Internship Report

On

An Evaluation of Digital Banking and Its Impact on Customer Satisfaction: A Study on Rupali Bank PLC, Kanainagar Branch, Boktaboli, Narayanganj.

<u>Submitted by</u>

Md. Jihad Hossain
ID: BBA2202026059
Program: Bachelor of Business Administration
Major: Finance
Department of Business Administration Faculty of Business
Sonargaon University (SU)

<u>Submitted to</u>

Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Submitted for the partial fulfilment requirement of the degree of Bachelor of business administration

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

Date of Submission: May 02, 2026

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Supervised by:

Md. Ashraf Ali
Assistant Professor
Department of Business
Administration Sonargaon University

Submitted for the partial fulfilment requirement of the degree of Bachelor of business administration

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

Date of Submission: May 02, 2026

Letter of Transmittal

Date: 02 May, 2026

To,

Md. Ashraf Ali

Assistant Professor

Department of Business Administration

Sonargaon University

Subject: Submission of Internship Report.

Dear Sir,

With due respect, I would like to inform you that I have successfully completed my internship program and hereby submit my internship report titled **“An Evaluation of Digital Banking and Its Impact on Customer Satisfaction: A Study on Rupali Bank PLC, Kanainagar Branch, Boktaboli, Narayanganj.”** This report has been prepared as a partial fulfilment requirement for the completion of my BBA program. The study is based on my practical experience and observations during the internship period at **Rupali Bank PLC**, where I was assigned to different departments, particularly focusing on digital banking activities. I have made every effort to ensure that the report reflects an accurate and comprehensive analysis of the bank’s digital banking practices. The report includes organizational overview, job responsibilities, analytical findings, graphical presentations, and recommendations based on real-life operational insights.

I sincerely hope that this report will meet the required academic standards and provide valuable insights into the practical aspects of digital banking in commercial banks.

I would be grateful for your kind evaluation and valuable feedback regarding this report.
Thank you for your continuous support and guidance throughout the internship period.

Sincerely Yours,

Md. Jihad Hossain
BBA2202026059
Department of Business Administration
Sonargaon University

Letter of Acceptance

This is to certify that **Md. Jihad Hossain**, ID No: BBA2202026059, Department of Business Administration, has completed his internship report titled on **"An Evaluation of Digital Banking and Its Impact on Customer Satisfaction: A Study on Rupali Bank PLC, Kanainagar Branch, Boktaboli Narayanganj."** under my supervision as a part of partial requirement for obtaining Bachelor of Business Administration (BBA) degree in Finance Major. This report can be accepted for evaluation.

……………………………………

Md. Ashraf Ali

Assistant Professor

Department of Business Administration

Sonargaon University

Student Declaration

I, Md. Jihad Hossain, a student of BBA, Department of Business Administration, Sonargaon University, do hereby declare that the internship report titled **"An Evaluation of Digital Banking and Its Impact on Customer Satisfaction: A Study on Rupali Bank PLC, Kanainagar Branch, Boktaboli Narayanganj."** is the outcome of three months' practical work on this topic mentioned above under the supervision of **Md. Ashraf Ali**. Assistant Professor. Department of Business Administration, Sonargaon University, Bangladesh.

I also declare that this report is an original work and no part of this report has been copied from elsewhere. In addition, I would also like to mention that this report has not been published or submitted for being published or submitted for awarding any degree, diploma or recognition.

Sincerely Yours,

…………………………………….

Md. Jihad Hossain

BBA2202026059
Program: Bachelor of Business Administration
Major: Finance
Department of Business Administration, Sonargaon University

Preface

Today we are very much involved in the business era. Only book-based knowledge is not enough to cope with real business environment. Effective combination of theoretical knowledge with practical experience is the key to success. Consideration this, internship program is included in the degree Bachelor of Business Administration (BBA) from the Department of Business Administration, Sonargaon University.

I have selected the **RUPALI BANK PLC** as my field to conduct my internship program which runs for three months only. I tried my best to collect relevant and significant data as much as possible and prepare the report with my best effort. I regret for any undue mistake in this report. If the report does little support to any student, teacher, researcher or analyst, I may consider my effort does not go in vain.

Acknowledgment

In every stage of life, there are certain individuals whose support, guidance, and encouragement make our journey meaningful and successful. They inspire us, extend their cooperation, and devote their valuable time and effort to help us achieve our goals. In the same way, the successful completion of this internship report would not have been possible without the contribution and assistance of many people. Therefore, I feel that I alone cannot claim all the credit for this work; rather, it is a collective effort supported by numerous individuals.

At the very beginning, I would like to express my deepest gratitude to Almighty Allah, the Most Merciful and Compassionate, for granting me the strength, patience, and opportunity to complete this internship report successfully within the scheduled time. His blessings have guided me throughout the entire process of my academic and practical learning journey. It gives me immense pleasure to prepare this internship report titled **"An Evaluation of Digital Banking and Its Impact on Customer Satisfaction: A Study on Rupali Bank PLC, Kanainagar Branch, Boktaboli, Narayanganj."** This report has not only enhanced my academic knowledge but also provided me with practical insights into the real-world banking environment.

I would like to convey my sincere gratitude and heartfelt appreciation to my respected supervisor, **Md. Ashraf Ali, Assistant Professor, Department of Business Administration**, for his continuous guidance, valuable suggestions, constructive feedback, and constant encouragement throughout the preparation of this report. His expertise and direction have been instrumental in shaping the structure and quality of this work. Without his support, it would have been extremely difficult for me to complete this report effectively.

I would also like to express my profound thanks to **Md. Jashim Uddin Chowdhury (Senior Principal Officer & Manager)** and **Md. Rakib Uddin (Senior Officer), Rupali Bank PLC**, for giving me the opportunity to work as an intern at Rupali Bank PLC, Kanainagar Branch. Their cooperation, practical insights, and willingness to share their professional experiences greatly enriched my understanding of banking operations and digital services. I am truly grateful for their support and for providing me with a friendly and learning-oriented working environment.

Furthermore, I would like to acknowledge the cooperation of all the employees of Rupali Bank PLC, Kanainagar Branch, who assisted me directly or indirectly during my internship period. Their support in providing necessary information, answering my queries, and guiding me in understanding various banking activities played a significant role in the successful completion of this report.

Last but not least, I would like to extend my sincere thanks to all individuals who contributed to this report in any way, whether directly or indirectly. Their insightful comments, suggestions, and encouragement helped me improve the overall quality of this work. I remain deeply grateful to everyone who supported me throughout this journey.

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ACRONYMS

1.	IRAs	Individual Retirement Accounts
2.	CDs	Certificates of Deposit
3.	DFIs	State-Owned Development Financial Institutions
4.	FCBs	Foreign Commercial Banks
5.	SCBs	Scheduled Banks-State-Owned Commercial Bank
6.	PCBs	Private Commercial Banks
7.	FIs	Financial Institutions
8.	NBFIs	Non-bank financial institutions
9.	SOCBs	State Owned Commercial Banks
10.	NCBs	Nationalized Commercial Banks
11.	PLS	Profit-Loss Sharing
12.	RMU	Risk Management Unit
13.	GB	General Banking
14.	CIB	Credit Information Bureau
15.	LC	Letter of Credit
16.	BTB LC	Back-to-Back Letter of Credit
17.	EXP	Export
18.	IMP	Import
19.	EMI	Equity Monthly Installment
20.	STL	Short Term Loan
21.	SME	Small And Medium Enterprise
22.	AOD	Asset Operation Department
23.	NOC	Non-Objection Certificate
24.	RS	Revisional Survey
25.	BS	Bangladesh Survey
26.	SA	State Acquisition
27.	CS	Catetal Survey

Chapter-One

INTRODUCTION

1.1 Introduction of the Study

In the modern financial landscape, digital banking has emerged as one of the most transformative and disruptive innovations within the banking and financial services industry. The rapid integration of advanced technologies—such as internet banking platforms, mobile applications, automated teller machines (ATMs), and electronic payment systems—into traditional banking operations has fundamentally reshaped how financial services are produced, delivered, and consumed. Digital banking refers to the complete digitization and automation of conventional banking activities, enabling customers to conduct a wide range of financial transactions, including fund transfers, utility bill payments, account monitoring, loan processing, and investment management, through online and electronic channels without the need for physical branch visits. This transformation has not only enhanced operational efficiency and reduced transaction costs but has also significantly altered customer behavior, expectations, and service standards. In the context of developing economies like Bangladesh, digital banking plays an especially critical role in driving financial inclusion and economic development. A significant portion of the population in Bangladesh previously remained outside the formal banking system due to geographical barriers, lack of infrastructure, and limited access to financial institutions. However, the expansion of digital banking services—supported by increasing internet penetration, widespread smartphone adoption, and government initiatives promoting digital financial services—has created new opportunities to bring unbanked and underbanked populations into the financial ecosystem. Consequently, digital banking has improved service accessibility, reduced dependency on cash transactions, and enhanced overall convenience for customers across both urban and rural areas.

Moreover, the growing competition among banks and non-bank financial institutions has intensified the need for continuous technological innovation. Customers today demand faster, more secure, and user-friendly banking solutions. As a result, financial institutions are compelled to invest heavily in upgrading their digital infrastructure, enhancing cybersecurity measures, and improving service quality to remain competitive in a rapidly evolving market. The shift from traditional banking to digital platforms has also redefined customer relationship management, where customer satisfaction has become a central focus for sustaining long-term business success. Rupali Bank PLC, as one of the largest state-owned commercial banks in Bangladesh, has actively participated in this digital transformation process. In recent years, the bank has introduced a range of digital banking services, including internet banking, mobile banking applications, ATM networks, and electronic fund transfer systems such as BEFTN and RTGS. These initiatives aim to improve operational efficiency, expand service reach, and enhance customer convenience. However, the effectiveness and success of these digital services largely depend on how well they align with customer needs and expectations.

Customer satisfaction is widely recognized as a key determinant of organizational success in the banking sector. It directly influences customer retention, loyalty, positive word-of-mouth, and ultimately the profitability of a bank. In the digital banking environment, customer satisfaction is influenced by multiple interrelated factors, including system reliability, transaction speed, data security, ease of navigation, service responsiveness, and overall user experience. Any technical glitches, security concerns, or service inefficiencies can lead to dissatisfaction, erode trust, and increase the likelihood of customer switching behavior.

1.2 Objectives of the Study

General Objective

- To evaluate the effectiveness of digital banking services and analyze their impact on customer satisfaction at Rupali Bank PLC, particularly at the Kanainagar Branch, Boktaboli, Narayanganj.

The general objective of this study is to assess how digital banking services influence overall customer satisfaction and service quality. It focuses on understanding whether the existing digital infrastructure meets customer expectations in terms of efficiency, reliability, and convenience.

Specific Objectives

- To examine the different types of digital banking services provided by the bank.

This objective aims to identify and analyze the various digital services such as mobile banking, online banking, ATM services, and electronic fund transfers. It helps in understanding the range and accessibility of digital banking facilities offered to customers.

- To measure the level of customer satisfaction regarding digital banking services.

This part of the study evaluates how satisfied customers are with the services they receive. It considers factors like ease of use, transaction speed, system reliability, and security, which directly influence customer experience.

- To identify the challenges faced by customers in using digital banking services.

The study seeks to explore the common problems encountered by users, including technical difficulties, lack of awareness, security concerns, and usability issues. Identifying these challenges is essential for improving service quality.

- To analyze the relationship between digital banking service quality and customer satisfaction.

This objective focuses on determining how improvements in digital banking features and performance can enhance customer satisfaction and build long-term customer loyalty.

- To provide recommendations for improving digital banking services.

The final objective is to suggest practical and effective strategies that can help Rupali Bank PLC enhance its digital services, improve customer satisfaction, and strengthen its competitive position in the banking sector.

1.3 Scope of the Study

The scope of this study is confined to evaluating digital banking services and their impact on customer satisfaction at the Kanainagar Branch of Rupali Bank PLC, located in Boktaboli, Narayanganj. The study focuses primarily on customers who actively use digital banking services provided by the bank. The study covers various aspects of digital banking, including service availability, accessibility, ease of use, transaction efficiency, and security features. It also examines customer perceptions, preferences, and satisfaction levels regarding these services. By analyzing these factors, the study aims to provide a comprehensive understanding of how digital banking influences customer behavior and satisfaction.

Geographically, the study is limited to a single branch, which allows for a more detailed and focused analysis. However, the findings may reflect broader trends applicable to other branches of Rupali Bank PLC, especially those operating in similar environments. The study also includes an analysis of both qualitative and quantitative data collected from customers and bank (officials). Customer feedback plays a crucial role in assessing service quality, while operational insights from bank help in understanding the practical challenges involved in digital banking implementation.

Despite its limited geographic scope, the study provides valuable insights into the current state of digital banking and its impact on customer satisfaction. It highlights key areas for improvement and offers recommendations that can be applied not only to the selected branch but also to the broader banking system.

1.4 Methodology of the Study

The methodology of the study represents the systematic framework through which data has been collected, analyzed, and interpreted to evaluate digital banking services and their impact on customer satisfaction at Rupali Bank PLC. A well-structured methodology ensures the reliability, validity, and accuracy of the findings. This study follows a combination of both qualitative and quantitative approaches to gain a comprehensive understanding of customer perceptions and service efficiency. Data has been gathered from both primary and secondary sources, allowing for a balanced and evidence-based analysis. The methodology is designed in such a way that it captures real customer experiences while also incorporating theoretical and institutional perspectives.

Key Methodological Components

Research Design

The study is descriptive and analytical in nature. It describes the existing digital banking practices and analyzes their impact on customer satisfaction.

Sources of Data

Data has been collected from both primary and secondary sources. Primary data includes direct responses from customers and bank officials, while secondary data has been gathered from annual reports, official publications, websites, and relevant academic literature.

Secondary Data Collection

Secondary information has been obtained from the official documents of Rupali Bank PLC, including annual reports, policy manuals, websites, and previous research studies related to digital banking.

Sampling Method

The study uses convenience sampling, where respondents are selected based on their availability and willingness to participate. This method is practical for collecting data within a limited time frame.

Sample Size

A specific number of customers from the Kanainagar Branch have been selected as respondents to represent the overall customer base using digital banking services.

Data Analysis Techniques

Both qualitative and quantitative techniques have been used. Quantitative data is analyzed using percentages and simple statistical tools, while qualitative data is interpreted descriptively to explain customer opinions and experiences.

Study Area

The study is confined to the Kanainagar Branch, Boktaboli, Narayanganj, which allows for a focused and detailed analysis of digital banking practices in a specific operational environment.

Overall, this methodology provides a structured approach to evaluate digital banking performance and its influence on customer satisfaction, ensuring that the study findings are logical, relevant, and applicable.

1.5 Limitations of the Study

Despite careful planning and execution, the study has certain limitations that may affect the overall findings and conclusions. These limitations are important to acknowledge in order to maintain transparency and ensure a realistic interpretation of the results. One major limitation of the study is the limited sample size. Since the study is conducted within a specific branch and relies on a relatively small number of respondents, the findings may not fully represent the views of all customers of Rupali Bank PLC. A larger sample size could provide more accurate and generalizable results.

Another limitation is the time constraint. The study has been conducted within a limited time frame, which restricts the depth of data collection and analysis. Due to time limitations, it was not possible to conduct extensive surveys or include multiple branches for comparison.
The study is also limited by the availability and accuracy of data. Some respondents may not have provided complete or accurate information due to lack of awareness or hesitation in sharing their experiences. Additionally, certain internal data of the bank may not have been accessible due to confidentiality restrictions.

Technological limitations also play a role, as some customers may not be fully familiar with digital banking services, which can affect their responses and perceptions. This may lead to biased or inconsistent results.

Finally, the study focuses only on one branch, which limits its geographical coverage. Banking practices and customer experiences may vary across different regions, and therefore the findings may not be applicable to all branches of the bank.

Chapter-Two

OVERVIEW OF THE COMPANY

2.1 History of Banking

Banking has a long and rich history that dates back to ancient civilizations such as Mesopotamia, Greece, and Rome. In early times, temples and merchants provided basic financial services like accepting deposits and lending money. Modern banking began to take shape in the 17th century with the establishment of formal banks in Europe, such as the Bank of England in 1694.

Rupali Bank PLC is one of the largest state-owned commercial banks in Bangladesh, and its origin dates back to the post-independence period when the country was restructuring its financial system. The bank was established on 26 March 1972 under the Bangladesh Banks (Nationalization) Order, 1972, through the merger of three former commercial banks—Muslim Commercial Bank Limited, Australasia Bank Limited, and Standard Bank Limited—that were operating in the then East Pakistan. After independence, the government nationalized these banks to stabilize the economy, ensure proper financial control, and facilitate economic development across the newly formed nation. During the period from 1972 to 1986, Rupali Bank operated as a nationalized commercial bank and played a crucial role in rebuilding the war-torn economy of Bangladesh. The bank expanded its branch network across the country, mobilized deposits, and provided credit to various important sectors such as agriculture, industry, and trade. Its activities significantly contributed to economic growth and financial inclusion, especially in rural and semi-urban areas. As part of the government's banking reforms and to improve efficiency and accountability, Rupali Bank was later restructured.

On 14 December 1986, Rupali Bank was transformed into a public limited company under the Companies Act, although the government retained majority ownership, making it a state-owned commercial bank. Since then, the bank has continued to modernize its operations by introducing automation, improving foreign exchange services, and expanding its range of financial products. It has also established subsidiaries to diversify its services and strengthen its market position. At present, Rupali Bank PLC operates with a large network of branches throughout Bangladesh and plays a significant role in supporting the country's economic development while maintaining its status as a government-controlled banking institution. Furthermore, the bank actively supports various government initiatives aimed at poverty reduction, employment generation, and sustainable economic growth. It has aligned its strategies with national development goals by financing priority sectors and participating in social welfare programs. In recent years, Rupali Bank has also placed increasing emphasis on digital transformation, cybersecurity, and customer-centric service innovation to remain competitive in a rapidly evolving financial landscape. Despite facing challenges such as non-performing loans and increasing competition from private and foreign banks, Rupali Bank PLC continues to be a key pillar of the banking sector in Bangladesh, contributing significantly to the country's financial stability and long-term economic progress.

2.2 Overview of Rupali Bank PLC:

Rupali Bank PLC is a prominent state-owned commercial bank in Bangladesh, established as a public limited company in 1986. It originated from the nationalization and merger of three banks after the country's independence in 1971, reflecting its deep-rooted historical significance in the development of the national banking system. The Government of Bangladesh holds the majority of its shares, making it an important instrument for implementing public financial policies and supporting economic stability. The bank operates a wide network of branches across the country, providing services to both urban and rural populations. Its core functions include retail banking, corporate and SME financing, agricultural credit, and foreign exchange services. Rupali Bank also plays a vital role in facilitating remittances and handling various government transactions, which strengthens its position as a service-oriented public bank.

Overall, Rupali Bank PLC contributes significantly to financial inclusion and economic development in Bangladesh. By supporting small businesses, farmers, and government initiatives, it helps promote balanced growth and rural development. Despite challenges in the competitive banking sector, the bank continues to modernize its operations and expand its services to meet the evolving needs of customers. Rupali Bank PLC has built a strong institutional framework over the decades, guided by regulatory policies of Bangladesh Bank. As a state-owned entity, it aligns its strategic objectives with national economic priorities such as poverty reduction, employment generation, and sustainable development. The bank emphasizes prudent financial management, risk control, and compliance, which are critical for maintaining stability in the public banking sector. In terms of technological advancement, Rupali Bank PLC has gradually adopted digital banking solutions to enhance operational efficiency and customer convenience. Services such as online banking, ATM facilities, and electronic fund transfers have been introduced to keep pace with modern banking trends. Although it may not be as technologically advanced as some private commercial banks, ongoing digital transformation initiatives are helping the bank improve service delivery and reduce operational bottlenecks.

The bank also maintains an important role in international trade and remittance inflows, which are vital components of Bangladesh's economy. Through its foreign exchange operations and correspondent banking relationships, Rupali Bank facilitates import-export transactions and supports expatriates in sending remittances back home. This function contributes significantly to foreign currency reserves and strengthens the country's balance of payments.

Despite its contributions, Rupali Bank PLC faces several challenges, including non-performing loans (NPLs), operational inefficiencies, and strong competition from private and foreign banks. However, with continued reforms, better governance, and modernization efforts, the bank has the potential to enhance its performance and remain a key player in Bangladesh's financial sector. Its long-standing presence and government backing provide a solid foundation for future growth and stability.

2.3 Overview of Rupali Bank PLC, Kanainagar Branch:

Rupali Bank PLC, Kanainagar Branch, located in Boktaboli under Narayanganj, is an important local banking outlet serving the financial needs of the surrounding community. As part of a major state-owned commercial bank, this branch provides essential banking services including savings and current accounts, deposit schemes, SME and agricultural loans, and remittance facilities. It plays a vital role in supporting local businesses, traders, and residents by ensuring easy access to formal financial services.

The Kanainagar Branch also contributes to grassroots economic development by facilitating small-scale financing and participating in government-related financial activities such as bill collection and disbursement programs. It maintains standard banking operations under the supervision of Bangladesh Bank, ensuring regulatory compliance and service reliability. Overall, the branch acts as a key financial hub in the Boktaboli area, promoting financial inclusion and supporting the economic growth of the Narayanganj region.

2.4 Mission of Rupali Bank PLC:

The mission of Rupali Bank PLC is to deliver efficient, reliable, and customer-oriented banking services while contributing to the overall socio-economic development of Bangladesh. The bank focuses on expanding financial inclusion by providing accessible services to all segments of society, particularly rural and underserved populations, and supports key sectors like agriculture, SMEs, and trade. It also emphasizes transparency, accountability, and good governance under the regulation of Bangladesh Bank, while continuously improving service quality through modernization and technological advancement.

2.5 Vision of Rupali Bank PLC:

Rupali Bank PLC aims to be the leading, innovative, and customer-focused state-owned commercial bank in Bangladesh, providing superior financial services through technological advancement. Their vision centers on building lasting relationships, ensuring stakeholder trust, and promoting sustainable, equitable economic growth.

Key Aspects of Rupali Bank's Vision:

- Customer-Centric: Positioned as the preferred financial partner, offering fast, efficient, and tailored services.

- Technological Advancement: Utilizing modern banking technology to improve efficiency and user experience.

- Sustainable Growth: Supporting national economic growth by channeling savings into productive sectors, including agriculture and industry.

- Excellence & Ethics: Maintaining high standards of integrity, transparency, and professional skill.

2.6 Corporate values of Rupali Bank PLC:

Rupali Bank PLC focuses on being a preferred financial partner by adhering to core values of integrity, ethical standards, professionalism, and social responsibility. Their corporate philosophy emphasizes customer-centricity ("Assures Better Service"), innovation, sustainable growth, and building a skilled, honest workforce.

- Key elements of their corporate values include:

Integrity and Ethics: Operating with honesty and transparency, ensuring high ethical standards in all financial transactions.

Professionalism: Striving for excellence in banking operations to enhance service quality and customer satisfaction.

Customer-Centricity: Focusing on developing long-term relationships and exceeding customer expectations with the slogan "Assures Better Service".

Social Responsibility: Committing to sustainable development, environmental protection, and supporting education and health through CSR initiatives.

Innovation and Growth: Utilizing modern banking technology and innovative approaches to meet evolving customer needs.

The bank's overarching mission involves building a knowledge-based, skilled, and professional human resource to ensure better service to customers.

2.7 <u>Goals of Rupali Bank PLC:</u>

Customer Satisfaction & Expansion
To expand its customer base by providing reliable, efficient, and high-quality banking services that consistently exceed customer expectations.

Financial Success of Clients
To build long-term relationships with customers and support them in achieving financial stability and growth through suitable banking solutions.

Efficient & Modern Banking Services
To deliver fast, technology-driven, and innovative banking services that meet the evolving needs of individuals and businesses.

Human Resource Development
To develop skilled, professional, and committed employees through continuous training and career opportunities.

Ethical & Responsible Banking
To maintain strong ethical standards, transparency, and accountability in all banking operations.

Economic Development Contribution
To contribute to the overall economic growth of Bangladesh by financing agriculture, SMEs, trade, and other productive sectors.

2.8 Strategies Objectives of Rupali bank PLC:

The strategic objectives of Rupali Bank PLC are designed to ensure sustainable growth, improved financial performance, and enhanced customer satisfaction. The bank focuses on strengthening its operational efficiency, expanding its digital banking services, and maintaining a strong presence in both urban and rural markets. It also aims to support economic development by providing loans to key sectors such as agriculture, small and medium enterprises (SMEs), and industry, while ensuring compliance with regulatory guidelines and maintaining financial stability.

- ⇒ Enhancing customer service quality and satisfaction
- ⇒ Expanding digital banking and online services
- ⇒ Increasing investment in SME and agricultural sectors
- ⇒ Strengthening risk management and compliance systems
- ⇒ Improving operational efficiency and cost control

⇒ Expanding branch network and ATM services

⇒ Promoting financial inclusion in rural areas

⇒ Ensuring sustainable profitability and growth

⇒ Developing skilled human resources through training

⇒ Adopting modern banking technologies and innovation

2.9 Ethical Principles of Rupali Bank PLC:

The ethical principles of Rupali Bank PLC are centered on maintaining integrity, transparency, and accountability in all banking operations. The bank is committed to conducting its business in a fair and honest manner while ensuring compliance with laws and regulatory standards. It emphasizes building trust with customers, safeguarding confidential information, and promoting a culture of professionalism and responsibility among its employees.

⇒ Maintaining honesty and integrity in all transactions

⇒ Ensuring transparency in financial dealings

⇒ Protecting customer confidentiality and data privacy

⇒ Complying with legal and regulatory requirements

⇒ Avoiding conflicts of interest in decision-making

⇒ Promoting fairness and equality in customer service

⇒ Preventing corruption, fraud, and unethical practices

⇒ Ensuring accountability at all levels of management

⇒ Encouraging professional behavior and discipline

2.10 Corporate Information of Rupali Bank PLC:

Name of the Company:	**Rupali Bank PLC**
Legal Form:	A Public Limited Company incorporated in Bangladesh on December 14, 1986 under the Companies Act 1913 and listed in Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.
Date of Commencement:	December 14, 1986

Registered Office:	34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh
Telephone:	02-9555094
Telefax:	+88-02-9564148, +88-02-9552671
SWIFT Code:	RUPBBDDHXXX
E-Mail:	**www.rupalibank.com.bd**
Web Page:	**https://www.rupalibank.com.bd**
Auditors:	Mahfel Huq & Co and A. Wahab & Co. (Chartered Accountants)
Tax Consultant:	K.M. Hasan & Co...
Managing Director & CEO:	Kazi Md. Wahidul Islam
Company Secretary:	Mohammed Shahedur Rahman

2.11 Division of Rupali Bank PLC

Division and Branches

Rupali Bank PLC operates its activities through a well-organized divisional structure to ensure smooth management and supervision across the country. The bank's operations are divided according to the major administrative divisions of Bangladesh such as Dhaka, Chattogram, Raj Shahi, Khulna, Barisal, Sylhet, Rangpur, and Mymensingh. Each division is controlled by divisional or zonal offices, which monitor the performance of branches and implement policies set by the head office. The bank has an extensive branch network spread throughout Bangladesh. Rupali Bank PLC operates around 570 branches across all 64 districts, including corporate branches, general branches, and authorized dealer (AD) branches that handle foreign exchange transactions. These branches are strategically located to provide easy access to banking services for different types of customers.

Through this wide network of divisions and branches, Rupali Bank PLC ensures strong coverage in both urban and rural areas. This helps the bank play an important role in financial inclusion, government transactions, trade financing, and overall economic development of the country.

Human Resources Division

The Human Resources Division of Rupali Bank PLC plays a crucial role in managing the bank's workforce and ensuring the right people are placed in the right positions. It is responsible for maintaining an efficient and productive human resource system that supports the overall goals of the bank. This division focuses not only on hiring employees but also on their continuous development and well-being.

Main Functions of Human Resources Division:

- Recruitment and selection of qualified employees
- Training and development programs for skill improvement
- Performance appraisal and evaluation of employees
- Promotion, transfer, and career advancement decisions
- Maintaining employee discipline and workplace environment
- Managing compensation, salary, and benefits
- Ensuring compliance with labor laws and organizational policies

Through these activities, the Human Resources Division of Rupali Bank PLC helps build a skilled, motivated, and efficient workforce, which contributes significantly to the bank's overall success and service quality.

Personal Banking Division

The Personal Banking Division of Rupali Bank PLC focuses on providing a wide range of banking services to individual customers. This division offers services such as savings accounts, current accounts, fixed deposits, and personal loans to meet the financial needs of clients. It aims to deliver convenient, secure, and customer-friendly banking solutions while maintaining strong relationships with customers.

In addition, the Personal Banking Division emphasizes customer satisfaction through efficient service delivery and modern banking facilities. It provides services like ATM facilities, online banking, and remittance services to ensure easy access to banking. By offering tailored financial products and maintaining service quality, this division plays an important role in enhancing customer trust and expanding the bank's retail banking sector.

Treasury Division

The Treasury Division of Rupali Bank PLC is responsible for managing the bank’s funds, liquidity, and financial risks. It ensures that the bank maintains adequate cash flow for daily operations while investing surplus funds efficiently to maximize profit. This division plays a crucial role in maintaining financial stability and supporting overall banking operations.

Main Functions of Treasury Division:

- Management of liquidity and cash flow
- Investment in government securities and money market instruments
- Handling foreign exchange transactions and currency trading
- Managing interest rate and market risks
- Monitoring financial markets and economic trends
- Ensuring proper fund allocation and utilization
- Maintaining relationships with other financial institutions and central bank

Through these activities, the Treasury Division helps Rupali Bank PLC maintain strong financial control, profitability, and risk management.

Information technology (IT) Division

The Information Technology (IT) Division of Rupali Bank PLC is responsible for managing and maintaining the bank’s technological infrastructure and digital banking systems. It ensures smooth operation of all online and offline banking services, including data management, cybersecurity, and system maintenance. This division plays a key role in modernizing banking services, improving efficiency, and ensuring secure transactions for customers.

The software’s that Rupali Bank PLC uses are:

- ❖ Core Banking Software (CBS) for centralized banking operations
- ❖ Online Banking System for real-time transactions
- ❖ ATM Management Software for ATM network operations
- ❖ SWIFT Software for international money transfers
- ❖ Foreign Exchange (FX) Management Software
- ❖ Human Resource Management System (HRMS)
- ❖ Accounting and Financial Management Software
- ❖ Cybersecurity and Data Protection Systems

These software systems help Rupali Bank PLC provide fast, secure, and reliable banking services while keeping up with modern technological advancements.

Credit Division:

The Credit Division of Rupali Bank PLC is responsible for managing all types of lending activities of the bank. This division evaluates loan applications, assesses borrower creditworthiness, and ensures proper risk analysis before sanctioning any credit facility. It plays a key role in maintaining a balanced loan portfolio by monitoring both secured and unsecured loans. The division also ensures compliance with Bangladesh Bank regulations regarding credit exposure, classification of loans, and provisioning requirements. Its overall objective is to support economic growth while minimizing default risk.

Operation Division:

The Operation Division handles the day-to-day banking activities and ensures smooth execution of banking services across all branches. It oversees account opening, cash management, remittance services, customer transactions, and branch-level operational efficiency. This division ensures that internal policies and procedures are properly implemented in all operational areas. It also works to improve service quality, reduce transaction time, and maintain accuracy in banking operations. Effective coordination between branches and head office is a major responsibility of this division.

Card Division:

The Card Division is responsible for managing all debit card, credit card, and ATM-related services offered by the bank. It handles card issuance, activation, transaction monitoring, and fraud prevention related to card usage. This division also works with card networks and payment gateways to ensure uninterrupted electronic payment services. In addition, it focuses on expanding digital payment solutions and promoting cashless banking among customers. Customer support related to card issues is also managed under this division.

Finance and Accounts Division:

The Finance and Accounts Division manages the financial reporting, budgeting, and overall accounting system of the bank. It prepares financial statements such as balance sheets, income statements, and cash flow reports in compliance with regulatory standards. This division ensures proper fund management, liquidity monitoring, and expense control across the organization. It also coordinates with auditors and regulatory bodies to maintain transparency and financial discipline. Its role is essential for maintaining the financial stability and credibility of the bank.

Audit and Risk Management Division:

The Audit and Risk Management Division is responsible for identifying, evaluating, and controlling financial and operational risks within the bank. It conducts internal audits to ensure compliance with internal policies, legal regulations, and banking standards. This division also monitors credit risk, market risk, operational risk, and fraud risk to safeguard the bank's assets. By recommending corrective actions and strengthening internal controls, it helps improve governance and accountability. Its main objective is to ensure a safe, compliant, and risk-free banking environment.

Risk Management Unit

The Risk Management Unit of Rupali Bank PLC is responsible for identifying, analyzing, and controlling all kinds of risks to ensure safe banking operations. It helps the bank minimize losses, maintain financial stability, and take effective decisions by keeping risks within acceptable limits.

Main Points:

- Identifies different types of risks (credit, market, operational, ICT)
- Measures and evaluates risk impact on bank operations
- Monitors risk exposure regularly
- Ensures compliance with Bangladesh Bank rules
- Prepares risk reports for management
- Suggests strategies to reduce risk

❖ *Product/Service produced by Rupali Bank PLC*

Product		**Service**
Liability Products	**Asset Product**	
Deposit pension Scheme	General House Building Loan	Internet Banking
Double Benefit Scheme	CMSME Loan	ATM & Debit Card Service
Kotipoti Deposit Scheme	Agri & Rural Loan	Mobile Banking Service
Lakhpoti Deposit Scheme	Crops Loan	Utility Bill Collection Service

Monthly Saving Scheme	Import Substitute Crops Loan	Locker Service
Fixed Deposit Receipt	Industrial Financing Loan	Locker Online / e-Banking Service

Rupali Bank PLC provides various modern banking services such as remittance, digital banking, ATM facilities, and utility bill collection to ensure fast, secure, and convenient transactions for customers.

❖ *Organizational Structure of Rupali Bank PLC*

Main Levels:

- Board of Directors
- Managing Director (MD) & CEO
- Deputy Managing Directors (DMDs)
- General Managers (GMs)
- Deputy General Managers (DGMs)
- Assistant General Managers (AGMs)
- Senior Principal Officers (SPO)
- Principal Officers (PO)
- Senior Officers (SO)
- Officers & Staff

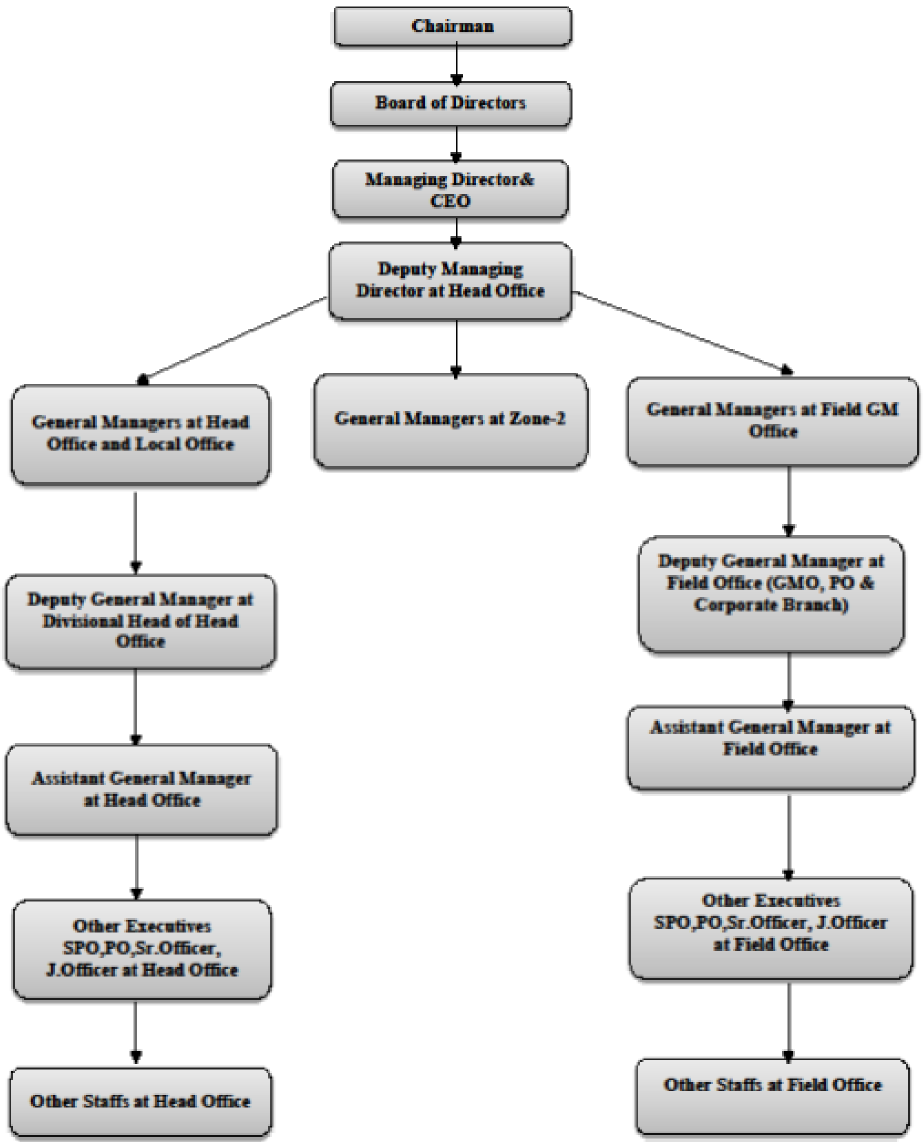
❖ Operational Network Organogram

Structure:

- Head Office
- Divisional Offices
- Regional Offices
- Corporate Branches
- Authorized Dealer (AD) Branches
- General Branches
- Sub-Branches / Agent Banking Outlets

The operational network of Rupali Bank PLC is organized from the **Head Office** at the top, which controls overall activities. Under it, **Divisional and Regional Offices** supervise banking operations in different areas. The bank operates through various types of branches such as corporate, AD (foreign exchange), and general branches, along with sub-branches and agent banking outlets to provide services across the country.

2.13 Diagram of Operational Network Organogram



Chapter-Three

INTERNSHIP DUTIES & RESPONSIBILITIES at RUPALI BANK PLC

3.1 The Things I Have Learned from the Internship at Rupali Bank PLC

The internship program at Rupali Bank PLC, Kanainagar Branch, Boktaboli, Narayanganj provided a comprehensive opportunity to gain practical exposure to real-world banking operations, particularly in the context of digital banking services and customer satisfaction. During the internship period, various duties and responsibilities were assigned across multiple departments, enabling the development of both technical and interpersonal skills. The experience helped in understanding how traditional banking activities are being transformed through digitalization and how these changes influence customer perception and service quality.

At the beginning of the internship, a general orientation session was conducted to familiarize with the organizational structure, operational workflow, and digital banking tools used by the bank. The intern was introduced to different sections such as the general banking department, cash section, accounts section, and customer service desk. This initial exposure created a foundational understanding of how different units work collaboratively to ensure smooth banking operations.

3.2 General Banking Activities

General banking is considered the backbone of banking operations, and a significant portion of the internship responsibilities was related to this area.

During the internship, the intern was actively involved in handling basic banking operations, including account opening procedures, customer verification, and document processing. The intern assisted clients in filling out account opening forms, ensuring compliance with Know Your Customer (KYC) requirements. This included verifying national ID cards, photographs, and other necessary documentation.

- Assisting customers in opening savings and current accounts
- Verifying customer documents according to KYC guidelines
- Helping in updating customer information in the banking system
- Providing basic information about account types and services

These responsibilities enhanced understanding of customer onboarding processes and highlighted the importance of accuracy and compliance in banking operations.

3.3 Customer Service and Relationship Management

Customer satisfaction is directly linked with service quality, and this section was crucial for understanding customer behavior and expectations.

The intern worked closely with the customer service desk, where responsibilities included responding to customer queries, guiding clients on digital banking services, and resolving minor issues. The intern observed how customer complaints are handled and how effective communication plays a vital role in maintaining customer relationships.

- Responding to customer inquiries regarding account balance, transactions, and services
- Assisting customers in using ATM cards, mobile banking, and internet banking
- Helping resolve issues related to failed transactions or login problems
- Guiding customers in filling deposit and withdrawal slips

Through these activities, the intern developed communication skills and learned how service delivery affects customer satisfaction levels.

3.4 Digital Banking Support Activities

With the increasing importance of digital banking, a major portion of the internship focused on supporting digital financial services.

The intern assisted customers in registering and using digital banking platforms such as mobile banking and online banking systems. This included helping customers download apps, activate services, and understand digital transaction processes.

- Assisting in mobile banking registration and activation
- Educating customers on digital payment methods
- Supporting internet banking login and password setup
- Demonstrating fund transfer procedures through digital platforms

This experience provided practical insights into how digital banking contributes to convenience, efficiency, and overall customer satisfaction.

3.5 Cash Section Observation and Assistance

Although direct handling of cash was limited due to security reasons, the intern closely observed cash management activities.

The intern learned how cash is received, counted, verified, and disbursed. The process of maintaining cash registers and ensuring daily cash balance was also observed. The importance of accuracy, security, and time management in cash operations was clearly understood.

- Observing cash receipt and payment procedures
- Assisting in organizing vouchers and transaction records
- Learning about daily cash balancing techniques
- Understanding vault management and security protocols

This section highlighted the critical role of cash management in maintaining liquidity and operational efficiency.

3.6 Accounts and Documentation Work

The accounts department plays a vital role in maintaining financial records and ensuring transparency.

The intern assisted in basic accounting tasks such as voucher sorting, data entry, and record maintenance. Exposure to banking software and ledger systems helped in understanding how transactions are recorded and monitored.

- Assisting in preparing and organizing vouchers
- Entering transaction data into the system
- Maintaining files and documentation records
- Supporting report preparation activities

These responsibilities improved attention to detail and understanding of financial documentation processes.

3.7 Clearing and Remittance Section

The clearing and remittance department is responsible for processing cheques and transferring funds between banks.

The intern observed the cheque clearing process and learned about inward and outward clearing procedures. Additionally, the intern assisted in remittance-related tasks, including fund transfer documentation.

- Observing cheque verification and clearing process
- Assisting in preparing clearing schedules
- Learning about interbank fund transfer systems
- Supporting remittance documentation

This exposure helped in understanding the flow of funds within the banking system and the importance of accuracy in financial transactions.

3.8 Use of Banking Software and Technology

Modern banking relies heavily on software systems for efficient service delivery.

The intern gained hands-on experience with banking software used for account management, transaction processing, and customer data handling. Learning to operate these systems was essential for understanding digital banking infrastructure.

- Learning to use core banking software
- Processing basic transactions under supervision
- Updating customer information digitally
- Monitoring transaction status and reports

This section emphasized the role of technology in enhancing banking efficiency and reducing manual errors.

3.9 Compliance and Risk Management Awareness

Compliance with banking regulations is essential to maintain trust and stability.

The intern was introduced to regulatory requirements and internal control mechanisms. Understanding anti-money laundering (AML) policies and fraud prevention techniques was part of the learning process.

- Learning about AML and KYC compliance
- Observing fraud detection practices
- Understanding internal audit procedures
- Ensuring adherence to banking rules and policies

This knowledge highlighted the importance of ethical practices and risk management in banking operations.

3.10 Teamwork and Professional Development

Internship is not only about technical learning but also about developing professional behavior and teamwork skills.

The intern worked with different teams and learned how coordination among departments ensures efficient service delivery. Time management, discipline, and workplace etiquette were also important aspects of the internship experience.

- Collaborating with different departments
- Maintaining punctuality and professionalism
- Communicating effectively with staff and customers
- Adapting to workplace environment and responsibilities

This experience contributed to overall personal and professional development.

3.11 Summary of Internship Responsibilities

Overall, the internship at Rupali Bank PLC provided a balanced combination of theoretical knowledge and practical exposure. The assigned duties covered various aspects of banking operations, including customer service, digital banking, cash management, and documentation. Each responsibility contributed to a deeper understanding of how digital transformation is shaping the banking sector and influencing customer satisfaction.

The internship experience clearly demonstrated that efficient handling of responsibilities, effective use of digital tools, and strong customer interaction are key factors in achieving higher customer satisfaction in modern banking systems.

Chapter-Four

ANALYSIS OF DIGITAL BANKING OF RUPALI BANK PLC

4.1 Digital banking of Rupali Bank PLC

Digital banking has transformed the traditional banking system by integrating technology into financial services. In Bangladesh, public sector banks like **Rupali Bank PLC** are gradually adopting digital platforms to improve service efficiency and customer satisfaction.

Digital banking in Rupali Bank includes:

- Online Banking (Internet Banking)
- Mobile Banking (RupaliCash, QPay)
- ATM Services

These services enable customers to access banking facilities anytime, anywhere, reducing dependency on physical branches.

4.2 Overview of Digital Banking Services

Digital banking has transformed traditional banking operations by integrating technology-driven solutions that allow customers to perform financial transactions without physically visiting the bank. In the case of Rupali Bank PLC, digital banking services play a crucial role in enhancing customer convenience, operational efficiency, and service accessibility. The bank has introduced several digital channels to meet the growing demand for fast, secure, and user-friendly banking systems.

These services not only reduce transaction time but also minimize paperwork, improve transparency, and ensure better customer satisfaction. The adoption of digital platforms is especially significant in Bangladesh, where financial inclusion and technological advancement are rapidly increasing.

Key Digital Channels of Rupali Bank

Digital Service	**Description**	**Main Purpose**
Online Banking	Web-based banking system	Account management
Mobile Banking	Rupali Cash & Q Pay apps	Instant transactions
ATM Services	Debit card-based automated service	Cash withdrawal & balance inquiry

4.3 Online Banking Analysis

Online banking is one of the most important components of digital banking services. It enables customers to perform a wide range of banking activities remotely through internet-enabled devices such as computers, laptops, or smartphones.

4.3.1 Concept of Online Banking

Online banking refers to a digital platform that allows customers to access and manage their bank accounts through a secure web portal. This system eliminates the need for physical branch visits and provides 24/7 access to banking services. Customers can log in using unique credentials and perform transactions safely from any location.

In Rupali Bank PLC, online banking services are designed to simplify financial operations and ensure seamless interaction between the bank and its customers.

4.3.2 Features of Online Banking

The online banking system offers multiple functionalities that enhance user convenience and efficiency. These include:

- **Account Balance Checking**
  Customers can instantly view their current account balance and transaction history at any time.
- **Fund Transfer (EFTN/RTGS)**
  Enables secure transfer of funds within the bank and to other banks using systems like EFTN and RTGS.
- **Statement Download**
  Users can download detailed bank statements for a specific period, which is useful for financial tracking and reporting.
- **Utility Bill Payment**
  Allows customers to pay electricity, gas, water, and other bills directly through the online portal.
- **Loan Information Access**
  Customers can check loan status, outstanding balances, and repayment schedules.

Analytical Insight

Digital transactions conducted through online banking systems are significantly faster, more secure, and less prone to human error compared to traditional manual banking. The system improves operational efficiency, reduces transaction costs, and enhances customer satisfaction by

providing real-time financial services.
Moreover, online banking contributes to reducing branch congestion and supports a cashless economy, aligning with the broader digital transformation goals of the banking sector in Bangladesh.

Functional Analysis (Online Banking)

Online banking has significantly transformed traditional banking operations by integrating digital technology into financial services. It enhances operational efficiency while improving customer convenience. The functional analysis of online banking in Rupali Bank PLC highlights both operational and customer-oriented benefits.

Operational Benefits:

From the bank's perspective, online banking reduces dependency on manual processes and improves service delivery efficiency. It minimizes paperwork by digitizing records, transaction histories, and account statements, which ultimately reduces administrative costs and human errors. Additionally, it saves time for both employees and customers by automating routine banking activities such as fund transfers, bill payments, and account monitoring. Another major advantage is the ability to provide uninterrupted services, as online banking platforms are accessible 24 hours a day, 7 days a week, ensuring continuous banking operations beyond traditional office hours.

- Reduction of manual paperwork and documentation
- Faster transaction processing and reduced service time
- Continuous (24/7) banking operations
- Improved data management and record-keeping

Customer Benefits:

From the customer's perspective, online banking offers a high level of convenience and accessibility. Customers no longer need to physically visit the bank branch for routine transactions, which saves both time and transportation costs. Transactions such as fund transfers, utility bill payments, and balance inquiries can be completed instantly from anywhere. Moreover, online banking ensures greater transparency, as customers can easily track their transaction history and account activities in real time, enhancing trust and financial control.

- Eliminates the need to visit physical branches
- Enables instant and real-time transactions
- Provides easy access to account information
- Ensures transparency and better financial monitoring

Limitations of Online Banking

Despite its numerous advantages, online banking also faces several limitations, particularly in the context of a developing country like Bangladesh. One of the primary challenges is the requirement of a stable internet connection, which may not be accessible to all users, especially in remote or rural areas. Furthermore, a significant portion of the population still lacks adequate digital literacy, making it difficult for them to effectively use online banking services.
Security concerns also remain a major issue. Customers are often vulnerable to cyber threats such as phishing attacks, OTP fraud, and unauthorized access to accounts. These risks can reduce customer confidence and hinder the widespread adoption of digital banking services.

- Dependence on internet connectivity
- Low digital literacy among rural customers
- Security risks such as phishing and fraud
- Lack of awareness about safe digital practices

4.4 Mobile Banking Analysis

Mobile banking has emerged as the most dynamic and customer-centric component of digital banking in **Rupali Bank PLC**. With the rapid expansion of smartphone usage and internet accessibility in Bangladesh, mobile banking services have significantly transformed traditional banking practices. Customers now prefer mobile platforms due to their convenience, speed, and accessibility.

Among all digital services, mobile banking plays a crucial role in enhancing customer satisfaction by enabling real-time financial transactions without visiting the bank branch. Rupali Bank has strategically introduced mobile-based financial services to compete in the modern banking environment.

4.4.1 Introduction to Mobile Banking

Mobile banking refers to the use of mobile devices such as smartphones to perform banking activities through dedicated applications or USSD services. It allows customers to access banking services anytime and anywhere.

Rupali Bank PLC offers mobile banking services mainly through:

- **RupaliCash**
- **QPay App**

RupaliCash is a modern Mobile Financial Service (MFS) platform introduced by Rupali Bank. It provides secure, fast, and user-friendly financial services. Customers can perform transactions instantly without any physical interaction with the bank.

On the other hand, **QPay App** is a digital payment solution that focuses on cashless transactions, especially in retail and merchant payments using QR codes.

Key Characteristics of Mobile Banking:

- 24/7 availability
- Real-time transaction processing
- User-friendly interface
- Wide accessibility (urban & rural areas)
- Reduced dependency on physical banking

4.4.2 Features of Mobile Banking

Mobile banking services of Rupali Bank provide a wide range of features that ensure convenience, efficiency, and security.

Core Features:

1. Fund Transfer (Send & Receive Money):

- Instant money transfer between accounts
- Peer-to-peer (P2P) transactions
- Supports interbank transactions

2. Mobile Recharge:

- Recharge any mobile operator instantly
- Available 24/7
- Eliminates need for retail recharge shops

3. Utility Bill Payment:

- Pay electricity, gas, water, and internet bills
- Saves time and reduces queue pressure
- Digital record of transactions

4. QR Code Payment:

- Scan and pay through QPay App
- Cashless and contactless payment system
- Widely used in shops and restaurants

5. Cash In / Cash Out:

- Deposit or withdraw money through agents
- Extends banking services to rural areas
- Reduces pressure on bank branches

6. Remittance Receive:

- Receive foreign remittance directly
- Faster processing compared to traditional methods
- Supports financial inclusion

Security Features of Mobile Banking

Mobile banking applications ensure secure transactions using advanced technologies:

- **Encryption Technology:** Protects transaction data
- **Authentication Layers:** PIN, OTP verification
- **User Authorization:** Secure login system
- **Fraud Detection Mechanism:** Monitors suspicious activities

These security measures build trust among customers and encourage the adoption of mobile banking.

Functional Benefits of Mobile Banking

For Customers:

- Saves time and travel cost
- Provides instant service
- Easy account management
- Increased financial control

For Bank:

- Reduces operational cost
- Minimizes branch workload
- Expands customer base
- Enhances service efficiency

Mobile Banking Impact on Customer Satisfaction

Positive Impact:

- Fast transactions
- 24/7 availability
- Reduced banking cost

Negative Issues:

- Network problem
- App bugs
- Limited awareness

4.5 Introduction to ATM Services

Automated Teller Machine (ATM) services represent one of the earliest, most widely accepted, and highly impactful forms of digital banking services implemented by Rupali Bank PLC. ATM systems have transformed traditional banking practices by enabling customers to access essential financial services without the need for direct interaction with bank personnel. This self-service banking technology has significantly contributed to improving operational efficiency, reducing branch congestion, and enhancing customer convenience.

In the context of Bangladesh, where financial inclusion remains a key development priority, ATM services play an essential role in expanding banking accessibility, particularly in semi-urban and urban areas. Customers can access their accounts and perform basic transactions beyond regular banking hours, which increases flexibility and reduces dependency on physical branches. Although rural penetration is still developing, ATM networks are gradually expanding, supporting the broader agenda of digital financial inclusion.

The ATM system of Rupali Bank PLC typically operates through a secure card-based authentication process, ensuring that customers can safely access their accounts anytime. The system is integrated with the bank's core banking infrastructure, allowing real-time transaction processing.

The key services offered through ATM banking include:

- **Cash Withdrawal:** Customers can withdraw cash instantly using debit or ATM cards, making it the most frequently used ATM service.
- **Balance Inquiry:** Enables customers to check real-time account balances, supporting better financial management.
- **Mini Statement:** Provides a summary of recent transactions, helping users track their financial activities.
- **Fund Transfer (Limited):** Allows basic fund transfer between accounts within the bank or linked networks, depending on system integration and service availability.
- **PIN Change & Card Services:** Some ATMs also allow PIN updates and basic card-related functions for security maintenance.

Overall, ATM banking has become a crucial component of Rupali Bank PLC's digital service portfolio, offering time-saving, efficient, and user-friendly banking solutions that enhance customer satisfaction and operational performance.

4.5.1 Strengths of ATM Banking

ATM banking offers several operational and customer-centric advantages that have strengthened its importance in Rupali Bank PLC's service structure:

24/7 Service Availability: Customers can access their accounts anytime, including weekends and holidays, ensuring uninterrupted banking services.

Reduced Branch Crowding: By handling routine transactions such as cash withdrawal and balance inquiry, ATMs significantly reduce pressure on bank branches.

Quick and Efficient Transactions: ATM services minimize waiting time and provide faster transaction processing compared to manual banking.

Enhanced Customer Convenience: Customers can perform essential banking tasks without visiting the branch, saving both time and effort.

Operational Efficiency for Banks: Banks can reduce workload on staff by shifting routine transactions to automated systems.

Limitations of ATM Banking

Despite its advantages, ATM banking also faces several operational and technical limitations:

- **Machine Downtime:** Frequent technical issues, maintenance delays, or network failures can temporarily disrupt services.
- **Cash Shortage Issues:** ATMs sometimes run out of cash, especially during peak periods, reducing service reliability.
- **Security Risks:** Issues such as card skimming, PIN theft, and fraudulent activities remain a concern in ATM operations.
- **Limited Functionality:** ATMs mainly support basic transactions and cannot replace full banking services.
- **Network Dependency:** Continuous connectivity with the banking system is required; any disruption affects service availability.

4.6 Comparative Analysis of Digital Banking Channels

Rupali Bank PLC delivers its digital banking services primarily through three major channels: Online Banking, Mobile Banking, and ATM Services. Each channel serves different customer needs and plays a distinct role in improving service delivery, operational efficiency, and financial inclusion.

This comparative analysis evaluates the performance of these channels based on key criteria such as accessibility, convenience, transaction speed, cost efficiency, and user adoption trends.

- **Online Banking** generally provides comprehensive services accessible through web platforms, suitable for users who require detailed account management and financial control.
- **Mobile Banking** has emerged as the most dynamic and rapidly growing channel due to smartphone penetration, offering maximum convenience and real-time transaction capability.
- **ATM Services** remain essential for cash-based transactions and provide physical access points for customers who prefer or require cash withdrawals and basic banking functions.

These channels collectively strengthen Rupali Bank PLC's digital ecosystem by ensuring that different customer segments are adequately served based on their technological access and banking preferences.

Comparative Data Table

Criteria	Online Banking	Mobile Banking	ATM Services
Accessibility	Medium	High	High
Convenience	High	Very High	Medium
Speed	High	Very High	Medium
Cost	Low	Very Low	Moderate
User Growth	Increasing	Rapid	Stable

Interpretation:

The comparison clearly indicates that **Mobile Banking** is currently the most effective and rapidly growing digital channel due to its high accessibility, convenience, and transaction speed. Its integration with smartphones and user-friendly applications has made it highly popular among customers.

Online Banking remains an important channel for users who prefer detailed financial management through desktop or laptop systems. However, its adoption rate is comparatively slower than mobile banking due to limited flexibility and device dependency.

ATM Services, while not experiencing rapid growth, continue to play a foundational role in digital banking by supporting cash-based transactions and providing physical access points. Their importance remains stable, especially in regions where digital literacy or internet access is limited.

4.7 Conclusion of Analysis

The digital banking system of Rupali Bank PLC, Kanainagar Branch, demonstrates a moderate level of development and gradual transformation toward modern banking practices. The branch has successfully introduced key digital banking channels such as online banking, mobile banking, and ATM services, which collectively contribute to improving customer convenience and operational efficiency. However, the overall digital infrastructure is still in a developing stage compared to leading private commercial banks in Bangladesh.

Among the three major digital banking services, mobile banking and ATM services are comparatively more widely accepted and frequently used by customers. Mobile banking, in particular, has become a convenient tool for daily financial transactions such as balance inquiry. fund transfer, mobile recharge, and bill payments. Its accessibility through smartphones hassignificantly increased customer engagement and reduced dependency on branch visits. Similarly. ATM services remain an essential component of cash withdrawal and basic banking operations, especially for customers who prefer direct cash access without interacting with bank personnel. On the other hand, online banking services are still underutilized and require significant improvement. The low adoption rate can be attributed to factors such as limited customer awareness, lack of digital literacy among some users, and a comparatively less user-friendly interface. Additionally, occasional technical issues and limited-service integration reduce customer confidence and overall usage of the platform.

Overall, the analysis indicates that digital banking has a positive and meaningful impact on customer satisfaction by reducing transaction time, increasing accessibility, and improving service convenience. Customers who actively use digital banking services generally express higher satisfaction due to the flexibility and time-saving benefits it provides. However, despite these advantages, there is still a clear need for further technological upgrades and modernization of the banking system. Improvements in cybersecurity, system stability, and real-time processing capabilities are essential to build stronger customer trust. Moreover, enhancing the user interface of online and mobile banking platforms can significantly improve usability and adoption rates.

In addition, expansion of ATM networks and infrastructure development is necessary to reduce cash shortages, machine downtime, and service limitations. Providing proper customer education and digital literacy programs would also help increase the adoption of online banking services, particularly among rural and less tech-savvy customers. In conclusion, while Rupali Bank PLC, Kanainagar Branch has made commendable progress in adopting digital banking systems, there remains significant potential for further improvement. With strategic investment in technology, service quality enhancement, and customer awareness initiatives, the bank can strengthen its position and become more competitive in the evolving digital banking landscape of Bangladesh.

Chapter-Five

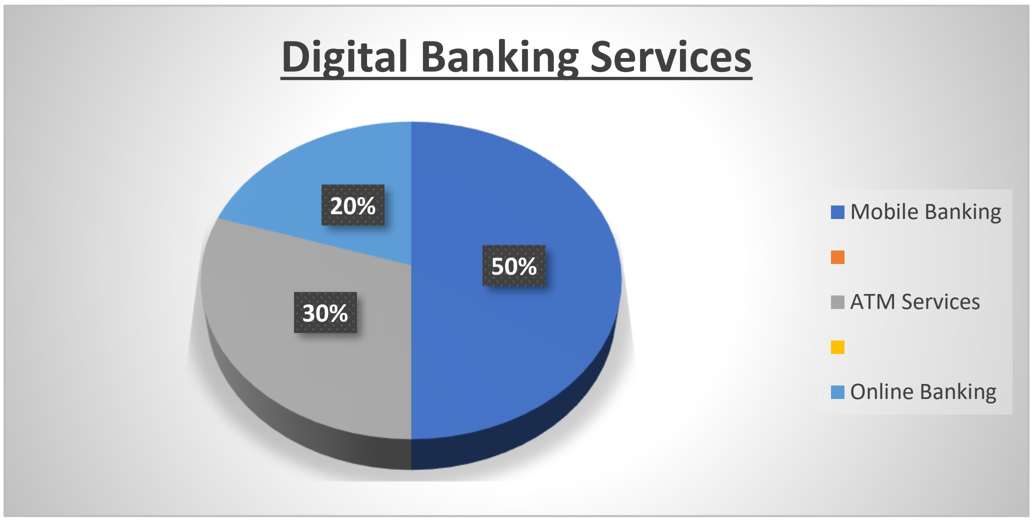
GRAPHICAL PRESENTATION

Graphical Presentation and Analysis

Graphical presentation is an effective method for interpreting and analyzing data in a clear and concise manner. In this chapter, data collected from customers of Rupali Bank PLC, Kanainagar Branch, are presented using various graphical tools such as pie charts, bar charts, and clustered column charts. The analysis focuses on three major components of digital banking: **Online Banking, Mobile Banking, and ATM Services**, and evaluates their impact on customer satisfaction.

5.1: Usage Distribution of Digital Banking Services

Mobile Banking	50%
ATM Services	30%
Online Banking	20%



Analysis

The graphical representation indicates that **mobile banking is the most widely used digital banking service** among customers. This is mainly due to its convenience, ease of access, and compatibility with smartphones. Services like fund transfer, bill payment, and mobile recharge make it highly attractive.

ATM services hold the second position, reflecting their importance for cash withdrawal and basic banking needs. However, **online banking has the lowest usage rate**, suggesting limited customer familiarity, lack of awareness, or usability challenges.

5.2: Mobile Banking Usage Frequency

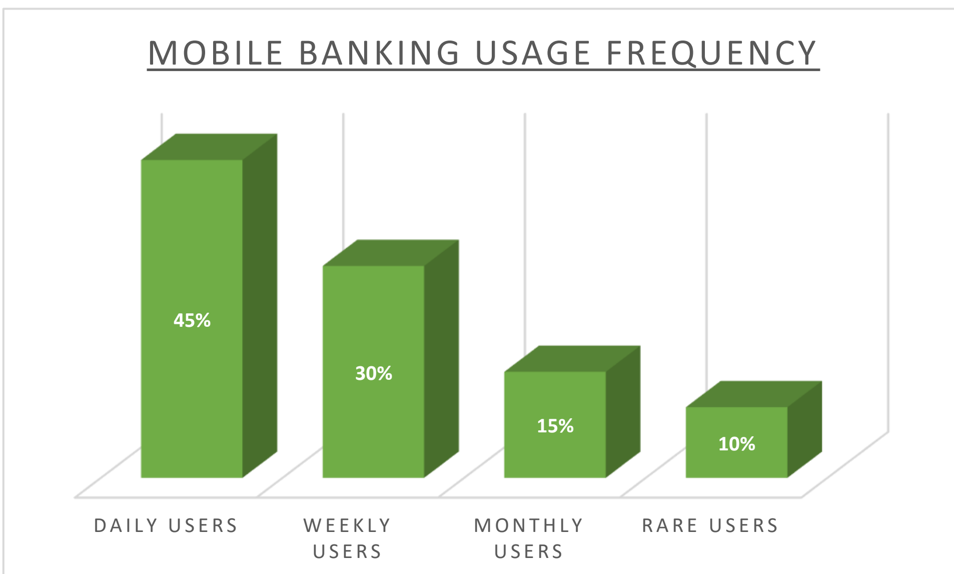
Key reasons behind its popularity include:

- 24/7 availability
- User-friendly apps (e.g., bKash, Nagad integration)
- Instant transaction capability

Despite its success, some users still face issues such as network dependency and occasional transaction delays.

Mobile Banking Usage Frequency—

Daily Users	45%
Weekly Users	30%
Monthly Users	15%
Rare Users	10%



Analysis

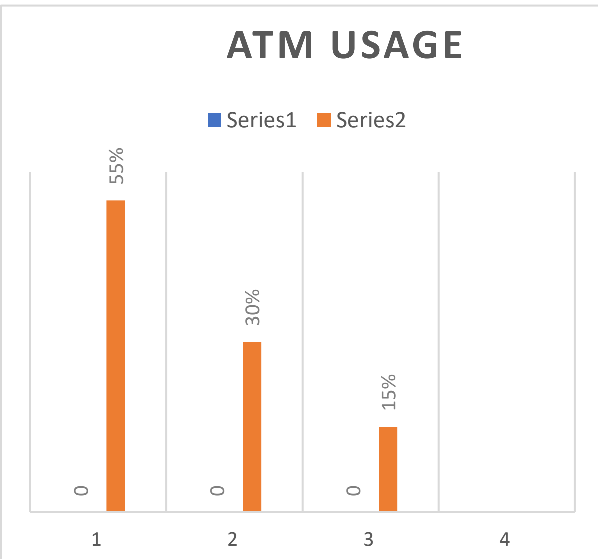
Mobile banking demonstrates the highest engagement among users. A significant percentage of customers use it daily, which highlights its efficiency and reliability. The high usage frequency confirms that mobile banking is the **most effective digital channel** in terms of customer satisfaction.

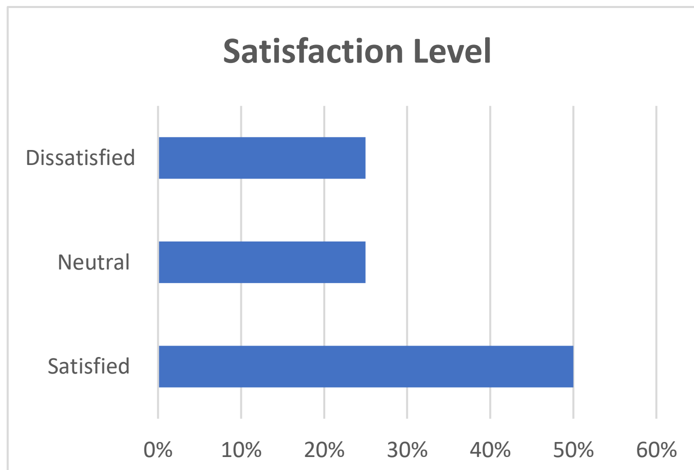
5.3: ATM Usage and Satisfaction Level

Regular Users	55%
Occasional Users	30%
Rare Users	15%

Satisfaction Level:

Satisfied	50%
Neutral	25%
Dissatisfied	25%





Analysis

ATM services remain a crucial part of digital banking, especially in a developing country like Bangladesh. Most customers rely on ATMs for cash withdrawals and balance inquiries.

However, customer satisfaction is mixed due to several operational challenges:

- Cash unavailability during peak hours
- Machine downtime and technical faults
- Limited ATM booth locations in rural areas

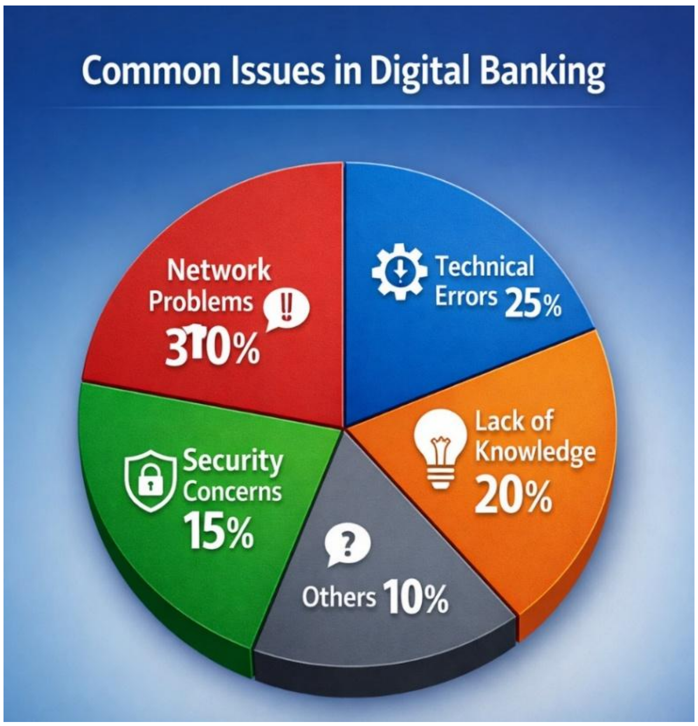
These issues reduce overall efficiency and negatively impact customer satisfaction despite high usage.

5.4 Common Issues in Digital Banking

Digital banking has brought significant convenience to customers by enabling fast and easy financial transactions. However, despite these advantages, users still face several challenges while using digital banking services. These issues arise due to both technological limitations and user-related factors.

Moreover, concerns about security and data privacy also discourage some users from fully on digital banking systems. These problems collectively affect customer satisfaction and slow down the widespread adoption of digital banking services.

Network Problems	30%
Technical Errors	25%
Lack of Knowledge	20%
Security Concerns	15%
Others	10%

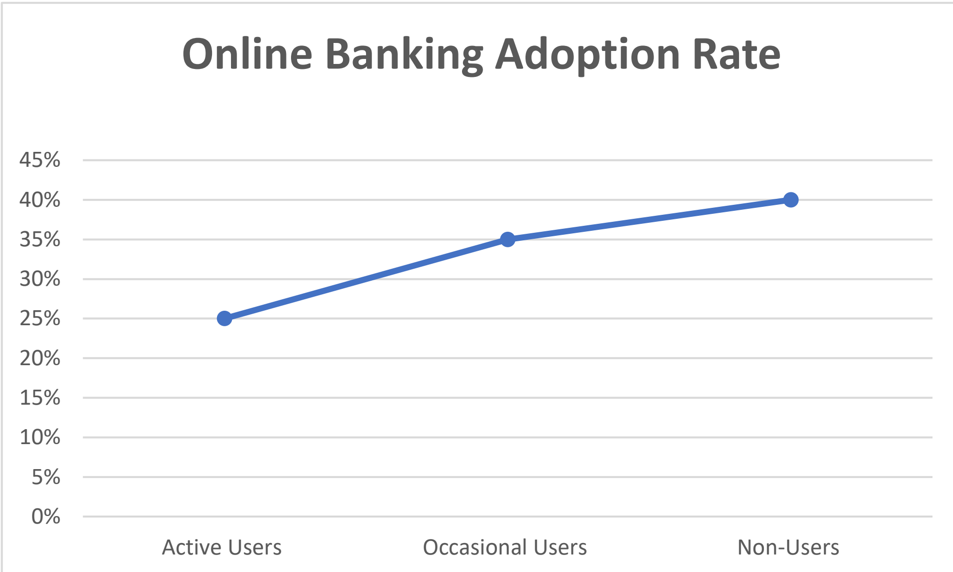


Analysis

The graphical data highlights that **network issues and technical errors** are the most common problems faced by customers. Additionally, lack of awareness and digital literacy significantly affects the adoption of online banking services. Security concerns also discourage some users from fully utilizing digital platforms.

5.5: Online Banking Adoption Rate

Active Users	25%
Occasional Users	35%
Non-Users	40%



Analysis

Online banking adoption is comparatively low. A large percentage of customers either use it occasionally or do not use it at all. This reflects several limitations:

- Lack of digital literacy
- Complex user interface
- Security concerns
- Limited promotional awareness

Customers who use online banking appreciate features such as account monitoring and fund transfers, but overall engagement remains low. This indicates a **need for system modernization and user education programs**.

The graphical analysis reveals that digital banking services at Rupali Bank PLC, Kanainagar Branch, have a **positive but uneven impact on customer satisfaction**. Mobile banking stands out as the most efficient and preferred channel, while ATM services continue to play a vital supporting role despite operational issues. Online banking, although underutilized, holds strong future potential if technological and awareness-related barriers are addressed.

Overall, the bank needs to focus on:

- Improving online banking systems
- Expanding ATM infrastructure
- Enhancing customer awareness and digital literacy

Such initiatives will ensure better service delivery and higher customer satisfaction in the long run.

Chapter-Six

FINDINGS

Findings from the Study

Based on the analysis of digital banking services at Rupali Bank PLC, Kanainagar Branch, Boktaboli, Narayanganj, several key findings have been identified. These findings reflect the current status, strengths, weaknesses, and customer perceptions regarding digital banking and its impact on customer satisfaction.

6.1 Summary of Key Findings

- Digital banking services at Rupali Bank PLC have significantly improved customer convenience and reduced physical visit requirements.
- Customers frequently use services such as ATM transactions, mobile banking, internet banking, fund transfer, and utility bill payments.
- Digital banking has increased transaction speed and improved overall banking efficiency at the Kanainagar Branch.
- Customer satisfaction is generally positive due to easy access to banking services and time-saving facilities.
- A portion of customers, especially elderly and less tech-savvy individuals, still prefer traditional banking methods.
- Limited digital literacy among customers affects the full utilization of digital banking services.
- Technical issues such as network interruptions, system downtime, and ATM service disruptions occasionally reduce service quality.
- Security concerns and lack of awareness about digital fraud prevention impact customer confidence.
- The branch shows gradual improvement in adopting digital banking, but further technological enhancement is needed.
- Overall, digital banking has a positive impact on customer satisfaction, though improvements are required for better service delivery.

6.2 Discussion on Supplier Relationships Management

Supplier Relationship Management (SRM) in banking refers to maintaining effective relationships with service providers who support banking operations, especially in digital banking services. In Rupali Bank PLC, suppliers include software vendors, ATM maintenance providers, internet service providers, security service providers, and payment gateway partners.

Strong supplier relationships help ensure smooth digital banking operations. For example, timely software updates, uninterrupted network support, ATM cash management, cybersecurity services, and hardware maintenance are highly dependent on efficient supplier coordination. Good communication and regular monitoring of suppliers improve service reliability and customer satisfaction.

6.3 SWOT Analysis of Digital Banking of Rupali Bank PLC

SWOT analysis is an important strategic tool used to evaluate the internal strengths and weaknesses, along with external opportunities and threats, of an organization. In the context of digital banking at Rupali Bank PLC, SWOT analysis helps identify the current position of digital services and highlights areas for future improvement.

Strengths	**Weaknesses**
• Multiple digital banking channels available	• Weak online banking adoption
• 24/7 service accessibility	• Limited digital literacy among customers
• Strong customer trust as a state-owned bank	• Technical problems and service interruptions
• Mobile banking supports financial inclusion	• Dependence on some manual processes
• ATM services reduce workload and branch pressure	• Insufficient ATM coverage in remote areas
Opportunities	**Threats**
• Growth of smartphone and internet users	• Strong competition from private banks and MFS providers
• Expansion of cashless transaction culture	• Cybersecurity threats and fraud risks
• Government support for digital finance	• Poor network infrastructure in some areas
• Opportunity for technology upgrades	• High cost of continuous technological upgrades
• Fintech partnerships for innovation	• Changing customer expectations for faster services

Explanation of SWOT Analysis

Strengths

Rupali Bank PLC has introduced multiple digital banking channels such as Online Banking, Mobile Banking, and ATM Services, which improve customer convenience and operational efficiency. Its 24/7 service availability allows customers to perform transactions anytime. Mobile banking increases financial inclusion in both urban and rural areas, while ATM services reduce branch congestion. As a state-owned bank, Rupali Bank also enjoys strong customer trust and reliability.

Weaknesses

Rupali Bank PLC still lags behind private banks in digital banking development. Online banking has low customer adoption due to limited awareness and digital literacy. Technical issues like network failures, ATM downtime, and cash shortages reduce service reliability, while some manual processes and limited rural ATM coverage also create challenges.

Opportunities

The growth of smartphones, internet access, and cashless transactions creates strong opportunities for digital banking expansion. Government support, technology upgrades, ATM expansion, and fintech partnerships can help Rupali Bank improve customer satisfaction and increase digital banking adoption.

Conclusion

The SWOT analysis shows that Rupali Bank PLC has strong potential for digital banking growth. By improving technology, customer awareness, and service quality while reducing risks and competition, the bank can enhance customer satisfaction and overall digital banking performance.

Chapter-Seven

RECOMMENDATIONS AND CONCLUSION

7.1 Recommendations

Based on the analysis of digital banking services and their impact on customer satisfaction at Rupali Bank PLC, Kanainagar Branch, several recommendations can be made to improve service quality, operational efficiency, and overall customer experience.

First, the bank should focus on strengthening its digital infrastructure. A strong and reliable digital system is essential for smooth banking operations. The bank needs to improve server performance, internet connectivity, and network systems to reduce system downtime, transaction delays, and technical errors in online banking, mobile banking, and ATM services. Proper maintenance of software and hardware should also be ensured so that customers can enjoy uninterrupted services. This will increase customer trust and satisfaction.

Second, customer awareness and digital literacy should be improved through regular awareness programs and training sessions. Many customers, especially in rural and semi-urban areas, are still not fully familiar with digital banking services. The bank should organize workshops, branch-level demonstrations, and educational campaigns to help customers understand the benefits and procedures of using mobile banking, internet banking, and ATM services. Brochures, SMS notifications, and video tutorials in simple local language can also help customers use digital banking more confidently. Third, the bank should strengthen cybersecurity measures to protect customer information and digital transactions. With the increasing use of digital banking, risks such as fraud, phishing, hacking, and unauthorized access are also increasing. The bank should use multi-factor authentication, biometric verification, strong password systems, and secure encryption methods to improve safety. Regular security monitoring, system updates, and customer awareness about online fraud prevention are also necessary to build customer confidence. Fourth, the user interface of digital banking platforms should be improved to make them simpler and more user-friendly. Many customers face difficulties while using mobile apps or internet banking because of complicated processes and unclear instructions. The bank should ensure easy navigation, quick transaction steps, multilingual support, and simple design so that customers of all age groups can use the services easily. A better user experience will encourage more customers to adopt digital banking services.

Fifth, customer support services should be made faster and more responsive. Customers often face problems such as failed transactions, login issues, ATM errors, and delayed service responses. The bank should introduce efficient complaint handling systems, 24/7 helpline services, and quick problem-solving mechanisms. Prompt support will improve customer satisfaction and strengthen trust in digital banking services. Finally, ATM services should be expanded and modernized to improve accessibility and convenience. More ATM booths should be established in important and underserved areas so that customers can access cash easily. Regular maintenance, proper cash supply, and technical support should be ensured to reduce ATM service interruptions. Modern features such as cash deposit machines, cradles withdrawals, and faster transaction processing can further improve customer convenience.

7.2 Conclusion

The study on the evaluation of digital banking and its impact on customer satisfaction at Rupali Bank PLC, Kanainagar Branch, clearly indicates that digital banking has become an essential and inseparable component of modern banking services. In today's competitive banking environment, customers expect fast, secure, and convenient financial services, and digital banking plays a vital role in meeting these expectations. Services such as online banking, mobile banking, ATM facilities, debit and credit card services, SMS banking, and internet-based transactions have significantly transformed the traditional banking system by reducing dependency on manual branch-based operations.

The findings of the study reveal that digital banking services have positively influenced customer satisfaction in several important areas. Customers are able to perform transactions more quickly, access banking services at any time and from any location, and avoid long queues and delays associated with traditional banking procedures. This has improved not only customer convenience but also the overall efficiency of banking operations. Among all digital channels, mobile banking has emerged as the most popular and rapidly growing service because of its flexibility, user-friendliness, and widespread accessibility, especially among younger and working customers.

The research also shows that customers generally hold a positive perception of Rupali Bank PLC's digital banking services, particularly regarding transaction speed, account accessibility, and service availability. ATM services and online fund transfers have also contributed significantly to customer trust and satisfaction. Moreover, digital banking has helped the branch reduce operational pressure, improve service delivery, and strengthen customer relationships through faster response and better communication.

However, despite these positive outcomes, several challenges still remain. Technical problems such as network failures, server downtime, transaction delays, and ATM service interruptions sometimes create customer dissatisfaction. Security concerns, including fear of fraud, cyber threats, and lack of awareness about safe digital banking practices, also reduce customer confidence. In addition, some customers, particularly elderly people and rural users, face difficulties due to limited digital literacy and lack of familiarity with modern banking technologies. These issues indicate that digital banking development requires not only technological advancement but also strong customer support and continuous education.

The study further concludes that digital banking contributes significantly to the operational efficiency, competitiveness, and long-term sustainability of Rupali Bank PLC. By adopting advanced digital solutions, the bank can reduce transaction costs, improve service speed, and increase customer retention. In the current era of financial technology and rapid digital transformation, banks that fail to improve their digital services may struggle to remain competitive in the market.

In conclusion, digital banking is not only a service improvement tool but also a strategic necessity for sustainable banking growth. With proper planning, continuous innovation, and customer-centered service development, Rupali Bank PLC can further strengthen customer satisfaction, enhance trust, and establish a stronger position in the highly competitive banking sector.

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