

THE IMPACT OF GOVERNMENT CHANGES ON THE ONGOING CAMPAIGNS OF BANKS IN BANGLADESH

Internship Organization Name
Exim Bank Limited, Manikganj Sadar Branch

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I would like to express my deepest gratitude and respect to all those who have supported me throughout the completion of my research report on the “Impact of Government Changes on the Ongoing Campaigns of Banks in Bangladesh” First and foremost, I am thankful to Almighty Allah for granting me the patience, strength, and courage to complete this task within the given timeline.

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Title : The Impact of Government Changes on the Ongoing Campaigns of Banks

PART A

1.Introduction:

There are 62 scheduled banks in Bangladesh, operating under the supervision of the Bangladesh Bank, which are categorized into state-owned, specialized, private such as conventional or Islamic and foreign banks. In Bangladesh, there are also non-scheduled banks like Grameen Bank and Ansar VDP Unnayan Bank here.

The government changes have significant changes on the banking sectors in Bangladesh. It has a mixed impact on the ongoing campaigns here. It affects the increased regulatory security, pressure to improve corporate levels. This also play a major role in the monetary policies such as borrowing, loan recovery, focuses on capital market and also in the aspects of technology and innovation too. It creates some challenges for the campaigns of banks that are potential like stricter requirements, conflicting objectives, funding issues, transparency level, accountability, interest rate and highlight compliance, focuses on the risk management and promote digital and technological advancements.

The changes of a government can also impact heavily by the shifting in policy, economic climate and the confidence of the consumers. There is always shifts in prioritize, though the banks can cope up through their flexibility, targeted campaigns, proactive communication, restoring capacity and stability, merging, digital banking system, digital payments, and they focuses on the areas that can be supported by the government. There are some specialized banks who suffer face depending crisis.

2. Research Objectives:

- To understand how events like government changes impacts on the continuity of the ongoing marketing campaigns of the banks;
- To explore is there any changes took place during last government change on the marketing strategies of the banks.

3. Research Methodology:

The nature this research is based on the qualitative information. To accomplish the study, I would conduct several activities. I'll select 10 members who will be able the sample size of this research. I'll ask them and interview them about what are the factors that has some major consequences on the ongoing campaigns of banks in Bangladesh. What problems the banking sectors are facing here right now, is there any changes for the rules and regulation, policy making, policy implementing, funding issues and interest rate or not.

The sampling technique that I've choose for this study is the convenience sampling techniques. Because, I think this technique is much more suitable to accomplish this study easily as well as properly in the shortest possible time.

Title: The impact of government change in the ongoing campaigns of banks in Bangladesh.

PART B

Executive Summary

To address several problems like introducing political uncertainty, leading to a climate of financial instability, and rapid shifts in regulatory that affect public confidence and business operations, this research set two objectives one is to understand how events like government changes impact on the continuity of the ongoing marketing campaigns of the banks and is there any changes took place during the last government changes on the marketing strategies of the banks in Bangladesh. To achieve that objectives, this study collected data from the Exim Bank Ltd., Islami Bank Bangladesh Limited (IBBL) , Dutch-Bangla Bank Limited (DBBL), and the Sonali Bank PLC. The sample size of these study was 30, developed a set of questionnaire using the convenience sampling technique for the data analysis. The significant findings of the study from the four different banks were from “growth-oriented narrative” to “responsible growth narrative,” shift from “luxury & fun” to “digital convenience & safety,” re-branding the same service like “neutral state service,” not ruling party, and stronger emphasis on ethical factors and justice. I recommend the banking sector of the country should be benefitted to utilizing these findings for their better or more sustain performance in the near future. They have to implement better regulatory assurance, rules and regulations which being used their customers with ease and convenient. They have to focus on building trust, transparency which are the concern of the investors and the government of this country could benefited by the strengthening of the bank’s independence, addressing non-performing loans (NPLs), consolidation of weaker banks, and improving the regulatory oversight. These aspects help to restore the stability level, enhance transparency level, and manage risk factors with ease.

Chapter 1: Introduction

Background of the study:

The ongoing campaigns are very important for banks in Bangladesh for the attraction and retention of customers, build trust and confidence and promote financial literacy and inclusion in a highly competitive and evolving market. These campaigns are particularly very crucial for introducing new technologies and services such as digital banking, and for rebuilding public confidence following financial difficulties.

The banking sector in Bangladesh, is in a very fragile state, marked by a severe and escalating non-performing loan (NPL) crisis, weak governance, and a notable divide between strong and troubled banks. As of mid-2025, this sector is undergoing very significant reforms led by the central bank to restore stability and depositor confidence.

Currently, the banking sector is experiencing a difficult and uncertain period marked by soaring non-performing loans (NPL), weakened capital, and liquidity issues. In response to this issue, the central bank is pursuing major reforms, including stricter lending rules and bank mergers while the industry as a whole is navigating the increasing trend toward digital banking. Despite the overall stress, some well-managed banks are posting profits and attracting deposits due to a flight to safety by the customers.

Problem Statement:

To accomplish this research, I've found several issues or limitations for the socio-economic perspective of Bangladesh. Recent governmental changes in Bangladesh have created an environmental instability, it enhanced regulatory scrutiny, leading banks to adjust their ongoing campaigns with a focus on restoring public confidence and demonstration of financial prudence. In Bangladesh, political influence has been linked to financial irregularities in the banking sector, including politically motivated loan approvals and a rise in non-performing loans. In response to past crises and new governmental oversight, campaigns are shifting away from aggressive growth to focus on stability and compliance.

Banks are centering their campaigns on the reassurance of depositors and regaining public trust rather than focusing on expansion. This shift is particularly evident in the wake of the interim government's mandate for stricter governance, which came after the fall of last government. The central bank has intervened with new policies to address systemic weaknesses such as, tighter

dividend rules, mergers and consolidation, focus on loan recovery, response to liquidity and confidence crises and shift from aggressive lending. Some examples of recent campaign shifts are focus on compliance and good governance, addressing market instability.

Events like government changes significantly impact the continuity of bank's marketing campaigns in Bangladesh by altering the regulatory landscape, shifting public sentiment, causing leadership turnover and introducing economic instability. The banking sector of Bangladesh is already fragile and political changes can exacerbate existing weaknesses such as poor governance, bad loans and liquidity issues. This often requires banks to pause, adjust and sometime completely overhaul their marketing strategies. A new government can install new leadership at the Bangladesh Bank, the central bank of the country, which can lead to significant changes in policy direction like changed priorities and increased scrutiny. The public sentiment has also shift by the erosion of trust and focus on stability over growth. The political transaction can also create investment uncertainty through the capital and liquidity concerns and crowding out private credit.

Research Objective

The objective of this research will be as follows:

1: To understand how events like government changes impact on the continuity of the ongoing marketing campaigns of banks.

2: To explore are there any changes took place during the last government changes on the marketing strategies of banks.

1.1 Research Question:

The questions of this research will be as follows

1: How events like government changes impact on the continuity of the ongoing marketing campaigns of banks?

2: Are there any changes took place during the last government changes on the marketing strategies of banks?

1.5 Scopes and Limitation of the Study:

This research focuses on how specific government and the policies by the central bank like the abolition of interest rate caps, the introduction of market-determined interest rates, and the

promotion of digital finance, force banks to realign the promotional campaigns, examine how changes in the economic environment and government priorities shift the focus of bank campaigns towards specific demographics, or specific services such as offshore banking for expatriates for the attraction of foreign currency, investigate how increased financial scrutiny, tighter dividend payout regulation, and the need for higher provisioning for non-performing loans (NPLs) affect the budget allocation for marketing and campaign activities, how the new administration's efforts to restore governance accountability influence the campaigns of banks in Bangladesh before and after the policy change.

Chapter 2: Literature Review

The reviewed literature highlights how the government changes impact the ongoing campaigns of banks in Bangladesh.. As we all know that the Bangladesh is a developing country in South Asia. It's overall economy is highly affected by the corruption and the abuse of power. That is why, massive student-led protests in mid-2024 which known as the "Monsoon Revolution." The key features of the 2024 political change are the shifts in tone, the banks highly emphasize on several

factors like health, educational and financial aspects of the country. The most changes are the messaging, imagery, and positioning. The basic services are the same as well as before. The interim administration focuses highly on transparency, accountability, how to improve the overall economic status of the country.

Key organizations: Sonali Bank PLC, Exim Bank Bangladesh, Islami Bank Bangladesh Limited (IBBL), and Dutch-Bangla Bank Limited (DBBL).

2.1 Sonali Bank PLC:

The Sonali Bank is the leading state-owned public commercial bank in Bangladesh. Before the government change, their banking campaign was “Bank of the State”, closely aligned with government schemes and national development slogans. But after the changing of government, they continue their state services but recasts themselves as non-partisan public institutions more over anti-corruption and good governance branding.

2.2 Exim Bank:

Exim bank is a private commercial bank based on Shariah with a very strong corporate branding around “progress,” trade finance, and CSR. The campaigns of Exim Bank early 2024 were growth and performance-oriented marketing, Shariah-based but strongly expansionist, and award branding. But in late 2024, they shifted their theme as same products. But messaging stressed responsible; ethical growth; CSR visibility; and political neutrality.

2.3 Islami Bank Bangladesh Limited (IBBL):

The Islami Bank is the largest Islamic bank in Bangladesh, with strong brand equity on Shariah compliance and extensive CSR in the areas of education and healthcare. During the previous government, their campaigns emphasized on Shariah - compliance + strong CSR and ethical image, relatively insulated from party politics. But in late 2014, they lean harder on ethics; justice and CSR as a response to national anger at corruption; more over anti-corruption and good governance branding.

2.4 Dutch-Bangla Bank Limited (DBBL):

The Dutch-Bangla Bank plays a very significant role in the banking sector of Bangladesh. They were the pioneer in digital payments, cards, mobile banking and ATM or agent networks. In early 2024, their campaigns were aggressive card and digital spend campaigns like cashback; mega

awards; and shopping/travel prizes. But in late 2024, they reframed to highlight digital transparency; inclusion of small merchants; safe and formal transactions; lifestyle imagery toned down where politically sensitive.

Chapter 3: Research Methodology

3.1 Type of Research:

This research has used a mixed methodology, where both qualitative and quantitative research methodologies have been applied. For Qualitative part, exploratory methods based on secondary information have been applied and for Quantitative part, 30 respondents have been asked through a 3-point questionnaire. Based on the response, further analysis was analyzed. For the sampling technique, convenient sampling techniques have been applied. For the qualitative part expert interviews had been taken from the expert bankers of 4 different Banks of Bangladesh. Among the four banks, one was a public bank, and the rest three banks are private commercial banks.

3.2 Research Design:

The research employs a descriptive research design.

Descriptive Design:

The descriptive aspect of the study is to figure out how the government changes impact on the ongoing banking campaigns in Bangladesh. It answers questions such as:

- What factors impact the ongoing banking campaigns in Bangladesh?
- What type of challenges they are facing right now?
- How satisfied are the banks about the new rules and regulations taken by the recent government as well as previous regime?

3.3 Methods of Data Collection:

Primary Data:

The primary data was collected through a structured online questionnaire created using Google Forms. The survey was distributed via email and internal communication channels to employees of four different banks. The questionnaire was divided into three sections:

Demographic Information – include gender, age, group, department, and years of service in the organization.

Changes in Loan Policies – statement designed to measure how banks are adjusting their lending criteria and loan approval processes in response to new government directives or economic pressures.

Regulatory Environment Modifications – questions exploring new policies from the Bangladesh Bank, like interest rate liberalization, new loan classification guidelines, or necessitate changes in bank campaigns and operations.

3.4 Sampling Method and Sample Size:

The sampling method defines how respondents were selected to participate in the study. In this case, convenience sampling, a non-probability technique, was used. Convenience sampling involves selecting participants who were easily accessible and willing to respond.

Given the time constraints and the researcher's role as an intern within the organization, this method allowed for direct access to willing participants. The researcher engaged with interns, executives, expertise, and entry-level-creative staff who were familiar with the bank's work culture and HR practices.

A total 30 respondents participated in the study. Though, the sampling size is relatively small, it provided a focused and relevant view of loan policies and regulatory environment within the organization. The sample included both full-time employees and interns, ensuring a diversity of perspectives.

3.5 Data Collection Instrument:

The primary data collection tool used in this research was a structured questionnaire, administered through Google Forms for ease and confidentiality.

The questionnaire consisted of two main sections:

1. Demographic Information: This includes age, gender, department, job level (intern/full-time), and length of time with the organization.
2. Modification in Regulatory Environment: This section comprised 13 Likert-scale questions (rated from 1 = Strongly Disagree to 5 = Strongly Agree) covering some key variables such as:
 - Non-Performing Loans (NPLs)
 - Government Weaknesses and Political Interference
 - Global Regulatory Standards
 - Technological Advancements and Digital Transformation
 - Climatic and Environmental Risks
 - Monetary Policy
 - Pressure of Public and Stakeholder

The questions were designed based on previous literature, ensuring theoretical grounding. Each participant was informed of the voluntary nature of the survey, and responses were collected anonymously to encourage honesty and minimize response bias.

Google Forms was selected for the flexibility, ease of access, and automatic data compilation features, which allowed for more efficient analysis.

3.6 Data Analysis Techniques

Once the data was collected, it was exported into Microsoft Excel for analysis. The analysis was conducted using descriptive statistical methods, which are suitable for summarizing and interpreting large set of numeric data in a meaningful way.

Key steps in the data analysis process include:

- Frequency Distribution : To determine how often each response option (e.g. agree, neutral, disagree) was selected.
- Percentage Analysis : To understand the proportion of employees who felt dissatisfied in specific areas.
- Mean Score Calculation : To measure the overall sentiment for each question and rank the most important factors.
- Charting and Graphing : Bar and pie charts were generated to present data visually, making it easier to interpret patterns.

These analytical tools helped identify the most common sources of regulatory environment (e. g. primary regulators, governing bodies, key legislative acts and subordinate regulations or directives) and the most pressing challenges (e.g. weak governance and political interference, high non-performing loans, inadequate regulatory enforcement, lack of clarity, frequent changes in regulations, shortage of capital as well as liquidity, corruption, lack of accountability, talent and resource scarcity).

3.7 Limitation of the Study:

There were certain limitations of this study such as

- The sample was limited to 30 respondents, which may not represent the entire workforce.
- The use of convenience sampling means the results may be influenced by the availability and willingness of certain employees or staffs to participate.
- The study was conducted in only four organizations, so findings may not be directly applicable to the entire banking sector.

- As the study relies on self-reported data, there may be response bias in participant feedback.

3.8 Ethical Considerations:

Ethical integrity was maintained throughout the study. Respondents were informed about the main purpose of the research and assured that their responses would remain anonymous and confidential. The participation was voluntary, and employees could choose not to respond to any question or withdraw from the survey at any time. No personal identifiers were collected, and the data was used solely for academic purposes. It also follows the ethical standards of ULAB.

Chapter 4: Data Analysis and Interpretation

The results of a structured online survey given to expertise of four different banks who works directly with the banking sector in Bangladesh. In this chapter, 30 people took part, offering insightful thoughts and information about the factors that affect the ongoing banking campaigns in Bangladesh.

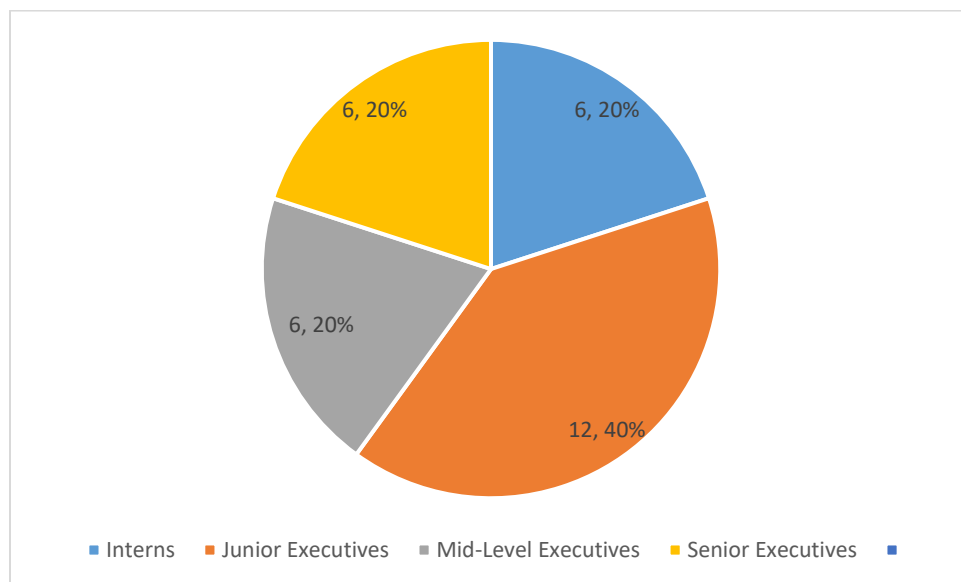
4.1 Respondent Profile:

30 Employees responded to the survey. The participants were a combination of their roles, designations, departments, level of experience, and age groups.

- Roles: Interns, Junior Executives, Mid-Level Executives, Senior Executives and made up the list of respondents, providing input from entry-level as well.

What is your current role at the organization?

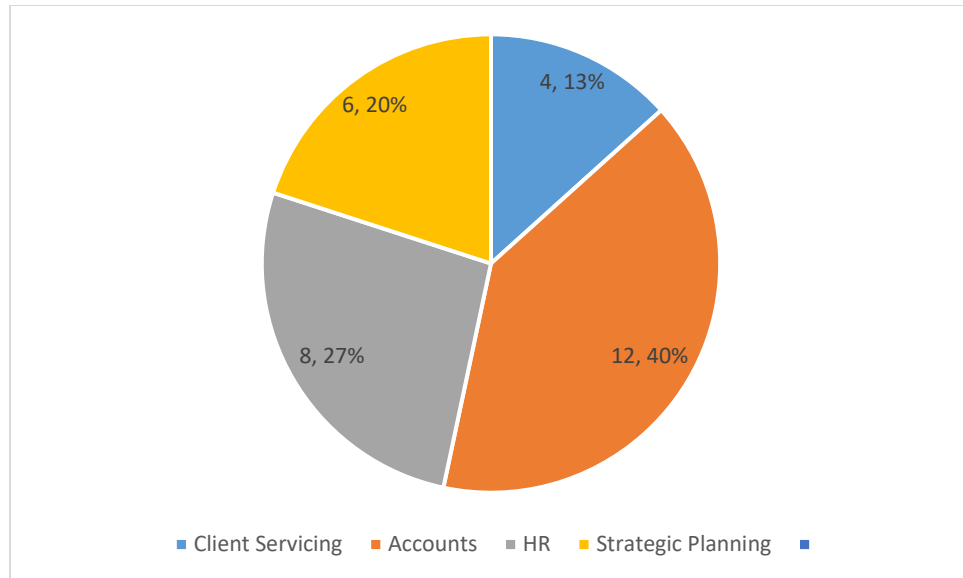
(30 responses)



- Departments: Client Servicing, Accounts, HR, Strategic Planning.

Which department do you work in?

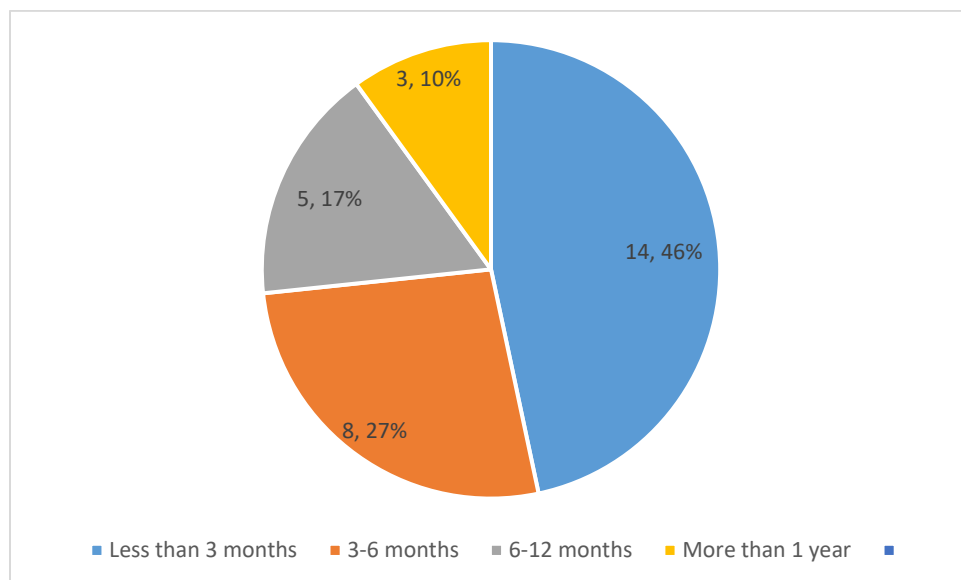
(30 responses)



- Tenure: The majority of the respondents were with the organization 3-12 months, but there were some who were working there over a year. This indicates that most of the employees are pretty new here.

How long have you been with the organization?

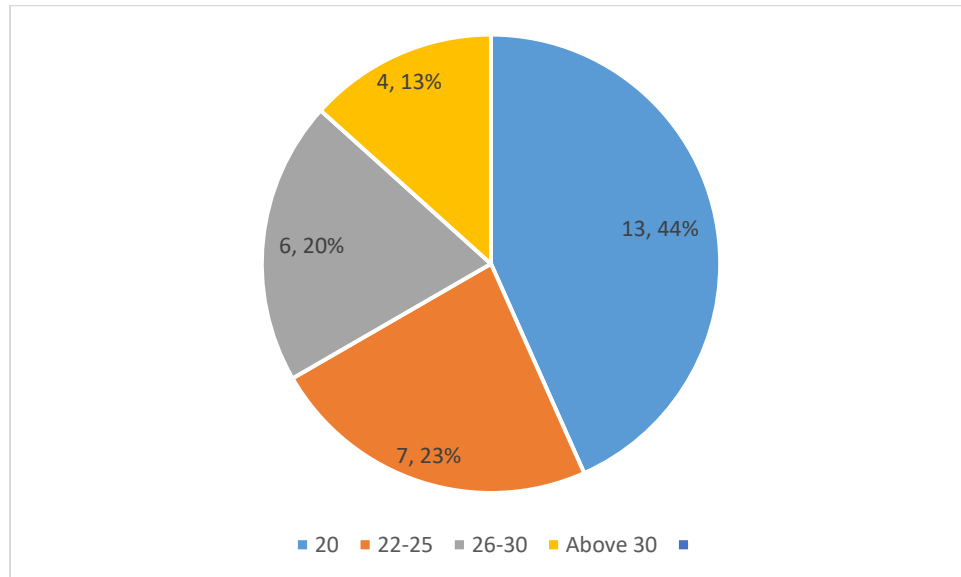
(30 responses)



- Age Groups: Most of the respondents were in the 20-32 age group, and the number of respondents above 32 was less. This shows that the organization is comprised of mostly young professional at the beginning of their careers.

Age groups

30 responses



4.4 Open-Ended Response:

This section of the survey asked employees to share one change that would be the most important to improve the continuity of the ongoing campaigns of banks in Bangladesh. The responses provide some useful insights:

- Develop a unified brand message.
- Leverage the digital platforms or social media like Facebook, Instagram for ongoing engagement.
- Integration of online as well as offline marketing channels.
- Focus on the educational background of customers and trust- building.
- Train employees to consistently reflect the values and message of the banks.
- Adoption of agile marketing practices.

Chapter 5: Findings and Analysis

This study sought to explore the changes of a government that affect the continuity of the ongoing banking campaigns as well as strategic marketing campaigns of the banking sector significantly. The changes have some serious implications for banking campaigns in this country. The focus more transparency emphasizing, good governance system, anti-money laundering, and give customers fair treatment. Brand needed to distance themselves from any perception of being “too close” to the old regime. People were very angry about the levels of corruption by the previous government, but they were very hopeful about the reformation, campaigns that looked “too flashy” or elitist risked backlash. Most changes here are about messaging, imagery, and positioning, not the basic products themselves.

5.1 The Sonali Bank PLC

The Sonali Bank PLC is the leading state-owned public commercial bank in Bangladesh. In early 2024, their campaigns were to highlight government schemes like social safety nets, pension payments, remittance services, agro-credit, and SME support. They emphasized heavily on corporate governance and developed a narrative called national development narrative. But as the government change, they change the tone of their campaigns like “partner of X government’s development vision” to “institution of the Republic, serving citizens irrespective of political change.” They double-down their campaigns and topics like transparent lending, zero-tolerance for corruption, whistleblowing channels, and digital audit trails as the interim administration focuses more on the accountability and audit.

Sonali Exchange Mobile App Campaign (Campaign launched in November, 2023)



The Sonali Exchange Mobile App Campaign launched in November, 2023. The main slogans of that campaign were the secure, easy, and reliable way to send money to Bangladesh. The key features were zero transaction fees, total 5% incentives, and convenience.

Tri-Party Remittance Campaign 2025



In 2025, Sonali Bank primarily focus on boosting legal foreign remittance and fostering youth entrepreneurship. The “Tri-Party Remittance Campaign 2025”, launched in collaboration with Vista and Western Union to encourage the flow of foreign currency through legal channels.

This campaign has significantly impacts the economy of the country by boosting foreign exchange reserve, stabilizing the interest rates, combating illegal money transfer systems, make sure the stimulation of domestic consumption, and helps to bring more people into the regulated financial system which improve the overall financial inclusion across the country.

5.2 Exim Bank

Before the government change, the Exim Bank focused on growth-oriented narrative such as trade, SME financing, remittances, and expansion. Their typical campaign themes of that time were “Partner in progress” for SMEs and exporters, emphasis more on digital channels but within a conventional “growth + profitability” frame. But after government change in late 2024, they heightened their scrutiny on governance and corruption. Their campaigns would likely shift in various ways like the same products, but ads and digital content explicitly tie growth to ethics, compliance, and protection of their respectable customers. They mentioned strongly on Shariah compliance and transparency in financing decisions, there are more visibility of CSR and inclusion

that highlight scholarships, health initiatives, and rural financing to align with the interim government.

[Bangla QR Transaction campaign \(Launched in August, 2023\)](#)



Exim Bank offers Bangla QR transaction services through its modernized mobile banking app, 'Exim Aiser', enabling customers to make cashless payments at various merchant outlets across Bangladesh.

The service was officially launched in August 2023 as part of the bank's initiative to support the Bangladesh Bank's goal of creating a cashless society using the unified national QR standard.

“Together Towards Tomorrow” Theme of Exim Bank Bangladesh (Launched in late 2024)



“Together Towards Tomorrow” Theme of Exim Bank Limited adopted for its 2024 annual report, emphasizing progress through unity with customers and stakeholders on a journey toward a more resilient, innovative, and inclusive future.

The government’s narrative of social justice and equity. They are now focusing more on hospital and programs related to education as symbol of “giving back.” They have introduce a new campaign called “serving the people of Bangladesh” rather than “supporting national mega-projects.”

5.3 Islamic Bank Bangladesh Limited (IBBL)

The Islamic Bank Bangladesh (IBBL) is the largest Islamic Bank here in Bangladesh. They have strong brand equity built on Shariah compliance and extensive CSR in several areas like educational and healthcare. During the previous government, their campaigns heavily emphasized on Shariah-compliant products e.g. Mudaraba, Mushraka, etc. They focused more on Islamic values such as fairness, justice, and prohibition of riba. But in late 2024, they emphasize on ethical factors and justice even more stronger like fairness in contracts, avoidance of unjust enrichment, shared profit-and-loss principles, and “no interest, no exploitation” theme. There are reassurance of regulatory too like compliance with interim regulators, anti-terror financing controls, and transparency in zakat and waqf funds.

“Islami Bank Agent Banking” Campaign (Launched in February 2023)



The flyer is for the Islami Bank Agent Banking campaign. It features the bank's logo in the top right corner, which includes a green circular emblem with a white crescent and star, and the text "Islami Bank Bangladesh Limited Based on Islamic Shari'ah". On the left, there is a stylized logo with the Bengali text "ইসলামী ব্যাংক এজেন্ট ব্যাংকিং" and "আপনার পাশেই" (Always with you). Below this, the text "ISLAMI BANK AGENT BANKING" is written in bold green letters. A red banner with the word "SERVICES" in white is followed by a list of services: Account Opening, Cash deposit and withdrawal, Foreign Remittance withdrawal, Utility bill payment, and Applying for small and agricultural investment. At the bottom left, contact information is provided: a phone number (16259 / (+880)-2-8331090), a Facebook link (islamibankbangladeshlimited), and a website (islamibankbd.com). The right side of the flyer is dominated by a colorful illustration of a busy outdoor market scene. In the foreground, a man in a white shirt and green checkered lungi is carrying two large baskets of fruit on a shoulder pole. In the background, there are many people, stalls, and a large tree, creating a vibrant and bustling atmosphere.

ISLAMI BANK AGENT BANKING

SERVICES

- ▶ Account Opening
- ▶ Cash deposit and withdrawal
- ▶ Foreign Remittance withdrawal
- ▶ Utility bill payment
- ▶ Applying for small and agricultural investment

16259 / (+880)-2-8331090
islamibankbangladeshlimited
islamibankbd.com

Islami Bank Bangladesh PLC (IBBL) consistently promotes its agent banking services as a key channel for financial inclusion, though there may not be a single, specific "agent banking campaign" running with unique short-term offers at this moment. The bank frequently runs general bank-wide campaigns that involve its agent network.

Islami Bank is a leader in the agent banking sector in Bangladesh, particularly in deposit collection and foreign remittance disbursement. Its agent banking network serves over 5 million customers, primarily in rural areas

[illegible]

Mastercard Winter Campaign “Mesmerizing Morocco”(Started from December 17, 2023 until January 31, 2024)



This was a major promotional campaign by the Dutch Bangla Bank Bangladesh (DBBL), launched in collaboration with Mastercard to encourage card usage during the winter travel and shopping season. The main objective of that campaign is to reward cardholders for everyday spending using their Mastercard-branded debit, credit, and prepaid cards. The campaign offered cardholders a chance to win a luxurious trip and other prizes.

Mastercard and VISA Campaigns of Dutch-Bangla Bank Limited (DBBL) (Launched in late 2024)




ডিসা প্লাটিনাম ক্রেডিট কার্ড

মাস্টারকার্ড টাইটেনিয়াম ক্রেডিট কার্ড

**মাত্র ৬০০ টাকা ব্যবহারে
১৬ রিওয়ার্ড পয়েন্ট**

**ডিসা প্লাটিনাম ও মাস্টারকার্ড
টাইটেনিয়াম ক্রেডিট কার্ড-এ
উপভোগ করুন আকর্ষণীয় সব সুবিধা**

অসাধারণ রিওয়ার্ড :

প্রতি ৫০ টাকা/১ ডলার খরচ করে অর্জন করুন ১.৫ রিওয়ার্ড পয়েন্ট

রিওয়ার্ড পয়েন্ট	সুবিধাসমূহ
১,০০০-১,৪৯৯ পয়েন্ট	এক বছরের জন্য প্রাইমারি কার্ডের চার্জ ৫০% মওকুফ
১,৫০০-২,০০০ পয়েন্ট	এক বছরের জন্য প্রাইমারি কার্ডের চার্জ ১০০% মওকুফ
২,৫০০ পয়েন্টের পর প্রতি ১,০০০ পয়েন্টের জন্য	এক বছরের জন্য প্রতি সানিফেটারি কার্ডের চার্জ ১০০% মওকুফ
২,০০০ পয়েন্টের পর প্রতি ৩ পয়েন্টের জন্য	১ টাকা ক্যাশব্যাক

*সংরক্ষণের অফারের প্রযোজ্য পাল আমেরিকা ব্যাংক গ্রুপের
*প্রাইমারি কার্ডের জন্য প্রযোজ্য অফারের প্রযোজ্য অফারের প্রযোজ্য
*পর অফার

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সেবা ফিচারসমূহ :

- মিউ এন্ড মিউ সার্ভিস:** ঢাকা, চট্টগ্রাম এবং সিলেট বিমানবন্দরে প্রাইমারি এবং সানিফেটারি কার্ডহোল্ডার উপভোগ করতে পারবেন (কার্ডহোল্ডার+৩ জন প্রাথমিক+২ জন শিশু ১২ বছরের নিচে) বছরে মোট ৩ টি মিউ এন্ড মিউ সার্ভিস
- বোনাস লাইভ এক্সেস সুবিধা:** ঢাকার হুমায়ত শাহজালাল আন্তর্জাতিক বিমানবন্দর বোনাস লাইভ প্রাইমারি এবং সানিফেটারি কার্ডহোল্ডার উপভোগ করতে পারবেন বছরে মোট ৬ টি লাইভ এক্সেস সুবিধা, সর্বমোট ৬ জন অতিথিসহ।
- আন্তর্জাতিক লাইভ এক্সেস সুবিধা:** প্রায়োবিটি পাস ব্যবহারের মাধ্যমে বিশ্বজুড়ে আন্তর্জাতিক বিমানবন্দর লাইভ প্রাইমারি এবং সানিফেটারি কার্ডহোল্ডার উপভোগ করতে পারবেন বছরে মোট ৪ টি লাইভ এক্সেস সুবিধা, সর্বমোট ৪ জন অতিথিসহ।
- ২টি কিনলে ১/২/০টি ফি বুক মিলে:** পাচ তারকা মনের হোটেল ১টি বুক কিনলে ১/২/০টি ফি বুক মিলে পাওয়ার সুবিধা
- সর্বাধুনিক নিরাপত্তা ব্যবস্থা**
- বাংসরিক ফি মওকুফ সুবিধা:** বছরে ৫০,০০০ টাকা ব্যবহারে (POS/QR/ E-Commerce) বাৎসরিক ফি মওকুফ সুবিধা



ডাঃ-বাংলা ব্যাংক
আপনার বিশ্বস্ত সহযোগী

The Dutch-Bangla Bank Limited (DBBL) frequently participates in campaigns organized by Mastercard and VISA, such as the “Mastercard Summer Spend and Win Campaign 2024, ‘Stunning Sydney.’”

Chapter 5: Recommendation and Conclusion

6.1 Conclusion:

This study set two objectives to understand how events like government changes impact on the continuity of the ongoing marketing campaigns of the banks and to explore is there any changes took place during the last government changes on the marketing strategies of the banks in Bangladesh. To achieve that objectives, this study collects data from the Exim Bank Ltd., Islami Bank Bangladesh Limited (IBBL) , Dutch-Bangla Bank Limited (DBBL), the Sonali Bank PLC and from the secondary sources too. The sample size of these study was 30, developed a set of questionnaires using the convenience sampling technique for the data analysis. The significant findings of the study were emphasizing on stability and trust, depositor confidence, and regulatory compliance of the banking sectors in Bangladesh in recent times.

The overall impact of the changing of a government is a more cautious, compliance-oriented, and efficiency-driven marketing landscape. Banks are now adapting to increased central bank authority and a push for greater transparency level and accountability, leading to a more conservative promotional strategy which focused on more stability and efficiency in digital sectors rather than unbridled growth.

Due to some limitations, like time constraints and limited resources, I didn't complete the research. The future researcher could address these things to complete the research properly.

6.2 Recommendations:

Based on the findings, there are some recommendations for the banking sector of the country, for the policy makers, and for the government of Bangladesh.

- ***Recommendation for the banking sector of Bangladesh***

The banking sector of the country should be benefitted to utilizing these policies for their better or more sustain performance in the near future. They have to implement better regulatory policy, rules and regulations which being used their customers with ease and convenient. They focus to build trust, monetary policy which are the concern of the investors.

- ***Recommendation for the policy makers***

The policy makers play a very important and significant role in the overall sector of banking. They have to be followed by the rules and regulation act properly. They should focus on strengthening corporate governance, managing non-performing loans (NPLs), reinforcement of the regulatory

supervision, improving the level of transparency, restructuring state-owned banks, and they have to ensure the independence of the central bank of the country.

- ***Recommendation for the government of Bangladesh***

The government of Bangladesh, could benefited by the strengthening of the bank's independence, addressing non-performing loans (NPLs), consolidation of weaker banks, and improving the regulatory oversight. These aspects help to restore the stability level, enhance transparency level, and manage risk factors with ease.

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Appendices

Title: The Impact of Government Changes on the Ongoing Campaigns of Banks in Bangladesh

Introduction:

This questionnaire is an essential part of academic research on how events like government changes impact the continuity of the ongoing banking campaigns and to find out are there any changes took place during the last government on the marketing strategies of the banks in Bangladesh. All responses are confidential and used for research purposes only.

Section 1: Demographic Information

1. What is your current role in the organization?

- Intern
- Junior Executive
- Mid-Level Executive
- Senior Executive

2. Which department do you work in?

- Client Servicing
- Accounts
- HR
- Strategic Planning

3. How long have you been with the organization?

- Less than 3 months
- 3-6 months
- 6-12 months
- More than 1 year

4. Age group:

- 20
- 22-25
- 26-30
- Above 30

Section 2: Government Changes

(Please rate each statement on a scale of 1=5, where 1= Strongly Disagree and 5= Strongly Agree)

5. The government structure influences the overall tone and messaging of private bank.
6. The political leadership influence advertising campaigns.
7. Banks alter their services in response to new government priorities or economic policies.
8. The public's trust is often influenced by the perceptions of political interference.

Section 3: Ongoing Campaigns of Banks

(Please rate each statement on a scale of 1= 5, where 1= Strongly Disagree and 5= Strongly Agree)

9. The current digital payment awareness campaigns are very effective.
10. Time-bound promotions affect short-term consumer spending habits and long-term customer loyalty.
11. There are multiple challenges in using AI to enhance financial service accessibility.
12. Technological innovations are essential for the implementation of open banking system in Bangladesh.

Section 4: Open-Ended Feedback

13. What one change that would be the most important to improve the continuity of the ongoing campaigns of banks in Bangladesh?