AN INTERNSHIP REPORT
ON

PRODUCT PROMOTIONAL ACTIVITIES OF RUPALI BANK PLC: A STUDY ON MALDAHPATTY BRANCH, DINAJPUR

This report is submitted to the Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in Marketing.

Prepared By

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HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY UNIVERSITY DINAJPUR−5200, BANGLADESH.

APRIL, 2024

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ACKNOWLEDGMENT

It is a great opportunity for me to write about subject like “Product Promotional Activities of Rupali Bank PLC: A study on Maldahpatty Branch, Dinajpur”. At the time of preparing this report I am gone through different books and websites which help me to get acquainted with new topics. I am actually focusing on those topics which are important for me to understand about this subject easily.

Firstly, I express my gratefulness to Almighty God who has enabled me to pursue my study.

I acknowledge with gratitude to my respective teacher and also my supervisor Shekh Md. Sahiduj Jaman, Assistant Professor and my co-supervisor Dr. Md. Jamal Uddin Professor & Chairman, who have always been sincere and helpful in making me understanding the different system of legal research and conceptual problems in my report paper. Apart from me this report paper will certainly be immense importance for those who are interesting to know about this subject. I hope they will find it comprehensible.

I have tried hard and soul to gather all relevant documents regarding this subject. I don't know how far I am able to do that. Furthermore I don't claim all the information in this report paper is included perfectly. There may be shortcoming, factual error, mistaken opinion which are all mine and I alone am responsible for those but I will try to give a better volume in future.

....

Rabi Hemrom

Student ID: 1703198

MBA in Marketing

Faculty of Business Studies

HSTU, Dinajpur-5200

রূপালী ব্যাংক পিএলসি.

RUPALI BANK PLC.

মুজিব বর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি

মালদহপট্টি শাখা, দিনাজপুর।

e-mail: br-4523@rupalibank.org; Phone: 0531-63181

Ref: Date: 24.04.2024

TO WHOM IT MAY CONCERN

This is to certify that, **Rabi Hemrom**, having student ID No. 1703198, MBA in Marketing, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship from 01/01/2024 to 30/03/2024 total 90 (Ninety) days internship program at Rupali Bank PLC, Maldahpatty Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

Abul Khayer Md Shhiduzzaman
SPO & Manager
Rupali Bank PLC
Maldahpatty Branch, Dinajpur

জোনাল অফিস: নর্দান প্লাজা (২য় তলা), চারুবাবুর মোড়, গণেশতলা, দিনজপুর-৫২০০। ফোন: ০৫৩১-৬৫১৭১, ৬৭৭১০: ই-মেইল: WS-dinajpur@atrupalibank.org
বিভাগীয় কার্যালয় ৪১/১ ইসলামাবাগ, আর.কে রোড, রংপুর; ফোন-০৫২১-৬৩৫৯০, ই-মেইল: do-ranjpur@rupalibank.org;
প্রধান কার্যালয়: রুপালী ভবন, ৩৪ দিলকুশা, বাণ্যিক এলাকা, ঢাকা-১০০০, website: www.rupalibank.org

CERTIFICATE OF SUPERVISOR

I hereby declare that the concerned report on “Product Promotional Activities of Rupali Bank PLC: A study on Maldahpatty Branch, Dinajpur” is an work done by Rabi Hemrom, bearing Student ID: 1703198, MBA in Marketing, Department of Marketing, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

………………………

Shekh Md. Sahiduj Jaman

Assistant Professor

Department of Marketing

Faculty of Business Studies

HSTU, Dinajpur-5200

CERTIFICATE OF CO-SUPERVISOR

I hereby declare that the concerned report on "Product Promotional Activities of Rupali Bank PLC: A study on Maldahpatty Branch, Dinajpur" is an work done by Rabi Hemrom, bearing Student ID: 1703198, MBA in Marketing, Department of Marketing, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

………………………

Dr. Md. Jamal Uddin
Professor & Chairman
Department of Marketing
Faculty of Business Studies
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STUDENT'S DECLARATION

I hereby declare that the report work entitled "Product Promotional Activities of Rupali Bank PLC: A study on Maldahpatty Branch, Dinajpur" has prepared by me internship which is supervised by Shekh Md. Sahiduj Jaman, Assistant Professor, Department of Marketing, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented in report work is original and part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

………………………

Rabi Hemrom
Student ID: 1703198
MBA in Marketing
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ABSTRACT

The aim of the report is to analyze the pros and cons of the conventional ideas about product promotion strategy of Rupali Bank PLC, Maldahpatty Branch, Dinajpur and to provide a direction to the activities help to focus on a result and to assess the result achieved. It’s aim also to ensure their competitive advantages by upgrading banking technology and information system. The main objecetive is to know the product and service of Rupali Bank PLC and to identify the customer’s opinion towards promotional activities of Rupali Bank PLC. This study is based on systematic procedure from the collection of raw data to the preparation of final report. For the execution of study, I have conducted a survey of 52 respondents to collect the observations and analyze the data for evaluating the product promotional activities of Rupali Bank PLC and the impact of these activities on customers of this bank. For preparing this report I have done oral conversation with employees and officers of the bank and visited the official website of Rupali Bank PLC and Bangladesh Bank (BB). It represents that 30 clients are strongly agreed, 20 are agreed and 2 is disagreed among 52 clients. The value of mean that is 4.5 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed. In the time preparing this report I found customers are very busy and they do not want to answer all questions. Rupali Bank PLC is committed to ensure its contribution to national economy by increasing its profitability through professional and disciplined growth strategy for its customer and by creating corporate culture in international banking area.

Key words: Customer Service, Product Promotional Strategy, Promotion Strategy, Promotion Mix and Rupali Bank PLC.

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ABBREVIATIONS

ATM	= Automated Teller Machine
EFTN	= Electronic Funds Transfer Network
PLC	= Public Limited Company
RMDS	= Rupali Millionaire Deposit Scheme
RMSS	= Rupali Monthly Saving Scheme
RTGS	= Real Time Gross Settlement
SMS	= Short Message Service

CHAPTER 1

INTRODUCTION

1.1 Introduction

A product is the item which is offered for sale. A product can be a service or an item. It may be physical or in virtual or cyber form. Every product is made at a cost and each is sold at a price. The price that can be charged depends on the market, the quality, the marketing and the segment that is targeted. Stulz (2022) stated that banks can adopt technological updated products to compete in the specific product areas. In Fast-moving consumer goods (FMCG) parlance, a brand can be revamped, re-launched or extended to make it more relevant to the segment and times, often keeping the product almost the same. Houston et al. (2023) described that bank credibility depends critically on the ability to connect and retain customers amid negative shocks and a type of economic activity that is in tangible is not stored and does not result in ownership. A service is consumed at the point of sale. Services are one of the two key components of economics, the other being goods. According to Lebdaoui and Chetioui (2022) the bank success is proportional to the quality of products and services of the bank. Organizational and technological practices also impact the bank success.

1.2 Promotional Strategy

In order to sell goods and services or promote an idea to the customers or clients, Promotion acts as the coordinator of all the seller initiated efforts to set up channels of information and persuasion. The basic tools which are used to accomplish an organization's communication objectives are often referred to as the Promotional mix. There are mainly four parts of Promotional Mix. Those are: i. Advertising, ii. Sales Promotion, iii. Public Relations and iv. Personal Selling.

How the Rupali Bank PLC is going to use the promotional tools through its different activities are given below:

i. Rupali Bank PLC does not use all the tools of promotional tools. This bank only uses direct marketing and personal selling as their advertising procedure.
ii. In the TV news, Rupali Bank PLC sponsors for reminding the customers.

iii. They believe on a variety of promotional elements to progress their products and services through intermediaries directly to the customers.
iv. They think that *Personal Selling* is effective in creating brand image, conveying information, creating awareness and can generate a behavioral response.
v. As we know that *Direct Marketing* is in itself a form of Advertising. Trough mail, print, or TV adds they make a direct response with the customers.
vi. In the newspapers, Rupali Bank gives ads for their social marketing activities. Like, AIDS, Drug Addiction, to help poor children, to save the ACID victim etc.

1.3 Developing Promotional Strategy of Rupali Bank PLC.

i. Several activities are involved in designing the promotion strategy including:
ii. Setting communication objectives.
iii. Deciding the role of each of the components that make up the promotion program.
iv. Determining the promotional budget.
v. Selecting the strategy for each promotional component.
vi. Integrating and implementing the promotional component strategies.
vii. Evaluating the effectiveness of the integrated promotional strategies.

1.4 Rationale of the Study

With the growing up competition among nationalized, foreign and private commercial banks, every organization are trying to evaluate their traditional banking service and product to a better standard, to meet the challenging needs. Therefore, they pay attention on better performance and existence through effective Promotional tasks. Under the above circumstances, it has become necessary for Rupali Bank PLC, one of the nationalized banks, to focus its attention towards the improvement, who are actually executing the policies undertaken by the top management will have a chance to communicate their feelings and will have the feedback about their dealings from customers.

1.5 Importance of the Study

The study encompasses an area that is "Product Promotional Activities of Rupali Bank PLC: A study on Maldapatty Branch, Dinajpur" Every organization believes that Promotion for any organization plays a very important role. They believe because the success of any organization depends on how they formulate their promotion strategy in terms of segmenting the market, choosing target market, Promoting their goods and services, making existing clients to loyal clients by satisfying their needs and attracting new clients through providing superior quality to ensure long run performance and reach marketing goals. In other words, how the effective service is ensured, how they are responsible for making the best effort for delivering the better service, how they can identify the customer dissatisfaction towards their service and how these dissatisfaction can be altered with satisfaction.

This is the aim of every Company to create new customers and hold them for long time. Hence for Promotion strategy is very much needed for their target. The report will help the bank to identify its current position and hence find out ways to reduce the gap between what they are expecting to gain and what they are actually achieving. It will also help to identify future prospects for the bank. It identifies attitudes and opinions of the customers i.e. how customers feel about the banking service and products. This will help Rupali Bank PLC, to formulate comprehensive master plan regarding promotion strategy.

1.6 Objectives of the Report

The major objective of this study is to make an in depth analysis and evaluation of current customer service and product promotion strategies of Rupali Bank PLC. and recommend as per requirements.

This report contains few Specific objectives are as follows-

i. To know the product and service of Rupali Bank PLC.

ii. To identify the customers opinion towards promotional activities of Rupali Bank PLC.

iii. To know the theoretical background of customer service and product promotion strategy of Rupali Bank PLC.

CHAPTER 2

LITERATURE REVIEW

A promotional strategy combines advertising, sales promotion, public relations and personal Selling; identifies the firm's marketing goals, and explains how they will be achieved, ideally within a stated timeframe. Marketing strategy determines the choice of target market segments, positioning, marketing mix, and allocation of resources. It is most effective when it is an integral component of overall firm strategy, defining how the organization will successfully engage customers, prospects, and competitors in the market arena of corporate strategies, corporate missions, and corporate goals. As the customer constitutes the source of a company's revenue, marketing strategy is closely linked with sales. As per the research conducted by

Sama (2019) reported that there is lack of Marketing Communication in Indian Banks. He suggested for adopting banks suitable marketing promotion strategies for better business. He emphasized that on adoption of personal selling as a strategy for marketing promotion in Banks the banking business can improve considerably

Sinha, and Verma (2022) stated that a well -designed promotional strategy is very important to promote banking services effectively .They studied that the promotional strategies of private and public sector banks are almost similar. Both types of banks take the help of almost all type of media to promote their services. The major difference in the promotional strategies adopted by banks is in the two techniques of the promotion and they are "Personal Selling" and "Direct Marketing". The difference is that public sector banks do not adopt the strategies of promotion as personal selling and direct marketing; on the other hand the same are adopted by private sector banks.

According to Pramanik and Rakib (2020) conducted an empirical study on, ―Product related characteristics, Promotion and Marketing Mix are key tools in determining Purchase Behavior of Purchase Decision by Teenagers. Results suggest that teenagers are influenced by updated information of the product and hence they go for information search, collect information from different dealers on various aspects like price, technology etc. They are also influenced by peer compulsion of sales talk of the dealers. Teenager‘s employees two strategies.

Shin *et al.* (2020) conducted the study on return on marketing using customer equity to focus on marketing strategy, their frame work enables what if evaluation of marketing ROI, which can include such criteria as return on quality, return on advertising, return on loyalty program and even return on corporate citizen ship given a particular shift in customer perceptions.

Sharma and Choubey (2022) reported that the performance of Indian commercial banking sector during the post-reform period. They have evaluated several efficiency estimates of individual banks using non-parametric data envelopment analysis. They have employed three different approaches, viz. intermediation approach, value-added approach and operating approach in defining inputs and outputs of banks.

Leung *et al.* (2022) studied that the study on ―Privatization and bank performance in developing countries, we examine the post privatization performance of 81 banks from 22 developing countries. Our results suggest that in the post privatization period.

CHAPTER 3

METHODOLOGY

3.1 Methodology

This study is based on systematic procedure from the collection of raw data to the preparation of final report. For the execution of study, the sources are identified and collected with maintaining the rules and regulations of banking act. Then, the work of classification, analysis, systematic organization has been made. The overall process of methodology has been given as below:

3.1.1 Selections of the data: The information was collected properly to organize this report from both primary and secondary sources.

Primary Sources of Data:

i. I have conducted a survey of 52 respondents to collect the observations and analyze the data for evaluating the promotional strategy of Rupali Bank PLC.
ii. Face-to-face conversation with clients visited the branch.
iii. Oral conversation with employees and officers of the bank.
iv. Practical and manual experience gained by working in different desks during the internship period.

Secondary Sources of Data:

I have visited the branch of Rupali Bank PLC. at Maldahpatty Branch, Dinajpur to collect the information from following sources-

i. Official Records of Rupali Bank PLC.
ii. Website of the Rupali Bank PLC.
iii. Different text books and journals
iv. Various reports and articles related to study
v. Some of my course elements as related to this report

3.2 Scope of the study

This study taken within Rupali Bank PLC through the internship was done in Maldahpatty Branch, Dinajpur. The research will deal to identify how Rupali Bank PLC conducting its promotional activities. Here I intended to explore the different aspects of promotion of Rupali Bank PLC. including its overall marketing strategy. Since the time allocated for the internship was very limited, it was bit difficult to cover up every pros and cons of the marketing techniques. From this report, banker, banking clients as well as students, teacher, and researchers will be benefited.

CHAPTER 4

PRODUCTS AND SERVICES OF RUPALI BANK PLC

With the growing up competition among nationalized, foreign and private commercial banks, every organization are trying to evaluate their traditional banking service and product to a better standard, to meet the challenging needs.

The Products and services are follows-

i. Saving account, saving account is opened against the salary.
ii. Opened saving account of salary received by EFTN (Electronic Funds Transfer Network)
iii. 4% government house building loan is provided.
iv. Pension account is opened.
v. Current account is opened.
vi. Monthly deposit scheme is opened.
vii. Millionaire monthly scheme is opened.
viii. Business loan is provided.
ix. Maximum 10 lac loan is provided against the salary account.
x. ATM card is provided against the saving account.
xi. 100% online banking facilities free of online charge.
xii. Foreign remittance is provided in short time.
xiii. SMS alert facilities.
xiv. Balance confirmation facilities.
xv. MICR cheque facilities.
xvi. Assurance of better service is provided.

Table 4.1:

Rupali Millionaire Deposit Scheme (RMDS)

Interest rate7.50% (compound interest)

Deposit Amount (Tk)	No. of Deposit	Net Deposit Amount (Tk)	Total Interest (Tk)	After duration payable amount
14100	5 year (60 deposit)	846000	176264	1022264
5900	10 year (120 deposit)	708000	333855	1041855
3250	15 year (180 deposit)	585000	474540	1059540
2000	20 year (240 deposit)	480000	601068	1081068

Source: Rupali Bank PLC

Table 4.2:

Rupali Monthly Saving Scheme “SOPNO” (RMSS)

3 years duration, annual interest rate 5.25% (compound interest)

Deposit Amount (Tk)	Total Deposit	Total Interest (Tk)	After duration payable amount
500	18000	1497	19497
1000	36000	2993	38993
2000	72000	5986	77986
2500	900000	7429	97429
5000	180000	14965	194965
10000	360000	29931	389931
20000	720000	59862	779862
25000	900000	74827	974827

Source: Rupali Bank PLC

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION

Table 5.1:

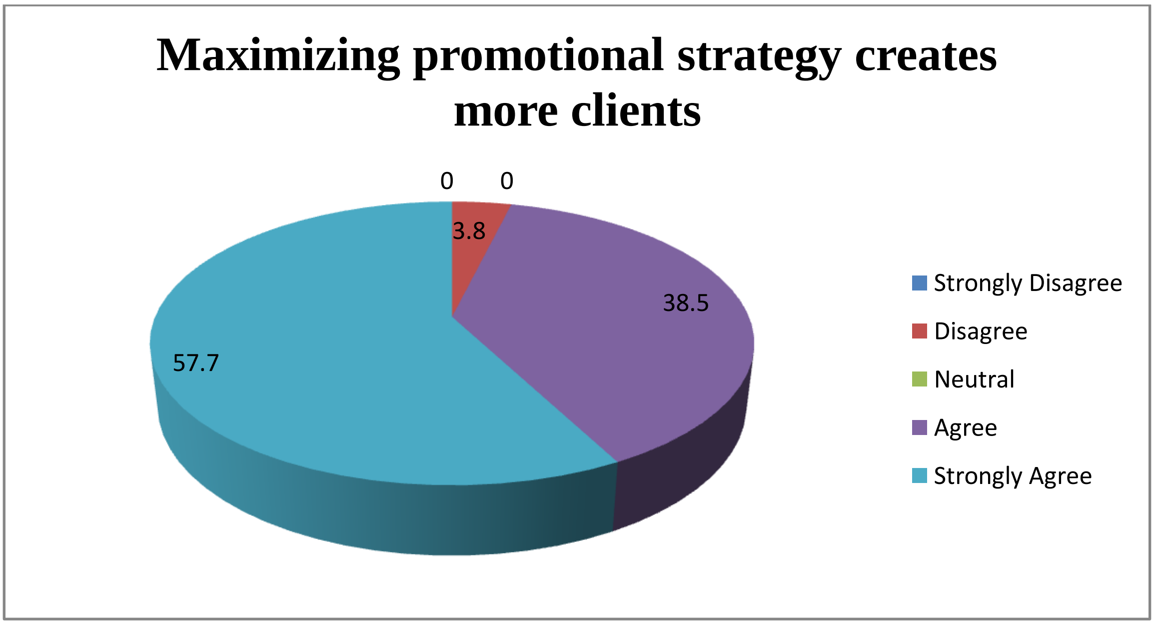
Maximizing promotional strategy creates more clients.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.5	0.71
Disagree	2	2	3.8		
Neutral	3	0	0		
Agree	4	20	38.5		
Strongly Agree	5	30	57.7		
Total		52	100.0		

Source: Field Survey

Figure 5.1:

Maximizing promotional strategy creates more clients.



Interpretation: From this table and pie chart we can see that in case of maximizing promotional strategy creates more clients 57.7% are strongly agreed, 38.5% are agreed and 3.8% are disagreed. It also represents that 30 clients are strongly agreed, 20 are agreed and 2 is disagreed among 52 clients. The value of mean that is 4.5 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 5.2:

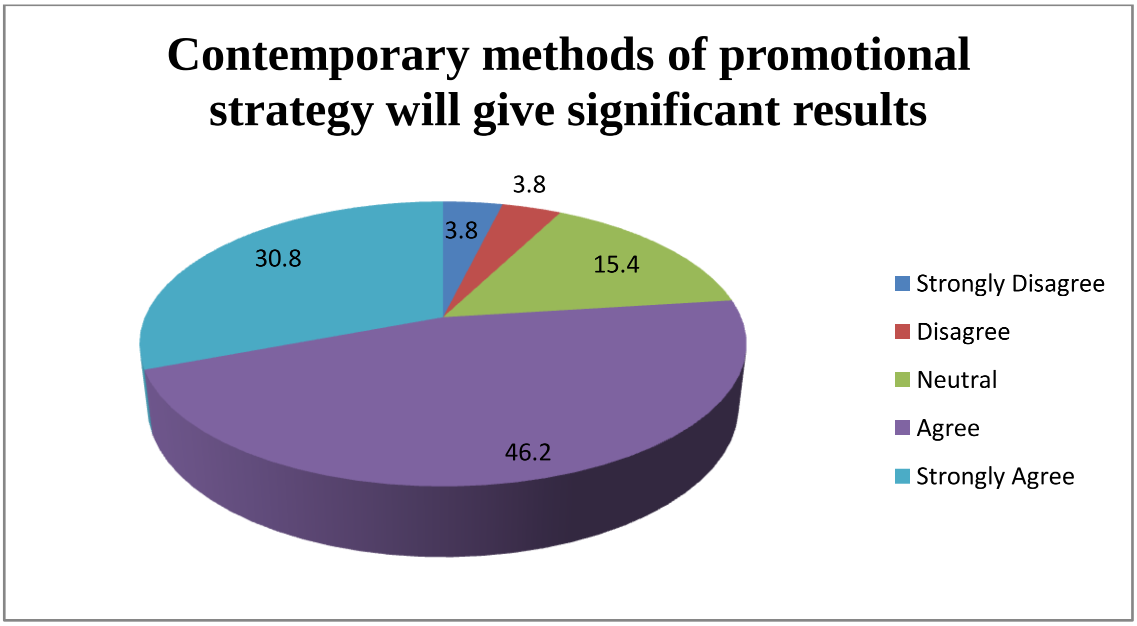
Contemporary methods of promotional strategy will give significant results.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	2	3.8		
Disagree	2	2	3.8		
Neutral	3	8	15.4	3.96	0.10
Agree	4	24	46.2		
Strongly Agree	5	16	30.8		
Total		52	100.0		

Source: Field Survey

Figure 5.2:

Contemporary methods of promotional strategy will give significant results.



Interpretation: From this table and pie chart we can see that in case of Contemporary methods of promotional strategy will give significant results 46.2% are agreed, 30.8% are strongly agreed, 15.4% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 24 clients are agreed, 16 are strongly agreed, 8 are neutral, 2 is disagreed and 2 is strongly disagreed among 52 clients. The value of mean that is 3.96 which belongs at the assigned scale 4 that represent that most of the clients are agreed.

Table 5.3:

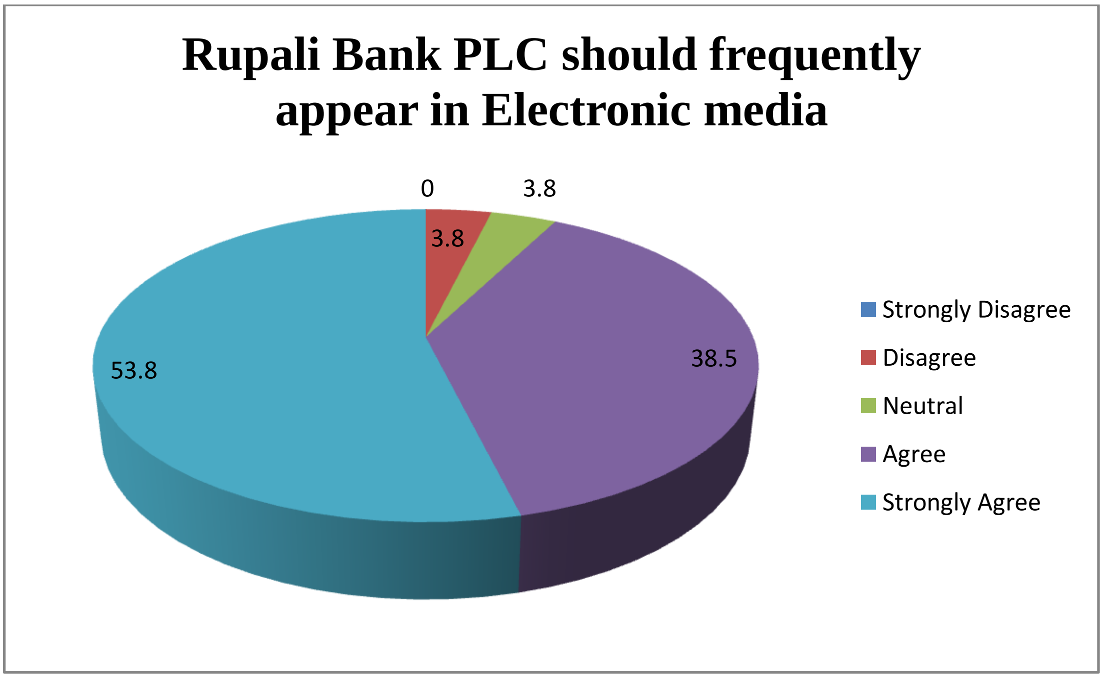
Rupali Bank PLC should frequently appear in Electronic media.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.42	0.76
Disagree	2	2	3.8		
Neutral	3	2	3.8		
Agree	4	20	38.5		
Strongly Agree	5	28	53.8		
Total		52	100.0		

Source: Field Survey

Figure 5.3:

Rupali Bank PLC should frequently appear in Electronic media.



Interpretation: From this table and pie chart we can see that in case of Rupali Bank PLC should frequently appear in Electronic media 53.8% are strongly agreed, 38.8% are agreed, 3.8% are neutral and 3.8% are disagreed. It also represents that 28 clients are strongly agreed, 20 are agreed, 2 is neutral and 2 is disagreed among 52 clients. The value of mean that is 4.42 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 5.4:

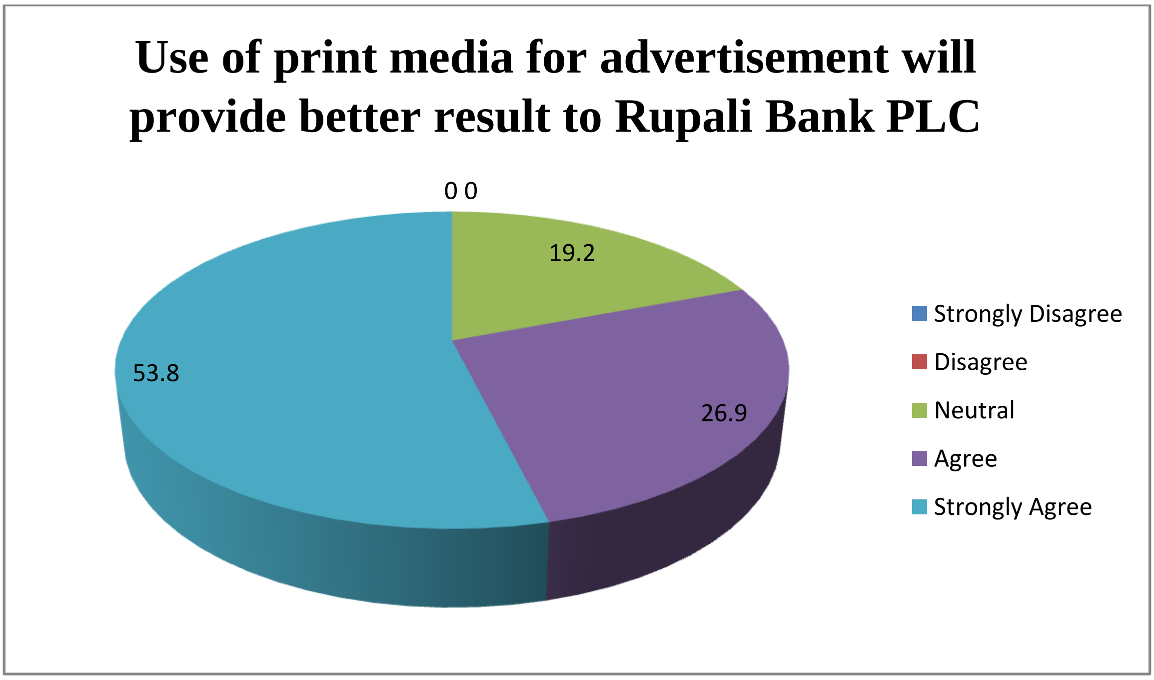
Use of print media for advertisement will provide better result to Rupali Bank PLC.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.35	0.79
Disagree	2	0	0		
Neutral	3	10	19.2		
Agree	4	14	26.9		
Strongly Agree	5	28	53.8		
Total		52	100.0		

Source: Field Survey

Figure 5.4:

Use of print media for advertisement will provide better result to Rupali Bank PLC.



Interpretation: From this table and pie chart we can say that in case of Use of print media for advertisement will provide better result to Rupali Bank PLC 53.8% are strongly agreed, 26.9% are agreed and 19.2% are neutral. It also represents that 28 clients are strongly agreed, 14 are agreed and 10 are neutral among 52 clients. The value of mean that is 4.35 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 5.5:

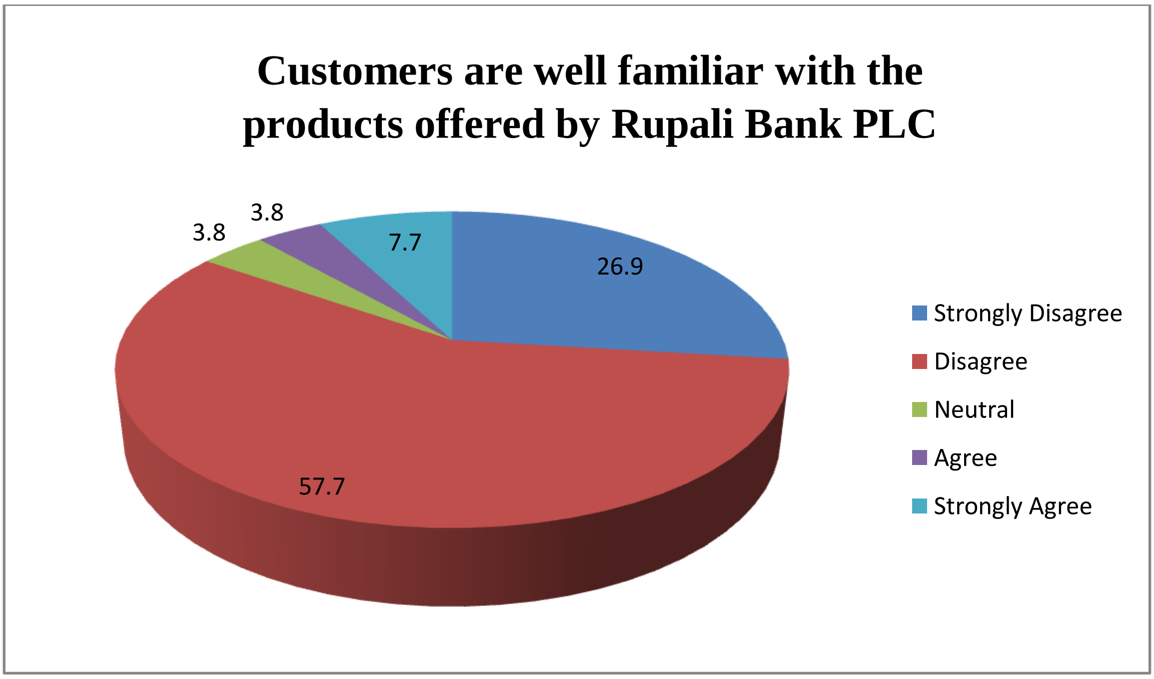
Customers are well familiar with the products offered by Rupali Bank PLC.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	14	26.9	2.08	1.09
Disagree	2	30	57.7		
Neutral	3	2	3.8		
Agree	4	2	3.8		
Strongly Agree	5	4	7.7		
Total		52	100.0		

Source: Field Survey

Figure 5.5:

Customers are well familiar with the products offered by Rupali Bank PLC.



Interpretation: From this table and pie chart we can say that in case of Customers are well familiar with the products offered by Rupali Bank PLC. 57.7% are disagreed, 26.9% are strongly disagreed agreed, 7.7% are strongly agreed, 3.8% are agreed and 3.8% are neutral. It also represents that 30 clients are disagreed, 14 are strongly disagreed, 4are strongly agreed, 2 is agreed and 2 is neutral among 52 clients. The value of mean that is 2.08 which belongs at the assigned scale 2 that represent that most of the clients are disagreed.

CHAPTER 6

FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Findings

This research worked help to find out some of the factors that are mostly important in case of Product Promotional Activities of Rupali Bank PLC: A study on Maldahpatty Branch, Dinajpur.

- Maximizing promotional strategy creates more clients 57.7% are strongly agreed, 38.5% are agreed and 3.8% are disagreed. It also represents that 30 clients are strongly agreed, 20 are agreed and 2 is disagreed among 52 clients. The value of mean that is 4.5 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.
- Contemporary methods of promotional strategy will give significant results 46.2% are agreed, 30.8% are strongly agreed, 15.4% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 24 clients are agreed, 16 are strongly agreed, 8 are neutral, 2 is disagreed and 2 is strongly disagreed among 52 clients. The value of mean that is 3.96 which belongs at the assigned scale 4 that represent that most of the clients are agreed.
- Rupali Bank PLC should frequently appear in Electronic media 53.8% are strongly agreed, 38.8% are agreed, 3.8% are neutral and 3.8% are disagreed. It also represents that 28 clients are strongly agreed, 20 are agreed, 2 is neutral and 2 is disagreed among 52 clients. The value of mean that is 4.42 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.
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- Customers are well familiar with the products offered by Rupali Bank PLC. 57.7% are disagreed, 26.9% are strongly disagreed agreed, 7.7% are strongly agreed, 3.8% are agreed and 3.8% are neutral. It also represents that 30 clients are disagreed, 14 are strongly disagreed, 4 are strongly agreed, 2 is agreed and 2 is

neutral among 52 clients. The value of mean that is 2.08 which belongs at the assigned scale 2 that represent that most of the clients are disagreed.

6.2 Suggestions

Bangladesh is a densely populated country. The huge number of people such as business man, service holder, famers and house wife are the main clients of Rupali Bank PLC. are taking different types of service and products from Rupali Bank PLC. As a part of internship program, I have acquired practical Banking experience from Rupali Bank PLC, Maldahpatty Branch, Dinajpur and conducted a survey on “Product Promotional Activities” of Rupali Bank PLC and also observed the followings:

i. The bank can more focus on maximizing their promotional strategy to attract the potential clients or customers.
ii. They should less focus on contemporary methods of promotional strategy.
iii. They should more focus on appearing frequently in Electronic media.
iv. They also should more focus on using of Print media for advertisement.
v. They should try to increase their product familiarity to their clients or customers.
vi. They can redesign or develop their promotional strategy to attract their potential customers.
vii. The can focus on building interpersonal relationship in the bank and its customers.

6.3 Conclusion

The Banking sector plays a major role to develop the economic position of a country. Rupali Bank PLC. has been trying to operate its business successfully since 1972. The Rupali Bank PLC provides loan to the different types of customers in the various sectors.

Findings and suggestions are based on the survey conducted and we can say that Promotional strategy is a positive approach for promoting their products and service to the clients. We agree that promotional strategy has huge impact to attract the potential customers and retain the existing customers. From the practical point of view I can say that it will help to make decision to the bank authority, clients, investors, shareholders, and the government authority. It is too befitted to those people who are related to the bank.

6.4 Limitations of the Report

However, I have given utmost effort to prepare this report but there are some limitations of the study. Such are as follows-

i. Customers are very busy and they do not want to answer all questions. They try to avoid any interview and it is the major problem of preparing the report.
ii. Rupali Bank PLC as a commercial bank they are very busy and they could not able to give me enough time for discussion about various topics.
iii. The information was not found in a structured way.
iv. There were some restrictions to have access to the information confidential by the authority.
v. Rupali Bank PLC as a nationalized commercial bank they are very busy and they could not able to give me enough time for discussion about various topics.

6.5 Future Work

- Making use of the state-of-the art gadgets that have changed life and consumer habits
- Building relationship with customers.
- User generated and fresh content (UGC).
- Effective use of social media and brand earns the customers.

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APPENDICES

Questionnaire

Dear Respondent,

I am Rabi Hemrom, the student of MBA in Marketing Department of Marketing at Hajee Mohammad Danesh Science and Technology University (HSTU), Dinajpur. I am going to conduct a survey on, "Product Promotional Activities of Rupali Bank PLC: A study on Maldahpatty Branch, Dinajpur". Your responses will be kept confidential. Your co-operation highly appreciated.

Please put the tick (√) marks in the appropriate box.

1. Name:
2. Gender : ☐ Male ☐ Female
3. Age : ☐ Under 30 years ☐ 30-40years ☐ Above 40 years
4. Profession : ☐ Business Man ☐ Service Holder ☐ House wife ☐ Others

Please answer the following questions about your experiences and opinions.

SL	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Maximizing promotional strategy creates more clients.					
2	Contemporary methods of promotional strategy will give significant results.					
3	Rupali Bank PLC should frequently appear in Electronic media.					
4	Use of Print media for advertisement will provide better result to Rupali Bank PLC.					
5	Customers are well familiar with the products offered by Rupali Bank PLC.					

THANK YOU FOR YOUR CO-OPERATION