



COOPERATIVE EDUCATION REPORT

EMPOWERING DIGITAL FINANCE: EXPLORING IME PAY'S JOURNEY

WRITTEN BY

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**This Report Submitted in Partial Fulfillment of the Requirements for Cooperative
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ABSTRACT

The report titled “Empowering Digital Finance: Exploring IME Pay's Journey” dives into the world of IME Digital Solution Limited, a vital part of the IME Group, known for its diverse ventures across various industries. With a spotlight on IME Pay, Nepal's leading digital wallet, I unravel the company's goals, strategies, and how it operates.

IME Pay is a game-changer in Nepal, allowing people to do digital transactions easily. The company's aim is to make finance simpler for everyone, whether they're using a bank or not. This report gives us a peek into the world of IME Digital Solution Limited and IME Pay, showing us what they're good at, what challenges they face, and how they can keep growing in the fast-paced world of digital finance.

During a 16-week internship with the Marketing Department, the student learned practical aspects along with theories related to Integrated Marketing Communication, Brand Management, and Advertising and Sales Promotion. The internship focused on understanding the importance of brand management, the impact of marketing communications, advertising strategies, and CRM. Overall, this experience provided valuable insights essential for career development.

Keywords: Digital finance, Nepal, digital wallet, partnerships, internship, advertising, CRM.

ACKNOWLEDGEMENT

The cooperative education opportunity I had with IME Pay was a fantastic chance to apply my theoretical knowledge in the practical investment world. I'm immensely grateful to all the involved parties for making this endeavor successful.

Foremost, I extend my gratitude to IME Pay for welcoming me into their skilled and specialized team. A sincere appreciation to my supervisor, Mr. Abin Chetani, the Marketing Manager of IME Pay, who ensured that my time at the company was filled with valuable lessons, exposure, and personal growth. His support and guidance throughout my internship provided me with insights into various work cultures and business practices.

I also want to acknowledge Kathmandu College of Management and Siam University for structuring their academic programs in a way that facilitated my internship and allowed me to gain experience across diverse fields. This 16-week internship not only enhanced my professional skills but also contributed to my personal growth. Exploring different work environments and business activities helped me to better understand my career aspirations.

Lastly, I extend my thanks to all my colleagues, classmates, and teachers who accompanied me on my journey through Kathmandu College of Management and my internship. Their support, guidance, and collaboration were invaluable in my learning process and in the preparation of this report. I am truly appreciative of their sincere efforts. Additionally, I'm grateful to my family for their unwavering support, guidance, and provision of resources throughout this project.

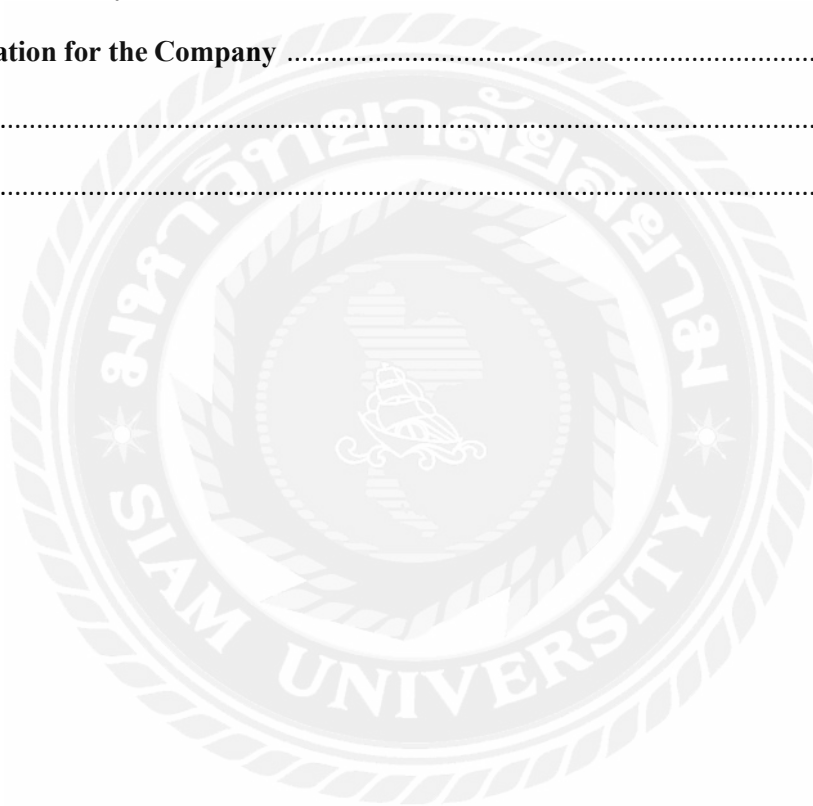
Sincerely,

Diya Shrestha

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List of Abbreviations

- IME:** International Money Express
- KTS:** Kathmandu Technology School
- CEO:** Chief Execution Officer
- CGO:** Chief Growth Officer
- CFO:** Chief Financial Officer
- CTO:** Chief Technology Officer
- HR:** Human Resource
- SEO:** Search Engine Optimization
- KPI:** Key Performance Indicator
- CRM:** Customer Relationship Management

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Chapter 1: Introduction

1. Company Profile

IME Digital Solution Limited is a part of IME Group, (International Money Express Group). As a conglomerate, the IME Group has stakes in a variety of industries, including banking, trade, remittances, IT, communication, energy, tourism, cars, insurance, and entertainment. All its businesses are pioneering their respective areas and are surging ahead in the country's business landscape. IME Group consists of:

1. Finance

- IME Ltd.
- IME Digital Solution Ltd.
- IME Co-operative Service Ltd.
- Global IME Bank
- Global IME Capital Ltd.
- Nepal Infrastructure Bank Ltd.

2. Tourism and Hospitality

- Chandragiri Hills
- The Lakeside Retreat
- Hotel Le Himalaya
- IME Travels
- Lumbini Cable Car
- Maulakalika Cable Car

3. Infotainment

- Dish Media Network Private Ltd.

4. Automotives

- IME Automotives Private Ltd.
- IME Motors Private Ltd.
- IME Electric
- Venture Hire Purchase Private Ltd.

5. Insurance

- IGI Prudential Insurance Ltd.
- IME Life Insurance Co. Ltd.

6. Energy

- Himalayan Power Partner Ltd. and Mountain Energy Ltd.
- Middle Kaligandaki Hydropower
- Tiplyang Kaligandaki Hydropower Pvt. Ltd.

7. Technology

- Swift Technology Pvt. Ltd.
- Midas Technology Pvt. Ltd.
- Smart Choice Technologies Ltd.
- Rigo

8. Sports

- FC Chitwan

9. Logistics

- Mountain Pumori Air Cargo Pvt. Ltd.

10. Trading and Retail

- My Mart Nepal Pvt. Ltd.
- C.M Trading Enterprises Pvt. Ltd.

11. Manufacturing

- Nepal Pulp and Paper Industries Pvt. Ltd.

12. Education

- Kathmandu Technical School (KTS)

IME Digital Solution Limited is a digital payment service provider that has been active since 2017. IME Digital Solution Limited unveiled a mobile payment system known as "IME Pay", a leading digital wallet and payment service that facilitates seamless financial transactions. Through IME Pay, users can easily conduct mobile recharges, bill payments, P2P transfers, remittance claim in wallet, airlines and event ticketing, payment in government services and online shopping, empowering them with greater financial flexibility.

IME Digital Solution Ltd. is Nepal's first licensed company to provide digital payment solutions, with over 3 million installs, is one of the most popular apps in Nepal. IME Digital Solution Limited is a division of the IME Group, established to offer self-service digital banking services to consumers through partnerships with banks, financial institutions and telecom providers.

It is a Fintech (Financial Technology) App that provides automated and improved financial services making lives more practical and simpler. It aims to cater the vast majority of banked, unbanked and under-banked customers of Nepal.

IME Pay is the country's most popular online service provider, which also offers remittance services. Remittance services are offered by the most well-known online service provider in the nation, IME Pay. It was also the first digital wallet to receive a license from Nepal Rastra Bank. With time, their digital wallet services have grown better. One of Nepal's increasingly popular digital payment service providers in recent years is IME Pay.

1.1. Mission Statement

We are committed to providing exceptional value through our products and services and empowering our customers, stakeholders, and society by fostering synergy among our business interests.

1.2. Vision Statement

We strive to become one of the foremost corporations by introducing innovation in all our business concerns and creating shared values for our stakeholders.

1.3. Strategies of the company

- **Customized Solutions Development:** IME focuses on the development of customized digital solution packages that meet the distinct needs and demands of each client. By holding extensive consultations with clients for the purpose of having them reveal their pain points, targets, and objectives-a strategy aimed at designing and implementing customized solutions that precisely fit the problems.
- **Innovation and Research:** IME Digital Solutions Limited make research and development their top priority and thus be at the cutting edge of technological advancement. This happens due to the constant exploration of the company of emerging technologies, trends, and best practices that gives the company cutting-edge solutions for the clients.
- **Partnerships and Collaborations:** Through joining forces with other tech companies, financial specialists and strategic agents the company is able to extend possibilities and market network. These partnerships involve joint ventures, technology alliances, or strategic alliances to take advantage of the strengths and resources of the parties involved, to speed up the innovation, and to get into new markets.

- **Customer-Centric Approach:** Among the crucial strategy that IME Digital Solutions Limited can employ to differentiate itself is by adopting a customer-centered strategy to service delivery. This entails, among other things, adding customer understanding, excellent customer service, and meeting the needs of customers through long-term relations based on trust, mutual satisfaction, and mutual success.
- **Digital Marketing and Branding:** The upgrading of digital marketing projects enable IME Digital Solutions Limited to be more visible, to get new clients, and to build its brand reputation in the market. This has a variety of tools ranging from search engine optimization (SEO), social media marketing, content marketing, and online advertising used in bringing the target audience into focus.
- **Employee Training and Development:** Having solidly-taught workers with up-to-date skills, know-how and expertise is very significant to IME Digital Solutions Limited to provide the world-class services and remain competitive. The investment in the employee training and development programs leads to the increase of the technical proficiency, the creation of the innovative atmosphere, and the culture of the continuous learning and improvement.
- **Diversification of Services:** IME Digital Solutions Limited explores opportunities to diversify its service offerings to cater to a broader range of client needs. This involves expanding into new market segments, introducing complementary services, or entering into adjacent industries to capitalize on emerging opportunities and mitigate risk.
- **Agile Project Management:** Agile project management methodologies for adoption contributes to IME Digital's Limited to speed up projects delivery, to respond quickly to emerging client needs, and meet deadlines for providing quality solutions. The enterprise, on the contrary, might strengthen agility, and in general pipeline of this company if it takes such approach.

2. Organizational structure

IME Pay's structure is set up to ensure smooth management and teamwork across the company. Leading the company is the Chief Executive Officer (CEO), who guides the overall strategic direction. Reporting directly to the CEO are the Chief Growth Officer (CGO), Chief Financial Officer (CFO), Chief Technology Officer (CTO), and HR Manager.

The CGO manages the Sales and Business, Marketing, and Operations departments, which work together to meet company goals. The CFO oversees Financial Planning and Accounting. Under the CTO, there are departments for Project Management, IT, and Technology and Innovation. Lastly under the HR Manager there are HR Officers.

This team combines technical, accounting, and management skills with a mix of new ideas and experienced knowledge, helping IME Pay stay innovative, stable, and efficient.

2.1 Diagram of the Organizational Structure

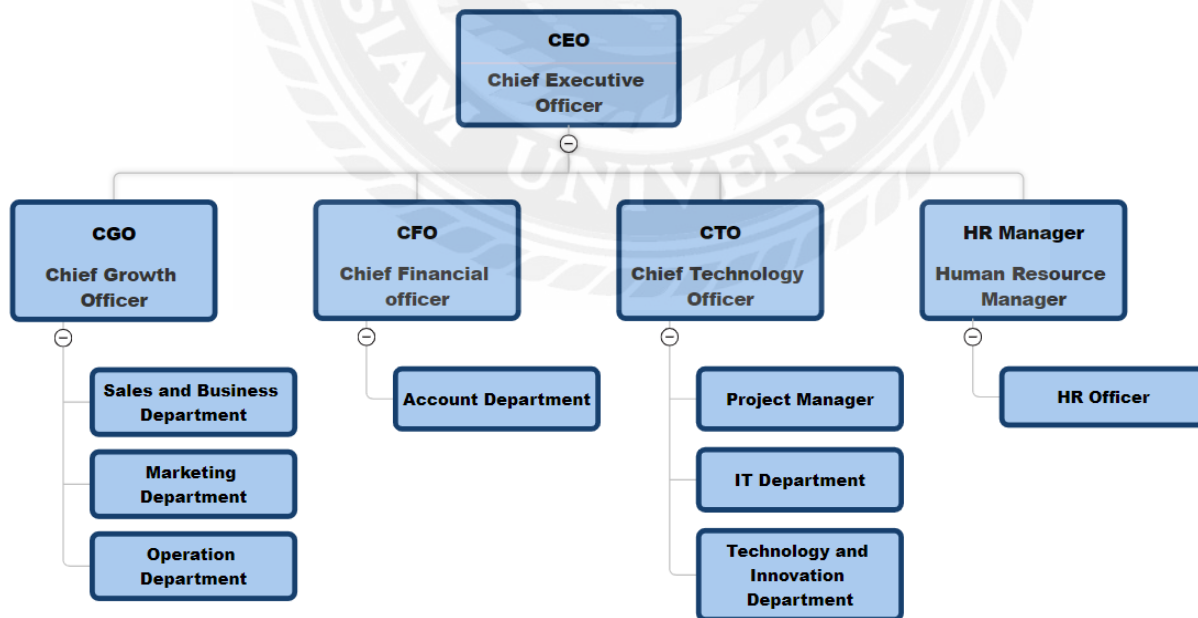


Figure 1: Organization Structure

2.2. My Job Position

I interned in the marketing department at IME Digital Solution Limited (IME Pay), which includes the event department, user growth department, brand and communication, and execution department. I specifically worked in the user growth department. As a beginner, my first task was to understand the company's work culture and operations. I quickly learned how to apply the theoretical knowledge from college in a practical setting. Over time, I was given responsibilities such as content writing, copywriting, assisting my seniors, and managing the company's customer retention tool. I always ensured that I followed the organization's rules and regulations. Although it initially took some time to adjust to the company environment, the support, cooperation, and guidance from my seniors made the transition much smoother.

2.3. My Job Position in the company's organizational structure



Figure 2: My Job Position in the Company Organization Structure

3. Intentions to Join the Company

The main intention to choose a digital payment service for my 16-week long internship was my interest in this field. My intentions to join IME Digital Solution are driven by a passion for innovation, a commitment to excellence, and a desire to make a meaningful impact in the digital solutions space. I am excited about the opportunity to be part of a dynamic team that is shaping

the future of digital transformation, and I am eager to bring my skills, experience, and enthusiasm to the table. The skills I would eventually pick up whilst working for IME Digital Solution would be extremely beneficial for my future and career. Joining IME Digital Solution is not just a career move for me, it's a chance to be part of something greater than myself and to contribute to a brighter, more innovative future.

4. Strategic Analysis of the Company

<p>Strengths:</p> <ul style="list-style-type: none"> □ Skilled tech team □ Diverse digital services □ Strong market reputation (IME Group) □ Strategic partnerships □ Innovative product offerings 	<p>Weaknesses:</p> <ul style="list-style-type: none"> □ Dependency on parent company's reputation □ Limited global presence □ High competition in digital payment sector □ Potential technological vulnerabilities □ Limited brand recognition outside core market
<p>Opportunities:</p> <ul style="list-style-type: none"> □ Expansion into new markets □ Increasing demand for digital payments □ Potential for new technological innovations □ Partnerships with emerging fintech companies □ Growth in mobile payment adoption 	<p>Threats:</p> <ul style="list-style-type: none"> □ Intense competition from established players □ Regulatory changes □ Cybersecurity risks □ Market fluctuations and economic instability □ Rapid technological advancements by competitors

Table 1: SWOT Analysis of the Organization

5. Objectives of the Study

The main objectives of the study are as follows:

- ❑ Evaluate current digital payment systems at IME Pay.
- ❑ To report the problems faced and ways in which those problems were tackled

Chapter 2: CO-OP Study Activities

1. Job Description

I joined IME Digital Solution as an intern in the growth marketing department. Starting my internship at IME Pay was exciting. As an intern tasked with working on CleverTap and Excel, I embarked on a journey of exploration and discovery, eager to contribute to IME Pay's mission of transforming digital transactions in Nepal. By using Excel and CleverTap, I helped IME Pay understand their customers better. This helped them make better decisions about how to make the app better and keep customers coming back. Besides working with Excel and CleverTap, I also got to help plan campaigns for IME Pay. It was great to see people enjoying themselves and learning more about IME Pay. It felt good to be part of a team that cares about making customers happy.

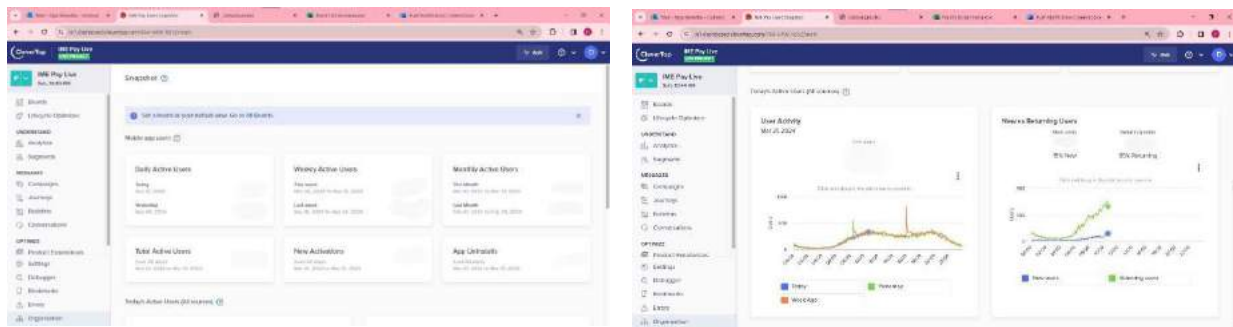


Figure 3: Snapshot of IME Pay CleverTap

2. Responsibility and Work Duties Contributions as an Intern

During the first month of my internship, I focused on managing campaigns using CleverTap, a customer engagement platform. My duties involved:

- ❑ Plan and execute targeted marketing campaigns aimed at enhancing user engagement and retention.
- ❑ Creating customer segments based on behavior and demographics to personalize messaging and improve campaign effectiveness.
- ❑ Collaborating with the creative team to develop engaging content and visuals for use in mobile messaging campaigns.

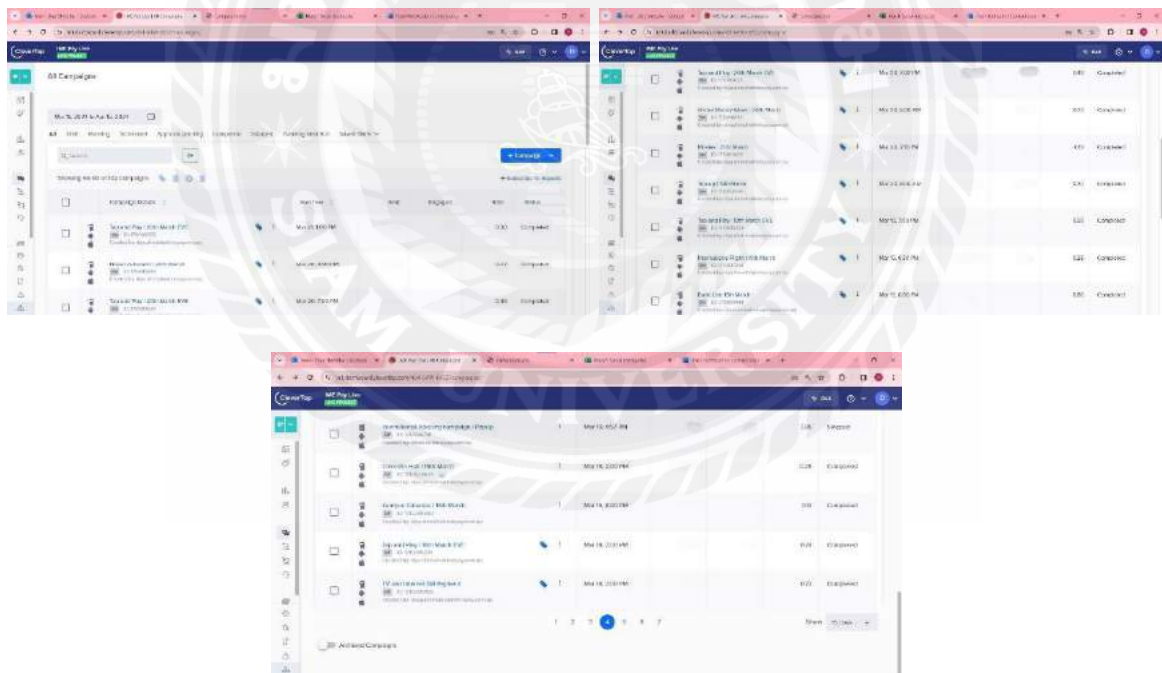


Figure 4: Campaigns in CleverTap

In the next month for almost 20 days, I transitioned to utilizing Excel for data analysis. My responsibilities included:

- Collecting and organizing datasets related to customer transactions, app usage, and marketing campaigns.
- Applying Excel functions such as pivot tables, VLOOKUP, and conditional formatting to analyze and interpret data effectively.
- Collaborating with team members to identify actionable recommendations for improving customer engagement and marketing strategies based on data analysis.

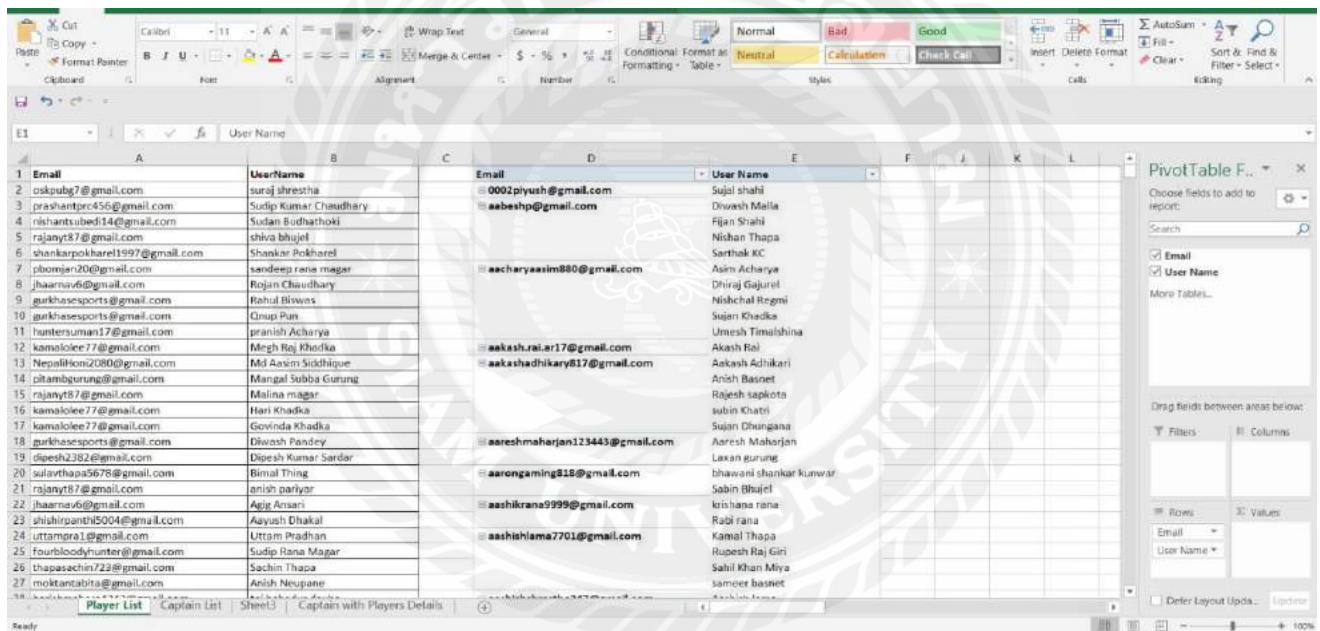


Figure 5: Snapshot of using Pivot Table

S.N.	Email	TeamName	CaptainName		Email	TeamName	CaptainName
1	ra852807@gmail.com	Worst generation	danish sidique		0002piyush@gmail.com	7x official	Adityo Kumar sah
2	sapkotaayush978@gmail.com	VOLTA	Anurag Sapkota		aabeshp@gmail.com	AD AddOream	Sujit Tamang
3	rajany187@gmail.com	SENAE-SPORTS	Rajan Pariyar		aacharyasim880@gmail.com	Soldiers Rhino	Arpan Tharu
4	aashishchy31@gmail.com	SAGARMATHA.8848	Aashis chaudhary		Aakashadhikary817@gmail.com	manang guys	rom ghale
5	realunderdogscademy@gmail.com	RUDacademy	Prayush Kariki		aaleanjan@gmail.com	Known For Killing	Anjan Singh Ale Magar
6	jbarnau6@gmail.com	Boils Nepal	Arnav Jha		aareshmaharjan123443@gmail.com	No Mercy eSport	Sushan Shrestha
7	realunderdogsesports@gmail.com	RealUnderDogs	Rupak Tamang		aarjisiddiqui123@gmail.com	nux brothers	niraj rajbanshi
8	dipesh2382@gmail.com	Oh My God	Dipesh Kumar Sardar		aarongaming18@gmail.com	Edgewalkers	sudarshan joshi
9	notgrandline@gmail.com	NOTOFFICIAL	JAYGURUNG		aashikrano9999@gmail.com	COLLISION COURSE	Anmol Shrestha
10	shivamsarraf29@gmail.com	Nepal parsu gaming	Shivam Sarraf		aashishchy31@gmail.com	SAGARMATHA.8848	Aashis chaudhary
11	gurkhasports@gmail.com	GURKHAS ESPORTS	Saugat Dhakal		aashishlama7701@gmail.com	4BS ESPORTS	Pradij
12	kasimul12.mansur@gmail.com	DTAEsports	Saiman Pulami		aashishshrestha347@gmail.com	High Pressure	Biman Dahal Chetri
13	samirbohara133@gmail.com	DTAEsports	Rahul Chaudhary		aasis.limbui438@gmail.com	ONICNPESPORTS	Dipendra Thapa
14	shishirpanthi5004@gmail.com	Dead gangster	samir bohara		aawashpokharel2058@gmail.com	OP Esports	Aaawash Pokharel
15	patansundhara123@gmail.com	ZERO REMORSE ESPORTS	shisir panthi		ayushkhaling1107@gmail.com	DeathZone	Aaresh Maharjan
16	nitedhpodel12345@gmail.com	UP STAIRS ESPORT	Rabindra Maharjan		ab3139085@gmail.com	GUFFLIKE ESPORTS	Mohan Tamang
17	kapilghale245@gmail.com	Sudurpashim Unity Esport	Nitesh Paudel		abdulsamim97@icloud.com	PEACE MAKERS	Abdul samim
18	nishantsubedi14@gmail.com	ENIGMA BLACK	Kapil Ghale		abhikarki113@gmail.com	FEAROFNONE	Nishan Gautam
19	puranraskoti2056@gmail.com	Sin breakers	Nishant		abhishekbaabure7@gmail.com	Division X	Sabin Singh
20	john.maharjan123@gmail.com	High Aggressive	Puran Raskoti		abhishektimsina89@gmail.com	JUST	Toran Sunuwar
21	bidhanbanriya789@gmail.com	The Wicked Sick	John Maharjan		adksaroj057@gmail.com	4 Hungry Admirals	Aryan Shukya
22	thapasachin723@gmail.com	Jharyo ki Maryo	Sandeep dhakal		ajaymagar09@gmail.com	AR ESPORTS	Aashish shrestha
23	skaranjit24@gmail.com	Feraleas nonjas	Sachin Thapa		ak47esportgaming@gmail.com	Automatic Kalashnikov-47	Ajiti Rana Magar
24	romanmagar936@gmail.com	Aatankwadi	Saras Karanjit		ahayasesports48@gmail.com	Always Esports	Satish Pantia
25	uttampra1@gmail.com	KlineSports	Tara		alyesports498@gmail.com	Aly eSports	yoman Raichha
26	Parajulikewal1010@gmail.com	HAUNTING CREW	Uttam Pradhan		amariadhikari271@gmail.com	BROTHERHOOD ESPORTS	Sujal thapa

Figure 6: Snapshot of using VLOOKUP

After that, for the next month, I again continued to optimize CleverTap campaigns and going through Operation Portal and Reporting Portal by:

- Iteratively refining campaign messaging and targeting strategies based on performance data and customer feedback.
- Exploring new CleverTap features and capabilities to enhance campaign automation, personalization, and measurement.
- Implementing A/B testing and analyzing results to identify best practices and refine campaign strategies for maximum impact.
- Creating reports based on the data stored in the portals, using tools like Excel and CleverTap.

- Analyzing operation portal and reporting portal's data to identify trends, patterns, and insights that can inform decision-making.
- Working with other team members or departments to gather input, share findings, and coordinate efforts related to the portals and their data.

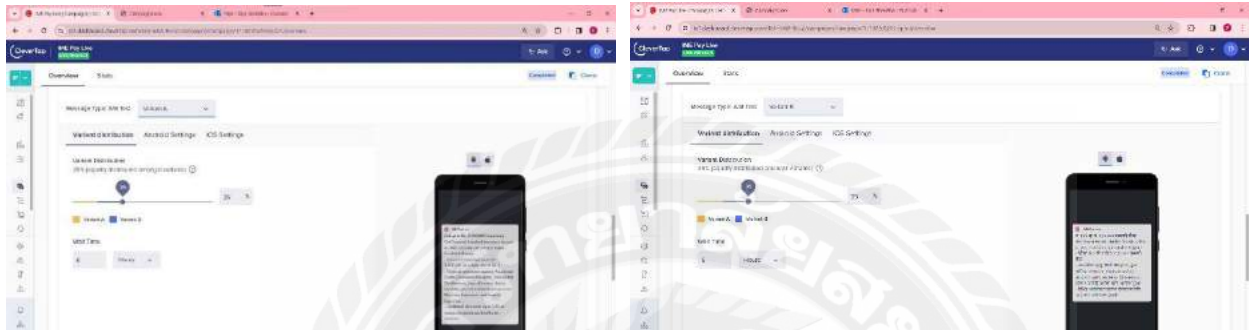


Figure 7: Snapshot of A/B Testing

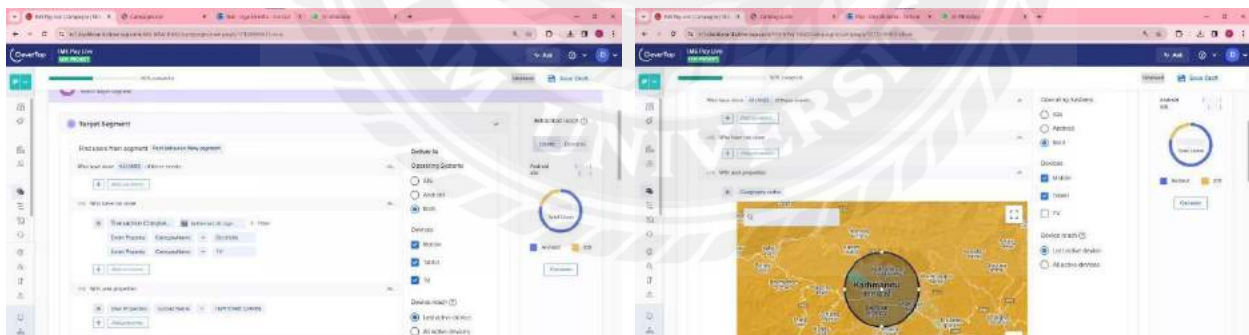


Figure 8: Snapshot of Target Segment

IMEpay

Welcome Diya Sheetha 1

Merchant

Customer

Agent

Settings

Event Management

Referral

Customer Menu Management

Reports

Transaction Report

New Transaction Report

Bank A/C Linked Customer Report

Topup Summary Report

Charge Commission Summary Report

Notification Report

SDA Report

Adhoc Bonus Report

Reward Redeem Report

Statement of Account

Mobile Number: * 980000814

From Date * 2024-04-27

To Date: * 2024-05-08

Show Report Clear

Full name: IME GENERAL INSURANCE LIMITED; Mobile number: 982000814; Water Type: Merchant Water

From Date: 2024-04-27 To Date: 2024-05-08

IME Digital Solution Limited
IME Complex, Panapattani
Statement of Account

Date	Operation	No. of Txn	In	Out	Commission	Charge	Tds	Balance	Remarks	Downloads
Opening Balance								150,840.00	CRDR	
2024-04-27	Payment	5	1,825.00	0.00	0.00	-475.00	0.00	151,150.00	CR	
2024-04-28	Payment	5	1,825.00	0.00	0.00	-475.00	0.00	152,540.00	CR	
2024-04-29	Payment	1	365.00	0.00	0.00	-65.00	0.00	152,810.00	CR	
2024-04-30	Payment	3	1,095.00	0.00	0.00	-265.00	0.00	153,620.00	CR	
2024-05-01	Payment	2	730.00	0.00	0.00	-190.00	0.00	154,160.00	CR	
2024-05-02	Payment	2	730.00	0.00	0.00	-190.00	0.00	154,700.00	CR	
2024-05-03	Payment	4	1,450.00	0.00	0.00	-360.00	0.00	155,780.00	CR	
2024-05-04	Payment	3	1,095.00	0.00	0.00	-265.00	0.00	156,500.00	CR	
2024-05-05	Payment	1	365.00	0.00	0.00	-65.00	0.00	156,800.00	CR	
2024-05-09	Payment	2	730.00	0.00	0.00	-190.00	0.00	157,400.00	CR	

Figure 9: Snapshot of Operation Portal

IMEpay

Diya

Diya Online

Search...

Reports

Basic Statement

Agent Performance Report

Customer Status and Transaction Report

NPS Bank Transaction

Cash In/Out Report

E-Banking Report

AMI Report

Internet and TV Users

Agent/Customer Transaction Report

Domestic Airlines Report

SDA Report

Merchant Transaction Report

New Acquired Merchant Report

Bank Transaction Status Report

Commission Settlement Report

Third Party Reconciliation Report

Agent/Customer Transaction Report

Generated Report

Show 10 entries

Search:

S.N.	Particulars	Txn Count	Unique Users	Amount	Charge	Cashback
1	Landline	98	90	104,610.00	0.00	2,092.20
2	Water	811	702	448,588.85	3,338.00	0.00
3	Electricity	4,605	2,706	5,867,749.27	10,290.00	0.00
4	DataPack	4,148	2,569	805,321.87	0.00	16,100.17
5	TV	352	318	336,594.40	352.00	178.71
6	Internet	616	523	1,323,150.42	2,831.60	4,764.19
7	Topup	43,340	24,265	4,928,270.00	0.00	66,550.16
8	VISA Cash In	301	138	2,474,334.20	78,526.80	0.00
9	Cash In from Agents	6,362	4,757	36,974,940.00	0.00	0.00
10	IME Remit to IME Pay Load	853	658	11,582,079.00	0.00	0.00

Figure 10: Snapshot of Reporting Portal

For the final month of my internship, I focused and put effort on both CleverTap and Excel side by side which included:

- Dive deeper into customer segmentation analysis to identify emerging trends and opportunities for targeted marketing efforts.
- Document best practices and lessons learned to streamline future data analysis workflows and ensure knowledge transfer to team members.
- Engaging in discussions with team members to solicit feedback and identify areas for continuous improvement in data analysis processes and techniques.
- Presenting key insights and recommendations to senior leadership and stakeholders, highlighting actionable opportunities for business growth and optimization.
- Collaborating with the marketing team to develop a post-internship action plan for sustaining and building upon campaign management initiatives.
- Providing recommendations for future enhancements and expansions of CleverTap capabilities to support evolving marketing objectives and customer engagement goals.

3. Activities in Coordinating with co-workers

- **Attending Team Meetings:** As an intern, attending team meetings was crucial for staying informed about ongoing projects and understanding my role within the team. These meetings provided an opportunity to share updates on my progress, discuss any challenges I encountered, and receive guidance from my co-workers and supervisors. By actively participating in these meetings, I ensured that I remained aligned with the team's objectives and contributed effectively to collective goals.
- **Providing Assistance and Support:** As an intern, I recognized the importance of offering assistance and support to my co-workers whenever possible. Whether it was lending a hand with tasks, sharing relevant resources or knowledge, or offering guidance based on my own

experiences, I made an effort to contribute positively to the team's success. By demonstrating a willingness to help others and fostering a supportive work environment, I strengthened my relationships with my co-workers.

- **Engaging in Learning and Development:** Continuous learning and development were integral to my growth as an intern at IME Pay. I actively participated in training sessions, workshops, and knowledge-sharing opportunities offered by the company to expand my skills and knowledge. By engaging in these learning experiences, I not only enhanced my own capabilities but also contributed valuable insights and perspectives to the team.

4. Job Process Diagram



Figure 11: Job Process Diagram

5. Contributions as a Co-Op student in the company

- **Data Analysis and Reporting:** Utilizing my skills in data analysis, I played a pivotal role in extracting, organizing, and analyzing data related to customer transactions, app usage patterns, and marketing campaign effectiveness. By generating comprehensive reports and visualizations, I provided valuable insights to the marketing and analytics teams, enabling data-driven decision-making and strategic planning.
- **Customer Engagement Optimization:** I contributed to enhancing customer engagement and retention strategies by leveraging platforms like CleverTap. Through segmentation, targeting, and personalized messaging, I helped optimize marketing campaigns to improve

customer interaction and loyalty. My efforts resulted in increased user engagement metrics and enhanced customer satisfaction.

- **Engagement in Operation and Reporting Portal:** As a member in the growth team, I played a pivotal role in enhancing user experience and optimizing functionality for IME Pay. My responsibilities extended to analyzing user activity and transaction data from operation and reporting portal providing valuable insights into consumer behavior and usage patterns. By leveraging these insights, I actively contributed to the platform's evolution, facilitating informed decision-making and driving growth for IME Pay.

Chapter 3: Learning Process

1. Problems/Issues of the Company

- **Insufficient Data Availability:** Understanding user behavior and market trends was challenging due to the constantly evolving nature of the digital payment industry. Limited access to comprehensive data hindered our ability to conduct thorough analysis and develop effective strategies.
- **Time Constraints:** The fast-paced environment of the digital payment sector meant there was limited time for in-depth research and analysis. With new technologies and competitor updates emerging frequently, balancing tasks and staying updated with industry trends was demanding.
- **Adapting to Digital Work Environment:** Transitioning to a digital work environment presented challenges in task management, communication, and navigating digital tools. Adapting to these changes required time and adjustment, especially coming from a traditional office setting.
- **Brand Consistency:** Ensuring consistency in tone, voice, and messaging across various communication channels and materials while adhering to IME Pay's brand guidelines required attention to detail and creativity.

- **Content Strategy Alignment:** Aligning copywriting efforts with broader content strategies and marketing objectives required coordination with other teams and departments.

2. Solution of the Encountered Problems

- **Insufficient Data Availability:** Utilize customer feedback mechanisms such as surveys and interviews to gather insights directly from users. Implement data tracking tools to monitor user behavior and market trends in real-time.
- **Time Constraints:** Prioritize tasks based on their impact and urgency, focusing on activities that contribute directly to strategic objectives. Break down complex projects into smaller, manageable tasks to ensure progress despite time constraints.
- **Adapting to Digital Work Environment:** Provide targeted training sessions and resources to support team members in navigating digital tools and platforms effectively. Establish clear communication channels and protocols to streamline collaboration and ensure everyone is on the same page.
- **Brand Consistency:** Develop a centralized brand guidelines and messaging frameworks to serve as a reference for all team members. Encourage creativity within the bounds of the brand guidelines to maintain a consistent tone and voice while allowing for innovation.
- **Content Strategy Alignment:** Cross-functional collaboration by facilitating regular meetings and communication channels between different teams and departments. Clearly communicate overarching content strategies and objectives to ensure alignment with copywriting efforts.

3. Recommendations to the Company

First and foremost, IME Pay should prioritize enhancing the user experience across all touchpoints of the platform. This includes the app interface, website, customer support, and transaction

processes. By streamlining processes, minimizing steps, and ensuring ease of navigation, IME Pay can significantly improve user satisfaction and retention.

Furthermore, IME Pay should focus on localization to cater to the specific needs and preferences of local users. This involves language localization, culturally relevant features, and partnerships with local businesses and institutions. By understanding and addressing the unique requirements of different regions, IME Pay can effectively penetrate new markets and strengthen its presence in existing ones.

4. Learning during the Co-Op Studies

One of the most significant learnings I had during my internship was the practical application of theoretical knowledge. Classroom learning provides a strong foundation, but it is the hands-on experience gained during co-op that truly solidifies understanding and enhances skills.

Another valuable aspect of my internship was the mentorship and guidance from experienced professionals. Working alongside seasoned professionals provided me with insights and advice that cannot be gained solely through textbooks or lectures. I learned not only technical skills but also soft skills such as communication, teamwork, and time management through observation and guidance from mentors.

Moreover, my internship taught me the importance of networking and building professional relationships. Engaging with colleagues, supervisors, and industry professionals not only expanded my professional network but also opened doors to future opportunities. Building rapport with individuals in the field can lead to job referrals, recommendations, and valuable insights into career paths and industry trends.

In addition to professional development, my internship also facilitated personal growth and self-discovery. Stepping out of the comfort zone of the classroom and into the professional world challenged me to push boundaries and overcome obstacles. I learned to embrace uncertainty and adapt to change, skills that are invaluable in both personal and professional life.

5. Application of Coursework to the Real Working Situation

During my internship at IME Pay, I had the opportunity to learn various techniques for market research and analysis. I applied these skills to analyze market trends, identify target demographics, and assess the competitive landscape. By conducting thorough market research, I was able to provide valuable insights to the marketing team, which helped them develop targeted strategies for customer acquisition and retention.

The courses I took in digital marketing provided me with knowledge and skills in areas such as online advertising, social media marketing, copywriting, and search engine optimization (SEO). This coursework taught me how to create compelling content that resonates with target audiences. At IME Pay, I collaborated with the marketing team to develop engaging content for social media platforms, email campaigns, push notifications, and blog posts.

In addition, I had the opportunity to work with data analytics tools like CleverTap to track the performance of marketing campaigns, measure key performance indicators (KPIs), and identify areas for improvement. I also learned about customer relationship management (CRM) systems and strategies for customer retention. At IME Pay, I contributed to CRM initiatives by segmenting customers based on their behavior and preferences, personalizing communication channels, and implementing loyalty programs. Through these efforts, I was able to nurture customer relationships and contribute to the company's overall success.

6. Special Skills learned from Internship

Through my extensive work with Excel and CleverTap, I developed strong analytical skills. I became proficient in analyzing customer data and identifying patterns that could inform marketing strategies. By delving into the data provided by CleverTap, I gained valuable insights that helped me tailor marketing campaigns and initiatives to specific customer segments. This allowed me to maximize their effectiveness and impact.

Furthermore, my experience with CRM techniques taught me how to engage with customers effectively and nurture relationships. I learned the importance of personalizing interactions based on their preferences and behaviors, which is crucial in retaining customers and fostering loyalty.

Overall, my time at IME Pay provided me with a well-rounded skill set in market research and analysis, data analytics, CRM techniques, event planning, and creative problem-solving. I am confident that these skills will enable me to contribute effectively to future marketing initiatives and drive success for any organization I work with.

Chapter: 4 Conclusion

1. Summary of the Highlights

The internship experience at IME Pay provided me a rich opportunity for practical learning and professional development. Beginning with heartfelt acknowledgments to instructors, professors, colleagues, and supervisors, the report delved into the company's profile, emphasizing IME Pay's position as a pioneer in Nepal's digital financial services sector. Through a meticulous exploration of its mission, vision, and strategies, the report underscored IME Pay's commitment to innovation, value creation, and customer empowerment. A detailed depiction of the organizational structure illuminated the hierarchical framework within which intern like myself operated, fostering collaboration and learning.

As an intern in the marketing department, my journey was characterized by a diverse array of responsibilities. From data analysis using Excel and CleverTap to campaign management and event coordination, each task contributed to a holistic understanding of marketing operations. Through these endeavors, I not only honed technical skills but also cultivated soft skills such as communication, teamwork, and time management. The report articulated the significance of mentorship and guidance received from experienced professionals, highlighting the invaluable insights gained through observation and interaction.

However, the internship was not without its challenges. I have candidly addressed the hurdles faced by me in IME Pay, including insufficient data availability, time constraints, adapting to digital work environment, brand consistency and content strategy alignment. Recommendations ranged according to the problem itself. The emphasis on a customer-centric approach underscored IME Pay's commitment to prioritizing user satisfaction and retention.

Moreover, the report delved into the broader implications of the internship experience, reflecting on the significance of co-op studies in bridging the gap between theoretical knowledge and practical application. Through engaging anecdotes and reflective narratives, the report underscored the transformative impact of hands-on learning on personal and professional growth. The narrative was punctuated by instances of creativity, innovation, and adaptability, demonstrating the agility and resilience cultivated through the internship experience.

In conclusion, the report served as a testament to the transformative power of experiential learning. From the intricacies of data analysis to the intricacies of event planning, each facet of the internship journey contributed to a comprehensive understanding of marketing operations. As I bid farewell to IME Pay, I carry with me not only technical skills but also a profound sense of gratitude for the invaluable lessons learned and the enduring relationships forged.

2. My Evaluation of the Work Experience

During my internship at IME Pay, I had the incredible opportunity to learn and grow both professionally and personally. I want to express my sincere gratitude to all the instructors, professors, colleagues, and supervisors who made this experience possible. The report emphasized the company's commitment to innovation, value creation, and empowering customers through a detailed exploration of its mission, vision, and strategies. It also shed light on the organizational structure, showcasing how collaboration and learning were fostered within the hierarchical framework.

As an intern in the marketing department, I had a wide range of responsibilities that allowed me to gain a holistic understanding of marketing operations. From analyzing data using Excel and

CleverTap to managing campaigns, each task contributed to my technical skill development. Furthermore, I also had the opportunity to cultivate essential soft skills such as communication, teamwork, and time management. The report highlighted the importance of mentorship and guidance from experienced professionals, emphasizing the valuable insights I gained through observation and interaction.

Of course, the internship also presented its fair share of challenges. I addressed these challenges candidly in the report, including limited data availability, time constraints, adapting to a digital work environment, and aligning brand consistency and content strategy. The recommendations provided in the report varied depending on the specific problem, with a strong emphasis on adopting a customer-centric approach to prioritize user satisfaction and retention.

In terms of personal satisfaction, I am immensely gratified working with IME Pay. The supportive work environment, challenging yet rewarding tasks, and opportunities for skill development have exceeded my expectations. I feel a sense of fulfillment knowing that my contributions have made a tangible impact on the company's objectives and initiatives. Moreover, the positive feedback received from supervisors and colleagues further validates my sense of accomplishment and reinforces my commitment to delivering excellence in all endeavors.

I feel really good about what I've accomplished during my time at IME Pay. The support I received from my coworkers and the chance to work on meaningful projects made it a really rewarding experience. Overall, I'm grateful for the opportunity and proud of what I've achieved.

3. Limitation of the Study

As an intern at IME Pay, I encountered several limitations that impacted my experience and ability to contribute effectively to the organization:

One of the limitations I faced was the limited scope of work. As an intern, I often found myself assigned tasks and projects that were of lower priority or less critical to the company's operations. This restricted the range of work I could engage in and prevented me from taking on more challenging and meaningful projects.

Additionally, due to my temporary status and limited experience, I had little autonomy in decision-making and project management. Instead, I was closely supervised and directed by my supervisor, which limited my ability to take initiative and demonstrate leadership qualities.

The relatively short duration of my internship, typically lasting only 4 months, also posed a challenge. This limited timeframe made it difficult to fully integrate into the team, build strong relationships with colleagues, and make a significant impact on the organization's goals and objectives.

Furthermore, as an intern, I had limited opportunities to network with senior leaders and professionals within the organization. This lack of networking opportunities limited my ability to build relationships, seek mentorship, and explore potential career paths within IME Pay.

Despite these limitations, my internship at IME Pay provided valuable learning experiences and exposure to the digital payment industry. It allowed me to apply theoretical knowledge to real-world challenges and gain practical skills. I was able to overcome some of these limitations by actively seeking feedback, taking initiative, and making the most of the resources available to me.

4. Recommendation for the Company

To make the internship experience at IME Pay more enriching and streamline the company's workflow, they can focus on a few key areas.

First, let's think about how new interns are welcomed. Instead of just basic orientation sessions, they can design a comprehensive onboarding program. This program could include hands-on training modules covering the essential tools, software, and processes that interns will use daily. This way, interns can hit the ground running and start contributing meaningfully from day one.

Next, feedback is crucial for growth, so let's create a structured feedback process. This would start with setting clear expectations and objectives at the beginning of the internship. Regular evaluations would then help track the intern's performance against these goals. To help interns grow their skills, they could offer various training and development opportunities.

Imagine seminars, webinars, or workshops led by experienced professionals within IME Pay. These sessions could cover topics like data analysis techniques, digital marketing strategies, event management best practices, and more, tailored to the intern's role and interests. Providing access to online learning resources and certifications would also be a great way to support their professional development.

By implementing these measures, IME Pay can significantly enhance the co-op experience for interns while also optimizing its work processes. This not only supports the interns' growth but also fosters a culture of continuous learning and development throughout the organization.



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Annex



Figure 12: Logo of the Company



Figure 13: Logo of the Initial Company