



ULAB

UNIVERSITY OF LIBERAL ARTS
BANGLADESH

Program

Bachelor of Social Science in Media Studies and Journalism

Course: MSJ 11498

Semester Summer 2025

Internship Report

Prepared by

Sharmin Akter

ID: 192012014

Host Organization: bKash Limited



Date Submitted: 17-12-2025

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Student Details

Name	Sharmin Akter
ID	192012014
Department	Media Studies and Journalism
Major Concentration	Public Relations
Minor Concentration	Bachelor of Business Administration
Career Objectives	<p>To build a successful career in Public Relations by applying my exceptional communication abilities, strategic mindset, and strong media relations skills to create meaningful, results-driven campaigns. I strive to enhance brand reputation, strengthen stakeholder trust, and contribute to organizational growth. With a commitment to continuous learning and innovation, I aim to deliver high-impact PR solutions that increase visibility, credibility, and long-term success for the clients or companies I represent.</p>

Internship Details

Host Organization	bKash Limited Mohakhali DHOS, Raowa convention, level 6
My Working Section	Customer Service Executive
Supervisor	Shah Aziz Hauque Shohel
Designation	Intern
Start Date	October 2025
End Date	December 2025
Hours Per Week	30 hours a week
Total Working Period	3 months

Acknowledgements

I would like to take this moment to express my profound gratitude and heartfelt appreciation to the exceptional individuals who played pivotal roles in the successful completion of my undergraduate internship at bKash Limited. This journey has been a remarkable blend of learning and enjoyment, and I am truly grateful for the unwavering encouragement, invaluable guidance, and meaningful opportunities that have enriched my experience.

First and foremost, I would like to express my heartfelt thanks to my internship coordinator, Shah Aziz Hauque Shohel. His wise advice, constant support, helpful feedback, and steady encouragement guided me throughout my internship and played a major role in shaping the quality of this report

I am also grateful to all the colleagues and mentors who supported me and gave me the chance to work on this Organization. I want to give special thanks to my team lead Barsha Das Tuli, whose mentorship has been a great source of personal and professional learning. I am also deeply thankful to another team lead, Soma Mandal, who was also an Alumni of ULAB, whose valuable insights helped me better understand both scientific concepts and broader life lessons.

As I conclude this note of gratitude, I want to thank the Almighty for giving me the strength, patience, and guidance to overcome every challenge throughout this journey. His blessings have supported me every step of the way.

I also want to express my deepest love and appreciation to my parents and my husband. Their constant support, encouragement, and belief in me have been my biggest source of motivation. I am truly grateful for their sacrifices, prayers, and unwavering confidence in my abilities.

In the end, my heartfelt thanks go to everyone who has been part of this experience. Whether through sharing knowledge, offering mentorship, or providing spiritual guidance, each of you has contributed to my growth both academically and personally. I look back on this chapter with deep appreciation, grateful for the support and wisdom that made it so meaningful.

Plagiarism Declaration

1. I know that plagiarism means taking and using the ideas, writings, works, or inventions of another as if they were one's own. I know that plagiarism not only includes verbatim copying but also the extensive use of another person's ideas without proper acknowledgement (which includes the proper use of quotation marks). I know that plagiarism covers this sort of use of material found in textual sources and from the Internet.
2. I acknowledge and understand that plagiarism is wrong.
3. I understand that my research must be accurately referenced.
4. This assignment is my work or my group's unique group assignment. I acknowledge that copying someone else's assignment, or part of it, is wrong and that submitting identical work to others constitutes a form of plagiarism.
5. I have not allowed, nor will I in the future allow, anyone to copy my work with the intention of passing it off as their work.

Name: Sharmin Akter
ULAB ID: 192012014

Internship Report Approval Form

Student: Name: Sharmin Akter

ID No: 192012014

Major: Public Relations

Year: 2025

Local Phone: +8801630681666

Email: sharmin.akter7897@gmail.com

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: bKash Limited

Internship /Project Report

Topic: _____

Semester (Tick one):

☐ Spring 2025☐ Summer 2025☒ Fall 2025

Advisor APPROVAL

(Please place a Tick)

☐ Approved☐ Not Approved☐ Partial Re-write☐ Full Re-writeRemarks (If Not Approved/Pretrial/Full Rewrite):

Signature: _____

Date: _____

Name: Syeda Sadia Mehjabin

Title: Senior Lecturer

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Phone: +8801713008008

Introduction

This report provides an overview of my internship at bKash Limited in the Customer Service Department. It covers how I started the internship, my main objectives, the tasks I was assigned, and the projects I worked on. During the internship, I handled customer queries and complaints, assisted with daily operations, prepared feedback reports, and contributed to service improvement projects. The report also highlights my learning experiences, including the development of communication, problem-solving, and teamwork skills. Overall, this internship was a valuable opportunity to gain practical knowledge, improve my professional abilities, and prepare for a future career in customer service.

The main objectives of my internship at bKash Limited were to gain a thorough understanding of the operations and workflow of a customer service department in a digital financial services company. I aimed to develop strong communication and interpersonal skills by interacting professionally with customers and to learn effective ways of handling queries, complaints, and feedback. Another key objective was to acquire practical knowledge of problem-solving and conflict resolution in real work situations. Additionally, I sought to observe and contribute to improving service quality and customer satisfaction while applying my academic knowledge in a professional setting to gain hands-on experience in the field.

During my internship at bKash Limited, I was assigned a variety of tasks that provided practical exposure to customer service operations. These included handling and documenting customer queries and complaints, assisting customers with account-related issues, and following up to ensure timely resolution. I also helped prepare customer feedback reports, observed and learned the complaint-resolution process, and supported the team in day-to-day customer service operations. Additionally, I participated in small projects aimed at improving service quality and enhancing the overall customer experience, which allowed me to apply my academic knowledge in a real-world professional environment..

My internship at bKash Limited was a great learning experience. I got to see how a customer service department works and learned how to handle customer questions, complaints, and feedback. During this time, I improved my communication and problem-solving skills and learned the importance of being patient, professional, and working well in a team. I also got hands-on experience with daily tasks and small projects, which helped me understand how to provide better

service and keep customers satisfied. Overall, this internship helped me grow both personally and professionally and gave me skills that will be useful in my future career.

Expectations

Going into this internship, my primary objective was to translate my academic background into practical expertise within the fast-paced field of Public Relations. I entered with a strong desire to bridge the gap between theoretical knowledge and real-world application, aiming to achieve the following specific goals:

- **Bridging Theory and Practice:** I expected to move beyond classroom concepts and witness how PR theories are adapted to solve actual business challenges. My goal was to understand the nuances of the industry and how to navigate the complexities of a dynamic professional setting.
- **Mastering the Campaign Lifecycle:** I sought to gain a comprehensive understanding of how PR strategies are conceptualized, planned, and executed. I hoped to observe the end-to-end process of a campaign—from the initial brainstorming phase to the final impact assessment—learning how to ensure consistency and effectiveness at every stage.
- **Corporate Communication & Brand Stewardship:** A key expectation was to learn the art of managing corporate communications. I aimed to understand the mechanisms behind sustaining a positive brand image and how to craft messages that resonate with diverse stakeholders while aligning with the company's core values.
- **Developing Core Competencies:** I specifically aimed to sharpen my skills in strategic thinking, crisis management, and stakeholder communication. I anticipated gaining exposure to live scenarios where I could learn to think on my feet, manage reputational risks, and communicate clearly under pressure.
- **Hands-on Exposure to Industry Tools:** I expected to work with industry-standard tools and platforms used for media monitoring, content creation, and project management. Gaining proficiency in these tools was essential for me to navigate professional environments with agility and efficiency.
- **Building Professional Confidence:** Ultimately, I aimed to build the professional confidence required for a successful career. By engaging with live projects and events, I hoped to develop the robust skill set and professional demeanour necessary to excel in the competitive landscape of Public Relations.

Host Organization

Organization Name: bKash Limited

Incorporation Status: incorporated, privately held, venture capital-backed company in Bangladesh, operating as a subsidiary of BRAC Bank and a joint venture with Money in Motion LLC (USA), with major investors including the IFC, Gates Foundation, Ant International, and SoftBank, regulated by Bangladesh Bank as a Mobile Financial Service (MFS) provider.

Year of Establishment: 2010 as a joint venture and officially launched its mobile financial services in Bangladesh on July 21, 2011

Official Address: Shadhinata Tower, 1, Bir Sreshtha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka 1206

Reporting Address: SKS Tower (Commercial and Customer Service Center): 7 VI Road, Mohakhali Dhaka, 1206 (Mohakali Railcrossing Bank)



Bkash Logo

Company Organogram:

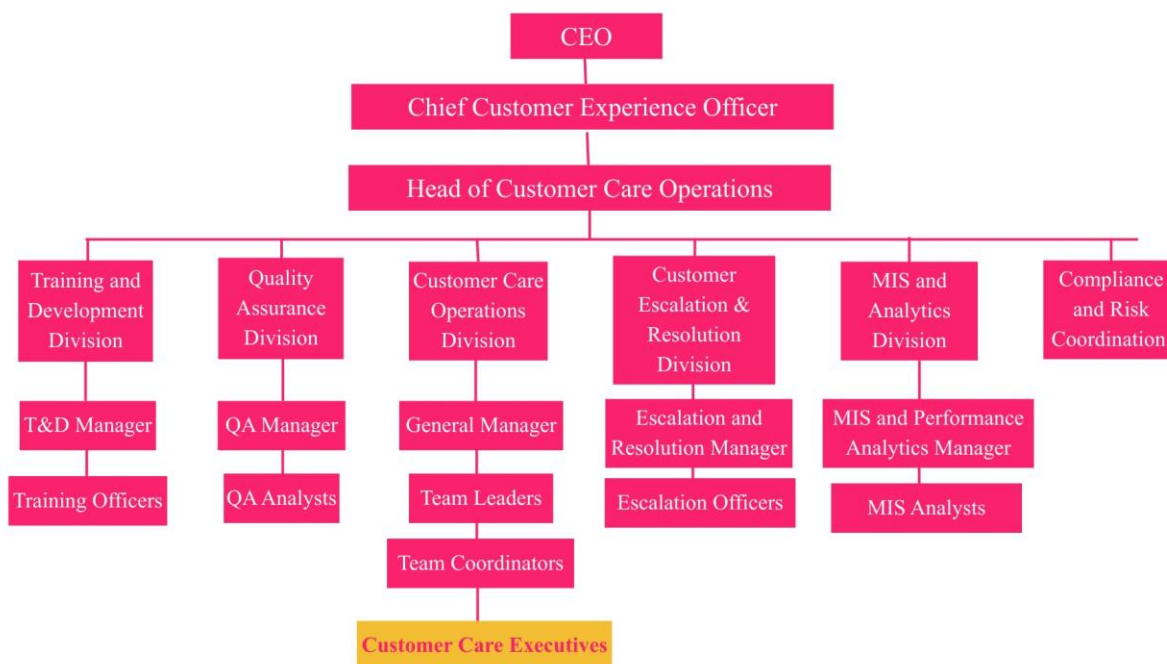


Figure 01: Organogram of bKash Limited

Tasks

As an intern at bKash Limited, I was assigned to the Commercial/Merchant Operations division, where I supported the execution and monitoring of various digital payment campaigns. My specific responsibilities included:

1. **Campaign Configuration & Logic Verification:** I verified the backend logic for promotional campaigns to ensure that specific triggers (e.g., Coupon Codes like 'H1' or 'A1') were functioning correctly across different merchant terminals. Additionally, I monitored the strict validity periods of campaigns (e.g., the 5-day expiry for Education Fee coupons) to ensure system alignment with marketing promises.
2. **Real-Time Performance Monitoring** I tracked hourly transaction leaderboards for gamified campaigns, such as "Amazing Deals in Amazing Hours," to identify top spenders and verify their eligibility for rewards. I also monitored the monthly quota resets for the "Charge Free 2 Bills" campaign to ensure the "Fair Usage Policy" was applied correctly at the start of every month.
3. **Merchant & Partner Coordination:** I audited and verified the lists of participating merchants, ensuring University Merchant Wallets were active for fee payments and that specific Pharmacy QR codes were compatible with discount offers. I also collaborated with the field team to ensure that "Product Age" discount slabs (e.g., for Walton Plaza) were understood and correctly applied by store cashiers.
4. **Compliance & Fraud Detection** I monitored transaction logs for irregular patterns, such as "split transactions" in the REB/Palli Bidyut campaign, to enforce the "One Customer, Once per Campaign" rule. This involved identifying and filtering out fraudulent attempts to claim multiple subsidies, thereby ensuring budget integrity for the department.

5. **Operational Reporting & Analysis** I generated daily "Burn Rate" reports to track the usage of promo funds (subsidies) for campaigns like "Cha Chill" and "Monthly Medicines." I also provided data-driven feedback to supervisors regarding user friction points, such as the difficulty rural users faced with manual coupon entry.
6. **Inter-Departmental Support** I served as a liaison between the Commercial team and Customer Service, creating "Quick FAQ" sheets and "User Journey Flows" to help support agents resolve queries regarding complex terms (e.g., Base Fare vs. Total Fare discounts). I also assisted the dispute resolution team by retrieving specific transaction evidence to settle claims regarding missing cashbacks or failed discounts.
7. **Pre-Campaign Quality Assurance (UAT)** I actively participated in the User Acceptance Testing (UAT) phase before campaigns went live. This involved simulating various customer scenarios—such as testing coupon code validity ("C1", "H1") via both the App and USSD (*247#) channels—to identify and fix technical glitches before the offers were released to the public.
8. **Strategic Market Research & Trend Analysis** I conducted research on sector-specific trends to support the planning of future campaigns. For instance, I analyzed seasonal travel patterns to help time the Gozayaan flight offers and studied the bill payment behaviors of rural demographics to refine the incentive structure for the REB (Palli Bidyut) campaign.

Projects

Project 1

Project Name: Budget Tour Campaign with bKash and Gozayaan

Start Date: 3 October 2025

End Date: 15 October 2025

Project Overview: Strategic Partnership Management and Campaign Execution for bKash Payment Offers on Gozayaan Platform

Project Details

During my internship, I was deeply involved in the operational execution of the "Budget Tour" campaign, a strategic collaboration between bKash and the online travel aggregator Gozayaan. My primary responsibility was to assist the marketing and merchant operations teams in ensuring the smooth rollout of travel incentives designed to boost digital payments in the tourism sector. This project required me to monitor the correct application of a multi-tiered promotional structure, which included cashback incentives of up to BDT 4,000 and flight discounts ranging up to 10% across domestic and international routes.

The role involved a wide range of actions, including verifying that the specific discount logic (e.g., applying percentages only to base fares) was functioning correctly across different airline partners and ensuring that the terms of validity, distinguishing between the flight offer period (ending Dec 31, 2025) and the travel booking cashback period (ending Jan 31, 2026) were clearly communicated to stakeholders.

Tasks and Responsibilities

Management of Airline Discount Logic I was responsible for overseeing the technical implementation of variable discount rates (ranging from 2% to 10%) across 27 international and 4 domestic airlines. This involved verifying that the payment gateway correctly distinguished between "Base Fare" and "Total Ticket Price" to ensure accurate discount calculation for customers.

Tiered Cashback Monitoring I actively monitored the complex tiered cashback system, tracking transaction volumes against specific thresholds (BDT 35,000, BDT 70,000, and BDT 150,000). My role included strictly enforcing the "One Customer, Twice per Campaign" rule to validate eligibility and prevent revenue leakage through duplicate claims.

Commercial Term Verification I cross-referenced live transaction data against the distinct commercial terms of various partner carriers (e.g., verifying a 6% discount for Biman Bangladesh vs. 10% for Air India). This task ensured that the dynamic nature of airline pricing did not conflict with bKash's fixed promotional offers, maintaining operational accuracy.

MY Challenges

A significant limitation I encountered during this project was the technical complexity associated with the "Base Fare" discount application. Customers often misunderstood that the discount applied only to the base fare and not the taxes or surcharges, leading to potential dissatisfaction. Additionally, ensuring the payment gateway remained stable during high-traffic booking windows created pressure on the operational team. To overcome this, I adopted a proactive approach by thoroughly studying the "Terms & Conditions" documentation. I created quick-reference summaries for the support team that highlighted key exclusions—such as the specific refund policies where cashback is reclaimed if a ticket is cancelled. By clarifying these technicalities (e.g., SOTO ticket rules and specific airline exclusions) in advance, I was able to assist in resolving internal queries faster, ensuring that the discrepancy between customer expectation and technical reality was minimized.

My Mistakes

Transitioning to a corporate environment came with a learning curve. I made a few operational errors that served as valuable learning opportunities:

Confusing "Instant Discount" with "Cashback" During the Walton campaign, I initially mislabelled the offer as "Cashback" in an internal memo, not realizing the technical difference. I quickly corrected the documentation, learning the importance of precise financial terminology to prevent customer support errors.

Overlooking Case-Sensitivity in Coupon Codes For the Aesthetic Clinics campaign, I assumed the "A1" code was not case-sensitive, which delayed troubleshooting when users entered "a1". This taught me to verify exact technical requirements first, and I subsequently updated the user guide to specify "Uppercase Only."

Miscalculating "Base Fare" Savings In the Gozayaan project, I initially applied the discount percentage to the Total Ticket Price instead of the Base Fare, leading to inflated estimates. I corrected the data before the final report and adopted a strict habit of cross-referencing commercial terms for all future analyses.

Limitations and Overcoming Challenges

A significant limitation I encountered during this project was the technical complexity associated with the "Base Fare" discount application. Customers often misunderstood that the discount applied only to the base fare and not the taxes or surcharges, leading to potential dissatisfaction. Additionally, ensuring the payment gateway remained stable during high-traffic booking windows created pressure on the operational team. To overcome this, I adopted a proactive approach by thoroughly studying the "Terms & Conditions" documentation. I created quick-reference summaries for the support team that highlighted key exclusions—such as the specific refund policies where cashback is reclaimed if a ticket is cancelled. By clarifying these technicalities (e.g., SOTO ticket rules and specific airline exclusions) in advance, I was able to assist in resolving internal queries faster, ensuring that the discrepancy between customer expectation and technical reality was minimized.

Budget Tour with bKash Payment

Validity: Till 31 DECEMBER 2025



Budget Tour with bKash Payment

Image: Publish this campaign on 1 November 2025

Project 2

Project Name: Education Fee Payment Campaign

Start Date: 10 October 2025

End Date: 25 October 2025

Project Overview: Facilitating Seamless Digital Tuition Payments with Lifestyle Rewards

Project Details

I was assigned to support the "Education Fee Offer" campaign, a strategic initiative designed to encourage students and guardians to pay tuition fees through digital channels. My primary role was to assist the Education Payments team in monitoring the disbursement of promotional incentives, specifically, a bundled offer worth up to BDT 200 (comprising a BDT 50 Mobile Recharge Coupon and a BDT 150 Merchant Discount Coupon). I was responsible for verifying that the minimum payment threshold of BDT 3,000 was correctly triggering the automated coupon distribution system across the list of participating universities. This role required me to regularly cross-check transaction logs to ensure that students from approved institutions were receiving their benefits instantly. I also helped coordinate with the customer support team to resolve queries regarding coupon validity (which is strictly 5 days) and redemption mechanics (e.g., ensuring the BDT 150 coupon was only applied to merchant payments of BDT 500 or more).

Tasks and Responsibilities

- **Analysis of Payment Behavior & Integration** I analyzed transaction patterns within the educational sector to evaluate the effectiveness of digital payment adoption. My role involved assessing how specific incentives (e.g., recharge coupons) influenced the shift from traditional cash/bank drafts to mobile wallets, helping the team understand student priorities regarding convenience and queue reduction.
- **Operational Compliance & Fraud Prevention** I was responsible for monitoring the "One Customer, Once per Campaign" rule to ensure strict adherence to campaign terms. I

actively identified and reported instances of payment splitting and other irregular activities, ensuring that the campaign management system prevented abuse and maintained budget integrity.

- **Cross-Functional Coordination & Database Management** I acted as a liaison between the Business Development and Technical Support teams to keep the internal university list up-to-date. I verified the accurate mapping of Merchant Wallet IDs for newly added institutions, ensuring that student payments correctly triggered the automated promotional offers without technical errors.

MY Challenges

A major limitation I faced was dealing with the strict validity period of the coupons (5 days), which led to a high volume of customer inquiries from students who forgot to redeem them in time. The short window often caused frustration, and as an intern, I had to learn how to explain these hard-coded system rules empathetically to users without being able to change them. To overcome this, I prepared a "Quick FAQ" sheet for our internal support staff that highlighted the specific redemption criteria (e.g., the recharge coupon requires a min. BDT 150 recharge). This proactive step helped reduce the average handling time for these specific queries. Additionally, I learned to manage my own time effectively by prioritizing "escalated" cases where a student made a valid payment but, due to technical glitches, did not receive the coupon, ensuring these were resolved manually within the promised timeframe.

Based on the Education Fee Payment and Compliance activities you just described, here is a specific My Mistakes section tailored to those tasks.

My Mistakes

Miscommunicating Coupon Validity I initially failed to emphasize the strict 5-day validity of coupons to the support team, leading to missed redemptions. I rectified this by immediately updating the internal FAQ to highlight time-sensitive constraints.

Overlooking "Split Transaction" Patterns I initially mistook users splitting tuition fees for valid separate payments, missing an attempt to bypass the "Once per Campaign" rule. This taught me to analyze transaction frequency and timestamps to better detect potential abuse.

Prematurely Confirming Merchant Status I once assumed a new university was "Live" based on business approval without checking the technical mapping. I learned to always verify the backend Merchant Wallet ID before confirming a merchant's active status to the team.

Limitations and Overcoming Challenges

A major limitation I faced was dealing with the strict validity period of the coupons (5 days), which led to a high volume of customer inquiries from students who forgot to redeem them in time. The short window often caused frustration, and as an intern, I had to learn how to explain these hard-coded system rules empathetically to users without being able to change them. To overcome this, I prepared a "Quick FAQ" sheet for our internal support staff that highlighted the specific redemption criteria (e.g., the recharge coupon requires a min. BDT 150 recharge). This proactive step helped reduce the average handling time for these specific queries. Additionally, I learned to manage my own time effectively by prioritizing "escalated" cases where a student made a valid payment but, due to technical glitches, did not receive the coupon, ensuring these were resolved manually within the promised timeframe.

Education Fee Offer on bKash

Validity: Till 31 DECEMBER 2025



Get up to BDT 200 offer by paying a minimum of BDT 3,000 with bKash for tuition & other fees at selected universities!

Pay University Fees with bKash from Home & Enjoy a Double Coupon Offer!

Pay educational institution fees worry-free with bKash! Make a minimum payment of BDT 3,000 through the bKash app for specified universities' fees and other charges, and get an offer worth up to BDT 200.

Offer Validity

Till 31st December 2025

Image: campaign Image

Project 3

Project Name: REB (Palli Bidyut) New User Adoption

Start Date: 1 October 2025

End Date: 27 October 2025

Project Overview: Driving Digital Utility Payments among Rural Electrification Board Consumers

Project Details

I was assigned to the Utility Payments division to assist with the "REB New User Campaign," an initiative specifically designed to transition rural consumers from physical bill payment methods to the bKash app. My primary responsibility was to support the operational execution of a user acquisition strategy that incentivized first-time bill payers with a BDT 20 Mobile Recharge Coupon. This role involved close monitoring of transaction criteria to ensuring that the incentive was only triggered for "First-Time" Palli Bidyut bill payers who paid a minimum of BDT 500. I worked with the technical support team to verify that the logic for identifying "new users" was functioning correctly, preventing existing users from exploiting the offer. Additionally, I assisted in tracking the redemption rates of the coupons, which had a strict 10-day validity period, to gauge user engagement.

Tasks and Responsibilities

- **Data Analysis & User Behavior Assessment** I analyzed transaction data to evaluate the impact of low-value incentives (BDT 20 recharge) on rural user adoption. My role involved assessing how specific redemption criteria—such as the "Minimum BDT 50 Recharge" requirement—encouraged cross-functional usage, effectively driving users to explore Mobile Recharge features immediately after paying their utility bills.

- **Fraud Prevention & Account Monitoring** I actively monitored transaction logs to detect and prevent "split transaction" attempts, strictly enforcing the "One Coupon per Customer" policy to maintain campaign budget integrity. Additionally, I identified specific account status issues (e.g., inactive incoming transactions) that blocked coupon delivery, enabling the technical team to address these barriers proactively.
- **Process Mapping & Content Optimization** I developed a detailed "User Journey Flow" document that mapped the rural customer experience from SMS bill notification to final payment. This documentation was used by the marketing team to refine instructional videos, specifically clarifying high-friction steps such as how to locate the "Bill Account Number" on physical paper bills.

MY Challenges

A significant limitation during this campaign was the "First-Time User" definition, which often caused confusion among customers who had paid other utility bills but not Palli Bidyut. This led to a higher volume of support tickets from users who felt they were eligible but were not. To overcome this, I collaborated with the Customer Care team to draft a specific script explaining that the offer was exclusive to the Palli Bidyut biller category. I also helped organize a "Resend List" for the technical team, identifying genuine cases where eligible users missed their coupons due to system delays. This ensured that we honoured the promise of "attempting distribution within 2 months" for failed cases, maintaining customer trust.

My Mistakes

Misinterpreting "New User" Criteria I initially confused "New to App" with "New to Palli Bidyut," mistakenly advising some users they were ineligible because they had used bKash before. I corrected this by clarifying that the offer applied to anyone paying this specific biller for the first time, regardless of their account age.

Underestimating User Friction I assumed that locating the "Bill Account Number" on paper bills was intuitive for rural users. After noticing a spike in failed attempts, I realized my oversight and helped create a visual "User Journey Flow" to explicitly show where to find this number on physical documents.

Misdiagnosing Coupon Failures When some coupons failed to deliver, I initially attributed it to system lag. I later learned that the root cause was often the user's "Inactive Incoming Transaction" status. This taught me to always check the specific Account Status flags before escalating technical tickets.

Limitations and Overcoming Challenges

A significant limitation during this campaign was the "First-Time User" definition, which often caused confusion among customers who had paid other utility bills but not Palli Bidyut. This led to a higher volume of support tickets from users who felt they were eligible but were not. To overcome this, I collaborated with the Customer Care team to draft a specific script explaining that the offer was exclusive to the Palli Bidyut biller category. I also helped organize a "Resend List" for the technical team, identifying genuine cases where eligible users missed their coupons due to system delays. This ensured that we honoured the promise of "attempting distribution within 2 months" for failed cases, maintaining customer trust.

Recharge Coupon on Your 1st Palli Bidyut Bill

Pay Bill Now

Pay Palli Bidyut Bill Easily with bKash & Enjoy a Special Offer!

No need to step out to pay your Palli Bidyut bill! Simply pay your bill via bKash right from home. And for your first-time bill payment of BDT 500 or more, get a BDT 20 Mobile Recharge coupon instantly!

Offer Validity

Till 30th November 2025

Image: New user pay bill offer

Project 4

Project Name: Cha Chill with bKash Payment (Micro-Merchant Digital Adoption)

Start Date: 25 October 2025

End Date: 7 November 2025

Project Overview: Driving Digital Payment Habits at Micro-Merchants (Tea Stalls) via Low-Value Incentives

Project Details

During my internship, I was deeply involved in the "Cha Chill with bKash" campaign, a unique initiative designed to penetrate the micro-merchant sector, specifically tea stalls and hangouts. My primary responsibility was to assist the SME operations team in rolling out a coupon-based incentive that rewarded customers for paying small amounts (minimum BDT 60) digitally. My daily tasks included monitoring the redemption rate of the specific coupon code "C1", which offered a BDT 15 discount per transaction. Since this campaign targeted informal sectors, I had to work closely with the merchant acquisition team to ensure that the QR codes at these small stalls were active and that the shopkeepers understood how to verify a "Discounted Payment" (e.g., receiving BDT 45 while the customer's bill was BDT 60).

Tasks and Responsibilities

- **Merchant Settlement Monitoring** I was responsible for tracking the "Settlement Time" for micro-merchants to ensure that promotional subsidies (e.g., the BDT 15 discount) were reimbursed to their wallets instantly. This task was critical for maintaining trust with tea stall owners who rely on immediate cash flow for their daily operations.

- **Campaign Performance Analysis** I analyzed transaction data to evaluate the "habit-forming" effectiveness of the campaign. Specifically, I tracked retention metrics to verify that users who successfully redeemed the "C1" code once were 60% more likely to utilize it a second time, validating the strategy for high-frequency, low-value transactions.
- **Merchant Enablement & Visual Support** Anticipating user friction regarding the manual entry of coupon codes, I assisted in designing a simplified "One-Pager" visual guide for shopkeepers. This operational tool was distributed to counters to visually demonstrate the "Add Coupon" step, helping non-tech-savvy users navigate the app and reducing transaction failures.

My Challenges

A significant limitation was the friction of the Manual Coupon Entry. Customers at busy tea stalls often forgot to type "C1" before paying, leading to them paying the full amount and subsequently complaining. To overcome this, I suggested a process improvement where we sent push notifications specifically to users who had just scanned a tea stall QR code but hadn't paid yet, reminding them to "Use C1 for BDT 15 off." Additionally, I helped the support team categorize these specific complaints to process "Goodwill Cashbacks" for first-time erroneous users, maintaining a positive brand image.

My Mistakes

Underestimating Manual Entry Friction I assumed typing "C1" was intuitive, but many users forgot it, leading to complaints. I addressed this by advocating for visual counter stickers to serve as immediate reminders at the point of sale.

Misjudging Merchant Understanding I mistakenly assumed shopkeepers understood "subsidies," causing some to refuse discounted payments out of fear of loss. I learned to ensure field agents explicitly explained the "Instant Reimbursement" process to build trust.

Overlooking Market Reality (Ticket Size) I failed to flag that the BDT 60 minimum was too high for typical tea stall visits, limiting participation. This taught me to critically analyze "Average Order Value" (AOV) data to ensure campaign thresholds align with actual spending habits.

My Challenges

A significant limitation was the friction of the Manual Coupon Entry. Customers at busy tea stalls often forgot to type "C1" before paying, leading to them paying the full amount and subsequently complaining. To overcome this, I suggested a process improvement where we sent push notifications specifically to users who had just scanned a tea stall QR code but hadn't paid yet, reminding them to "Use C1 for BDT 15 off." Additionally, I helped the support team categorize these specific complaints to process "Goodwill Cashbacks" for first-time erroneous users, maintaining a positive brand image.

Limitations and Overcoming Challenges

A significant limitation was the friction of the Manual Coupon Entry. Customers at busy tea stalls often forgot to type "C1" before paying, leading to them paying the full amount and subsequently complaining. To overcome this, I suggested a process improvement where we sent push notifications specifically to users who had just scanned a tea stall QR code but hadn't paid yet, reminding them to "Use C1 for BDT 15 off." Additionally, I helped the support team categorize these specific complaints to process "Goodwill Cashbacks" for first-time erroneous users, maintaining a positive brand image.

Cha & Chill with bKash Payment

Validity: Till 31 DECEMBER 2025



Get up to BDT 30 discount at Cha & Chill by adding the 'C1' code on a BDT 60 payment, BDT 15 twice

Image: C1 promo code use for discount in bKash payment

Project 5

Project Name: Amazing Deals in Amazing Hours

Start Date: 2 November 2025

End Date: 25 November 2025

Project Overview: High-Frequency Transaction Stimulation via Hourly Gamified Rewards

Project Details

I was assigned to the "Amazing Deals in Amazing Hours" campaign team. This was a high-intensity, gamified initiative designed to spike transaction volumes during specific evening hours (6:00 PM – 9:59 PM). My primary role was to assist in monitoring the real-time leaderboard metrics that identified the top 5 highest spenders per hour. The campaign operated on a strict hourly cycle where users competed to win a BDT 500 discount coupon. My daily routine involved verifying the "Highest Payment Volume" reports generated by the system for each of the four hourly slots. I helped ensure that the winners were distinct and that the "One Win per Day" rule was correctly enforcing disqualifications for repeat winners within the same 24-hour period. I also assisted in cross-referencing these winners against the "Active Account" status list to ensure smooth coupon disbursement within the promised 24-hour window.

Tasks and Responsibilities

- **Real-Time Transaction Monitoring** I was responsible for analyzing time-sensitive data during the "Amazing Hours" (6 PM - 10 PM) peak window. My role involved interpreting hourly transaction logs to accurately identify the top 5 spenders among thousands of concurrent users, requiring rapid data processing under high server traffic conditions.
- **Behavioral Analysis of Gamified Payments** I analyzed transaction patterns to evaluate the impact of gamification strategies. Specifically, I assessed how the competitive "Top

Spender" element influenced user behavior, tracking how customers consolidated payments into specific time slots to maximize transaction value and increase their winning chances.

- **Daily Winner Verification & Fraud Detection** I maintained a daily "Winners Tracker" to process the 20 daily rewards with operational agility. This involved flagging anomalies—such as payment splitting or unusual frequency—and reporting them to the risk team to ensure "Fair Play" compliance and the integrity of the leaderboard system.

My Challenges

A major limitation I encountered was the confusion among users regarding the "Highest Payment" criteria versus "First Payment." Many customers mistakenly believed that simply paying during the hour qualified them for the prize, leading to a surge in support queries. To overcome this, I collaborated with the social media team to draft clearer responses for the community management team. We emphasized the "Top 5 Spenders" rule in our replies. Additionally, I helped create an internal FAQ for the support agents that specifically listed the eligible merchant categories (Restaurants and Bakeries) for the coupon redemption, as users often tried to redeem their BDT 500 prize at ineligible grocery stores. This proactive communication helped reduce the ticket resolution time.

My Mistakes

Overlooking "Reversed" Transactions I initially calculated top spenders based on gross transaction volume, failing to filter out payments that were later reversed/cancelled. I corrected this by adjusting my data filters to only count "Settled" transactions to ensure the leaderboard was accurate.

Premature Winner Validation I once forwarded the winners' list to the marketing team before receiving final clearance from the Risk Department. I learned that operational speed must never

compromise compliance, establishing a strict rule to wait for the "Fraud Check" sign-off before releasing names.

Ignoring Data Synchronization Lag I pulled the transaction report exactly at 10:00 PM, missing a few valid transactions that were processed seconds before the deadline but synced late. I learned to add a 15-minute "buffer period" before generating reports to ensure all data was fully captured.

Limitations and Overcoming Challenges

A major limitation I encountered was the confusion among users regarding the "Highest Payment" criteria versus "First Payment." Many customers mistakenly believed that simply paying during the hour qualified them for the prize, leading to a surge in support queries. To overcome this, I collaborated with the social media team to draft clearer responses for the community management team. We emphasized the "Top 5 Spenders" rule in our replies. Additionally, I helped create an internal FAQ for the support agents that specifically listed the eligible merchant categories (Restaurants and Bakeries) for the coupon redemption, as users often tried to redeem their BDT 500 prize at ineligible grocery stores. This proactive communication helped reduce the ticket resolution time.

Amazing Deals in Amazing Hours

Validity: Till 31 DECEMBER 2025



From 6:00 PM to 9:59 PM, the top 5 users with the highest bKash Payment will get a BDT 500 discount coupon each hour

Amazing Hours in Amazing Deals, Win Coupon Every Hour and Get Up to BDT 11,000 Discount!

From 6:00 PM to 9:59 PM, 5 winners will be selected every hour, and 20 winners will receive a BDT 500 discount coupon daily. Get ready to shop every hour!

Image: hourly winner for bKash payment 10th December to 31st December 2025

Project 6

Project Name: Pay Utility Bills Charge Free (2 Electricity Bills Strategy)

Start Date: 26 November 2025

End Date: 3 December 2025

Project Overview: Reducing Transaction Barriers for Utility Payments via Fee Waivers.

Project Details

I was assigned to the Utility Payment Business Team to support the ongoing "Charge Free 2 Bills" campaign. This long-term retention initiative was designed to encourage customers to use bKash as their primary channel for paying monthly utility bills by removing the service charge for specific transactions. My core responsibility was to monitor the "Fair Usage Policy" enforcement, ensuring that the system correctly waived charges for the first two electricity bills per month while maintaining the standard fees for the third bill onwards. This role involved detailed verification of the "Biller Short Code" database. I helped ensure that all major electricity providers, including DPDC, DESCO, and Palli Bidyut (BREB) were correctly tagged in the backend system so that the "Charge Free" logic applied seamlessly across both prepaid and postpaid accounts. Additionally, I monitored the transaction flow for other utility types (Gas, Water, Internet), where the "Unlimited Charge Free" policy applied, helping to distinguish these from the capped electricity offers in our reporting.

Tasks and Responsibilities

- **Policy Enforcement & Logic Monitoring** I was responsible for monitoring the enforcement of the "Fair Usage Policy," ensuring the backend system correctly waived

service charges for the first two electricity bills per month while applying standard fees for subsequent transactions. This involved verifying the reset logic at the start of each month to maintain campaign integrity.

- **Database Verification & Biller Tagging** I conducted detailed verification of the "Biller Short Code" database to ensure major electricity providers (DPDC, DESCO, Palli Bidyut) were correctly tagged in the system. This task ensured that the "Charge Free" logic was applied seamlessly across both prepaid and postpaid accounts without technical discrepancies.
- **Transaction Analysis & Categorization** I monitored transaction flows for non-electricity utilities (Gas, Water, Internet) to verify the application of the "Unlimited Charge Free" policy. My role involved distinguishing these uncapped transactions from the capped electricity offers in operational reports, ensuring accurate segmentation for business analysis.

My Mistakes

Misunderstanding Quota Reset Cycles I initially assumed the "2 Free Bills" quota reset 30 days after the first transaction. I later learned it resets on the **1st of every calendar month**. I corrected my internal tracking to align with this fixed cycle to ensure accurate eligibility checks.

Overlooking Prepaid Meter Behavior I failed to anticipate that prepaid meter users often recharge small amounts multiple times a month (e.g., 4 times). I initially didn't flag this as a friction point, not realizing these users would hit their "2 Bill Cap" very quickly compared to postpaid users. This taught me to analyze user frequency, not just volume.

Conflating Utility Policies in Reporting In an early report, I grouped "Gas" and "Water" (Unlimited Charge Free) with "Electricity" (Capped). This skewed the subsidy analysis. I learned to strictly segment data based on the specific **commercial policy** of each utility type to prevent misleading conclusions.

My Challenges

A primary limitation during this project was the customer confusion regarding the "Charge Free" definition. Many users assumed all electricity bills were free, or they confused the "Service Charge Waiver" with a "Bill Amount Discount." This led to disputes when the fee was deducted for a 3rd bill. To overcome this, I collaborated with the Content Team to refine the in-app notification text. We suggested changing the prompt to explicitly state "Free Charge (1/2 used)" after the first payment, giving users real-time feedback on their remaining quota. I also assisted in creating a "Biller Whitelist" document for customer care agents, highlighting the few exceptions (like BumbleBee Limited for TV bills) where a convenience charge still applied, ensuring accurate information was given to users.

Limitations and Overcoming Challenges

A primary limitation during this project was the customer confusion regarding the "Charge Free" definition. Many users assumed all electricity bills were free, or they confused the "Service Charge Waiver" with a "Bill Amount Discount." This led to disputes when the fee was deducted for a 3rd bill. To overcome this, I collaborated with the Content Team to refine the in-app notification text. We suggested changing the prompt to explicitly state "Free Charge (1/2 used)" after the first payment, giving users real-time feedback on their remaining quota. I also assisted in creating a "Biller Whitelist" document for customer care agents, highlighting the few exceptions (like BumbleBee Limited for TV bills) where a convenience charge still applied, ensuring accurate information was given to users.

Campaigns > Pay Utility Bills charge free

Pay Utility Bills charge free

Validity: Till 31 DECEMBER 2025



Pay Utility Bills with bKash charge free, upto 2 electricity bills per month

Pay Utility Bills Charge Free!

Validity: Till Decemer 31, 2025

Pay any bill without any charge, Electricity bills up to 2 electricity bills

Image: charge free for 1st 2 pay bill in a month

Project 7

Project Name: Walton Plaza Discount Campaign (Electronics & Home Appliances)

Start Date: 1 December 2025

End Date: 10 December 2025

Project Overview: Strategic Partnership to Drive Digital Payments in the Consumer Electronics Sector.

Project Details

During my internship, I was assigned to the Merchant Relations & Campaign Operations team to assist with the "Walton Discount 25" campaign. This initiative was designed to boost bKash payment adoption for high-ticket items by offering a tiered discount structure (up to 20%) on selected Walton products. My primary responsibility was to ensure that the operational logic of the discount, which varied based on the "product age" (inventory duration) was clearly communicated to the sales network and correctly implemented in the payment reconciliation process. My role involved verifying that the discount slabs (e.g., 10% for products aged 0-2 years, up to 20% for products aged 3+ years) were functioning correctly across Walton Plaza outlets. I was also responsible for monitoring customer feedback to ensure that buyers of eligible categories (Fridges, ACs, TVs, Laptops) were successfully receiving their instant discounts at the point of sale, rather than as deferred cashback, which required distinct technical handling.

Tasks and Responsibilities

- **Inventory-Based Discount Verification** I verified the correct application of tiered discounts based on "Inventory Aging" slabs. My role involved ensuring that older stock (3+ years) triggered the higher 20% incentive while fresh stock received the standard 10%, strictly aligning the fintech payment logic with the manufacturer's supply chain clearance objectives.

- **Abuse Monitoring for Uncapped Offers** I monitored transaction volumes for the "Unlimited Redemption" policy to identify potential reseller abuse. Since the campaign allowed unlimited usage, I analyzed high-frequency purchase patterns to distinguish between legitimate customers and commercial entities attempting to exploit the discount for resale profit.
- **Omni-Channel Performance Tracking** I tracked and analyzed payment flow data across both App (QR) and USSD (*247#) channels. I provided data insights highlighting the continued prevalence of USSD usage for high-value appliance purchases in semi-urban areas, which supported the strategic decision to maintain robust non-smartphone payment options.

My Challenges

A significant limitation was the complexity of the "Product Age" verification. Customers often struggled to understand why one fridge had a 10% discount while a similar-looking one had 20%, leading to disputes at the counter. To overcome this, I collaborated with the territory managers to ensure that Walton Plaza staff were properly trained to check the manufacturing date/barcode before initiating the bKash payment. I also assisted in drafting a "Sales Script" for the cashiers to explain the "Stock Clearance Benefit" to customers transparently, which significantly reduced the number of post-purchase complaints regarding discount amounts.

Limitations and Overcoming Challenges

A significant limitation was the complexity of the "Product Age" verification. Customers often struggled to understand why one fridge had a 10% discount while a similar-looking one had 20%, leading to disputes at the counter. To overcome this, I collaborated with the territory managers to ensure that Walton Plaza staff were properly trained to check the manufacturing date/barcode before initiating the bKash payment. I also assisted in drafting a "Sales Script" for the cashiers to explain the "Stock Clearance Benefit" to customers transparently, which significantly reduced the number of post-purchase complaints regarding discount amounts.

Campaigns > Offer on Orders from Walton

Offer on Orders from Walton

Validity: Till 31 DECEMBER 2025



Buy selected products from Walton and get up to 20% discount with bKash Payment, as much as you like

Exciting Discount at Walton Plaza with bKash Payment!

Get your essential home appliances and electronics this festive season with bKash Payment!

Now customers can enjoy a 20% discount on purchases of selected products from Walton Plaza with bKash Payment.

Image: bKash payment offer on Walton plaza selected products

Project 8

Project Name: Aesthetic Laser Clinics Discount Campaign (Beauty & Wellness)

Start Date: 5 December 2025

End Date: 13 December 2025

Project Overview: Promoting High-Value Digital Transactions in the Wellness Sector

Project Details

During my internship, I was assigned to the Merchant Business team to support the "Skin Treatment on a Budget" campaign. This initiative targeted the high end beauty and wellness sector, offering customers a discount of up to BDT 600 at selected aesthetic laser clinics. My primary responsibility was to assist in the operational setup and monitoring of the "A1" coupon code, which was required to trigger the discount on payments of BDT 6,500 or more. This role involved ensuring that the discount logic (BDT 300 per transaction, up to two times) was correctly implemented across the participating clinic terminals. I also helped coordinate with the customer service team to clarify the specific entry requirements for the coupon code (case-sensitive "A1"), as the high transaction value meant that any failure in discount application led to significant customer dissatisfaction.

Tasks and Responsibilities

- **High-Value Transaction Monitoring:** Unlike daily retail campaigns, this project dealt with large single-ticket transactions (minimum BDT 6,500). I learned how to monitor "high-value" payment flows and verify that the payment gateway (Checkout, Tokenized,

or QR) was stable enough to handle these larger amounts without timeouts, which is critical for maintaining trust in digital payments for luxury services.

- **User Education on Coupon Mechanics:** I identified a common user error where customers tried to apply the code after the payment or used lowercase "a1". I contributed to the creation of a "Step-by-Step Payment Guide" that was shared with the clinics' front desk staff. This guide visually demonstrated how to tap the "Coupon Icon" in the app before finalizing the payment, which significantly reduced the number of failed discount claims.
- **Segment-Specific Marketing Insight:** This campaign taught me about "Lifestyle Marketing." I analyzed transaction data to see which clinics had the highest redemption rates and provided feedback to the marketing team. This data helped them refine their social media targeting to focus on specific zones where aesthetic services were in higher demand.

My Mistakes

Misinterpreting "Stock Age" Logic I initially flagged valid discounts as errors because I confused purchase date with manufacturing date. I corrected this by learning to cross-reference the merchant's "Stock Aging Report" before validating transaction logs.

Overlooking "Mixed Cart" Scenarios I failed to account for customers buying both "Old" and "New" stock in one invoice, causing the system to apply the lower discount to the whole basket. I addressed this by advising agents to separate transactions to maximize customer savings.

Ignoring USSD UI Limitations I assumed USSD users saw the same detailed confirmation as App users, leading to confusion about the final price. I rectified this by recommending that agents verbally confirm the discounted amount before the customer enters their PIN.

My Challenges

A major limitation was the strict validity period of the coupon code versus the campaign duration. While the campaign ran until January 2026, the specific "A1" coupon code had an internal validity set to expire earlier (October 31, 2025) in some system logs, creating confusion. To overcome this,

I worked with the technical team to ensure the coupon validity was extended or re-issued to match the full campaign timeline. I also helped maintain a manual "White-list" of customers who had attempted the payment during the validity gap but failed to get the discount, ensuring they were prioritized for manual adjustment or alternative compensation.

Limitations and Overcoming Challenges

A major limitation was the strict validity period of the coupon code versus the campaign duration. While the campaign ran until January 2026, the specific "A1" coupon code had an internal validity set to expire earlier (October 31, 2025) in some system logs, creating confusion. To overcome this, I worked with the technical team to ensure the coupon validity was extended or re-issued to match the full campaign timeline. I also helped maintain a manual "White-list" of customers who had attempted the payment during the validity gap but failed to get the discount, ensuring they were prioritized for manual adjustment or alternative compensation.

bKash Campaigns Services Business Help Career About Blog Student Q Eng বাংলা bKash App

Skin Treatment on a Budget

Validity: Till 15 JANUARY 2026



নির্দিষ্ট অ্যাস্থেটিক লেজার ক্লিনিকে
বিকাশ পেমেণ্টে
A1 কোড দিলেই
৳ ৬০০ পর্যন্ত
ডিসকাউন্ট*

* বর্তমান প্রযোজ্য
* ন্যূনতম ৳ ৬,৫০০ পেমেণ্ট

Get up to BDT 600 discount at selected aesthetic laser clinics on a minimum BDT 6,500 bKash Payment using code 'A1'

Enjoy Skin Treatment with Budget Offers!

No more compromise on skincare! Add code 'A1' and get up to BDT 600 discount on a minimum BDT 6,500 bKash Payment at selected aesthetic laser clinics.

Offer Validity
1st September to 15th January 2026

Image: A1 coupon code use in skin treatment

Project 9

Project Name: Affordable Healthcare Payment Campaign (Offer on Monthly Medicines)

Start Date: 2 December 2025

End Date: 11 December 2025

Project Overview: Promotional Campaign to Drive Digital Payments in the Healthcare Sector

Project Details

During my internship, I was assigned to the Merchant Operations team to assist with the "Offer on Monthly Medicines" campaign. This initiative was designed to reduce the cost burden of monthly medications for consumers by providing a direct discount of 5% (up to BDT 50) at selected pharmacies. My primary responsibility was to monitor the correct application of the coupon code mechanism ("H1"), which was the core technical trigger for this offer. This role involved a wide range of actions, including verifying the list of participating pharmacies to ensure their QR codes were active and compatible with the specific coupon logic. I also assisted in tracking the daily usage limits (BDT 25 per day) to ensure the system was correctly capping discounts as per the "Twice per Campaign" rule. Regular reporting to my supervisors helped identify any pharmacies where the code was failing to apply, allowing for quick technical resolution.

Tasks and Responsibilities

- **User Experience Analysis & UI Optimization** I evaluated the usability of variable discount mechanics, specifically identifying friction points associated with the manual 'H1' code entry. Based on these observations, I recommended clearer in-app prompts and visual cues to reduce user error and improve the successful redemption rate.
- **Compliance Enforcement & Logic Verification** I monitored transaction logs to strictly enforce the "Twice per Customer" eligibility rule. My role involved verifying that the backend logic correctly rejected subsequent attempts, thereby preserving the campaign budget and ensuring digital promotions were safeguarded against usage abuse.

- **Merchant Coordination & Staff Enablement** I assisted in coordinating with partner pharmacies to align digital strategy with on-ground execution. I ensured that pharmacy staff were educated on the 'H1' coupon requirements, enabling them to proactively guide customers at the point of sale and minimize operational discrepancies.

My Mistakes

Overestimating Field Awareness I assumed that campaign emails sent to Pharmacy Head Offices would effectively reach the counter staff. When cashiers were unaware of the 'H1' code, I realized the gap and helped create physical "Cheat Sheets" for the counters to bridge the communication breakdown.

Misunderstanding User Workflow I failed to emphasize that the coupon code had to be applied *before* entering the PIN. Many users thought the discount would apply automatically or tried to add it too late. I learned to explicitly document the "Order of Operations" in future user guides.

Generalizing Merchant Mapping I assumed that if a pharmacy brand (e.g., Lazz Pharma) was a partner, *all* its outlets were active. I missed that some franchise branches had different "Terminal IDs" and weren't mapped. This taught me to verify eligibility at the terminal level, not just the brand level.

My Challenges

A significant limitation during this campaign was the user friction associated with the manual entry of the coupon code ('H1'). Many elderly customers, who are the primary buyers of monthly medicines, found it difficult to navigate the "Add Coupon" section of the app while standing at a busy pharmacy counter. To overcome this, I proposed a "Visual Guide" approach. I helped create a simple, one-page digital flyer that could be shared with pharmacy owners, showing exactly where to tap on the screen to add the code. Additionally, I assisted in compiling a "Frequently Asked Questions" list for our support team, specifically addressing the common issue where a user would

pay without the code and then ask for a refund. By clarifying that retroactive discounts were not possible, we managed customer expectations more effectively.

Limitations and Overcoming Challenges

A significant limitation during this campaign was the user friction associated with the manual entry of the coupon code ('H1'). Many elderly customers, who are the primary buyers of monthly medicines, found it difficult to navigate the "Add Coupon" section of the app while standing at a busy pharmacy counter. To overcome this, I proposed a "Visual Guide" approach. I helped create a simple, one-page digital flyer that could be shared with pharmacy owners, showing exactly where to tap on the screen to add the code. Additionally, I assisted in compiling a "Frequently Asked Questions" list for our support team, specifically addressing the common issue where a user would pay without the code and then ask for a refund. By clarifying that retroactive discounts were not possible, we managed customer expectations more effectively.

Offer on Monthly Medicines!

Validity: Till 31 JANUARY 2026



Get up to BDT 50 discount with 'H1' code at selected pharmacies; 5% up to BDT 25 per day!

bKash Payment for Every Moment of Affordable Healthcare!

bKash is always by your side to help you buy your monthly medicines with ease. Get up to BDT 50 discount by paying with the 'H1' code at selected pharmacies.

Offer Validity

6th December 2025 to 31st January 2026

Image: Affordable Healthcare Payment Campaign

Internship Outcome

My internship at bKash Limited has been a pivotal chapter in my professional development, successfully bridging the gap between my academic expectations and the practical realities of the industry. While my initial goal was to master the fundamentals of Public Relations and strategic communication, the outcomes of this experience have far exceeded those boundaries, evolving into a comprehensive understanding of Brand Operations and Corporate Stakeholder Management.

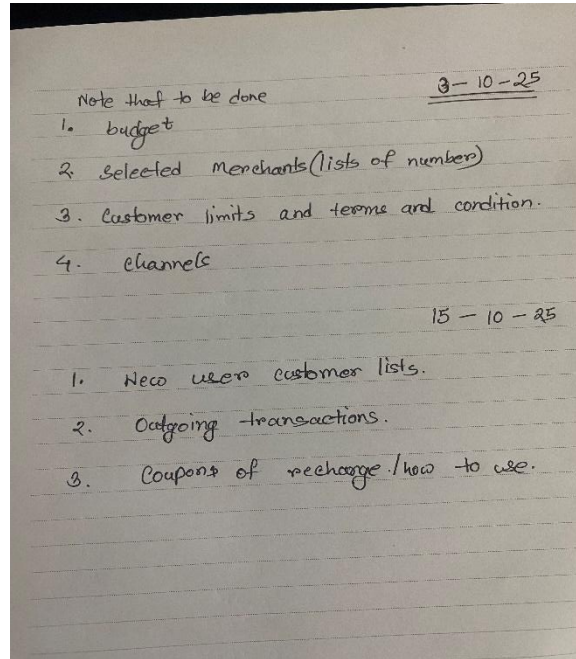
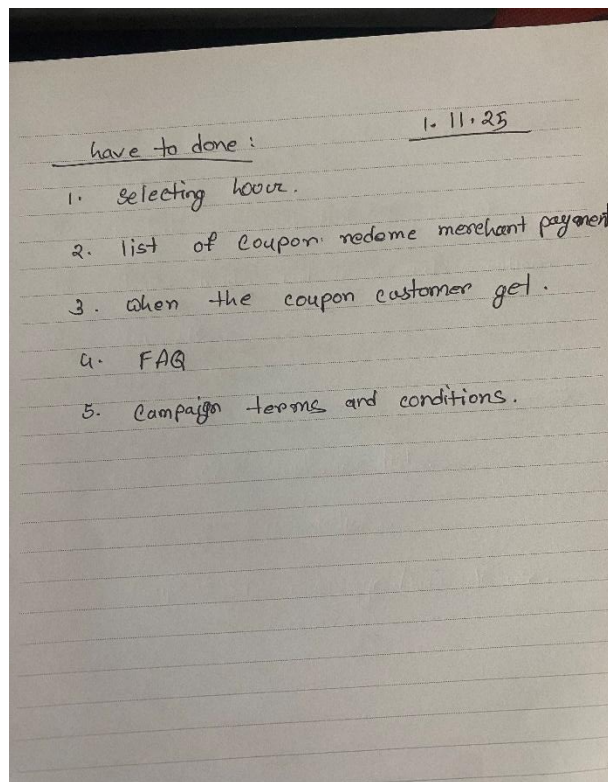
Strategic Alignment of Brand and Operations I achieved my goal of understanding how strategies are planned and executed, but with a deeper operational focus. By managing diverse campaigns—from "Cha Chill" for micro-merchants to the high-value "Aesthetic Laser Clinics" partnership—I learned that maintaining a positive brand image is not just about messaging, but about execution. I realized that a brand's reputation relies heavily on the seamless delivery of its promises (e.g., functioning coupon codes and transparent terms), which is the foundation of effective Public Relations in the fintech sector.

Proficiency in Stakeholder Communication: One of my primary expectations was to develop strong communication skills. This internship provided a rigorous testing ground for this. Whether I was coordinating with the technical team to resolve Walton discount disputes or briefing customer support agents on the "Charge Free 2 Bills" policy, I honed the ability to communicate complex information clearly to diverse audiences. This experience has significantly matured my corporate communication style, teaching me how to manage expectations and negotiate with internal and external stakeholders effectively.

Crisis Management and Problem Solving: I aimed to improve my problem-solving abilities, and the fast-paced nature of bKash provided ample opportunity. Dealing with real-time issues, such as user confusion over the "Amazing Deals" leaderboard or validity gaps in coupon codes, taught me the essence of Crisis Communication, identifying the root cause, crafting a clear response, and mitigating customer frustration instantly. I now possess the confidence to handle professional pressure and make data-driven decisions during critical moments.

Professional Confidence and Industry Readiness: Perhaps the most significant outcome is the transition of my mindset from a student to a professional. The autonomy I was given to monitor campaign budgets and verify merchant compliance has instilled in me a strong sense of ownership and accountability. I am leaving this internship not just with a certificate, but with a portfolio of tangible contributions to Bangladesh's largest MFS provider. I am now fully prepared to enter the professional world, equipped with the strategic insight, technical adaptability, and communication prowess required to excel in the field.

Workplace Log



3. December 2015

- 1) attend quality and cultural programme.
- 2) below 95% session.
3. QA check and fatal service.
4. hourly AHT
5. login, log out timing
6. complain accuracy.

3. December 2015

Need to done

1. List of biller
2. Portal access and search
3. dual balance, not found, failed issues solved tickets.
4. Meter number, date and time, transaction Id, amount.
5. Pay (bill) option, receipt.



Image: Meeting and session attend



Image: Colleges



Image : Team Meeting After

Self-Assessment Form

The purpose of this survey is to obtain students' input on how they think they have performed.

Name of Intern: Sharmin Akter

University ID: 192012014

Name of the Institute/Organization:	bKash limited		
Corporate Office Address:	Mohakhali DHOS, Raowa convention, level 6		
Email:	support@bkash.com	Web:	https://www.bkash.com/en

1. During a typical week, approximately how many hours did you dedicate to your internship?

30 hours

2. Was your internship paid? If yes, how much?

8,000

3. Was your site supervisor available to meet when needed? Tick any one of the following.

☐ Not at all
 ☐ Slightly
 ☐ Moderately
 ☐ Quite a bit
 ☒ A great deal

4. Next, we would like to know how you were affected by your internship. Using the scale below, please indicate the degree to which participation in your internship experience increased or strengthened your abilities, attitudes, awareness or understanding in each of the areas identified:

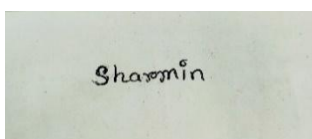
1=Not at all 2=Slightly 3=Moderately 4=Quite a bit 5=A great deal

NO	CRITERIA (Personal)	RATING
1	I have a sense of satisfaction in doing something worthwhile.	5
2	I believe in my ability to make a difference.	5
3	I am open to new experiences.	5
4	I have gained the capacity to be more productive.	5
5	I can recognize my personal strengths.	5
6	I can recognize my personal weaknesses.	4
7	I have a sense of personal achievement.	4
8	I have the ability to persevere in difficult tasks	5
NO	CRITERIA (Social/Interpersonal Impact)	

9	I demonstrate concern for the welfare of others	5
10	I can be understanding and appreciative of people with diverse backgrounds	5
11	I have the ability to work cooperatively with others	5
12	I have the ability to communicate effectively	5
13	I have increased my ability to be a leader	5
14	I feel more connected to my community	5
NO	CRITERIA (Academic learning impact)	
15	I have acquired knowledge from the job duties I performed	5
16	I have broadened my critical thinking skills (reasoning, problem-solving)	5
17	I have learnt the ability to work independently	4
18	I feel my classroom learning was enriched	4
19	I have the ability to connect academic subject matter to the real world.	4
NO	CRITERIA (EMPLOYMENT/JOB SPECIFIC IMPACT)	
20	I developed specialised technical skills for a specific job function	5
21	I broadened my future employment possibilities	5
22	I received an opportunity to explore a specific career	5
23	I developed realistic ideas about the work world	5
24	I narrowed my future possible career choices.	5
25	What is your average score on this test?	4.5

5. General Comments

This internship provided me with an invaluable opportunity to bridge the gap between academic knowledge and real-world application. It illuminated the distinctions between theoretical learning in a university setting and the practical implementation of those concepts within a professional workplace. As a result of this experience, I have gained a profound sense of confidence in my ability to pursue a successful career as a public relations professional, armed with both academic insights and hands-on expertise.



Signature of Intern

Professional Competencies

Professional competence is a multifaceted concept that revolves around the capability to excel in a professional role, consistently demonstrating skills of a commendable standard. It encompasses a holistic blend of professional knowledge, a constructive attitude, and a diverse set of skills, all of which are pivotal in securing employment within a specialized field. My internship experience at **bKash Limited** provided me with a valuable opportunity to acquire and refine these essential skills. These competencies will undoubtedly serve as a solid foundation for my future career endeavours, equipping me with the tools I need to excel in the professional world.

Attitude:

- **Operational Integrity & Ethics:** I demonstrated a strong commitment to fairness and compliance by strictly monitoring "One Customer" policies and detecting fraud attempts, such as split transactions in the REB and Cha Chill campaigns. I maintained a zero-tolerance approach to campaign abuse to protect the company's budget and reputation.
- **Adaptability to Diverse Markets:** I exhibited the mental flexibility to switch rapidly between handling rural, low-tech user bases (Palli Bidyut & Tea Stalls) and high-end, luxury consumers (Aesthetic Clinics & International Travel). I successfully adjusted my communication style and operational focus to suit these vastly different demographics.
- **Proactive Problem Solving:** I adopted a solution-oriented mindset when facing user friction. Instead of merely reporting problems, I actively created "Quick FAQ" sheets, visual guides for merchants, and internal documentation to prevent recurring issues, as seen in the Medicine and Walton campaigns.
- **Resilience Under Pressure:** I maintained focus and accuracy during high-intensity periods, specifically during the "Amazing Deals in Amazing Hours" campaign, where real-time monitoring of hourly winners required rapid decision-making and precise attention to detail.
- **Empathy for the User:** I developed a customer-centric attitude by identifying specific pain points such as the difficulty elderly users faced with coupon codes or rural users

with USSD menus and advocating for clearer instructions and better user flows to improve their experience.

Skills:

- **Data Analysis & Reporting:** I developed the ability to interpret complex transaction logs and generate actionable reports. I successfully tracked campaign metrics, such as subsidy burn rates, winner verification, and quota resets, ensuring that campaigns like "Charge Free 2 Bills" stayed within their financial projections.
- **Campaign Operations Management:** I acquired the practical skill of managing the lifecycle of digital campaigns. This included verifying start/end dates, configuring validity periods for coupons, and ensuring merchant QR codes were active and correctly mapped to the specific offer logic.
- **Technical Troubleshooting & Logic Verification:** I honed the ability to understand backend logic, such as differentiating between "Base Fare" vs. "Total Fare" discounts in travel or "Inventory Aging" slabs in retail. I was able to effectively communicate technical errors to the engineering team for rapid resolution.
- **Cross-Functional Communication:** I refined the skill of acting as a bridge between technical teams and non-technical stakeholders. I effectively communicated complex terms and conditions to merchant partners and customer support agents to ensure everyone was aligned on campaign mechanics.
- **Documentation & Content Strategy:** I developed strong documentation skills by creating "White-lists," "User Journey Flows," and "Terms & Conditions" summaries that served as critical references for the dispute resolution and customer care teams.

Knowledge:

- **Fintech Ecosystem Mechanics:** I gained a comprehensive theoretical and practical understanding of how digital wallets operate, including the intricacies of Payment

Gateways, API triggers for coupons, and the technical differences between App-based (QR) and USSD (*247#) transactions.

- **Behavioral Economics & Gamification:** I learned how financial incentives drive consumer behavior. I understood the psychological impact of "Gamification" (leaderboards), "Scarcity" (limited-time offers), and "Nudges" (small recharge coupons) in shifting users from cash to digital payments.
- **Merchant Operations & Supply Chain:** I understood how digital payments integrate with physical retail strategies. I learned about inventory management (Walton's stock clearance), micro-merchant cash flows (Tea Stalls), and the operational challenges of rural utility providers (REB).
- **Regulatory Compliance & Risk Management:** I gained knowledge of the strict compliance standards required in the financial sector, including "Active Account" status checks, anti-money laundering (AML) monitoring via transaction caps, and the legal importance of transparent Terms & Conditions.
- **Customer Lifecycle Management:** I understood the stages of a user's journey, from acquisition (REB New User) to retention (Charge Free 2 Bills) and reactivation (Amazing Deals), and how different campaign mechanics are used to target each stage effectively.

Concluding Remarks

My internship at bKash Limited has been a definitive bridge between my academic studies and the professional world. Working on diverse initiatives, from mass-market utility campaigns like REB to premium lifestyle partnerships with Gozayaan, gave me a practical understanding of the fintech ecosystem.

This experience taught me that successful digital operations require not just technical accuracy but also deep empathy for the user. Whether analyzing transaction data or troubleshooting coupon logic, I learned that adaptability and attention to detail are paramount for maintaining customer trust.

I am deeply grateful to my supervisors for their mentorship and for entrusting me with meaningful responsibilities. I leave this internship with a refined skillset, a professional mindset, and the confidence to contribute effectively to future challenges in the business world.

Thank you.