Internship Report
on
Recruitment & Selection Process in Bangladesh:

A Case Study on Bkash Ltd.

Submitted by:
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ID: BBA2203027089
Program: Bachelor of Business Administration (BBA)
Major: Human Resource Management (HRM)
Semester: Summer-2026

Submitted to:
Department of Business Administration
Sonargaon University (SU)
Submitted for the partial fulfillment of the degree of
Bachelor of Business Administration (BBA)

Sonargaon University (SU)
147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: September 05, 2026

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Submitted to:
Md. Rasel Hawlader
Assistant Professor
Department of Business Administration
Sonargaon University (SU)

Sonargaon University (SU)
147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: September 05, 2026

Letter of Transmittal

Date: September 05, 2026

To

Md. Rasel Hawlader Assistant Professor
Department of Business Administration
Faculty of Business

Sonargaon University (SU)

Subject: Submission of Report on: Recruitment and Selection Process on Bangladesh: A Case Study on - Bkash Ltd.

Dear Madam,

It is my great pleasure to submit my internship report entitled **"Recruitment and Selection Process in Bangladesh: A Case Study on Bkash Ltd"** as a partial fulfillment of the requirements for the Bachelor of Business Administration (BBA) degree.

The report has been prepared based on my internship experience at bKash Ltd., where I gained practical exposure to recruitment, selection, and other HR activities. This experience helped me connect theoretical knowledge with practical application.

I sincerely appreciate your valuable guidance, suggestions, and continuous support throughout the preparation of this report. I kindly request you to accept this report for evaluation. Your comments and recommendations will be highly appreciated.

Sincerely yours,

_____

Arifa Binta Hossain Noha

ID: BBA2203027089

Department of Business Administration
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Letter of Authorization

I, Md. Rasel Hawlader, Assistant Professor, Department of Business Administration, Sonargaon University (SU) hereby certify that the Report work entitled as "Recruitment & Selection Process in Bangladesh: A Case Study on Bkash Ltd." has been prepared by Soumitra Chakrabarty, ID: BBA2203027089, Department of Business Administration, Sonargaon University (SU) and submitted as a requirement for the partial fulfilment for the degree of the Bachelor of Business Administration (BBA) with major in HRM. To the best of my knowledge, the above-mentioned work has been conducted by the student himself. Any option and/or suggestion made in this study are entirely that of the author of this report.

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

_____

Md. Rasel Hawlader

Assistant Professor

Department of Business Administration

Sonargaon University (SU)

Student's Declaration

This is Arifa Binta Hossain Noha, a student of Bachelor of Business Administration (BBA), ID: BBA2203027089 from Sonargaon University (SU) would like to solemnly declare here that this report on "Recruitment & Selection Process in Bangladesh: A Case Study on Bkash Ltd." has been authentically prepared by me under supervision of Md. Rasel Hawlader, Assistant Professor, Department of Business Administration, Sonargaon University.

To my knowledge, I have not breached any copyright act intentionally. I am further declaring that I did not submit this report anywhere for any degree, diploma, or certificate.

Sincerely yours,

_____

Arifa Binte Hossain Noha

ID: BBA2203027089

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Acknowledgement

First and foremost, I want to express my heartfelt thanks to my supervisor, Md. Rasel Hawlader, Assistant Professor at the Department of Business Administration, Sonargaon University (SU), for his unwavering support and guidance throughout this report. His expertise in Human Resource Management and these insightful feedbacks have been invaluable in helping me complete this case study on the " Recruitment & Selection Process in Bangladesh: A Case Study on Bkash Ltd."

I would also like to extend my gratitude to all the faculty members of the Department of Business Administration at Sonargaon University. Their continuous support and encouragement have created an environment where learning truly thrives.

A special thank you to Bkash Ltd. for graciously providing me with the necessary resources and access to vital information that made this study possible. Their cooperation and transparency have been crucial in helping me gain real-world insights.

Lastly, I want to thank my family, friends, and classmates for their endless encouragement and motivation. Their support has been a constant source of strength and inspiration throughout this journey.

With sincere appreciation,

_____

Arifa Binte Hossain Noha

ID: BBA2203027089

Major: HRM

Semester: Summer-2026

Department of Business Administration

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Executive Summary

This report, titled “Recruitment & Selection Process in Bangladesh: A Case Study on BKash Ltd.”, provides a detailed analysis of the recruitment and selection strategies and practices employed by bKash Ltd., a leading mobile financial services company in Bangladesh. The primary aim of this study is to explore how bKash Ltd.’s recruitment and selection process aligns with best practices in Human Resource Management (HRM) and contributes to the company’s success. The study was conducted through data collection methods, including interviews with HR personnel, review of organizational documents, and relevant literature on recruitment and selection processes. The analysis focuses on key steps undertaken by bKash Ltd. to attract and select qualified candidates, including job analysis, advertising, screening, interviewing, and final selection. The report also assesses the effectiveness of these practices and the challenges the organization faces, such as attracting the right talent in a competitive market and ensuring a fair and unbiased selection process. The findings reveal that bKash Ltd.’s recruitment process is strategically aligned with its organizational objectives, helping to enhance employee satisfaction and ensure the recruitment of skilled candidates. The company emphasizes transparency, merit-based selection, and alignment between candidates’ values and organizational culture. However, there are opportunities for improvement, particularly through further digitalization of the hiring process and the integration of advanced assessment tools to streamline candidate evaluation.

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Chapter 01: Introduction

1.1 Introduction

Human resources play a key role in the success of any organization because they directly influence productivity and performance. Recruitment and selection are essential functions of Human Resource Management that ensure organizations hire suitable employees for specific job roles. In modern organizations, these processes are becoming more strategic as competition for skilled employees continues to increase.

With the advancement of technology, recruitment practices have shifted from traditional methods to digital platforms such as online job portals, social media, and automated hiring systems. These changes have made hiring more efficient but also more competitive and complex.

Effective recruitment enables organizations to attract a large pool of qualified candidates, while an efficient selection process ensures that the most suitable individuals are chosen based on their knowledge, skills, abilities, and organizational fit. A well-designed recruitment and selection system reduces employee turnover, improves job satisfaction, and enhances overall organizational performance. Furthermore, organizations that adopt fair, transparent, and competency-based hiring practices are more likely to build a diverse and talented workforce capable of achieving long-term strategic goals. In today's dynamic business environment, employers must continuously refine their recruitment strategies to respond to changing labor market conditions, technological advancements, and evolving employee expectations. Therefore, recruitment and selection have become not only administrative functions but also strategic tools for gaining and sustaining a competitive advantage.

1.2 Objectives of the Study

General Objective

To examine the recruitment and selection process and its impact on **Bkash**.

Specific Objectives

- To identify recruitment methods used by **Bkash**.
- To analyze selection techniques used in hiring processes.
- To evaluate the effectiveness of recruitment and selection practices.
- To examine the relationship between recruitment and selection and organizational performance of **bkash.**
- To identify challenges in recruitment and selection systems.

1.3 Methodology of the Study

This study adopts a **descriptive research design** to examine the recruitment and selection process and its impact on organizational performance at **BKash Limited**. Both **primary and secondary** data were used to ensure a comprehensive understanding of the organization's recruitment and selection practices.

Primary data were collected through a structured questionnaire distributed to employees involved in or familiar with the recruitment and selection process at bKash. In addition, informal discussions with Human Resource personnel were conducted to gain practical insights into the company's hiring procedures. Secondary data were collected from books, peer-reviewed journals, company reports, official websites, annual reports, and other relevant academic and professional publications related to Human Resource Management and recruitment practices.

The target population of the study consisted of employees working at different departments of bKash. A **convenience sampling technique** was used to select respondents due to accessibility and time constraints. The collected data were analyzed using descriptive statistical techniques such as frequency distribution, percentages, tables, and charts. The findings were interpreted to evaluate the effectiveness of the recruitment and selection process, identify existing challenges, and assess its impact on organizational performance.

The study was conducted within a limited time frame and focused only on the recruitment and selection practices of bKash Limited. Therefore, the findings may not be fully generalizable to other organizations or industries.

1.4 Limitations of the Study

This study has certain limitations. Firstly, it is mainly based on secondary data, which may not fully represent real-time organizational practices. Secondly, limited access to internal HR data may restrict the depth of analysis. Finally, time constraints may also limit the scope of data collection and detailed investigation.

- **Dependence on Secondary Data:**

The study is mainly based on secondary data collected from academic journals, books, company reports, websites, and other published sources. Therefore, some information may not fully reflect the most recent or real-time organizational practices.

- **Limited Access to Internal Data:**

Access to confidential organizational information and internal HR data was limited. Important information related to HR policies, employee performance, recruitment processes, and managerial decision-making may not be publicly available, which restricted the depth of the analysis.

- **Limited Primary Data Collection:**

Due to time and resource constraints, the study could not collect extensive primary data through surveys, interviews, or direct observations from a large number of respondents or organizations.

- **Time Constraints:**

The limited timeframe available for conducting the research restricted the scope of data collection, detailed investigation, and comparative analysis.

- **Limited Organizational Coverage:**

The study may not cover a large number of organizations from different industries. Since organizational practices vary depending on industry, size, location, management structure, and available resources, the findings may not be equally applicable to all organizations.

- **Possible Bias in Secondary Sources:**

Different authors, researchers, and organizations may present information from different perspectives. Therefore, some degree of bias or variation in the available secondary data may influence the interpretation of the findings.

- **Changing Business Environment:**

Organizational practices, HR technologies, management strategies, and business environments are continuously changing. As a result, some findings may become less relevant over time as new technologies and practices emerge.

- **Limited Generalizability:**

Since the study is conducted within a specific research scope and based on available information, the findings may not be generalized to all industries, organizations, or geographical contexts.

- **Resource Limitations:**

Limited financial and research resources may have affected the ability to conduct extensive field research, collect a larger volume of data, and include more organizations in the study.

Chapter 02: Profile of the Organization (Bkash)

2.1 Company Overview

Company Name: BKash Limited

Established: 2010

Head Office: Shadhinata Tower, 1 Bir Sreshtho Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206, Bangladesh.

bKash Limited is the leading Mobile Financial Service (MFS) provider in Bangladesh. Established in 2010 as a subsidiary of BRAC Bank PLC, bKash aims to provide safe, affordable, convenient, and accessible financial services to people across Bangladesh. Since its launch in 2011, bKash has transformed the country's financial ecosystem by enabling millions of people to perform financial transactions through their mobile phones.

The company operates under the supervision of Bangladesh Bank and has become one of the largest mobile financial service providers in the world in terms of customer reach.



bKash offers a wide range of financial services, including:

- Cash In
- Cash Out

- Send Money
- Mobile Recharge
- Utility Bill Payment
- Merchant Payment
- Salary Disbursement
- Government Allowance Distribution
- International Remittance
- Savings and Financial Services
- QR Code Payment
- Ticketing and Digital Payment Solutions

Commitment

BKash Motto: "Bringing Financial Services to the Doorstep of the People." bKash

believes in delivering financial inclusion through:

Accessibility: Making financial services available anytime and anywhere.

Security: Ensuring safe, reliable, and secure digital transactions.

Customer Satisfaction: Delivering convenient, fast, and affordable financial solutions.

Innovation: Continuously introducing digital financial products that simplify everyday life.

Why BKash?

- Largest Mobile Financial Service provider in Bangladesh.
- Licensed and regulated by Bangladesh Bank.
- Nationwide agent and merchant network.
- Fast, secure, and convenient transactions.
- Innovative digital financial ecosystem.
- Excellent customer support and mobile application.

With the vision of creating a cashless and financially inclusive Bangladesh, bKash continues to innovate digital payment solutions for individuals, businesses, and government organizations.

2.2 Company Vision and Mission

Vision

To build a financially inclusive Bangladesh by providing affordable, accessible, and innovative digital financial services for everyone.

Vision Statement

To become the most trusted digital financial service provider, empowering every citizen through innovative technology and financial inclusion.



Mission

BKash is committed to delivering secure, convenient, and affordable mobile financial services that improve people's daily lives. The company continuously develops innovative digital payment solutions, expands financial access to underserved communities, promotes a cashless economy, and maintains the highest standards of customer service, transparency, and regulatory compliance.

Mission Statement

To provide simple, secure, and innovative financial services that empower individuals and businesses while contributing to the digital transformation of Bangladesh.

2.3 Objectives of bKash Limited bKash Limited focuses on

achieving the following objectives:

- Expand financial inclusion across Bangladesh.
- Increase access to digital financial services.

- Ensure secure and reliable financial transactions.
- Enhance customer satisfaction through innovative services.
- Promote a cashless and digital economy.
- Expand merchant and agent networks nationwide.
- Maintain compliance with Bangladesh Bank regulations.
- Invest in digital innovation and cybersecurity.
- Strengthen partnerships with banks, businesses, and government organizations. Achieve sustainable business growth and market leadership.



2.4 BKash Clients

Business-to-Business (B2B)

- Banks and Financial Institutions
- Government Organizations
- Corporate Companies
- E-commerce Platforms
- Educational Institutions
- Utility Service Providers
- Insurance Companies
- NGOs
- Small and Medium Enterprises (SMEs

Business-to-Customer (B2C) bKash serves millions of individual customers across Bangladesh through:

- Mobile App
- USSD (*247#)
- Agent Banking Network
- Merchant Network
- Online Payment Gateway

(Figure No. 03 & Figure No. 04 can be inserted here.)

2.5 Board of Directors

- Chairman
- Chief Executive Officer (CEO)
- Independent Directors
- Non-Executive Directors
- Representatives of Shareholders

(Update this section with the latest board members if your university requires current information.)

2.6 Service Categories

BKash provides a wide range of digital financial services.

Personal Financial Services

- Cash In
- Cash Out
- Send Money
- Mobile Recharge
- Add Money
- Bank Transfer

Payment Services

- Merchant Payment
- QR Payment
- Utility Bill Payment

- Internet Payment
- Ticket Purchase

Business Solutions

- Salary Disbursement
- Supplier Payment
- Merchant Settlement
- Bulk Payment
- Collection Services

Government & International Services

- Government Allowance Distribution
- International Remittance
- NGO Payment Solutions



2.7 SWOT Analysis

SWOT analysis evaluates the organization's internal strengths and weaknesses along with external opportunities and threats to support strategic decision-making.

Strengths

- Market leader in Mobile Financial Services (MFS) in Bangladesh.
- Strong brand recognition and high customer trust.
- Large and rapidly growing customer base.
- Extensive nationwide agent and merchant network.
- Secure, reliable, and user-friendly mobile application.
- Strong financial backing and advanced technological infrastructure.
- Continuous innovation in digital payment solutions and financial products.
- Strategic partnerships with banks, businesses, and government organizations.
- Highly skilled and experienced workforce with strong leadership.
- Wide range of financial services, including money transfer, bill payment, mobile recharge, merchant payment, salary disbursement, and savings products.
- Strong compliance with Bangladesh Bank regulations and international security standards.
- Advanced cybersecurity measures to protect customer data and transactions.
- High transaction volume supported by a robust and scalable digital platform.
- Effective marketing and promotional campaigns that enhance customer engagement.
- Strong customer service through call centers, digital support channels, and agent assistance.
- Significant contribution to financial inclusion by serving unbanked and underbanked populations.
- Continuous investment in digital transformation and emerging financial technologies.
- Strong reputation for service reliability, operational efficiency, and transaction speed.
- Data-driven decision-making through analytics and customer insights.
- Ability to quickly adapt to changing customer needs and market trends.
- Well-established corporate governance and risk management practices.
- Competitive advantage through a strong ecosystem of merchants, agents, and institutional partners.

Weaknesses

- Dependence on internet and mobile network connectivity.
- Service interruptions during technical maintenance.
- Increasing cybersecurity risks.
- Transaction limits imposed by regulations.
- Heavy dependence on regulatory approval for new services.

Opportunities

- Rapid growth of digital payments.
- Increasing smartphone and internet penetration.
- Expansion of e-commerce.
- Government initiatives toward a Smart Bangladesh.
- Growth in SME and merchant payment solutions.
- Expansion of digital lending and savings products.

Threats

- Increasing competition from Nagad, Rocket, Upay, and other fintech companies.
- Cybersecurity threats and digital fraud.
- Regulatory changes.
- Customer privacy concerns.
- Rapid technological changes.
- Economic instability affecting transaction volume.

Chapter 03: Internship Responsibilities

3.1 Internship Responsibilities

During my internship at the Human Resource Management (HRM) department of Bkash Ltd., I had the opportunity to gain practical experience in various HR activities, particularly in Recruitment and Selection. I was involved in several stages of the employee hiring process, from preparing recruitment documents and reviewing candidate information to coordinating interviews and supporting onboarding activities. This hands-on experience helped me understand how HR practices contribute to attracting, selecting, and retaining qualified employees. It also allowed me to develop important skills in communication, coordination, documentation, teamwork, and decision-making.

Preparing Appointment Letters

One of my responsibilities was assisting in the preparation of appointment letters for newly selected employees. Under the supervision of the HR team, I helped organize employee information, verify job-related details, and prepare documents according to company requirements. This experience helped me understand the formal procedures involved in appointing new employees.

Updating Employee Attendance Records

I assisted in maintaining and updating employee attendance records using Excel and other HRrelated systems. I reviewed attendance information, monitored late entries and absences, and helped maintain accurate records for HR purposes. This task improved my attention to detail and understanding of employee attendance management.

Maintaining Employee Personal Files

I assisted the HR team in organizing and maintaining employee personal files. These files contained important documents such as educational certificates, photographs, identification documents, joining documents, and other employment-related records. I helped ensure that documents were properly organized and maintained with appropriate confidentiality.

Assisting in Recruitment and Selection

During my internship at Bkash Ltd., I supported the recruitment and selection process by assisting with candidate screening, CV reviewing, shortlisting, and interview coordination. I helped communicate with candidates and arrange interview schedules according to the requirements of the HR team. This experience provided me with practical knowledge of how organizations identify and select suitable candidates for different positions.

Onboarding and Orientation

I assisted with activities related to the onboarding of newly recruited employees. This included helping prepare necessary documents, coordinating joining formalities, and supporting orientation activities. Through this experience, I learned how organizations help new employees understand their roles, workplace practices, policies, and organizational culture.

Interview Scheduling and Coordination

I supported the HR team in scheduling interviews and coordinating communication between candidates, interviewers, and relevant departments. I helped maintain interview schedules and ensure that candidates received the necessary information regarding their interview sessions. This responsibility strengthened my communication and organizational skills.

Preparing Recruitment Documents and Reports

I assisted in preparing and organizing various recruitment-related documents and reports. I helped maintain candidate information, recruitment records, interview schedules, and other HR documentation. This experience helped me understand the importance of accurate documentation in effective HR management.

Supporting HR Team Activities

Besides recruitment and selection, I assisted the HR team with regular administrative and coordination activities whenever required. Working closely with HR professionals allowed me to observe practical HR practices and understand how different HR functions work together to support organizational objectives.

Overall, my internship at Bkash Ltd. provided me with valuable practical exposure to Human Resource Management. The experience helped me connect theoretical knowledge with real-world HR practices and developed my skills in recruitment, communication, documentation, coordination, teamwork, and professional responsibility.

Chapter 04: Analysis of the study and Findings

4.1 Recruitment Overview of bKash

Recruitment is an important Human Resource Management function at **bKash Limited** because the organization requires qualified and competent employees to support its continuous growth. As a leading Mobile Financial Service (MFS) organization, bKash operates in a competitive and technology-driven environment where skilled and adaptable employees are essential.

During my internship in the Human Resources Division, I had the opportunity to observe several recruitment-related activities. These included candidate sourcing, CV screening, interview coordination, candidate communication, and maintaining recruitment-related documents. Through these activities, I gained practical knowledge of how recruitment is conducted in a large organization.

The recruitment process at bKash generally focuses on matching candidates with the requirements of specific job positions. Candidates are considered based on their qualifications, skills, experience, and overall suitability for the organization.

Major Features of Recruitment at bKash

- **Structured Recruitment Process:** Recruitment activities are conducted through defined stages to maintain consistency in hiring.
- **Digital Recruitment:** Online platforms and HR technologies are used to manage applications and candidate information.
- **Competency-Based Selection:** Candidates are evaluated based on technical and behavioral competencies relevant to the position.
- **Multiple Recruitment Sources:** Both internal and external sources are used to attract suitable candidates.
- **Departmental Coordination:** HR works with concerned departments to identify job requirements and evaluate candidates.
- **Focus on Organizational Fit:** In addition to qualifications and skills, professional attitude, communication, teamwork, and adaptability are considered.
- **Technology-Oriented Workforce:** As a fintech organization, bKash gives importance to employees who can work effectively with digital tools and changing technologies.

The recruitment process generally starts with identifying a vacancy and understanding the requirements of the position. HR then selects appropriate recruitment sources, screens applications, coordinates interviews, and supports the final selection process.

Overall, the recruitment system of bKash combines **structured procedures, digital technology, competency-based evaluation, and coordination between HR and functional departments**. This approach helps the organization attract suitable candidates and support its workforce requirements effectively.

4.2 Sources of Recruitment of bKash

bKash uses both **internal and external recruitment sources** to meet its manpower requirements. This combination enables the organization to support employee development while also attracting new talent from the external labor market.

4.2.1 Internal Recruitment

Internal recruitment involves filling vacant positions by considering existing employees of the organization. Major internal recruitment methods include:

- Promotion
- Employee transfer
- Internal job posting
- Employee referral

Promotion provides employees with opportunities for career advancement based on their performance, experience, skills, and potential. It can increase motivation and encourage employees to develop their careers within the organization.

Employee transfer involves moving employees from one department or role to another according to organizational needs and employee capabilities. It allows the organization to utilize existing talent more effectively and provides employees with broader work experience.

Internal job posting gives existing employees an opportunity to apply for available positions within the organization. This can support career development and improve transparency in internal recruitment.

Employee referral is another useful method where existing employees recommend suitable candidates from their professional or personal networks. Referrals can help organizations identify potential candidates more efficiently.

Internal recruitment has several advantages, including lower recruitment costs, shorter hiring time, better knowledge of employee performance, increased motivation, and improved retention. However, relying only on internal recruitment may limit the introduction of new ideas and external experience. Therefore, external recruitment is also important.

4.2.2 External Recruitment

External recruitment enables bKash to access a wider pool of candidates with different skills, experiences, and professional backgrounds. Major external recruitment sources include:

- Company career portal
- LinkedIn

- Bdjobs.com
- University career programs
- Campus recruitment
- Professional networks
- Social media platforms

The company career portal allows candidates to learn about available positions and submit applications online. Online job portals such as Bdjobs.com provide access to a large number of job seekers. LinkedIn is particularly useful for identifying experienced professionals and candidates with specialized skills.

University career programs and campus recruitment activities can help the organization attract talented graduates and young professionals. Professional networks are also useful for finding experienced candidates who may not actively apply through traditional job portals.

The combination of internal and external sources gives bKash greater flexibility in managing recruitment. Internal recruitment supports employee development, while external recruitment brings new knowledge, skills, experiences, and perspectives into the organization.

4.3 Resume Screening and Selection Process of bKash

The selection process at bKash is designed to identify candidates who meet the technical, behavioral, and professional requirements of a position. The process generally begins with CV screening, where applications are reviewed against job requirements.

During CV screening, HR professionals may consider educational qualifications, relevant work experience, technical knowledge, professional skills, digital literacy, certifications, communication ability, career progression, and relevance to the specific position.

Candidates who meet the basic requirements are shortlisted for subsequent stages of the selection process. Depending on the position, the process may include:

1. CV Screening
2. Initial HR Screening
3. Written Assessment, where applicable
4. Functional or Technical Interview
5. HR Interview
6. Final Management Interview
7. Reference Checking
8. Medical Examination, where applicable
9. Job Offer
10. Employee Onboarding

Initial HR screening helps determine whether candidates meet basic requirements and may also evaluate communication skills, professional attitude, career interests, salary expectations, and availability.
For certain positions, written assessments may be conducted to evaluate technical knowledge, analytical skills, logical reasoning, or problem-solving ability. Functional or technical interviews are generally focused on job-related knowledge, experience, and competencies.

The HR interview focuses more on behavioral characteristics such as communication, teamwork, motivation, adaptability, professional attitude, and cultural fit. For some positions, a final management interview may be conducted to assess overall suitability and potential contribution to the organization.

Reference checking may be used to verify information about previous employment and professional experience. Depending on the position and organizational requirements, a medical examination may also be required.

After successful completion of the selection stages, the candidate receives a job offer and proceeds to onboarding. During onboarding, new employees are introduced to organizational policies, procedures, workplace culture, systems, and job responsibilities.

The multi-stage selection process helps reduce recruitment errors because candidates are evaluated from technical, behavioral, and managerial perspectives before the final decision is made.

4.4 Digital Recruitment Practices and Technology of bKash

Technology plays an important role in the recruitment activities of bKash. As a technologyoriented organization, bKash uses digital tools to improve the efficiency, speed, and organization of recruitment activities.

Major digital recruitment practices include:

- Online recruitment platforms
- Applicant Tracking Systems (ATS)
- Human Resource Information Systems (HRIS)
- Digital resume databases
- Virtual interviews
- Online assessments
- Digital communication tools

An Applicant Tracking System can help HR professionals receive applications, maintain candidate records, track recruitment progress, and organize applicant information. This reduces manual paperwork and supports better recruitment administration.

HRIS also contributes to the management of recruitment and employee-related information by improving data storage, accessibility, reporting, and communication.
Virtual interviews are useful because candidates can be interviewed remotely through video conferencing platforms. This can save time and reduce geographical limitations. Digital resume databases also allow recruiters to retain and search information about previous applicants and potential candidates.

Email, messaging platforms, and other digital communication tools support communication with candidates regarding interviews, assessments, application status, and recruitment updates.

Digital recruitment provides several benefits, such as faster recruitment, reduced paperwork, improved communication, easier candidate tracking, better data management, and reduced administrative workload. However, technology should support rather than replace professional judgment. Final hiring decisions still require evaluation by HR professionals and relevant departmental managers.

4.5 Candidate Evaluation Criteria of bKash

Candidate evaluation at bKash involves a combination of academic, technical, behavioral, and professional criteria. The major evaluation factors include:

Criteria	**Importance**
Educational Qualification	High
Technical Skills	High
Communication Skills	High
Computer/Digital Literacy	Medium to High
Professional Attitude	High
Teamwork	High
Learning Ability	High
Adaptability	High
Problem-Solving Ability	High

Analytical Skills	High
Leadership Potential	Depends on Position
Regulatory/Compliance Awareness	Medium to High

Educational qualifications are important because they demonstrate a candidate's academic background and foundational knowledge. However, academic results alone may not determine overall suitability.

Technical skills are particularly important for positions requiring specialized knowledge. Candidates need to demonstrate their ability to perform the responsibilities associated with the position.

Communication skills are also highly important because employees need to communicate effectively with colleagues, managers, customers, and other stakeholders. Professional attitude, responsibility, integrity, and commitment are important behavioral characteristics.

Teamwork is another important criterion because employees often work with people from different departments and professional backgrounds. Similarly, learning ability and adaptability are valuable because the business and technology environment changes continuously.

Problem-solving and analytical abilities help employees identify issues, evaluate situations, and develop appropriate solutions. For certain positions, leadership potential and regulatory or compliance awareness may also be considered.

Therefore, bKash does not rely on a single criterion when evaluating candidates. A combination of qualifications, skills, behavior, and professional capabilities helps the organization identify employees who are better suited to the job and working environment.

4.6 Findings of the Study

Based on my internship experience and observations in the Human Resources Division of bKash Limited, several findings were identified regarding the recruitment and selection process. Although the organization follows a structured and technology-based recruitment system, some limitations and challenges were also observed.

4.6.1 Recruitment Process Can Be Time-Consuming The recruitment process may involve several stages, including CV screening, HR screening, assessments, functional interviews, and management interviews.

- Completing multiple stages can increase the overall recruitment time.
- Suitable candidates may lose interest or accept offers from other organizations before the process is completed.
- A lengthy process may also increase the workload of the HR team.

4.6.2 High Number of Applications

- Popular job vacancies may receive a large number of applications.
- Screening a large volume of CVs requires considerable time and effort.
- There is a possibility that suitable candidates may be overlooked during the screening process.
- Managing a large applicant pool requires efficient recruitment systems and proper coordination.

4.6.3 Overdependence on Digital Recruitment Digital recruitment systems make the recruitment process faster and more organized.

- However, CV screening and automated systems may not fully identify a candidate's personality, motivation, creativity, or interpersonal skills.
- Some potentially suitable candidates may be missed if excessive importance is given to predefined digital screening criteria.
- Human judgment is therefore necessary alongside recruitment technology.

4.6.4 Candidate Communication Challenges

- Communicating with a large number of applicants can be difficult.
- Candidates may not always receive immediate updates regarding their application status.
- Delayed communication may create uncertainty among applicants.
- Better communication and timely feedback could improve the candidate experience.

4.6.5 Difficulty in Finding Specialized Talent The fintech and technology sectors require highly specialized employees.

- Finding candidates with the right combination of technical skills and relevant experience can be challenging.
- Positions related to technology, data analysis, cybersecurity, digital products, risk management, and compliance may require specialized talent.
- Competition for such candidates can increase recruitment pressure.

4.6.6 Strong Competition for Skilled Employees bKash competes with banks, fintech companies, telecommunications companies, and technology organizations for skilled professionals.

- Qualified candidates may receive multiple job offers.
- Salary, career growth, work environment, benefits, and learning opportunities may influence candidate decisions.
- Maintaining a strong employer image is therefore important for attracting high-quality talent.

4.6.7 Lengthy Selection Stages

- Multiple interview and assessment stages can improve the quality of selection.
- However, too many stages may create additional pressure for candidates.
- Candidates may become less interested if the recruitment process takes too long.
- The selection process should therefore be efficient while maintaining proper evaluation.

4.6.8 Possibility of Recruitment Bias

- Human judgment is involved in interviews and candidate evaluation.
- Personal preferences or unconscious bias may influence decisions.
- Candidates with similar qualifications may sometimes receive different evaluations based on interview performance or personal impressions.
- Standardized evaluation criteria and structured interviews can help reduce such risks.

4.6.9 Limited Practical Experience of Fresh Candidates Academic qualifications

do not always represent practical workplace ability.

- Fresh graduates may have strong theoretical knowledge but limited professional experience.
- Some candidates may require additional training before becoming fully effective in their roles.
- Practical assessments and case-based evaluation could help identify candidates with stronger job potential.

4.6.10 Rapid Changes in Technology

- Technology and business requirements are continuously changing.
- Skills required for particular positions may change over time.
- Outdated job requirements may make it difficult to identify future-ready employees.
- HR needs regular coordination with functional departments to update recruitment criteria.

4.6.11 Balancing Technical Skills and Cultural Fit A candidate may have excellent technical knowledge but weak communication or teamwork skills.

- Another candidate may have strong interpersonal skills but insufficient technical knowledge.
- Focusing too much on one area may result in an incomplete assessment.

- A balanced evaluation of technical and behavioral competencies is therefore necessary.

4.6.12 Candidate Dropout

- Some candidates may leave the recruitment process before completion.
- Candidates may accept another job offer or change their career plans.
- Delays in recruitment may also increase candidate dropout.
- Candidate dropout can increase recruitment time and administrative workload.

4.6.13 Recruitment Data Management Challenges

- Digital recruitment creates a large amount of candidate information.
- Proper organization and updating of candidate records are necessary.
- Poor data management may create difficulties in tracking applications and recruitment status.
- Accurate recruitment data is important for effective HR reporting and decision-making.

Overall, the findings suggest that while bKash has a structured recruitment system, there is scope for improvement in **recruitment speed, candidate communication, screening efficiency, candidate experience, data management, and the balance between technology and human judgment**.

Chapter 05: Recommendations and Conclusion

5.1 Recommendations

Based on the findings of the study and my internship experience in the Human Resources Division of bKash Limited, several recommendations can be made to improve the recruitment and selection process.

Reduce Recruitment Time

bKash should review its recruitment process to identify unnecessary delays between different selection stages. Where possible, interview and assessment stages can be better coordinated to reduce the overall hiring time. A faster recruitment process can help attract and retain suitable candidates before they accept offers from other organizations.

Improve Digital Screening

The organization should continue improving its digital recruitment and applicant screening systems. Technology can help HR manage large numbers of applications, identify candidates based on predefined criteria, and reduce administrative work. However, automated screening should be combined with human review to avoid overlooking potentially suitable candidates.

Strengthen Candidate Communication

bKash should maintain regular and timely communication with candidates throughout the recruitment process. Automated emails or notifications can be used to inform applicants about application status, interview schedules, assessments, and other updates. Better communication can improve the candidate experience and strengthen the organization's employer image.

Develop a Strong Talent Pipeline

bKash can develop long-term talent pipelines by maintaining relationships with universities, professional networks, and industry communities. Internship programs, campus recruitment, and graduate development programs can help identify talented candidates before vacancies arise.

Attract Specialized Technical Talent

As a technology-driven financial services organization, bKash should focus on attracting professionals with specialized skills in areas such as software development, data analytics, cybersecurity, digital products, risk management, and compliance. Competitive compensation, career development opportunities, training, and an attractive work environment can help the organization compete for specialized talent.

Use Structured Evaluation Criteria

Recruitment decisions should be based on clearly defined and standardized evaluation criteria. Structured interviews, competency-based questions, scoring systems, and multiple evaluators can help reduce personal bias and improve fairness and consistency in candidate evaluation.

Improve Practical Assessment for Fresh Graduates

For entry-level positions, bKash can place greater emphasis on practical assessments, case studies, problem-solving exercises, and situational questions. These methods can help identify candidates who can apply their academic knowledge to practical workplace situations.

Balance Technical Skills and Cultural Fit

The organization should maintain a balance between technical qualifications and behavioral competencies. Communication, teamwork, adaptability, learning ability, professional attitude, and organizational fit should be considered along with technical knowledge when making final recruitment decisions.

Strengthen Recruitment Data Management

Recruitment data should be properly organized, updated, and securely maintained. Effective use of recruitment databases and HR technology can help HR track candidates, analyze recruitment performance, and make better workforce decisions.

Improve Employer Branding

bKash should continue strengthening its employer brand by communicating career opportunities, employee development programs, organizational culture, and workplace benefits through appropriate digital and professional platforms. A strong employer brand can help attract qualified candidates in a highly competitive talent market.

Regularly Update Job Requirements

Because technology and business requirements change rapidly, job descriptions and competency requirements should be reviewed regularly in consultation with functional departments. This can ensure that recruitment criteria remain relevant and help the organization select future-ready employees.

Maintain Human Judgment in Recruitment

Although digital tools can improve recruitment efficiency, final recruitment decisions should not depend entirely on automated systems. HR professionals and departmental managers should continue to use professional judgment when evaluating candidates' motivation, personality, communication skills, and overall suitability.

5.2 Conclusion

Recruitment and selection are important Human Resource Management functions because the quality of employees directly influences organizational performance. This study examined the recruitment and selection practices of bKash Limited based on internship experience and observations within the Human Resources Division. The study found that bKash follows a structured and technology-oriented recruitment process that includes candidate sourcing, CV screening, interviews, assessments, and final selection. Both internal and external recruitment sources are used to attract candidates. Digital recruitment tools also support application management, communication, candidate tracking, and other recruitment activities.The findings indicate that the recruitment system has several strengths, including structured procedures, digital technology, competency-based evaluation, multiple recruitment sources, and coordination between HR and functional departments. However, some challenges remain, such as lengthy recruitment processes, high application volumes, difficulty in attracting specialized talent, candidate communication issues, recruitment bias, candidate dropout, and the need to balance technology with human judgment. The study therefore concludes that bKash can further improve its recruitment effectiveness by reducing unnecessary delays, strengthening digital screening, improving candidate communication, developing talent pipelines, using standardized evaluation methods, and continuously updating recruitment criteria. Greater attention to candidate experience and employer branding can also help the organization compete for skilled professionals. Overall, an effective recruitment and selection system should not only focus on filling vacancies but also ensure that the right people are selected for the right positions. By continuously improving its recruitment practices and combining technology with professional HR judgment, bKash can strengthen its workforce and support its long-term organizational growth.

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