

DIGITAL BANKING TRANSFORMATION AND CUSTOMER ADOPTION AT UTTARA BANK PLC.

An Analysis of Service Quality and Operational Efficiency

Uttara Bank PLC.

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Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration



14 December, 2025

Internship/Project Report Approval Form

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INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Uttara Bank PLC.

Internship /Project Report Topic: Digital Banking Transformation and Customer Adoption:
An Analysis of Service Quality and Operational Efficiency at Uttara Bank PLC

Term (Tick one):

☐ Spring 2025

☐ Summer 2025

☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☐ Approved

☐ Not Approved

☐ Partial Re-write

☐ Full Re-write

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Letter of Transmittal

December 14, 2025

Shajedul Alam
Senior Lecturer
ULAB School of Business (USB)
University of Liberal Arts Bangladesh (ULAB)
688 Beribadh Road, Dhaka 1207

Subject: Submission of Internship Report on "Digital Banking Transformation and Customer Adoption: An Analysis of Service Quality and Operational Efficiency at Uttara Bank PLC"

Dear Sir,

It is my pleasure to inform you, with due respect, that I have completed my internship in Uttara Bank PLC, Satmasjid Road Branch, successfully. I have written my internship report titled as “Digital Banking Transformation and Customer Adoption: An Analysis of Service Quality and Operational Efficiency at Uttara Bank PLC”, to fulfill the requirements of the Bachelor of Business Administration (BBA) program at the University of Liberal Arts Bangladesh (ULAB).

This report is an I have tried to combine the theories and concepts learned throughout the study of BBA with the practical experience acquired during my 3 month internship, in order to present a clear and meaningful analysis of digital banking transformation at Uttara Bank PLC.

I would like to say that I do hope that this report addresses your expectations and the necessary academic standards, and I am also looking forward to your helpful feedback.

Thank you for your continuous support and supervision throughout this internship journey.

Sincerely,

Tomal Halder
ID: 221011210
Bachelor of Business Administration (BBA)
ULAB School of Business (USB)
University of Liberal Arts Bangladesh (ULAB)

Acknowledgement

I would like to express my sincere gratitude to all those who supported me in completing this internship report.

First, I am grateful to God for giving me the strength and patience to finish this work.

I would like to thank my academic supervisor, Mr. Shajedul Alam, Senior Lecturer, ULAB School of Business, for his continuous guidance, helpful suggestions, and constructive feedback, which greatly improved the quality of this report.

I am also thankful to Mohammad Moshuir Rahman, Assistant General Manager and Branch Manager of Uttara Bank PLC, Satmasjid Road Branch, for giving me the opportunity to complete my internship at this respected institution.

I sincerely appreciate the cooperation of the staff members at Uttara Bank PLC, Satmasjid Road Branch, especially Ms. Israt Tanjim, Principal Officer and 2nd Officer, Ms. Jayti Biswas Chati, Ms. Nahida Parvin, Ms. Anjuman Ara, and Ms. Fateha Tania (all Principal Officers), for sharing their knowledge, answering my questions, and helping me understand daily banking activities.

I am grateful to the Career Services Office (CSO) at ULAB for their support in the internship period and providing necessary guidance. I also thank all the customers who participated in my survey and shared their honest opinions.

Finally, I am deeply thankful to my family and friends, their support has been the foundation of my academic journey and achievements.

Despite my limited professional experience, I have made a sincere effort to prepare a comprehensive and insightful internship report that reflects genuine learning and analysis. Any shortcomings in this report are entirely my own, and I remain open to constructive feedback for further improvement.

Table of Contents

Internship/Project Report Approval Form	ii
PLAGIARISM DECLARATION	iii
Letter of Transmittal	iv
Acknowledgement	v
PART-A	1
CHAPTER 1: INTERNSHIP PREPARATION	1
1.1 Motivation plan to do the internship and learning from this	1
1.2 The internship search process and why this organization	1
1.3 The internship interview experience	2
1.4 About the organization	2
CHAPTER 2: ABOUT THE INTERNSHIP	3
2.1 Position, Office Environment, and Job Duties	3
2.2 Skills Learned and Contributions	4
2.3 Relating Academic Learning to Internship Roles	4
CHAPTER 3: SELF REFLECTION	5
3.1 Likes and Dislikes of the Internship	5
3.2 How I Could Improve and Be Better Utilized	5
3.3 Insights for Future Roles and Internship Program Improvement	6
CHAPTER 4: PERSONAL DEVELOPMENT PLAN	6
4.1 Personal Development Plan and Career Goals	6
4.2 Technical and Interpersonal Skills to Develop	7
PART-B	8
Executive Summary	8
CHAPTER 1: INTRODUCTION	9
1.1 Research title	9
1.2 Research objective	9
1.3 Background of the study	9
1.4 Problem statement	10

CHAPTER 2: METHODOLOGY	11
2.1 Type of research	11
2.2 Research design	11
2.3 Methods for sampling, data collection, and analysis	11
CHAPTER 3: FINDINGS AND DISCUSSION	13
3.1 Customer Digital Banking Adoption and Customer Demographics	13
3.2 Staff Perspectives on Operational Impact	15
3.3 Integrated Analysis	17
CHAPTER 4: RECOMMENDATIONS	17
CHAPTER 5: CONCLUSION	19
References	vi
Appendix	vii

PART-A

CHAPTER 1: INTERNSHIP PREPARATION

1.1 Motivation plan to do the internship and learning from this

From the beginning of the BBA program, the internship part seemed like the most practical bridge between classroom theories and the real economy in Bangladesh. I was very much excited for this internship because I believed this is the bridge between classroom and workplace. This experience would help me to understand how a company practically their works, not just only the theory. In my classes, I had learned about customer service, finance, digital systems, and business communication, but I felt I needed to see how these concepts work in real situations. My goal was to learn how an organization operates daily, how they serve customers, how it is used, and what skills are required in a professional financial environment.

1.2 The internship search process and why this organization

I started the search for my internship by preparing a resume with the help of my university's Career Services Office (CSO). They guided me in editing my CV and preparing for interviews. After that, I applied to several organizations like BRAC bank, and some more.

Later by my family connection I got to know about the recruitment of interns at Uttara Bank PLC, Satmasjid Road Branch. My family asked me if I am interested to join it, as I was targeting banks mainly so I applied to it because it is a well known and trusted bank in Bangladesh. It has a big customer base and handles many financial services every day. Even my mother has a account at this bank. Also the main thing that made me feel more interested that Uttara bank came in the top 10 list of, which currently have a good financial health. . I believed this environment would give me strong learning opportunities in customer interaction, and operational tasks.

1.3 The internship interview experience

My interview for the internship was simple but professional. The branch manager asked me questions about why I wanted to join the bank, what I expected to learn, and what skills I could bring. They also asked me some general questions about banking, any relatable previous experiences, and my study background. The interviewing process was relaxed, and the manager explained that the internship would enable me to get practical skills and experiences. After a few days, by a mail from the branch at Satmasjid Road informed me that I was selected.

1.4 About the organization



Uttara Bank PLC.

Uttara Bank PLC is a well established and old private commercial bank in Bangladesh and has served customers in Bangladesh since long. The bank provides various financial services such as savings accounts, current accounts, fixed deposit receipts (FDR), deposit pension schemes (DPS), various kinds of loans, foreign remittance platforms, ATM, and modern online banking services that include mobile banking, internet banking, also debit or credit card services. It is trusted by individual and corporate customers due to its reputation and years of experience in the banking industry.

I am doing my internship at the Satmasjid Road Branch which is an active and busy branch. People comes for various works such as cash deposits, withdrawals, account opening, cheque related services, digital banking assistance, loan inquiries, and remittance transactions. The branch is located in a key commercial and residential part of the city, so it is served by a wide range of customers, such as students, business owners, service holders, and senior citizens.

The branch is divided into four sections, each responsible for different activities. These are the general banking section where majority of customer related services are done, cash section where day to day cash transactions are processed and the foreign exchange section where remittance services and international transactions are done and the last one is advanced

banking whose main task is to maintain relationships, approving loans. All the sections collaborate in order to make banking processes and dealing with customers smooth.

I worked in various sections of the banking system and to see how each section of the bank plays a role in the overall operations of the branch. During my internship, I had the opportunity to transfer between sections, train under skilled employees, and have a good understanding of how different banking operations are carried out in practice.

Throughout my internship period, I was able to move between sections, learn from experienced staff, and get a clear idea of how various banking activities are performed in real life.

CHAPTER 2: ABOUT THE INTERNSHIP

2.1 Position, Office Environment, and Job Duties

During my internship, I mostly worked in the general banking department. On my first day, I received a short orientation about the branch, rules, security procedures, and behaviour guidelines. I got explained how different departments work and how an intern should support daily tasks. Then I got an introduction of everyone at my office and got to know about their performing roles also.

At first my everyday responsibilities included helping general banking department officers' with little tasks. Gradually after 2 weeks I started helping them by customer dealings with basic queries, guiding them to the right desk. I also helped customers fill out forms, and understand service requirements.

I also supported documentation tasks. This included updating customer information, checking if forms were correctly filled, arranging files, sorting daily reports, and entering data into the branch's internal banking system under supervision. I learned how to verify necessary documents for account opening. The work environment was busy, but the staff were friendly and allowed me to learn at my own pace.

2.2 Skills Learned and Contributions

This internship taught me a lot of valuable skills. I also enhanced my communication skills, particularly in describing the digital banking process to customers who were not very familiar with technology. I was taught how to solve problems when customers were confused or angry in a calm way. The new skills that I developed are customer dealing, professional behavior, teamwork, and time management.

The part that I did well was guiding several customers through mobile banking application of the bank. Most of the older customers did not understand digital services, so I showed to them step by step how to check balance, transfer money, or change passwords. I also assisted the branch in sorting out pending documents, and helping in the workload at four desks in the general banking department during the peak hours. Because I mostly worked at the general banking department so I know their works well and can do efficiently. Sometimes customers asked to be given written guidelines on how to use mobile banking, I made them a basic guide, and the employees found it useful were able to use it later as a guide.

2.3 Relating Academic Learning to Internship Roles

My education helped me to understand my classroom theory with real life practice in my internship. The concepts of business communication that I acquired in the university have assisted me in being polite, listening, and providing direction to the customers in a patient and respectful manner. My marketing skills also came useful in terms of explaining the customers who were unsure or reluctant to use the digital banking services, such as mobile banking and online transactions.

Communication skills were also important because it helped me to speak out better and in a professional manner with the customers and the employees. Moreover, the different concepts from different courses helped me to understand the manner in which the workflow within the branch is structured.

So this internship was an opportunity to practically use what I studied at university and get the real experience which made my academic knowledge more significant and complete.

CHAPTER 3: SELF REFLECTION

3.1 Likes and Dislikes of the Internship

My internship was a great experience. I liked interacting with customers and solving their issues, helping them as much possible. I enjoyed the friendly atmosphere at the office. My colleagues were respectful and supported me in everything. The days were great, as I gained hands on experience on real tasks. I also liked the busy nature of the branch as I was able to see the wide variety of work.

But there were also some difficult things. There were also impatient customers who needed to wait in line. The bank system was sometimes slow and that pressured the staff and the customers. There were also repetitive tasks like checking forms and filing them with required details, which are important tasks of banking operations.

3.2 How I Could Improve and Be Better Utilized

At the beginning, I was slow in understanding the work processes, like filling certain forms or navigating banking working procedures. I got better over time, but I could have gotten along faster, had I prepared more in advance. I also believed that I learn more if they provided me more time in advanced department to enhance my knowledge, particularly regarding the loan processing and advanced digital banking services.

By providing a brief structured training on the first week, the organization could use the interns more effectively. This would help the interns in learning the system of the bank, flow of customers and rules more fast. It might also enable the interns to operate in different departments to know more about how banks work.

Through this internship, I found that I would like to keep enhancing my communication and digital skills. I would like to improve my ability on handling stressful situations better and becoming more confident in providing quick solutions.

3.3 Insights for Future Roles and Internship Program Improvement

The organization should work on its internship program by providing a small handbook, which is easy to understand to the interns. The handbook will contain simple guidelines like banking procedures, filling in forms, account opening procedures, basic customer service procedures, and just some guidelines on how to use digital banking systems. This would save time and make interns more confident and ready as soon as possible.

The branch might also schedule the short feedback sessions every week during which the interns will be able to discuss what they have learned, ask questions, and discuss with the supervisors. Such meetings would help interns to realize their mistakes, also by this they can develop quicker, and be more useful to the team. It would also enable the organization to track the progress of the intern and give him some support where necessary.

This internship experience allowed me to realize my strengths and the aspects that I need to improve. It also helped me have a better understanding of the skills that I need to concentrate on in the next stage of my professional life.

CHAPTER 4: PERSONAL DEVELOPMENT PLAN

4.1 Personal Development Plan and Career Goals

This internship helped me to realize where I would like to go in my career. Firstly I am planning of my personal development, it is to continue working in the area of enhancing my technical knowledge as well as the practical knowledge of the banking operations. I will take brief online courses on the software used in online banking. This will help me to develop a better base of future job duties.

Along with this, I want to continue learning about banking software, mobile banking platforms, and digital financial services, because most banks today are shifting towards technology based operations. To build confidence, I also plan to participate in university activities, group projects, and workshops that can help me practice communication and teamwork.

My long term career goal is to work in a bank or financial institution in positions such as customer service officer, digital banking support, or data and operations assistant. Over time,

I hope to grow into a more specialized role in digital banking operations or financial data management. This step by step development plan will help me build a strong, stable, and future ready career in the financial sector.

4.2 Technical and Interpersonal Skills to Develop

To secure good employment, I need to develop both technical and interpersonal skills. Technically, I would like to enhance my computer knowledge, also will learn how to operate banking software without fear and gain knowledge of digital financial products like mobile banking, internet banking and online security processes. These technical abilities are necessary since nowadays the banks are highly dependent on the digital tools and automated systems.

On the interpersonal level, I would like to improve my communication skills to be able to communicate with the customers in a clear and professional way. I would also like to become more patient, empathetic and problem solver, as it is essential when it comes to customers who may feel pressured. Furthermore, I wish to enhance my teamwork, time management, and confidence so as to be able to collaborate with colleagues and perform duties on my own.

With the development of both these sets of skills, I will be more well equipped to take on the entry level jobs within the banking industry and will feel more assured about my capability to expand further in my profession.

Part B

Executive Summary

This research shows the effects of digital banking change on operational efficiency and customer satisfaction in Satmasjid Road Branch of Uttara Bank, PLC. It was conducted in my three month internship period which is from 5th October 2025 to 5th January 2026. It was a mixed method study, a combination of quantitative customer survey containing of 40 customers and a qualitative staff survey of 20 employees, to give a comprehensive concept of the adoption of digital banking and implications to the organization.

This study reveals that despite the fact that digital banking has gained extremely favorable rates of adoption. This survey found that 90% of the customers are already using at least one digital service, yet the survey revealed that there are still certain problems with this such as, the way the user interface is designed, the quality of customer service, and the stability of the technological infrastructure. Customers appreciate comfort and time saving options but have challenges navigating and lack of support.

Employees reported the positive changes in the speed and productivity of transactions, though they complain about lack of training in troubleshooting, lack of good technological infrastructure and interdepartmental communication problems.

Strategic interventions proposed in the research include, enhancement of user interface design, customer support systems, large scale training of the entire staff and enhancement of technological infrastructure. The suggestions will be useful in bridging the gaps between theoretical and practical applications of digital banking that will result in improved operational efficiency and customer satisfaction.

CHAPTER 1: INTRODUCTION

1.1 Research title

Digital Banking Transformation and Customer Adoption: An Analysis of Service Quality and Operational Efficiency at Uttara Bank PLC

1.2 Research objective

The primary objective is to find how digital banking services influence the effectiveness and client satisfaction in Uttara Bank PLC. They are:

- To compare the customer awareness level, the adoption rates and the customer satisfaction with the digital banking service.
- To determine how to increase operational efficiency according to the staff perspectives.
- To note the issues of customers and employees in the digital banking system.
- To test the quality of digital services and customer trust.
- To give evidence based suggestions on how to make digital banking more effective.

The research answers two questions. Firstly, it informs Uttara Bank what exactly it should know in order to make better business decisions. Secondly, it provides the whole banking sector in Bangladesh with some real life examples and statistics concerning the hard work to modernize and become digital.

1.3 Background of the study

The banking industry of Bangladesh is shifting fast to digital services. This change occurred due to three primary factors which included the governmental programs of Digital Bangladesh, the help of Bangladesh Bank which is the central bank and the desire of customers to have more advanced banking services. The COVID-19 pandemic makes the situation even faster, as individuals could not visit banks physically, and had to use digital services instead.

As one of the oldest private banks in Bangladesh, Uttara Bank PLC was established in 1965 and currently has more than 250 branches throughout the country, which is why it has a rather difficult task to keep its traditional banking systems and at the same time modernize. The bank has a wide range of customers who include the older generation who enjoy going to the branches and young professionals who enjoy digital applications which are easy to use.

The Uttara eWallet mobile app, Internet Banking to transfer money like RTGS, BEFTN, EFT, ATMs across the country, debit and credit cards, and links to mobile payment services such as bKash and Nagad are some of the digital services offered by Uttara Bank.

But the question to focus on is, who actually is using these services and are they satisfied with it? Are these electronic tools used for the efficient running of the bank?

A good site to conduct this research would be the Satmasjid Road Branch, Dhanmondi. It is located in a business and residential neighborhood, and has a wide range of customers like regular people, small business enterprises, corporate, students and retired elderly people. Such diversity allows examining the way digital banking is being adopted by various age groups, occupations, and tech knowledge levels.

1.4 Problem statement

Research Question: What is the impact of digital banking on the efficiency of operations, customer satisfaction and service quality at Uttara Bank PLC?

Problem Statement: Uttara Bank has already invested heavily in its digital banking base and actively provided digital services to its customers, yet there are gaps between the value it promises and the actual experiences of its consumers. Customers face usability problems, technical malfunctions and insufficient support from staffs. Staffs realize the potential of digital banking these days, but have difficulties with lack of training, old systems, and lack of coordination that restrict their effectiveness in serving the customers.

This causes a number of issues. Dissatisfaction of the customers can lead them to other rival banks that have better digital products. If digital services don't work as planned, the bank's big technology investments won't give good returns. The bank needs to understand exactly

what's working and what's not working. Without this knowledge, the bank won't know where to focus its improvement efforts.

CHAPTER 2: METHODOLOGY

2.1 Type of research

The research method used in this study is descriptive and analytical in nature, as it provides a systematic recording of the existing state of affairs, such as, who has been using digital banking and the frequency of use, what issues have been encountered, and to what extent they have been satisfied, and how the variables are related to each other. Like, the relationship between age and digital adoption, or dimensions of service quality and overall satisfaction.

2.2 Research design

The research design applied in this study, is a mixed methods of research design which is a combination of both quantitative and qualitative research designs. The quantitative part involved in the structure of customer surveys that gathered numerical information about demographics, usage habits and satisfaction scores. The qualitative element used semi structured interviews with the staff that collected in depth views on the changes in operations, training experiences, and suggestions on improvement. This method gives a good amount data on the statistical trends and depth based on the contextual knowledge.

2.3 Methods for sampling, data collection, and analysis

Sampling Methods

- **Customer Survey:** The sample of the survey was chosen by convenience as 40 customers who visited the Satmasjid Road Branch at the internship period. Although convenience sampling was used, purposive aspects were also considered by choosing customers with a target by approaching them as they represented different

demographic groups in order to represent different views among different age groups, gender and occupation.

- **Staff Interviews:** In this study, a sample was used to choose 20 employees according to their job positions and their experience in digital banking operations with preference to those employees who frequently encounter digital banking procedures or customer requests. The sample comprised the employees of diverse time frame (3 to 21 years) and the levels of digital banking involvement (3 to 10 years).

Data Collection Methods

- **Customer Survey:** A questionnaire was used, which included demographics (age, gender, and occupation), awareness and usage (awareness levels, services used, usage frequency), satisfaction measures (5 point scale ratings), benefits, and challenges (Multiple choice and open ended questions), trust and security ratings, and improvement suggestions. A survey in English was done at the preference of the respondent which took 5 to 7 minutes. It was a voluntary participation that was confidential.
- **Staff Interviews:** The semi structured interviews that last 15 20 minutes discussed the professional background, knowledge of digital services, understanding of how digital banking affects operations, likelihood of recommending the bank to customers, obstacles encountered and suggestions to improve. The interviews were held at the off peak times and the notes were taken to be analyzed.
- **Secondary Data:** This data is gathered through annual reports of Uttara Bank, Bangladesh Bank circulars, industry reports on digital banking trends, academic research papers, and news articles on digital initiatives.

Data Analysis Methods

- **Quantitative Analysis:** Descriptive statistics in excel were used to analyze the customer survey data through frequency distributions, measures of central tendency, cross tabulations to establish a relationship between variables and visual representation using charts and graphs.

- **Qualitative Analysis:** The staff interview data were analyzed in a few simple steps. First, the answers were read carefully to get familiar with what people said. Then common ideas were found and grouped into bigger themes. Finally, these themes were interpreted to understand what they reveal about staff experiences.
- **Integration:** Results of the two analyses were combined in the interpretation process, seeking convergence points where there were similarities in the views, divergence where the views differed and complementation where the results of one data source generated patterns in the other.

Ethical Considerations

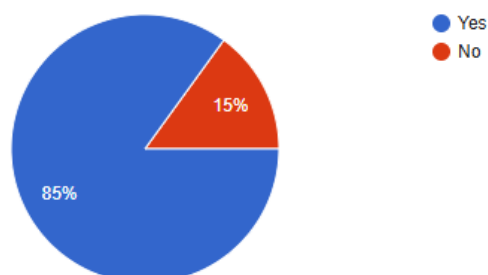
All participants were told about the intentions of research and that the information would be utilized only on academic purposes. It was not compulsory and there were no incentives to participate. The confidentiality was ensured by not capturing the personally identifiable information beyond the basic demographics. Information was kept in a safe place and could be accessed by the researcher only. The study was done through the full cooperation of the Uttara Bank PLC management and agreed on by the faculty supervisor.

CHAPTER 3: FINDINGS AND DISCUSSION

3.1 Customer Digital Banking Adoption and Customer Demographics

A total of 40 responses were obtained in the survey, 27.5% of (18-30 years), 22.5% (31-45 years), 32.5% (46-60 years), and 17.5% (above 60 years). The ratio of gender was 56.4/43.6 males and females respectively. There was a diversity in occupations 22.5% were employees in the private sector, 25% students, 15% self employed/business owners, 22.5% retired, 7.5% government employees and 7.5% others.

Do you use Uttara Bank PLC's digital banking services?
40 responses

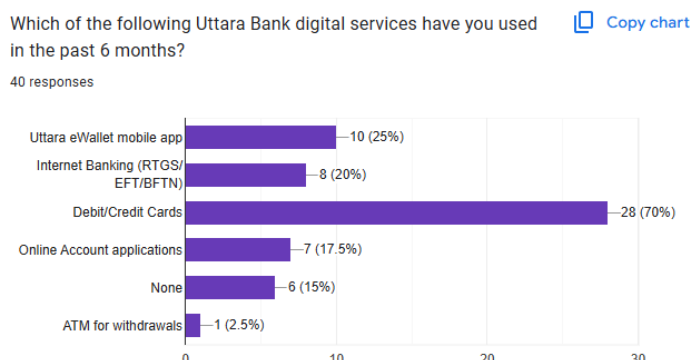


The adoption rates were also very high: 85% responded that they used at least one digital service with only 15% responding that they did not use any. There were

however gaps in the awareness levels with the highest percentage age of 12.5 being fully aware of the entire digital service portfolio, 77.5 % somewhat aware, and 10 % not aware. This disparity between high usage and moderate awareness indicates that the customers are using simple services, but they do not know that they have the full spectrum of options.

Service Usage Patterns

The most popular were Debit and Credit Cards (70%), Internet Banking (20%), Uttara eWallet app (25%), Online Account Applications (17.5%), and specialized services such as SMS Banking and Foreign Exchange were less popular.



The frequency of use was mixed 32.5% used on a daily basis, 45% used on a weekly basis, 20% used on a monthly basis, and 10% never used (though had accounts). The frequent transactions were mostly done by the daily users who were mostly self employed and business owners.

Customer Satisfaction

The overall satisfaction was 3.78 out of 5 with 5.3 % of the respondents being highly satisfied gave rating 5, 73.7 % satisfied gave rating 4, 18.4 % neutral gave rating 3 and 2.6 % dissatisfied gave rating 1. Certain service ratings were ATM services 4.0 and Debit/Credit Cards 3.5.

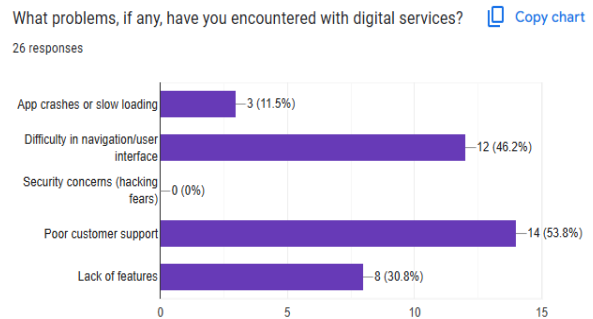
Perceived benefits:

- Convenience (anytime access): 55.3%
- Easy transaction tracking: 63.2%
- Time savings: 42.1%
- Better security than cash: 31.6%
- Cost savings (no visiting the branch): 21.1%

Challenges and Problems

Although there is positive satisfaction, customers noted that great challenges were encountered

- Bad customer service: 53.8% most common complaint, hard to contact support, slow response time, no troubleshooting instructions.
- Troubled navigation/user interface: 46.2% overall age demographics baffling menus, obscure terms, more than necessary steps to perform standard transactions.
- Absence of features: 30.8% the competing banks provided the functionality that was not available in the services of Uttara Bank.
- Crashing of apps or lagging to load: 11.5% technical stability problems undermining confidence in reliability.



Trust, Security Perceptions.

Digital service trust was 4.0/5 with 15.8 % of the respondents rating trust as 5 (very high), 65.8 % as 4 (high), 15.8 % as 3 (neutral) and 2.6 % as 1 (very low). The trust levels were higher than the satisfaction levels which implies that technical security is not the main obstacle but the quality of user experience and customer service is more important.

3.2 Staff Perspectives on Operational Impact

Twenty employees were 75 % of General Banking and 35 % Foreign Exchange with the positions of 40 % Principle Officers, 45 % Senior Officers, 5 % Assistant Officers and 5 % Assistant General Manager. The years of employment at Uttara Bank were between 3 and 21 (mean: 10.3) and the years of engagement in digital banking were between 3 and 10 years (mean: 6.5).

The level of familiarity with digital services was 4.35 out of 5. Handling frequency of digital processes 85% dealt with digital banking on a daily basis, 15% on a weekly basis.

Impact on Operational Efficiency: Staff rated the survey with operational impact statements in a 5 point scale:

- **Transaction processing time reduction:** the mean is 4.25, which represents that digital banking reduced processing time by at least 20%
- **Staff productivity increase:** the mean is 4.0 which shows that digital banking increased capacity to handle more customers per hour
- **Error minimization:** the mean is 4.1 which represents that digital banking minimized transaction and record keeping errors
- **Inter departmental coordination:** over here mean is 3.8 (lowest), shows digital banking's impact on coordination with IT/Compliance less clearly positive

Customers Recommendation: It shows that 3.9 out of 5 rating for recommending the bank, based on staff interactions, showing mostly good things about the bank, but there are still some things that could be better.

Barriers Staff Face

- **Limited training on troubleshooting:** 90% mentioned about basic orientation provided but lacked deep technical training for independent problem diagnosis.
- **Customer digital literacy gaps:** 75% said that good amount of time spent on basic digital literacy education
- **Outdated technology/infrastructure:** 60% told about the slow system performance, connectivity issues, and poor infrastructure
- **Communication gaps between departments:** 55% mentioned particularly IT delays, unclear resolutions

3.3 Integrated Analysis

A combination of customers and staffs thoughts are:

- **Similarity in perception of advantages:** The two groups are similar in their perception of digital banking benefits, which are, convenience, saving of time and improvement of efficiency, which supports the digital transformation strategy.
- **Intersection on issues:** The two issues share common issues, which include the quality of support, technological limitations, and usability issues. This overlap makes the arguments supporting the importance of these areas stronger.
- **Root cause clarity:** Employee feedback clarifies customer frustrations. Poor support indicates lack of troubleshooting training and IT communication interruptions in the staff. The problem of navigation can be explained by the fact that the old technology platforms are not updated.
- **The training support nexus:** Staff members will be unable to offer effective support without substantial knowledge of troubleshooting and clear channels of communication about IT. To enhance customer experience, the staff capabilities have to be enhanced.
- **The digital literacy challenge:** Customer reports of digital literacy deficiencies put moderate awareness rates into perspective. The number of customers who consume simple services and do not research higher level features is very large because of the lack of baseline digital skills.
- **Base of trust:** High trust with moderate satisfaction gives optimistic basing. The customers have confidence in the security of Uttara Bank, they are angry about usability and service fixing execution instead of restoring trust.

CHAPTER 4: RECOMMENDATIONS

1. Improve the User Interface and Platform Usability.

- **Implementation:** UX audit of online platforms. UX means user experience, it is to perform user testing with different groups, adopting mobile design, reduce menu

design with simple language, offer contextual assistance in applications, and create a perpetual feedback system.

- **Reasons:** 37.5% had navigation challenges across all demographics. Employees say the confusing system screens discourage them and create a heavy workload because they have to give a lot of extra support.

2. Enhance Customer Service Systems.

- **Implementation:** Establish specific digital banking helpdesk, with technical trained specialists, tiered support system, like

Level 1: branch staff;

Level 2: specialized helpdesk/IT hotline

This looks like a well established services regarding response time, elaborate knowledge base, multiple channels of support, and feedback after support.

- **Reasons:** The most common complaint of 45% was poor support and 90% of staff cited that there were gaps in training as the barriers.

3. Invest in Intensive Training Programs of the staff.

- **Implementation:** Develop multilevel training program (basic, intermediate and advanced), hands on training on troubleshooting situations, training on the concepts of underlying technology, carry out regular refresher training to update training, develop train the trainer training programs and develop certification to recognize advanced skills.
- **Reason:** 90% of the employees cited insufficient training in troubleshooting as the main obstacle to quality customer support.

4. Modernize Technological Infrastructure.

- **Implementation:** Conduct extensive technology audit, shift to cloud based infrastructure, modernize branch computers and network connectivity, introduce effective testing procedures, for efficiency.
- **Reason:** 60 % of employees reported outdated technology as an obstacle, and 12.5 % of clients were able to crash or have a slow load.

5. Introduce Customer Digital Literacy Program.

- **Implementation:** Design customer specific educational materials, offer education in a variety of formats like video tutorials, printed instructions, SMS tips, one on one coaching. This collaborate will encourage customers to attend and participate and evaluate the success of the assessment.
- **Reason:** 75 % of employees reported customer digital gaps as a barrier, and mere 12.5 % of clients were well informed of the existing services.

6. Enhance Interdepartmental Coordination.

- **Implementation:** Have shared system with transparency on issues status, have regular coordination meetings between branches and ICT team, develop clear paths of escalation with set response time, have IT helps to zonal branches and promote change that treats the branch staff as internal customers.
- **Reasons:** 55% of employees indicated communication barriers with IT as a reason why issues facing customers could not be addressed in time.

7. Implementation Priorities

Phase 1 (3 months): Customer support infrastructure and staff training programs, need mostly organizational input, solve most common complaints.

Phase 2 (6-12 months): Customer digital literacy projects and redesign of the user interface needs planning and development time.

Phase 3 (12-24 months): Technology infrastructure, modernization needs huge investment and extended periods but places to ensure long term competitive advantage.

CHAPTER 5: CONCLUSION

This study has analyzed the digital banking transformation at Uttara Bank PLC in terms of the customer experience and the operational efficiency in two perspectives. The results indicate a complicated situation: there are high adoption rates and well known advantages, but also there are high implementation gaps.

On the positive side, 90% customer adoption indicates effective promotion of the use of digital services. The level of trust (4.0 out of 5) is high, which means that it is trusted to be secure and reliable. Employees verify that it has operational advantages such as less

transaction processing time, enhanced productivity and lessened errors. These successes justify the strategy and give a basis to further development.

These gains are however threatened by persistent challenges. The quality of customer support, navigation challenges, and limitations of technological infrastructure make the interaction frustrating to the customers and technology infrastructure to the staff. The lack of connection between 90% usage and 12.5% full awareness will indicate that many customers are not getting full digital banking value. Employees are hindered by obstacles such as lack of sufficient training and advanced technology that can enable them to achieve desired quality of support.

The study shows that successful digital banking involves more than the use of technology platforms and adoption promotion. It requires a comprehensive solution in the areas of user interface design, customer training, staff ability building, support infrastructure, and maintenance of technology. Digital transformation is improvement that is on going based on the changing customer expectations and the technological opportunities. In the case of Uttara Bank, the road to go would be to focus on the areas of improvement where customer and staff opinions would intersect, such as support quality, usability, and technological reliability. By solving these core problems, the bank is able to change the current digital banking into both the frustration source and the true competitive advantage in the continuously saturated banking market in Bangladesh.

In the case of the banking industry in Bangladesh, in general, this study illuminates the conventional bank problems in the digital transformation. The outdated infrastructure, different customer groups with different levels of digital literacy, and cultures of organizations that develop on the basis of branch banking will have to change at the same time. Technology investment is not only necessary but also cultural change, skill development, and customer centric design thinking are also required to be successful.

The COVID 19 pandemic has promoted the use of digital due to the necessity, and it has opened up previously unseen opportunity to allow banks to serve customers in new ways and operate more effectively. Recent experience of Uttara Bank and other organizations provides them with a challenge to integrate the digital gains made during the pandemic time and introduce a systematic improvement of service delivery to the level that would maintain the use and create customer loyalty.

This research offers practical roadmap to the improvement of the effectiveness of digital banking with the specific interventions to the identified areas of pain. Through systematic implementation of suggested enhancements, Uttara Bank can fulfill the potential of digital transformation, namely, providing customers with improved customer experiences and operational efficiencies that will enhance competitive presence in the dynamic Bangladesh financial services environment.

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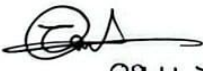
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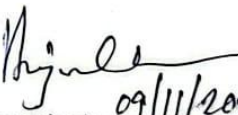
Appendix



INTERNSHIP PROPOSAL FORM

Name:	Tomal Halder
ID:	221011210
Department:	ULAB School of Business (USB)
Supervisor's Name (Faculty):	Mr. Shajedul Alam Senior Lecturer ULAB School of Business
Organization Name:	Utara Bank PLC.
Internship Title:	Digital Banking Transformation and Customer Adoption: An Analysis of Service Quality and Operational Efficiency at Uttara Bank PLC


09.11.2025
Student's signature & date


09/11/2025
Supervisor's signature & date

**Digital Banking Transformation and Customer Adoption:
An Analysis of Service Quality and Operational Efficiency at Uttara Bank PLC**

Uttara Bank PLC

Submitted by:

Name: Tomal Halder

ID: 221011210

Ulab School of Business

University Of Liberal Arts Bangladesh

Supervised by:

Mr. Shajedul Alam

Senior Lecturer

Ulab School of Business

University Of Liberal Arts Bangladesh

**An Internship Proposal Submitted in Partial
Fulfillment of the Requirements for the Degree
Bachelor of Business Administration**



Date of Submission:

9 November, 2025

Internship Organisation: Uttara Bank PLC

Branch Name: Satmasjid Road Branch

Address: Eastern Elite Center, 741 Satmasjid Road, Dhanmondi R/A, Dhaka 1209

Organisational Supervisor:

Israt Tanjim

Designation: PO & 2nd Officer

Contact Number: 01991144171

Email: satmasjidroad.manager@uttarabank bd.com

Duration of the Internship: 5 October 2025 to 5 January 2025

Description of Internship Organization

Overview of Uttara Bank PLC

Uttara Bank PLC is one of the oldest and most reputed private commercial banks in Bangladesh. It began operations in 1965 as a private bank in East Pakistan and was nationalized after the independence of Bangladesh in 1972. Later, in 1983, it was privatized again. Over the years, the bank has expanded its operations significantly and now operates through more than 217 branches across the country. It is also listed on both the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE).

The bank serves millions of customers, offering a wide range of financial products and services through both traditional and digital channels. Its strong customer base and nationwide presence have made it a vital contributor to Bangladesh's banking sector.

Core Products/Services

Traditional Services

- Savings, Current, and Fixed Deposit Accounts
- Personal, Home, Car, and Education Loans
- Small and Medium Enterprise (SME) Loans
- Business Banking and Corporate Accounts
- Foreign Currency Exchange
- Remittance and Money Transfer Services

Digital Services

- Uttara mCash: Mobile banking app for money transfer and bill payments
- Internet Banking: Access to account and transactions through online portals
- ATM Services: 24/7 cash withdrawals nationwide
- Debit and Credit Cards
- RTGS/BEFTN: Real-time electronic fund transfer
- Integration with Mobile Financial Services: like bKash, Nagad

Signature
09/11/2023

Management Structure

Uttara Bank PLC Satmosjid Road Branch is managed by Manager (AGM), and then comes out 2nd Officer, then the principle officer, and then Normal officers.

Description of the Internship Study

The study will be both descriptive and analytical, using a mixed-method approach that combines quantitative and qualitative data. The goal is to evaluate how digital banking impacts Uttara Bank's operational performance and customer satisfaction.

Methods to be Used

- Customer Surveys: To gather data on satisfaction, preferences, and challenges
- Staff Interviews: To understand operational improvements and internal perspectives
- Review of Reports: Annual reports, service usage data, and cost analyses
- Comparative Analysis: Comparison with other banks' digital performance

Objective of the Study

To analyze how digital banking enhances operational efficiency and customer satisfaction at Uttara Bank PLC.

Expected Benefits of the Study

For Uttara Bank PLC

- Identify customer preferences and pain points.
- Optimize cost structures and operational performance.
- Enhance the quality and reliability of digital services.
- Develop better strategies for future digital initiatives.

For Banking Industry and Bangladesh

- Contribute to the growth of digital financial inclusion.
- Support the government's "Digital Bangladesh" vision.
- Improve accessibility of financial services nationwide.

Purpose of the Study

The COVID-19 pandemic accelerated the adoption of digital banking in Bangladesh. However, many users still face difficulties such as lack of digital literacy, security concerns, and technical glitches. Uttara Bank, being one of the oldest institutions, faces the challenge of satisfying both traditional customers and tech oriented users. This study aims to bridge that gap by analysing real customer experiences and recommending practical solutions.

Data Collection Method

Primary Data

- **Customer Survey (40 respondents):** Demographic details, Awareness and usage of digital services, Frequency and satisfaction levels (scale), Issues faced and improvement

suggestions, Trust and perception of security. Collection Method: Surveys will be conducted at my working branch

- **Staff Interviews (20 employees):** Interviewees from digital banking, customer service, and operations teams. Focus on operational impact, training received, common customer complaints, and workflow changes.

Secondary Data

Uttara Bank's annual reports, Customer complaint logs and performance metrics, Bangladesh Bank circulars and publications, Academic research papers and industry analyses, News articles and comparative reports from other banks.

Sampling Method and Size

- Customer Survey: 40 customers age groups and user segments
- Staff Interviews: 20 employees selected based on their role in digital service operations.

Ethical Considerations

Participants will be informed about the study's purpose, Data will be used only for academic purposes.

Research Question

How does digital banking affect work speed, costs, customer satisfaction, and service quality at Uttara Bank PLC?

Aspects Covering

Speed and productivity improvements. Reduction in operational expenses. Satisfaction and trust in digital services. Reliability, convenience, and usability of digital platforms.

Timeline

Serial	Activity	Weeks											
		1	2	3	4	5	6	7	8	9	10	11	12
1	Consultation with Supervisors	*	*	*	*	*	*	*	*	*	*	*	*
2	Secondary Data Collection	*	*	*									
3	Services Record Collection	*	*	*	*	*	*						
4	Primary Data Collection				*	*	*						
5	Data Analysis							*	*				
6	Draft Report Writing									*			
7	Final Report Writing										*		
8	Report Submission												*



UTTARA BANK PLC.

PERSONNEL DEPARTMENT, HUMAN RESOURCES DIVISION

HEAD OFFICE: 47, Shahid Bir Uttam Asfaqus Samad Sarak, Motijheel C/A, Dhaka-1000

Phone: (02)223355784 & (02)223382153, PABX No. (02)223381163, Ext. 1212-1216, 1226.

E-mail: hrd@uttarabank-bd.com, pdtransfer@uttarabank-bd.com, Website: www.uttarabank-bd.com

HO/HRD/PD/INTERNSHIP/2025/ 1656

Date: 29-09-2025

The Zonal Head
Uttara Bank PLC.
Zonal Office
Dhaka North Zone
Dhaka.

Sub: Internship Programme for BBA student.

Dear Sir,

Please refer to your letter no- UBL/ZO/DNZ/INTERNSHIP/2025/4767 dated 23-09-2025 on the above subject.

In this connection, we would inform you that the management of the bank has been pleased to allow **Mr. Tomal Halder, Roll No. 221011210** a BBA student of University of Liberal Arts Bangladesh (ULAB) to do internship in our Bank for a period of 03 (three) months with immediate effect and the concerned student is hereby placed at our **Satmasjid Road Branch, Dhaka.**

Please advise the concerned BBA student to report at our Satmasjid Road Branch, Dhaka immediately on any working day.

Yours faithfully,

Sd/-

(Hossain Mohammed Shariful Alam)
Assistant General Manager

C.C. To:

1. Ms. Jennifer Hossain, Director-International Affairs, Alumni Affairs & In-Charge-Career Services Office, University of Liberal Arts Bangladesh (ULAB) for kind information and necessary action. This has a reference to their letter no. 055 dated 23-09-2025.
2. The Manager, Uttara Bank PLC., Satmasjid Road Branch, Dhaka for information and necessary action. He is advised to send us a copy of joining report of the intern student. He is also advised to extend all co-operations to the concerned student to complete his internship in all aspects of Banking & the concerned student be advised to follow strictly the office discipline, decorum, punctuality etc. during the internship period. He is further advised not to pay any honorarium to the concerned student during the internship period. Anything contrary to office discipline be informed to Personnel Department, Head Office, Dhaka.

Assistant General Manager

Survey Questions:

a. Customer survey: <https://forms.gle/h4ywBz7aR4WtgpvT7>

- What is your age group?
- What is your gender?
- What is your current occupation?
- Do you use Uttara Bank PLC's digital banking services?
- Are you aware of Uttara Bank's digital banking services (such as, Uttara eWallet app, Internet Banking, ATM, Debit/Credit Cards)?
- Which of the following Uttara Bank digital services have you used in the past 6 months?
- How often do you use Uttara Bank's digital services?
- Overall satisfaction with Uttara Bank's digital services?
- What are the main benefits you experience from using digital banking?
- What problems, if any, have you encountered with digital services?
- How much do you trust Uttara Bank's digital services for secure transactions?
- What improvements would you suggest for Uttara Bank's digital banking services?

b. Officers' survey: <https://forms.gle/vcdrQ5oznDPXMGAf6>

- Which department do you primarily work in?
- Which role you are currently working in?
- How many years have you worked at Uttara Bank ?
- How many years are you involved in digital banking support?
- How familiar are you with Uttara Bank's key digital services?
- How often do you handle digital banking processes?
- Which facility do you handle with clients?
- To what extent do you agree that digital banking has reduced overall transaction processing time by at least 20%?
- To what extent do you agree that digital banking has increased staff productivity (e.g., handling more customers per hour)?
- To what extent do you agree that digital banking has minimized errors in transactions or record-keeping?
- To what extent do you agree that digital banking has easy inter-departmental coordination (e.g., with IT/Compliance)?
- Based on interactions, rate how likely customers recommend digital services?
- What barriers do you face in addressing customer digital issues?

PART B.pdf

ORIGINALITY REPORT

3%	2%	1%	2%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to University of Liberal Arts Bangladesh Student Paper	1%
2	Submitted to BRAC University Student Paper	1%
3	www.frontiersin.org Internet Source	<1%
4	journal.baiust.ac.bd Internet Source	<1%
5	www.coursehero.com Internet Source	<1%
6	Komane, Neo. "Fashion Activism as a Vehicle for Social Awareness: Exploring Fashion Design Activism to Develop Principles That Can Inform Application to Practice Within a South African Context.", University of Johannesburg (South Africa) Publication	<1%

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