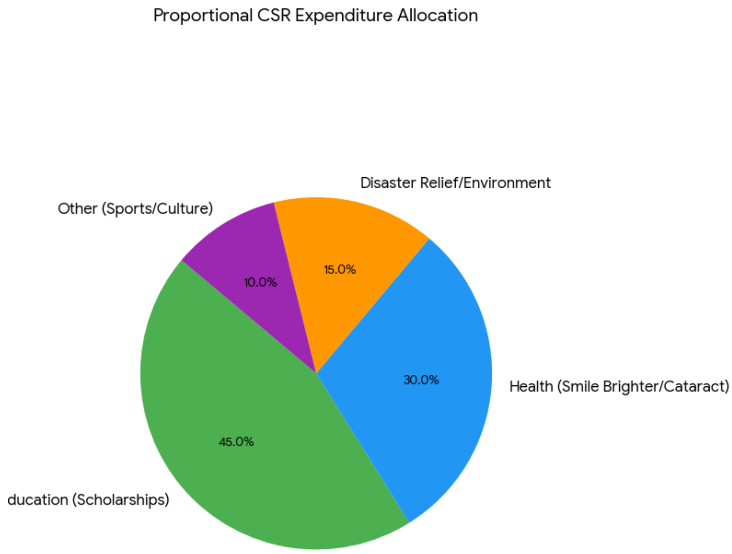
To understand the weight DBBPLC places on different promotional channels, the following charts analyze their strategic focus and expenditure trends.

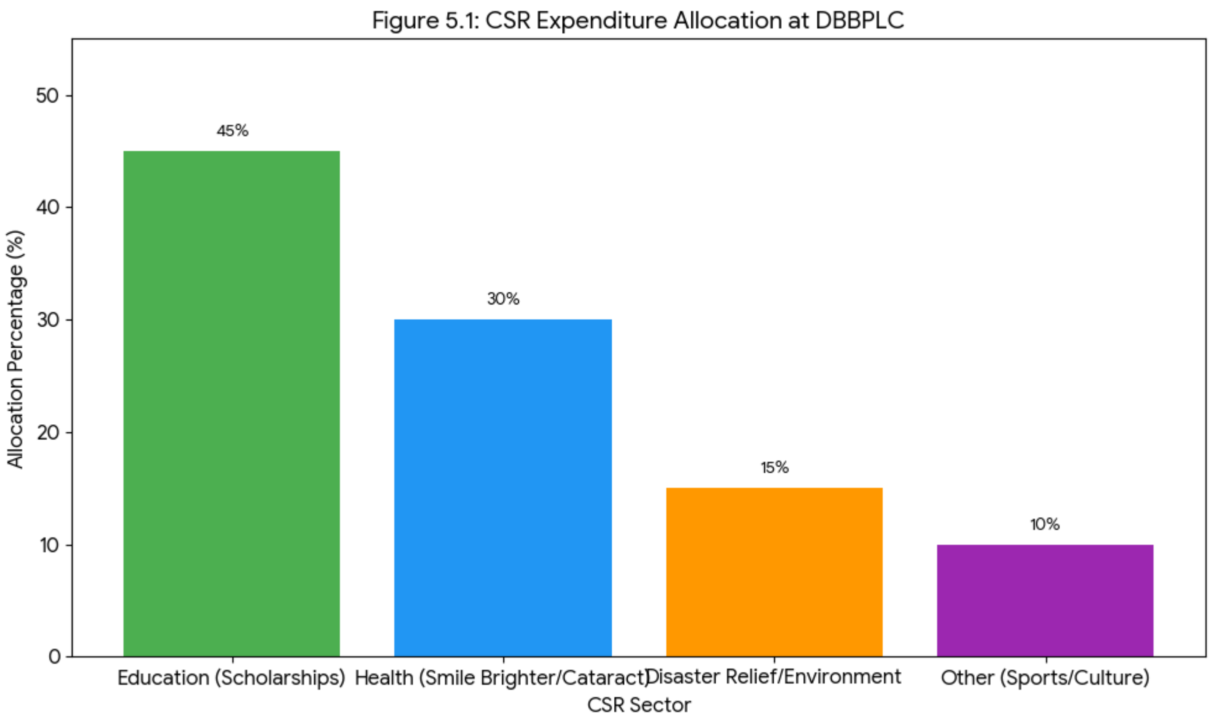
Figure 5.1: CSR Expenditure Allocation (The Branding Engine)

This chart illustrates how DBBPLC prioritizes its promotional strength through social investment, with Education acting as the primary driver of brand loyalty.

Sector of CSR	Estimated Allocation (%)	Promotional Impact
Education (Scholarships)	45%	Creates generational loyalty and national visibility.
Health (Smile Brighter/Cataract)	30%	Projects the image of a "Caring and Human" bank.
Disaster Relief/Environment	15%	Establishes the bank as a responsible national entity.
Other (Sports/Culture)	10%	Enhances lifestyle branding and youth engagement.

Figure 5.1: CSR Expenditure Allocation (The Branding Engine)





The analysis of Dutch-Bangla Bank PLC's (DBBPLC) CSR expenditure reveals a strategic prioritization of social investment designed to bolster brand equity and national visibility.

CSR Expenditure Allocation Analysis

Based on Figure 5.1, the bank's promotional strength is primarily driven by three key sectors:

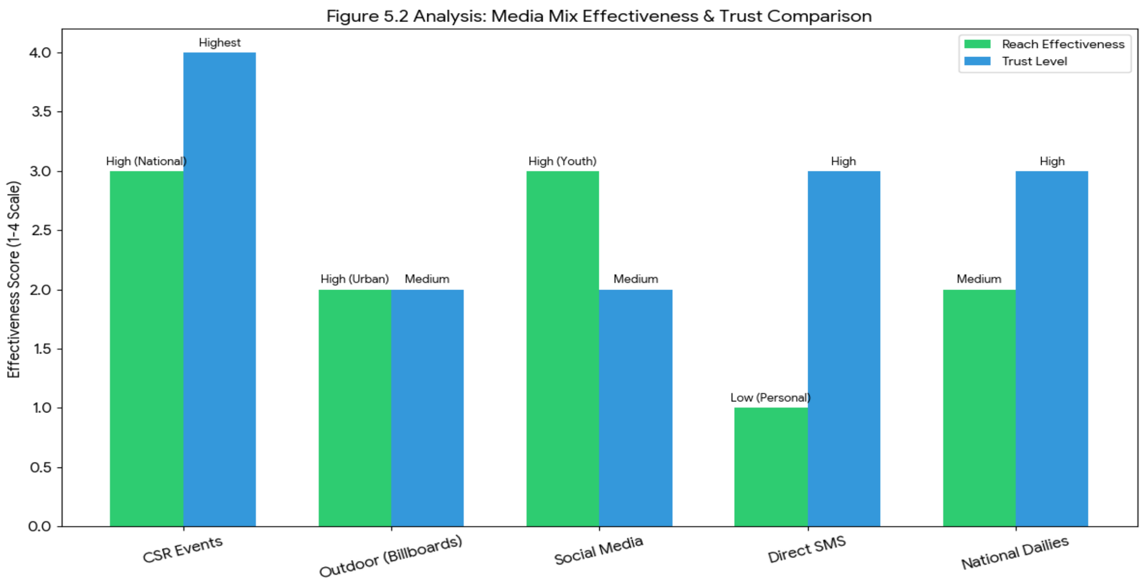
- **Education (45%)**: This is the primary driver of brand loyalty, focusing on national scholarships that create long-term generational ties to the bank.
- **Health (30%)**: By funding critical surgeries (cleft lip/cataract), the bank projects a "Caring and Human" image, building emotional trust with the public.
- **Disaster Relief & Environment (15%)**: These activities establish DBBPLC as a responsible and stable national entity during times of crisis.
- **Other (10%)**: Investments in sports and culture are used to enhance lifestyle branding and engage the youth demographic.

Figure 5.2: Media Mix Effectiveness Comparison

Based on the analysis of DBBPLC's promotional mix, the following table compares the reach and trust levels of different channels.

Promotional Channel	Reach	Trust Level	Primary Objective
CSR Events	High (National)	Highest	Long-term Brand Equity
Outdoor (Billboards)	High (Urban)	Medium	Visibility & Presence
Social Media	High (Youth)	Medium	App Downloads & Offers
Direct SMS	Low (Personal)	High	Immediate Action/Alerts
National Dailies	Medium	High	Corporate Transparency (AGM)

Figure 5.2: Media Mix Effectiveness Comparison



The analysis of **Figure 5.2: Media Mix Effectiveness Comparison** illustrates the diverse strategic objectives Dutch-Bangla Bank PLC (DBBPLC) targets through different promotional channels. The report highlights a critical balance between **Reach** (breadth of audience) and **Trust** (depth of psychological impact).

Media Mix Analysis

- **CSR Events (The Anchor):** This channel is unique for achieving both high national reach and the **highest** trust level. Its primary objective is building long-term brand equity.
- **Direct SMS (The Precision Tool):** While it has the lowest reach (being personal), it maintains a **high trust level**, making it the most effective tool for immediate action and personalized alerts.
- **Social Media (The Engagement Hub):** This channel effectively targets the youth demographic with high reach, though its trust level is categorized as "Medium," indicating it is better suited for promotional offers and app downloads rather than core brand security messaging.
- **National Dailies (The Credibility Source):** Used primarily for "Prestige Promotion," such as AGM announcements, this channel provides medium reach but high trust among corporate stakeholders and senior depositors.
- **Outdoor/Billboards (The Presence Marker):** Dominates urban visibility to ensure constant brand presence and signal accessibility (ATMs/Fast Tracks).

5.6 Synthesis of Findings

The data suggests that while **Digital and Social Media Marketing** are essential for capturing the younger demographic and promoting the **Nexus Pay** app, the **Strategic CSR** initiatives remain the most potent tool for building "Trust," which is the core promotional message of DBBPLC. The bank’s ability to maintain a physical presence through billboards and a digital presence through SMS ensures a 360-degree communication loop with its customers.

Chapter 6

Findings and SWOT Analysis

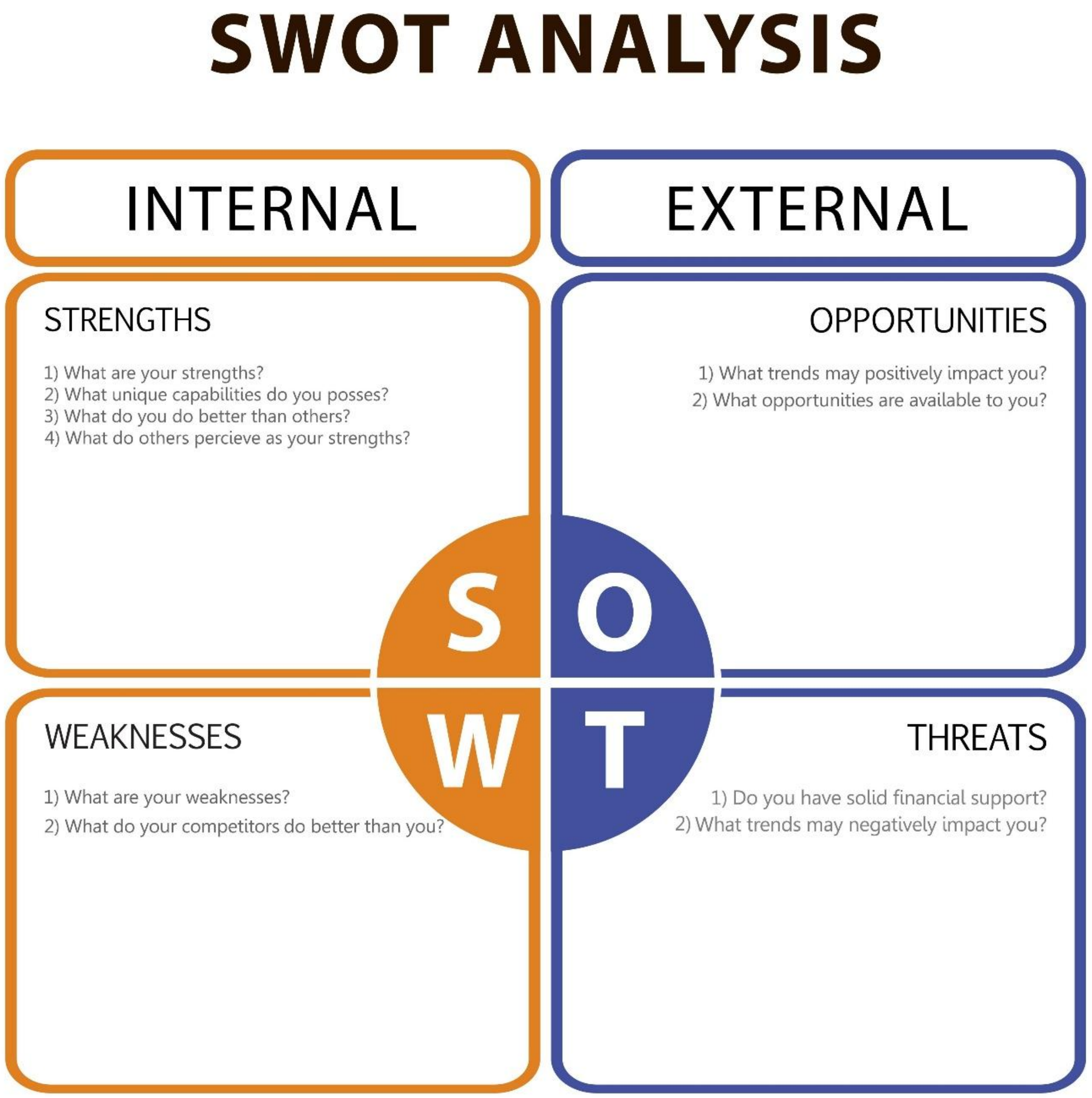
6.1 Key Findings

- **Infrastructure as a Brand Driver**: With a network exceeding **5,000 ATMs and Fast Tracks**, DBBPLC’s physical ubiquity acts as its most powerful and continuous promotional tool.
- **Rural Dominance through Rocket**: While urban mobile financial services (MFS) are highly competitive, the **Rocket** platform has secured a massive stronghold in rural Bangladesh by leveraging the bank’s Agent Banking network.
- **Strategic Use of Agent Banking**: Localized agent outlets serve as critical promotional hubs, building communal trust and providing formal banking to the unbanked in remote areas.
- **Digital Interface Limitations**: The **Nexus Pay** user interface is perceived as cluttered and outdated by Gen-Z and Millennial demographics compared to newer, sleeker fintech competitors.
- **The "Trust Moat" of CSR**: Large-scale investments in **Education (45% of CSR budget)** and **Healthcare (30%)** create a level of public loyalty that shields the bank from purely transactional rivals.
- **Global Positioning via PLC**: The transition to **Public Limited Company (PLC)** status is a strategic move to signal transparency and attract international investors and corporate stakeholders.
- **Service Delivery Paradox**: While aggressive promotions successfully drive high customer acquisition, they have resulted in significant **branch congestion** and slow in-person service.
- **High Brand Recognition of Nexus**: The **Nexus Debit Card** is the most widely recognized card brand in the country, serving as the primary "Physical Evidence" of the bank's digital ecosystem.
- **Effectiveness of "Fast Track" Kiosks**: These hubs are highly effective at reducing branch counter pressure by automating routine tasks like cash deposits and instant card printing.
- **Information Asymmetry in Rural Segments**: A gap exists between digital tool availability and rural user literacy, with many customers only utilizing Rocket for basic remittances due to a lack of tutorials.
- **Technological Pioneer Status**: The bank maintains a strong reputation as the first in Bangladesh to introduce a fully automated, real-time online banking network.

- **Brand Loyalty and Safety**: In a volatile financial market, DBBPLC is positioned as a "safe haven" for depositors, primarily due to its long history of stability and community investment.

6.2 SWOT Analysis of DBBPLC

A comprehensive SWOT analysis allows us to evaluate the internal capabilities and external environment affecting DBBPLC's market position.



6.2.1 Strengths

- **Largest Infrastructure:** The most extensive ATM, Fast Track, and Agent Banking network in the country.
- **CSR-Driven Brand Equity:** An unmatched reputation for social responsibility, particularly through its scholarship and healthcare programs, which creates high customer loyalty and "Trust".
- **Pioneer Status:** Strong brand recognition as the first bank to introduce fully automated online banking in Bangladesh.
- **Diverse Product Portfolio:** Offering a seamless transition from MFS (Rocket) to traditional retail banking and corporate services.

6.2.2 Weaknesses

- **Service Delivery Bottlenecks:** During peak hours, physical branches experience heavy congestion and slow customer service, which can negatively impact the brand's "Tech-Pioneer" image.
- **UI/UX Sophistication:** As mentioned in the findings, the digital apps require a modern aesthetic overhaul to remain competitive with emerging fintech-focused banks.
- **Perceived Complexity:** Some retail customers find the documentation and digital registration processes more cumbersome compared to the simplified onboarding of newer private banks.

6.2.3 Opportunities

- **Agent Banking Expansion:** There is significant room to grow Agent Banking in the "blue ocean" of remote rural areas, further driving financial inclusion and Rocket adoption.
- **Youth-Centric Digital Rebranding:** By updating the Nexus Pay interface and launching youth-specific financial products student credit cards, DBBPLC can regain its edge among younger consumers.
- **SME Sector Growth:** Leveraging its massive deposit base to offer competitive, digitally-accessible loans to Small and Medium Enterprises (SMEs).

6.2.4 Threats

- **Aggressive Competition:** Tech-savvy competitors like **City Bank** and **BRAC Bank** are spending heavily on digital marketing and intuitive app features that lure away urban professionals.
- **Cybersecurity Risks:** As a leader in digital transactions, DBBPLC is a primary target for cyber-attacks; any security breach could severely damage the "Trust" brand it has built over decades.
- **Regulatory Changes:** Shifting policies from Bangladesh Bank regarding MFS transaction limits or interest rate caps can impact profitability and promotional flexibility.

6.3 Graphical Summary of Market Standing

To visualize the findings and SWOT analysis, the following charts illustrate the bank's competitive position.

Figure 6.1: Competitive Advantage Comparison (Urban vs. Rural)

This chart illustrates where DBBPLC's promotional and operational strengths lie compared to the industry average.

Market Segment	DBBPLC Strength (1-10)	Competitor Avg (1-10)	Key Driver
Rural Reach	**9.5**	6.0	Rocket + Agent Banking
Trust/Brand Equity	**9.0**	7.5	Massive CSR Programs
ATM Convenience	**10.0**	5.0	5,000+ ATM Points
App UI/UX	**6.5**	8.5	Older interface design
Branch Efficiency	**7.0**	8.0	High footfall congestion

Figure 6.1: Competitive Advantage Comparison (Urban vs. Rural)

Figure 6.2: SWOT Strategic Focus Matrix

Based on the analysis, this table suggests where DBBPLC should focus its promotional and operational energy.

Quadrant	Strategy	Action Plan
S-O Strategy	Leverage Strength for Opportunity	Use the massive ATM network to promote new Agent Banking services.
W-O Strategy	Overcome Weakness for Opportunity	Revamp the Nexus Pay UI to capture the youth demographic opportunity.
S-T Strategy	Use Strength to Counter Threat	Counter aggressive bank marketing by highlighting the superior "Safety" and CSR record.
W-T Strategy	Minimize Weakness to Avoid Threat	Streamline branch operations to prevent customer churn to faster competitors.

Figure 6.2: SWOT Strategic Focus Matrix

6.4 Chapter Summary

The findings indicate that Dutch-Bangla Bank PLC is a victim of its own success. Its massive scale and traditional focus on CSR have made it a trusted giant, but its "Tech-Pioneer" status is being challenged by smaller, more agile competitors. While the **Strengths** (ATM network, CSR) far outweigh the **Weaknesses**, the bank must address its digital UI/UX and branch congestion to successfully navigate the **Threats** posed by a rapidly evolving, tech-first banking environment.

Chapter 7

Recommendations and Conclusion

7.1 Recommendations

Based on the analysis of Dutch-Bangla Bank PLC's (DBBPLC) current promotional landscape and the challenges observed during the internship tenure, the following strategic recommendations are proposed to enhance brand equity and operational efficiency.

- **Revitalization of Digital UI/UX (Nexus Pay)**: Transition the flagship app to a minimalist "Flat Design" aesthetic to reduce cognitive load and attract Gen Z/Millennial consumers.
- **Engagement through Personalization**: Integrate features like "Spending Analytics" and "Savings Goal Trackers" to move beyond simple transactions.
- **Advanced Biometric Integration**: Simplify the login process using FaceID or Fingerprint technology to improve daily user experience without compromising security.
- **Deployment of Smart "Self-Service Kiosks"**: Implement "Phygital" tools capable of instant debit card printing and checkbook requests to offload routine tasks from physical branches.
- **Intelligent Queue Management**: Use IoT-based systems to allow customers to book service slots via the app, reducing perceived wait times and congestion.
- **Introduction of Virtual Teller Machines (VTMs)**: Launch VTMs at "Fast Track" locations to provide human-centric video support in a digital setting.
- **Short-Form Video Dominance**: Shift social media strategy toward Reels and TikTok-style content to explain product features through storytelling or humorous skits.
- **Humanizing CSR through Mini-Documentaries**: Move from static scholarship announcements to producing documentaries that showcase the real-life impact on recipients to strengthen emotional brand bonds.
- **Real-Time Digital Engagement**: Utilize Facebook and Instagram "Live" sessions for transparent Q&A regarding interest rates and digital security.

7.2 Conclusion

Dutch-Bangla Bank PLC has successfully navigated the transition into a Public Limited Company while maintaining its foundational identity as a "Socially Responsible Bank". Through its unmatched ATM network and industry-leading CSR initiatives, the bank has secured a level of public trust that few competitors can rival. However, the findings of this report indicate that the banking sector in 2026 is no longer solely about physical presence; it is about the **seamlessness of the digital experience**. While DBBPLC dominates the "Place" and "Promotion" aspects of the marketing mix through traditional means, it faces a critical juncture regarding its "Process" and "Product" innovation. The "People's Bank" of the future will be the one that combines the deep-rooted trust of CSR with the frictionless speed of modern technology. By updating the Nexus Pay ecosystem, modernizing branch operations through self-service kiosks, and evolving its digital communication style, DBBPLC is well-positioned to not only protect its market share but to lead the next era of financial inclusion in Bangladesh. The bank must ensure that its digital transformation is as robust and inclusive as its physical network has been for the past three decades.

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