

MARKETING AND BRANDING STRATEGIES FOR FINANCIAL SERVICES IN METLIFE BANGLADESH

Internship organization
Metlife Insurance Company

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Submitted in Partial Fulfillment of the Requirements for the Degree Bachelor of
Business Administration





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LETTER OF TRANSMITTAL

Date: 9.11.25

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Subject: Submission of Internship Report on “Marketing and Branding Strategies for financial service in MetLife Bangladesh”

Dear Ma'am,

With due respect, I would like to inform you that I have completed my Internship Report based on my experience at MetLife Insurance. The report paper titled “Marketing and Branding Strategies for financial service in MetLife Bangladesh” has been prepared for the fulfillment of the internship requirement according to the prerequisites of my undergraduate program, Bachelor of Business Administration (BBA) in University of Liberal Arts Bangladesh (ULAB).

In this report, I have tried my best to compile the concepts and theories I learned in my Bachelor of Business Administration, specifically in Marketing, along with practical experience gathered during my time at MetLife. I sincerely hope that this report meets your requirements and finds your acknowledgment. I am looking forward to your valuable feedback and guidance.

Sincerely,

Lamisa Islam Arpa

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I would like to address certain people with due honor and respect who assisted me not only to solve the challenge and complete my project paper but also to introduce me to this new situation without any trouble. Therefore, I'd like to express my gratitude to them. I am grateful to Almighty Allah for providing us with the patience and courage to complete this challenging task, within its Deadline.

I am grateful to the University of Liberal Arts Bangladesh (ULAB) for allowing me to complete my internship as part of the BBA degree program. I am thankful to my supervisor, Nazmun Nur Eva, Senior Faculty, School of Business, for her continuous guidance, valuable feedback, and encouragement throughout the preparation of this internship report. I would also like to extend my Appreciation to MetLife Bangladesh, especially Munir hussain, Branch Manager of Monir Agency, for granting me the opportunity to work as an intern in the Financial Assistant role. His guidance, support, and professional supervision significantly enhanced my learning experience.

My sincere thanks to all officers, employees, and agents at MetLife Motijheel (Naya Paltan) Branch for their cooperation, insights, and assistance during my internship period. Their willingness to share practical knowledge helped me understand how insurance operations and financial advisory services function in real-world settings.

lastly, I would like to express my gratitude to my family and friends for their constant backing and support, which helped me to successfully finish both the internship and this report.

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PART- A

Chapter 1: Internship Preparation
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1.1 Internship Preparation Motivation and what I expect to learn from this internship:

As a marketing student at the University of Liberal Arts Bangladesh working toward a Bachelor of Business Administration (BBA), I was driven to close the gap between theoretical knowledge and practical application. Using the conceptual knowledge I had acquired in classes like Brand Management and Consumer Behavior to develop practical, professional skills in a high-stakes industry was my main goal in seeking an internship. Joining MetLife Insurance was especially appealing to me. The company is well-known for its solid financial standing and strong international brand equity as the oldest life insurer in Bangladesh and a global leader. To secure a relevant internship in Dhaka's highly competitive job market, you must be focused and strategic. My goal was to find an organization where the marketing function had a direct impact on business outcomes, so I chose financial services. I applied through a variety of channels, including university career services, professional networking on LinkedIn, and direct contact with the company. I made the deliberate decision to pursue MetLife. While the company operates in a traditional industry, its marketing challenge is to modernize its approach in order to capitalize on the market's rapid growth. I was able to secure the position after submitting a tailored application that highlighted my BBA focus on marketing. I chose MetLife because it offers a unique learning environment: a globally recognized brand facing a local digital transformation challenge, providing me with a compelling research and learning project.

1.2 Internship Interview Experience :

I was contacted for an interview at the Munir Agency office after submitting my initial application. My first impression was one of a dynamic, well-organized workplace that reflected the high stakes involved in the life insurance industry. The Branch Manager, Mr. Munir Hossain, conducted the interview. It was quite an experience that focused on my ability to self-start and my understanding of the intricacies of the financial services sector. Rather than merely going over my resume, the questions asked me about my thoughts on the state of insurance in Bangladesh today and how a powerful company like MetLife could continue to hold its top spot. A question that would eventually become the subject of my research and how I would address the digital difficulties that traditional businesses face.

1.3 About the Organization :

Introduction:

MetLife is a well-known leader in the insurance and financial services industry on a global scale. It builds credibility and trust by utilizing its strong international brand equity and sound financial standing. As the

biggest and oldest life insurer in Bangladesh, MetLife has maintained a commanding market share since 1997, continuously providing services to more than a million clients.

- Type and Sector: financial services, particularly life insurance.
- Dimensions and Extent: MetLife is among the biggest insurance companies in the world. Having held a dominant market share since 1997 and serving over a million customers, it is recognized locally as the largest and most established life insurer in Bangladesh.
- Focus on Business: Offering security and financial planning to both individuals and organizations through a variety of life insurance products is the main focus of MetLife's operations.
- Local Situation: The difficulty faced by MetLife Bangladesh is that the market has a low rate of overall insurance penetration. A rapidly expanding middle class and this low penetration, however, point to tremendous growth potential, making the organization's strategic marketing initiatives essential for sustained dominance.

There are particular problems raising issues. Even with its long history of dominating the market and offering a wide range of products, MetLife Bangladesh is currently having a difficult time adjusting to the demands of the contemporary consumer, particularly with regard to its online presence and digital marketing. Due to the current digital footprint's notable underdevelopment, the business is unable to effectively reach and interact with a growing number of tech-savvy clients. This lack of modern branding and marketing platforms is a serious issue that could cause the company to be shut out of future growth segments in the fiercely competitive financial services sector, where digital rivals and changing consumer expectations increase the need for instantaneous, online interaction.

Vision:

To become Bangladesh's most reputable and customer-focused life insurance company by improving service dependability, boosting digital accessibility, and providing long-term financial protection that raises people's and communities' quality of life.

Mission:

- to provide dependable and easily accessible insurance options.
- to provide prompt, open, and client-friendly services.
- to improve customer service by fortifying digital platforms.

- to assist clients in obtaining peace of mind and financial security.

Commitment :

To guarantee a seamless and convenient service experience for each policyholder, MetLife Bangladesh is dedicated to providing trustworthy insurance services, upholding transparency in all customer interactions, and consistently enhancing its digital platforms.

At MetLife Insurance, Munir Agency, I worked as a Financial Associate (Intern) under the supervision of Branch Manager Mr. Munir Uddin. The primary focus of this role is to meet commission-based income targets, manage one's own time, and provide financial solutions to clients. The workplace was dynamic, goal-oriented, and focused on client relationship management, providing access to a professional network of experienced financial professionals.

My main obligations and tasks were as follows:

- Seeing and taking part in the process of making money through commission-based sales and making use of the flexibility in working hours is known as sales and advisory observation.
- Understanding how to recognize and respond to the needs of customers by offering assistance in times of financial adversity in accordance with corporate policies is known as client needs assessment.
- Skills Development: Engaging in a network of 13,000 highly qualified professionals and actively participating in international standard training programs to increase self-reliance.
- Product Positioning: Seeing how insurance products are positioned to satisfy client needs and ensure the associate's own career success.

2.1 Activities of the Department

I worked in the sales and marketing division of MetLife Bangladesh during my internship. Finding new customers, outlining insurance plans, assisting clients in comprehending policy benefits, and assisting them with the application process are the department's primary tasks. In addition, the department prepares documents, schedules meetings, manages follow-up correspondence, and keeps track of customer information.

The department also helps with the company's marketing and branding initiatives. It guarantees that clients receive appropriate service from the beginning to the end of the policy and aids in raising awareness of MetLife's services through various marketing channels. In general, the department is crucial in helping clients access MetLife's financial protection offerings.

2.2 workplace environment

MetLife provided a professional, encouraging, and welcoming work environment. When necessary, team members assisted one another, and my supervisor consistently provided guidance while I worked on my assignments. When it came to reporting, time management, and client interactions, staff members were disciplined and adhered to a schedule.

The office environment was comfortable and well-organized despite being fairly conventional. Regular meetings were held to talk about daily tasks and progress. I found it easy to adapt and learn because everyone was friendly and respectful. I was encouraged to observe how the team dealt with customer interactions and to ask questions as an intern.

2.3 Duties and Responsibilities as an Intern

I was given a variety of tasks to complete during my internship at MetLife, which helped me comprehend how the sales and service process operates. The majority of my duties were supportive in character. During client meetings, I helped agents and watched how they described various insurance plans. Under my supervisor's direction, I made follow-up calls and assisted with gathering, organizing, and preparing customer documents. In order to better comprehend the conversations taking place in the office, I also learned about MetLife's products and policy frameworks. When necessary, I helped prepare brief summaries and kept basic records pertaining to client inquiries. Through these duties, I was able to obtain real-world experience and a comprehensive understanding of how the department manages clients and completes daily tasks.

Chapter 3: Self-Reflection

3.1 Feedback on internship :

During my internship at MetLife Bangladesh, I was able to gain valuable experience in a professional setting and see how financial services are actually run. I gained confidence, gained an understanding of workplace culture, and developed critical client-handling and communication skills as a result of the

experience. I valued the encouraging atmosphere, where coworkers were friendly and ready to help me when I needed it.

However, I also noticed things that could be done better. Tasks were slower and less effective because some procedures were still manual or paper-based. The ease with which agents could serve customers was also impacted by limited access to digital tools. I was able to connect my internship experience to the digital service gaps I later examined in my research project because I had firsthand experience with these difficulties. All things considered, the internship improved my comprehension of business operations and provided me with useful insights into the organization's advantages and disadvantages.

3.2 How I Could Do Better and How the Organization Could Utilize Me Better:

Regarding my own performance, I think that by exercising more initiative during slower times, I could have improved my contribution. For instance, I could have asked for more assignments pertaining to customer interaction or digital assessment, which would have improved the way I applied what I had learned in school. I also realize that I could have handled reporting or documentation tasks more effectively if I had improved my technical skills, particularly with data analysis software.

From an organizational standpoint, more structured task assignments would have made better use of my skills. I could have made a more significant contribution if there had been a clear weekly schedule or a particular project, like a digital audit, market research, or content analysis.

Chapter 4: Personal Development Plan

4.1 Technical Proficiency

I intend to acquire a number of technical skills in order to improve my career prospects, particularly in marketing and digital service roles. My immediate objective is to improve my knowledge of digital marketing tools, such as social media management tools, Google Analytics, and SEO platforms. Additionally, I want to become more proficient with Excel and data visualization tools, which are crucial for creating reports and analyzing consumer trends. Since CRM systems and digital customer service technologies are becoming more and more crucial in financial institutions like MetLife, my long-term goal is to acquire advanced knowledge in these areas.

4.2 Interpersonal Skills :

I want to improve my interpersonal skills in addition to my technical ones since they are essential for success in any workplace. I want to concentrate on honing my communication skills, especially my ability to write professionally and interact with clients. Another goal is to develop my leadership and teamwork abilities, which I plan to do through volunteer work, group projects, and workshops. Lastly, developing my flexibility and problem-solving abilities will help me deal with obstacles at work with greater assurance. I will be more equipped for future positions and professional development in the financial services and marketing industries by fusing my strong technical and people skills.

Part B:

Research Project - Marketing and Branding Strategies

Executive summary

This internship report is prepared as a partial requirement of the Bachelor of Business Administration (BBA) program at the University of Liberal Arts Bangladesh (ULAB). The report is based on my three-month internship at MetLife Bangladesh, where I worked as a Financial Assistant Intern under the supervision of Monir Uddin, Branch Manager of Monir Agency, Motijheel. The purpose of this report is to present an overview of my internship experience and to analyze MetLife's marketing and branding strategies with a particular focus on identifying digital gaps within the organization. The report's first part (Part A) highlights my overall internship experience. It includes my preparation before joining, the organizational overview of MetLife, my assigned responsibilities, skills gained, workplace observations, and how academic knowledge was integrated with practical tasks. This section further explains my personal development plan and self-reflection. The second part of the report (Part B) is a research-based analysis titled "Marketing and Branding Strategies of MetLife Bangladesh: Identifying Digital Gaps." The study evaluates the effectiveness of MetLife's current promotional activities, online engagement, and branding practices in relation to changing consumer behavior in Bangladesh. Secondary data, industry reports, and internship observations reveal that although MetLife is the largest life insurer in the country, its digital marketing activities remain significantly underutilized. While MetLife has introduced digital tools such as online claim submission and the "One by MetLife" app, its promotional strategies, content presence, and digital customer acquisition channels are not aligned with the expectations of younger, tech-driven consumers. Overall, this report outlines the key learning outcomes of my internship and provides an extensive overview of MetLife's marketing practices. The insights gained from practical experience and research emphasize the importance of digital transformation for future growth.

Chapter 1: Introduction**1.1 Background of the study:**

The dynamic yet divided reality of Bangladesh's financial services industry serves as the strategic basis for this study. Due to its strong worldwide brand equity and reliance on a strong Financial Associate (Agency) distribution network, MetLife has maintained an unchallenged market leadership position as the country's first and largest life insurer since 1997. With over 10 million clients, the company presents a stable and reliable image. This market dominance, however, is contrasted with the remarkably low penetration rate of the national insurance sector (roughly 0.5% of GDP), which is significantly lower than the norm for emerging economies. Due to the rapidly growing middle class, which is becoming more financially literate and demanding digital convenience, this gap offers a huge, untapped growth opportunity.

1.2 Problem statement:

MetLife Bangladesh's digital marketing potential has not been fully realized, despite its strong brand trust and extensive agent network. Customers frequently express a lack of awareness about MetLife's online tools and report difficulty navigating the company's digital platforms. Social media activity is inconsistent, platform usability is limited, and online product information is unclear. Therefore, the problem can be stated as:

What digital marketing gaps exist within MetLife Bangladesh, and how do they impact customer perception of the brand?

1.3 Research question and objective:

Research Question : How do digital marketing elements influence customer perceptions of MetLife Bangladesh's brand, and what digital gaps exist?

The purpose of this study is to evaluate the branding and marketing tactics currently employed by MetLife Bangladesh for its financial services and to provide practical suggestions for digital improvement that will boost customer engagement and market performance. The specific objectives are:

- To assess MetLife Bangladesh's present digital marketing and branding tactics and pinpoint any weaknesses that restrict consumer perception and interaction.
- To evaluate the usability of MetLife's online service portals, mobile app, and website, among other digital platforms.
- To assess overall customer perceptions of MetLife's digital marketing performance.
- To identify digital gaps that reduce MetLife's ability to reach and engage customers.
- to suggest practical methods for enhancing MetLife's online visibility and bolstering its position in the market.

1.4 Scope of the study: The study focuses on MetLife Bangladesh's digital branding, online communication, platform usability, and customer perceptions. It does not prioritize operational efficiencies, product actuarial structures, or internal financial performance.

Chapter 2: Literature Review

The literature review examines established academic concepts and prior empirical findings related to digital marketing, brand positioning, and service delivery within the financial services sector, specifically focusing on the insurance industry. A conceptual framework that directs the ensuing research design and analysis targeted at improving MetLife Bangladesh's market performance is the result of this review, which also defines the important variables and shows how they relate to one another.

2.1 Brand Trust:

In the insurance sector, where consumers place a high value on perceived dependability and long-term financial security, brand trust plays a crucial role in influencing consumer choices. Kotler (2018) emphasizes that trust is built through consistent brand communication, transparency, and service reliability. In financial services, especially life insurance, customers evaluate brands based on credibility, stability, and historical performance. With decades of international operations behind it, MetLife's global legacy makes it a powerful and respectable brand.

However, research shows that global brand equity does not always translate into equally strong local perception if communication gaps exist. This applies to MetLife Bangladesh, where traditional, agent-driven communication reduces the reinforcement of digital trust cues such as online transparency, modern interfaces, and continuous digital engagement.

2.2 Digital Marketing Engagement :

Digital marketing has emerged as a critical component of customer engagement in the financial sector. Consumers are increasingly expecting brands to maintain active digital communication via channels such as social media, websites, and mobile apps. Effective digital engagement boosts brand recall, improves customer experience, and raises conversion rates.

According to studies in Bangladesh, financial institutions that engage in active digital communication outperform those that rely on traditional channels. Insurance companies with little digital visibility struggle to attract younger customers who prefer online interactions.

MetLife's digital communication strategy falls short of that of its global competitors. Overall engagement is lower due to inconsistent content frequency, limited online campaigns, and a lack of social media presence. These gaps result in a digital disconnect between the brand and modern customers who expect real-time communication.

2.3 Online Visibility :

The level of online visibility indicates how accessible, modern, and competitive a company's digital footprint is. According to Bae (2019), brands with higher online visibility have stronger credibility, improved customer acquisition, and better retention.

Key elements of online visibility include:

- Website optimization.
- Social media activity.
- Online content accessibility
- search engine presence.

In Bangladesh, insurance customers frequently conduct online research before speaking with an agent, making digital visibility critical. MetLife Bangladesh, on the other hand, has a limited online presence when compared to its banking and fintech competitors. Several studies have found that low online visibility leads to lower brand engagement, particularly among millennials and Gen Z. For a global brand like MetLife, this disparity reduces perceived modernity and slows digital transformation.

2.4 Service Communication :

Clear, transparent, and high-quality information provided to customers is referred to as service communication. According to Zeithaml (2019), effective communication reduces customer confusion, improves product understanding, and encourages policy adoption. Because of complex policy details and long-term financial commitments, clear communication is critical in the insurance industry. However, many insurers in emerging markets continue to rely heavily on agents to communicate with customers, which can result in inconsistent messaging.

MetLife Bangladesh uses an agency-based communication model, which means that customers have access to limited direct digital information. The lack of standardized digital explanations increases reliance on agents and reduces communication transparency. This makes service communication an important factor in analyzing customer perception.

2.5 Digital Customer support:

Online service portals, mobile applications, chatbots, and live assistance channels are all examples of digital customer support. According to Chen (2018), digital support systems improve customer satisfaction by making services more accessible and user-friendly. In the insurance industry, customers increasingly expect:

- Immediate policy information
- Make payments online.
- The tracking of claims
- Requests for digital services

Companies that fail to provide these features lose competitive advantage. MetLife has launched digital tools all over the world, but support features in Bangladesh are limited. Many customers prefer to receive updates and service requests from agents rather than digital platforms. This difference has a direct impact on satisfaction levels and digital experience quality, making digital support an important variable in this study.

2.6 Variables adopted in the study:

The following table represents the Independent Variables (IVs) and the Dependent Variable (DV) used in this study

Independent Variables (IV)	Dependent Variable (DV)
Digital Service Accessibility	Customer Perception of MetLife's Digital Presence
Online Communication Clarity	
Social Media Engagement	
Website & Digital Branding Quality	
Digital Customer Support	

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3.1 Research Design :

This study uses a descriptive quantitative research design to identify and understand customer perceptions of MetLife's marketing and branding strategies. The design allows for the quantitative measurement of variables such as brand trust, digital engagement, online visibility, service communication, and digital customer support. A structured questionnaire with a 4-point Likert scale was used to collect standardized data. This method facilitates statistical analysis and provides specific insights into customer attitudes.

3.2 Sampling technique and sample size determination :

The study used a non-probability convenience sampling technique, in which respondents were chosen based on their availability and willingness to participate. This approach was chosen because:

- It is useful for student driven research.
- It allows quick data collection.
- The population is big and diverse.

The research aims to understand perception trends rather than statistical generalizations. There were 30 valid survey responses in all. Customer perceptions can be reliably interpreted with this sample size, which is suitable for descriptive analysis. Additionally, it complies with academic requirements for research at the undergraduate level.

3.3 Questionnaire Development :

The questionnaire was formulated based on the research objectives and insights from relevant literature. It consists of seven major sections:

1. Demographics (gender, age)
2. Brand Trust
3. Digital Engagement
4. Service Communication
5. Online Visibility
6. Digital Customer Support
7. Overall Perception

Questionnaire Development Table:

SL. No.	Variable	Question Items	Scale Used
1.	Digital Service Accessibility	Q5 (4 statements)	Likert 4-point
2.	Online Communication Clarity	Q6 (4 statements)	Likert 4-point
3.	Social Media Engagement	Q7 (3 statements)	Likert 4-point
4.	Website & Digital Branding	Q8 (2 statements)	Likert 4-point
5.	Recommendation Likelihood	Q19	Linear scale 1–5
6.	Improvement Preferences	Q20	Multiple response

3.4 Measurement scale: Every perception-based statement in the survey was measured using a four-point Likert scale. One was Strongly Disagree, two were Disagree, three were Agree, and four were Strongly Agree on the scale. This scale was chosen to encourage respondents to express a clear opinion about each item and to eliminate neutral responses. Because it ensures response clarity and streamlines statistical analysis, the four-point format is widely used in perception studies. Digital accessibility, digital content quality, social media engagement, website/app usability, and overall brand perception were all measured using multiple statements under this scale, making it possible to compare mean scores across variables consistently. The measurement scale enhances the findings' dependability and facilitates quantitative interpretation.

3.5 Questionnaire pre testing: The questionnaire was **pre-tested with 5 individuals** to ensure clarity and relevance. Based on feedback, minor wording adjustments and question sequencing improvements were made.

3.6 Data collection procedure : A structured online questionnaire distributed via Google Forms was used to gather data for this study. In order to reach respondents who were acquainted with MetLife's digital content, the survey link was disseminated via personal networks and social media sites like Facebook, Messenger, and WhatsApp. For those who actively use online financial services, this approach guaranteed timely and easy access. Because the survey was conducted online, respondents could finish it at their own pace, which decreased response bias and increased accuracy. Over the course of five days, 30 valid responses were collected and automatically compiled using Google Forms for additional analysis.

3.7 Ethical Consideration: Strict ethical guidelines were adhered to during the entire research process. Respondents were told that participation in the survey was completely voluntary and that they could stop at any time without facing any repercussions. Complete anonymity was ensured by not collecting any sensitive or personal data, including names, phone numbers, or identification information. Every response was kept private and used only for this internship report's academic objectives.

Chapter 4: Data Analysis and Interpretation

This chapter analyzes and interprets the primary data collected using the structured questionnaire. The results are organized using descriptive statistics such as frequency distributions and percentages. The findings are analyzed in accordance with the study's objectives to shed light on MetLife's branding and digital marketing performance.

4.1 Descriptive Statistics :

The gender distribution of respondents is presented in the table below:

Table 1:Gender Distribution

Sl:1	Gender	Frequency	Percentage
01	Male	16	51.6%
02	Female	15	48.4%

The majority of the sample is female, suggesting that more women are participating in the assessment of digital financial services. This enhances the study's value because female respondents frequently use digital platforms to look up information and make decisions about savings and insurance products.

Table 2:Age distribution

SL. No.	Age Group	Frequency	Percent
1.	18–25	22	71.0

2.	26–35	9	29.0
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The bulk of responders are between the ages of 18 and 25, indicating that younger, tech-savvy customers are the main assessors of MetLife's online presence. Their tech-driven expectations offer crucial information about the priorities for digital improvement.

Table 3: Employment size

SL. No.	Age Group	Frequency	Percent
1.	Student	19	61.3
2.	Job holder	9	29.0
3.	Self employed	2	6.5
4.	Other	1	3.2

The majority of respondents are students or young professionals, followed by employees from small and medium-sized businesses. This demographic is highly relevant because they typically conduct financial research and interact with brands through digital channels.

4.2 Overall findings of the study: The analysis's conclusions reveal various important insights:

- MetLife's enduring reputation and worldwide identity contribute to its high level of brand trust.
- Although the user experience is not optimized, digital accessibility is high. Platform performance and navigation both need to be improved.
- Modernizing the usability of websites and apps is necessary, particularly for younger, digital-first consumers.
- The quality of digital content is mediocre, but it lacks inclusivity in language, clarity, and visual appeal.
- The weakest area is social media engagement, which reflects irregularity and a deficiency in interactive communication.
- Respondents expect quicker, more comprehensive digital assistance, but client support is functional but not sophisticated.
- Overall brand perception is still favorable, demonstrating that MetLife has a strong core brand value and that digital advancements can greatly increase customer engagement.

In summary, Despite having a high level of brand trust, MetLife's social media and digital platforms are not doing well. Customer service could be quicker, usability needs to be improved, and content quality is mediocre. The brand is viewed favorably overall and has potential for digital growth.

Chapter 5: Recommendation and Conclusion

5.1 Recommendations :

Several suggestions are made to improve MetLife Bangladesh's branding and digital marketing efficacy based on the study's findings. Even though MetLife already has a strong online presence, the survey's findings show that consumers want digital services that are easier to access, quicker, and more interesting. To close these gaps, consider the following suggestions:

1.Enhance digital service accessibility :

MetLife should enhance the usability and responsiveness of its website and online platforms. Making policy information more accessible, simplifying forms, and optimizing pages for mobile devices would significantly improve the customer experience.

2. Boost Online Communication clarity :

Building trust requires constant and transparent communication. By consistently updating product information, streamlining insurance jargon, and making sure that digital content is transparent and simple to comprehend for all customer groups, MetLife should implement a unified communication strategy.

3.enhance social media presence :

Customers are not entirely satisfied with MetLife's social media activity, according to survey results. Increasing posting frequency, creating more engaging content, and running customer-focused digital campaigns will strengthen visibility and attract a younger audience.

4.Modernize websites and Digital branding :

A more contemporary, eye-catching, and user-friendly interface should be reflected in the website's redesign. Customer perceptions of professionalism and dependability will be positively impacted by improved layout, updated branding elements, and quicker navigation.

5.Boost the responsiveness of digital customer service:

Consumers anticipate prompt service, particularly when using online channels. Chatbots, longer live support hours, and quicker response times would all greatly increase customer satisfaction and digital trust.

6. Promote loops for customer feedback

To better understand changing expectations, MetLife should regularly use digital polls, feedback forms, and customer surveys. This would enable the company to continuously modify its digital strategies in response to consumer insights.

5.2 Conclusion :

Customers' opinions of MetLife Bangladesh's branding and digital marketing tactics were investigated in this study. The overall results show that although MetLife has made strides in its digital transformation process, customers' expectations are not entirely met by the current digital experience. Respondents noted obvious shortcomings in social media engagement and overall digital presence, but they also expressed a moderate level of satisfaction with digital accessibility and communication clarity.

The findings imply that consumers, particularly younger, tech-savvy demographics, demand digital services that are quicker, clearer, and more engaging. Increasing brand awareness on various online channels and making the website easier to use would boost consumer confidence and engagement. Customers value open communication and favor user-friendly digital tools that streamline insurance-related procedures, according to the study.

Appendices A:

Survey Title: Survey on Marketing & Branding Strategies of MetLife Bangladesh

This questionnaire was developed to collect responses for the research project conducted during the internship period. The survey focuses on customer perception, digital experience, communication clarity, social media engagement, and website branding related to MetLife Bangladesh

Section A: Demographic Information

1. Gender?

i)Male ii)Female iii) Prefer not to say.

2.. Age?

i)18–25 ii)26–35 iii)36–45 iv)45+

3. Employment Status?

i)Student ii)Job holder iii)Self-employed iv)Other

4. Familiarity with MetLife BBanglades

i)Very familiar ii)Somewhat familiar iii)Slightly familiar iv)Not familiar

Section B: Digital Service Accessibility

(Scale: Strongly Agree, Agree, Disagree, Strongly Disagree)

5. MetLife’s digital service options are easy to access.

6. Online customer support is responsive.

7. Digital tools improve my overall experience with MetLife.

8. Online service updates are timely

Section C: Online Communication Clarity

(Scale: Strongly Agree, Agree, Disagree, Strongly Disagree)

9. Product information on MetLife's platforms is easy to understand.

10. MetLife communicates product details clearly online.

11. MetLife updates its digital content regularly.

12. Agents or digital materials explain services clearly.

Section D: Social Media Engagement

(Scale: Strongly Agree, Agree, Disagree, Strongly Disagree)

13. MetLife's social media presence is active.

14. MetLife's online campaigns are appealing.

15. Social media visibility is sufficient for customer awareness.

Section E: Website & Digital Branding Perception

(Scale: Strongly Agree, Agree, Disagree, Strongly Disagree)

16. MetLife's website is modern and informative.

17. The brand's online presence reflects professionalism.

Section F: Additional Evaluation Items

(Scale: Strongly Agree, Agree, Disagree, Strongly Disagree)

18. MetLife's digital platforms are easy to navigate.

19. Digital services provided by MetLife meet my expectations.

Section G: Recommendation & Preferences

20. How likely are you to recommend MetLife's digital services to others?

(Linear Scale: 1 = Very Unlikely, 5 = Very Likely)

21. Which digital services should MetLife improve? (Select all that apply)

- i)Website design and navigation ii)Mobile app features iii)Online customer support iv)Social media communication. v)Digital payment system Other: _____

Appendix B: Plagiarism Similarity Report (Turnitin)

The following figure presents the official Turnitin Digital Receipt for the internship research report, showing the similarity index and submission details as required by ULAB.



Digital Receipt

This receipt acknowledges that **Turnitin** received your paper. Below you will find the receipt information regarding your submission.

The first page of your submissions is displayed below.

Submission author:	Lamisa islam Arpa
Assignment title:	Part B - Similarity Check
Submission title:	Part B
File name:	Document_6_.pdf
File size:	186.5K
Page count:	13
Word count:	2,904
Character count:	18,035
Submission date:	10-Dec-2025 01:54PM (UTC+0600)
Submission ID:	2842166740

Part B:
Research Project - Marketing and Branding Strategies

Executive summary

This internship report is prepared to present an overview of the marketing and branding strategies implemented by the Bangladesh United University of Health Sciences (BUUHS). The report is designed to provide a comprehensive overview of the marketing and branding strategies implemented by the organization, based on the experience of the author, who served as an intern at BUUHS during the period of the internship. The purpose of the report is to present an overview of my internship experience and to analyze the organization's marketing and branding strategies in a particular focus on identifying digital marketing within the organization. This report is based on the author's personal experience and observations, and it is not intended to provide a comprehensive overview of the organization's marketing and branding strategies. The report is divided into two main parts: Part A, which focuses on the organization's marketing and branding strategies, and Part B, which focuses on the author's personal experience and observations. The report is written in a professional and concise manner, and it is intended to provide a clear and concise overview of the organization's marketing and branding strategies. The report is written in a professional and concise manner, and it is intended to provide a clear and concise overview of the organization's marketing and branding strategies.

Chapter 1: Introduction

1.1 Background of the study

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Appendix C:

Copy of company provided internship confirmation /Acceptance letter

 **MetLife**

American Life Insurance Company
Monir Agency
Sufia Mansion "Eden Garden" (2nd Floor)
167-2/2-C Motijheel Circular Road
(Opp. Notre Dame College)
Dhaka-1000
Bangladesh
T (880-2) 7194598
Monir.863@metlifeagencybd.com

MetLife American Life Insurance Company
Monir Agency
Sufia Mansion "Eden Garden", 2nd Floor 167-2/2-C,
Motijheel Circular, Road (Opposite Notre Dame College)
Dhaka-1000, Bangladesh
T: +880-2-41070700
M: +880 1677197413
E-mail: monir.863@metlifeagencybd.com
Issue Date: 01 October 2025
Joining Date: 06 October 2025
Name: Lamisa Islam Arpa
Present Address: Dhanmondi 6/A, House 67, Dhaka.
Permanent Address: Dhanmondi 6/A, House 67, Dhaka.

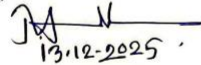
Subject: Internship Offer Letter

Dear Lamisa Islam,

We are pleased to confirm your selection for the internship program at MetLife (American Life Insurance Company) under Monir Agency. You will be joining as an Intern, Financial Associate, effective from 06 October 2025. You are expected to continue your internship until 1st January 2026 under the supervision of Md. Monir Uddin, Branch Manager.

We wish you every success.

On behalf of MetLife (American Life Insurance Company)


13.12.2025

Md. Monir Uddin
Branch Manager
Monir Agency
MetLife (American Life Insurance Company)

I accept the offer by signing the letter:

Name: Lamisa Islam Arpa
Signature: 
Date: 13.12.2025

American Life Insurance Company is incorporated in the USA as a Limited Company.

Appendix D**INTERNSHIP PROPOSAL FORM**

Name:	Lamisa islam Arpa
ID:	202011061
Department:	BBA
Supervisor's Name (Faculty):	Nazmun nur Eva
Organization Name:	Metlife Insurance company
Internship Title:	MARKETING AND BRANDING STRATEGIES FOR FINANCIAL SERVICES IN METLIFE BANGLADESH

Student's signature & date

Supervisor's signature & date

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