

The Impact of “Sonali e - Wallet” On Customer Services And Sonali Bank.

Sonali Bank

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



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Internship/Project Report Approval Form

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Letter of Transmittal

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December, 2025

Mr. [Parvez Mahmud, PhD](#),

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688 Beribadh Road, Mohammadpur, Dhaka - 1207, Bangladesh

Subject: Submission of Internship report on “The Impact of “Sonali e - Wallet” on Customer Services And Sonali Bank. ”

Dear Sir,

With due respect, I would like to submit my internship report on “The Impact of “Sonali e - Wallet” on Customer Services And Sonali Bank.” as a part of the requirements for completing my graduation. This report shows Sonali e - wallet value propositions in sonali bank’s customer’s life, who are Bangladeshi people’s also, which is a developing country.

Sincerely,

Kaniz Fatema.

ID: 211011119

Bachelor of Business Administration (BBA); Concentration: Marketing.

ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

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Part A

Chapter 1: Internship Preparation

1.1: Motivation To Do Internship and What I Expect To Get and Deliver In Internship:

Marketing is vital as it creates visibility and nurtures enduring connections with customers. Being a marketing student of Bachelors in Business Administration of University of Liberal Arts Bangladesh, the motivation to do internship is charged with a sense of purpose and that is, I wanted to boost my confidence in office and wanted to know how I can relate marketing theories with any kinds of office work. I expect to get it, that it will definitely help me to gain practical knowledge and help me to develop my professional skill. I can deliver an internship that leaves a positive impact as a marketing student, helping to articulate the unique value propositions of various services through using different marketing models that I learn from marketing courses.

1.2: Internship Search Process:

One day, my supervisor and I finalised my internship report topic on “Digital Marketing”. After a few days, I was fortunate to receive a call for an interview at Sonali Bank PLC, through a referral. At that time, I considered conducting my report on their mobile banking app “Sonali e- Wallet”. Thus, I send my CV and other necessary things to Sonali Bank PLC for further processing.

1.3: Internship Interview Experience:

Sonali Bank PLC, is one of the renowned banks in Bangladesh. The ticking clock echoed in my ears, each second amplifying my anxiety. I entered the head office of Sonali Bank PLC located at, 35 - 42, 44 Motijheel Road, Dhaka. My heart was dealing with anticipation for the interview and I felt restless also. The interview was conducted by my deputy manager, who inquired about my interest in working as an intern at Sonali Bank PLC as well as my academic background. I shared my interest in marketing during our discussion. She was taking some time while reviewing my resume which was a very tense moment for me, however I felt relieved when she informed me to go to the head office of Sonali Bank Staff College to get the required Managing Director’s signature on documents to officially join as an intern in Sonali Bank.

1.4: About The Organization:



সোনালী ব্যাংক লিমিটেড
Sonali Bank Limited



“Your Trusted Partner In Innovative Banking”

1.4.1 Introduction:

In the Bangladesh public bank service sector, Sonali Bank is the largest bank, established in 1972. It is the largest state-owned commercial bank. The bank was established under the “Bangladesh Bank (Nationalization) order” 1972. It means that the bank was created by an official government decree and was established as a fully Government - Owned institution. The bank has an authorized capital of TK.6,0000.00 crore and a paid-up capital of TK.3830.00 crore. Its swift code is, *BSONBDDH*.

1.4.2 Historical Background Of Sonali Bank PLC:

Before gaining independence in 1971, the country that is now Bangladesh was part of Pakistan, known as East Pakistan. In 1970, initially, Sonali Bank was formed by combining over the branches of three Pakistani Banks that were operating in East Pakistan:

- 1.National Bank Of Pakistan
- 2.Bank Of Bhawalpur
- 3.Premier Bank.

After the independence of Bangladesh, In 1971. The Sonali Bank was established in 1972. After the independence the Government of Bangladesh took over all the three banks that were operating under East Pakistan by using a powerful legal order: The Bangladesh Banks (Nationalization) Order, 1972 (President’s Order No.26 of 1972), on March 26, 1972. Through this, the Bangladesh Government nationalized Sonali Bank Limited and completed its creation. It was converted into a public limited company in 2007, originally being named Sonali Bank Limited, and later becoming Sonali Bank PLC.

1.4.3 Mission:

Sonali Bank PLC's mission is to create varieties of quality services that can fulfill the needs of people, aiming at enriching their livelihoods, creating value for the stakeholders and contributing towards the socio-economic development of the country.

Some more mission of Sonali Bank PLC:

- ⇒ Transformation into a service-oriented technology -driven profit earning bank.
- ⇒ Ensure fast, accurate and best in customer service.

1.4.4 Vision:

The vision of Sonali Bank PLC's as follows:

- Socially Committed,
- ⇒ Leading Banking,
- ⇒ Institution With Global,
- Presence.

1.4.5: Values:

Sonali Bank's core values are created to guide employees so that they can ensure their work and the bank that it serves its customers and stakeholders effectively and responsibly. The core values as follows:

- **Ethics:** Everyone must maintain ethical practices of banking.
- **Objectivity:** All employees need to have defined objectives in carrying out their task.
- **Integrity:** Protection and making it safe for national and customers interest are vital elements of societal trust.
- **Excellence:** Quality service is ensured by excellent performance and effectiveness.
- **Commitment:** Every employee is committed that they satisfy every customer up to the expected level.
- **Accountability:** All employees are responsible for their activities. For this reason, they need to be accountable regarding their duties.
- **Transparency:** Bank's information must be clear and transparent for all stakeholders.
- **Team Work:** Open communication, discussion, and interaction among the employees would ensure efforts towards achieving the common goals.
- **Self-Reliance:** Each employee will have ownership attitude of the bank and self-confidence in his work for the best performance of the bank.
- **Innovation:** New and innovative services are the needs for each time which continuous action oriented researches are being carried out.

Chapter 2: About The Internship

2.1: Job Position and Responsibility:

My position at the organization was that of an intern. According to the guidelines of Sonali bank, I rotated through different sections of work and provided hands-on experience. This approach helped me to understand the office environment and procedures and build confidence regarding working in the practical field. Accordingly the job responsibility that I performed during my internship are as follows:

2.1.1: Account Opening:

Opening an account is the primary step for an individual or an organization to become a customer of the bank only after that the customers will be eligible to utilise the other banking services such as digital services like Sonali e - wallet along with other facilities.

During my internship period I was tasked to assist officers to open different types of accounts for the customers such as savings accounts, joint accounts, business accounts, and current accounts, in accordance with banking policies and procedures.

2.1.2: “Sonali e- Wallet” Opening:

Sonali e - wallet is a digital mobile banking application which enables the customers to take various banking services and make their transactions efficiently. After completing the process for account opening, I presented the customers the option of using a digital banking named Sonali e - wallet application and assisted them to activate the services, helping the customers with digital banking services and encouraging them to utilise the services using electronic devices.

2.1.3: Giving Debit Card:

Debit cards are an essential banking facility that helps the customers to use the banking services such making a transaction more convenient. At first the customer has to request for a debit card by filing up a form and after the cards are issued Sonali Bank notifies the customer through SMS and sends the cards to the respective branch. During my internship I was assigned to collect the cards from the register office and give it to the customers after completing a verification process.

2.1.4: Transactions Checklist Checking:

Transaction checklists involve reviewing the documents and verifying the accuracy of the transactions that are conducted daily and are in accordance with the banking policies. During my internship I was tasked to check the transactions regularly. The transactions were done properly and were well documented.

2.1.5: DPS & FDR Account Opening:

Deposit Pension Scheme (DPS) is a savings facility that the bank offers to the customers which allows them to deposit a fixed amount regularly and earn profits after a predetermined period. I explained the features, benefits, and expected returns to the customers. Fixed Deposit Receipt (FDR) is a term for a banking document for a deposit scheme in which a customer has to invest a large sum of money for a fixed tenure and earn profits after maturity. The customers are entitled to receive some benefits such as profits upon reaching maturity. I also assisted my colleague in handling FDR account related activities and handling the customer inquiries.

2.2: My Take Away From This Position:

There are many things that I will utilize in my future life that I take from my internship period.

2.2.1: Work Place Diversity Analysis:

I analyze what an office should look like based on employees.

2.2.2: Work Life Balance:

I take from this position how to balance work life, which is very important to everyone.

2.2.3: Handling Clients:

This position gives me hands-on experiences on how to handle clients and manage them.

2.2.4: Team Management Skill:

I saw the manager and noticed and learned from her how to manage a team very well.

2.3: Relating My Educational Learning To Internship Roles:

In the whole four years I learned many things in my BBA educational journey that become a vivid illustration of how educational learning translates in real-world situations!. Starting with "Introduction To Business" to minor courses each and every topic is relatable with my internship role. Digital Marketing is most relatable because, as I choose "Sonali e- Wallet" for my internship report topic, they give me work which can be done through the mobile banking app . Such as: cards services, transactions services, dps&fdr services etc.

Chapter 3: Self Reflection

3.1: Likes and Dislikes About My Workplace:

3.1.1: LIKES:

The manager Mrs. Nazmun Nahar is my supervisor in the office and she supervises me very well. Not only me but also the manager manages everyone very well. They give me opportunities to learn new things with customers. They give me hands-on experiences. Every employee takes care of me because I am an asthma patient. I like the services of Sonali Bank. So, I also opened a savings account here to use services like: "Sonali e - Wallet" etc.

3.1.2: Dislikes:

In the wari branch, the environment is very poor. Not only the office but also the choice of building is also very poor. It looks like a very old home. The office size is also very small. The washroom is very bad. I didn't expect this from a renowned bank.

3.2: How Could I Do Better, and How Does The Organization Utilize Me Better?:

3.2.1: How Could I Do Better?:

There is only one dissatisfaction with my internship experience. In the wari branch, if they set clear duties for me as an intern. Then, it would be a great help for me. Maybe I could enjoy the internship more and I could understand my work progress more due to understanding about my everyday clear duties.

3.2.2: How Does The Organization Utilize Me Better?:

Despite the fact that they give me work according to digital marketing, they can take away from me and utilize me in their projects that are related to digital marketing. That challenged me and allowed me to utilize my strengths more effectively via digital marketing and marketing.

3.3: How They Can Improve Experience For Future Interns:

To enhance the experience of future interns, it is essential to foster a competitive and motivational environment that prioritize both learning and growth. This can be achieved by implementing structured onboarding processes that clearly outline the expectations from interns through regular check-ins and feedback sessions can help interns feel valued and supported. Additionally, creating opportunities for

interns on meaningful projects or team works will not only boost their confidence but they can also contribute to the organization goals.

Chapter 4: Personal Development Plan

4.1: Personal Development Plan:

4.1.1: Short- Term Goals: My short term goals are gaining proficiency in some technical skills. So that, I can do well in my marketing career.

4.1.2: Long- Term Goals:

As a marketing student, I love to do market analysis and in the future I am hoping to apply my skills and knowledge to become a marketing specialist and work in my own brands and companies.

Here are my 3-5 years outline of career aspirations:

Year 1-2: Foundation:

- 1) Small Business: I want to give myself at least a small business first to apply my till now market knowledge and based marketing education.
- 2) MBA: The second task is, I want to complete my MBA major in “Marketing” and minor in “Economics” and aim to earn a good CGPA.

Year 2-3: Specialization In Technical Skills: I already found out that I need at least 8 months to gain proficiency in every technical skill in a particular institution.

Year 4: Professional Focus and learning “Neuromarketing” as well.

Year 5: Explore more technical skills and businesses in a continuous process and I want to get admitted to a Ph.D program in marketing if possible.

4.2: Technical Skills:

To improve my technical skills, I want to learn some courses as following:

4.2.1: Google Ads & Shopify SEO:

By learning this technical skill I can improve my Search Engine Optimization(SEO). That helps to website performance and visibility as a performance marketer.

4.2.2: Machine Learning With Python:

It helps to enhance my career opportunities as in future everything will depend on the machine I want to learn this technical skill.

4.2.3: Data Analysis:

Take courses in data analysis and learn to improve my knowledge in data analysis and interpretation

4.3: Soft Skills:

4.3.1: Self- Motivation:

Whatever I do I do it for my self motivation. In my personal life, it can be self-care, and maintain my mental, physical and emotional well-being. In professional life, to boost self-confidence I want to prioritize setting clear goals that are manageable and attainable and that will stay consistent with my personal and professional life and that help to direct my progress.

4.3.2: Presentation Skill:

As a marketing student, I think this skill is very important in professional life. Effectively presenting can leave a good impact on the audience. So, learning and giving a good presentation can make the audience happy. It's a very crucial soft skill for marketers to sell the audience the thing even though they don't need it.

4.3.3: Emotional Intelligence:

I want to understand and respond to the emotions of others that will help in team work. Through this, I can learn leadership skills, communication skills, problem solving and decision-making skills. For this reason, through only one skill I can learn more soft skills also that will definitely help me as a marketer.

4.3.4: Networking:

None other than, ultimately, "Networking" is very important in professional life. Thus, I want to learn more about how to create networking and add value propositions in my professional life.

Part B

Chapter 1: Introduction

The Impact Of Mobile Banking App “Sonali e- Wallet” On Customers Services and Sonali Bank.

Executive Summary

This research paper focuses one and only about a mobile banking app, which is, “Sonali e- Wallet”. By gathering information of impacts on both Sonali Bank and its customers, the interviews aim to understand, identify and match that either “ Sonali e- Wallet” is capable in 2025 to add value propositions in their customers lives or not , where everyone becomes modern and wants to make their life easier. The main objective of the research paper is to identify Sonali e - Wallet value propositions in Sonali Bank’s Customers’ lives. It is a qualitative research paper, through which the study is trying to identify some factors as independent variables. Such as: Features of Sonali e- Wallet, Accessibility, Security and Adoption and Churn Reason. To know the impact the study also understands, identifies and matches the factors or independent variables with “Sonali e- Wallet”, which is a dependent variable. In the time when everyone knows about the effectiveness of digital marketing. Through the independent variables this report identifies how much Sonali Bank understands about the effectiveness of digital marketing through their mobile banking app.

In the independent variable of Features of “ Sonali e- Wallet”, the research paper will try to identify some information through an interview. Such as: they get convenience or not, if they need more improvement or not, if the service is innovative or not etc.

In the independent variable of Accessibility, the research paper will try to identify some information through an interview. Such as: whether they face any problem accessing any service from the wallet app or not, if customers can control the app from their own or not, if the mobile banking app service is simple or hard etc.

In the independent variable of Security, the research paper will try to identify some information through an interview. Such as: If the app is reliable, if they feel any strange thing regarding the app security, is there any advice regarding the app's security or not etc.

In the independent variable of Adoption and Churn Reason, the research paper will try to identify some information through an interview. Such as: how long they use the app and why, reasons of install or uninstall, regularity of using the app, if they get benefits from the app or not. Etc.

The information will help to understand, identify by findings and match this research paper title with research objective through interviews in a developing economy country Bangladesh.

1.1: Background Of The Study:

The whole bank industry has changed from paper-based banking solutions providers to the latest technologies like mobile banking. This study is being conducted on a mobile banking app. This paper is related to the banking industry and specifically, "Sonali Bank". It is the largest state-owned commercial bank in Bangladesh.

There are many research papers on e-banking and Sonali Bank. Based on Baishakhi (2023), Sonali Bank PLC must be modernized and stand out from the competition among banks. Thus, this study or research is very important to prove how much Sonali Bank will become modern in 2025 through their mobile banking app "Sonali e- Wallet".

According to Aldiabat, K., Al-Gasaymeh, A. & K. Rashid, A. (2019) there are many existing barriers to the adoption of mobile banking services. So, this paper will search the impact of the mobile banking app specially based on Sonali Bank based in Bangladesh. That, in 2025, when everyone adopts modern things, is our most renowned and largest Sonali Bank will become first in the competition or not! based on the impacts of "Sonali e- Wallet" on customer services.

This study is very important when banks are being closed by country and as Sonali Bank is a trusted bank for everyone and when people are being more modernized and adopting new technologies like mobile banking apps. For these reasons, with 4.3 rating stars and 1M+ downloads this paper tries to showcase every impact of "Sonali e- Wallet" on customer services with evidence that will also declare the effectiveness of digital marketing in Bangladesh, in which people try to adopt modern technologies specially in the banking industry.

1.2: Problem Statement:

According to Rahman (2023), in developing economies, Bangladesh researchers do many empirical studies that give a greater significance to the Bangladesh economy. Because, it will invoke the attention of bank management and policy makers to pursue such policies to expand e-banking. Nonetheless, the banking sector plays a significant role in the process of improvement of the economy.

Bangladesh started an e-banking system in 2001 (Rahman 2007). (Siddik et al., 2016) set objective to see the impacts of e- banking on performance of 13 private commercial banks in a developing economy Bangladesh, using these dependent variables: ROE (Return On Equity), ROA (Return On Assets), NIM (Net Interest Margin),in dependent variables: e- banking. But, the authors couldn't address the impacts of mobile banking apps on customer services in a developing economy and in their people's lives.

Sonali Bank PLC is 100% funded by the government. Thus, the research paper underscore to address the issue that, after having a huge name of Sonali Bank, in 2025 when people become more modernized through their mobile phone how they add value proposition on their customer life by their mobile banking app “Sonali e- Wallet” that give a impact on Sonali Bank as well. Additionally, From (Siddik et al., 2016), I find some factors that didn't work. I am accordingly service to address these issues:

1. Impact of only mobile banking app.
2. Based on only “Sonali Bank”.
3. Dependent Variable: “Sonali e - Wallet” as the impacts on customer services and Sonali Bank depends on this mobile banking app.
4. Independent Variable: Features Of Sonali e- Wallet, Accessibility, Security, Adoption and Churn Reason.

1.3: Research Question and Objective:

This research aims to identify the impacts of mobile banking app “Sonani e- Wallet” on Customer Services and Sonali Bank. After understanding the various factors about banks and Bangladesh that influence customers' lives and service quality of the bank, it is the reason for constantly increasing demands of bank customers for being a more technological base. From the problem I got this main question-

“How does Sonali e- Wallet add value propositions in Sonali Bank’s Customers’ lives?”.

Based on the above research question, the research objective is:

“ To identify Sonali e - Wallet value propositions in Sonali Bank’s Customers’ lives”.

1.4: Potential Contribution:

My contribution is for the Bangladesh economy. Sonali Bank is the largest bank and state-owned bank in Bangladesh. It is a trusted bank also. Being an intern of Sonali Bank and after choosing digital marketing

means their mobile banking app and after understanding the various factors I find by studying previous research papers as I mentioned in background of the study and problem statement I find that all banks and Bangladesh have a correlation based on banks' customers' lives that become a reflection with my research objective. For this reason, I think my potential contribution is for the Bangladesh economy.

Chapter 2: Literature Review

2.1: Introduction:

This research paper begins with in-depth analysis of recent services patterns of banks, there is a growing development in (IT) sectors and it has significantly affected service and non-services companies (Andani & Hidayat, 2022).

The banking industry has been leading this trend in recent years, and now all banking transactions completed through internet systems are sometimes called e-banking (Boss et al., 2000; Smith, 2006; Hwang et al., 2007; Shin, 2008). Bangladesh started an e-banking system in 2001(Rahman 2007). Since then, e-banking has been viewed as an upgrading from previous electronic banking systems for the banking industry (Ebling, 2001).

However, mobile banking comes under e-banking. As, e-banking services:

- Internet Banking (Via website),
- Mobile Banking (Via App),
- ATM Services,
- Electronic Fund Transfers,
- Debit/Credit Card Transactions,
- Direct Deposit and Electronic Check Conversions.

But, mobile banking also come with varieties of services such as:

- Check Account Balances,
- Transfer Funds,
- Deposit Checks
- Receiving Funds.

The fast advancement of mobile technologies and devices has increased the importance of mobile banking for banking industries (Hun Ha et al., 2012). Mobile banking is a service or product offered by banks that makes use of portable technologies (Estelami, 2017). Consumers are attracted to these technologies because of ease of use, convenience and cost savings (Anguelov et al., 2004).

In this research paper, we explore the nuances and impacts of only mobile banking app specifically, “Sonali e- Wallet” and provide insights into the variables that affect this idea, particularly, in giving recommendations or solutions so that “Sonali e- Wallet” can become better.

2.2: Features Of “Sonali e- Wallet”:

(Rahman, 2007) studied the impact of innovative technology adopted by banks and experienced improvement on their performance as they gain maturity. According to, (Akter, 2025) Sonali Bank’s digital services are still in the process of modernization. It is important to understand the factors that can influence their mobile banking app features or design. Sonali Bank is a very established bank and state-owned bank in Bangladesh. According to (Islam, 2025) It is important for Sonali Bank , one of Bangladesh's top banks to embrace mobile banking. Sonali Bank’s recent features of “Sonali e- Wallet” are: Balance checking including bank balance and wallet balance, Money Transactions including add money, end money and deposit, Bill Payments, Mobile Recharge, Sonali eSheba(it’s their another digital service platform), DPS&FDR services, Cards services like: checking card list, adding new card, checking green pin, card pin change, check card balance and checking card details, Loan from account into wallet service, BEFTN Service, NPSB Service, RTGS Service, Services like: Cheque Book Request, Tax Return Slip Upload, Positive Pay, Account Statement In Email, Certificate, Remittance Services Like: Remit Query, Form C Declaration, Spot Cash, Checking Spot Cash History, Nano Loan Service, Statement Checking , Shortcut Bot Services Like: Email, Live Chat and Direct Call to Sonali Bank last but not the least, QR Scanning Service. Sonali Bank can create an interface that resonates with its users by prioritizing their needs and preferences by their features process, resulting in higher levels of adoption (Jackson & Smith, 2020).

2.3: Accessibility:

To get access to use the “Sonali e- Wallet” app every user needs to open a general account first. Otherwise, they can’t take the services of mobile banking. Sonali Bank, being a state-owned bank has a significant effort to provide digital banking services particularly through internet banking and mobile banking platforms (Akter, 2025). The digital landscape has become a key tool for every industry to maintain their competitive position in the business world (Andani & Hidayat, 2022). They need to

give fast and simple service under their users or customers control (Rahma & Sofyani, 2024). “Sonali e-Wallet” needs to put its users on high priority to ensure that users can access the application with reliability and consistency. Highlighting that maintaining ongoing best quality service Sonali Bank needs regular improvement and monitoring their mobile banking app.

2.4: Security:

Though banks check its online and offline transactions, hacking has caused million money losses around the world (Bidgoli et al., 2016). Security risks are the major problem in mobile banking for the banks and the users as there is always a gap in innovation (Varol et al., 2019). Giving reliable security increases trust and improvement in the adoption of mobile banking (Rahman et al., 2020). Bangladesh is one of the developing countries having 56 commercial banks with many branch services and ATM services. Since, COVID-19 it makes essential use of mobile banking (Rahman et al., 2020). As, Sonali Bank is the largest bank in Bangladesh thus, “Sonali e- Wallet” needs to strive to exceed user expectation in the demand of security and needs to drive a long-term user centric approach. Spotlighting that continuously can give its users self-efficacy safely.

2.5: Adoption and Churn Reason:

According to (Rahman et al., 2020) research paper I find the main reason is COVID-19 when people can’t go out even for essential works like banking work they were used to doing mobile banking. Every bank has different reasons for the adoption and churn of mobile banking. But, the commitment to providing comprehensive support of banks; specifically, Sonali Banks users of “Sonali e- Wallet” can increase the ability to meet the needs of its users and increase its number of adoptions for using mobile banking.

2.6: Variables Adopted In This Study:

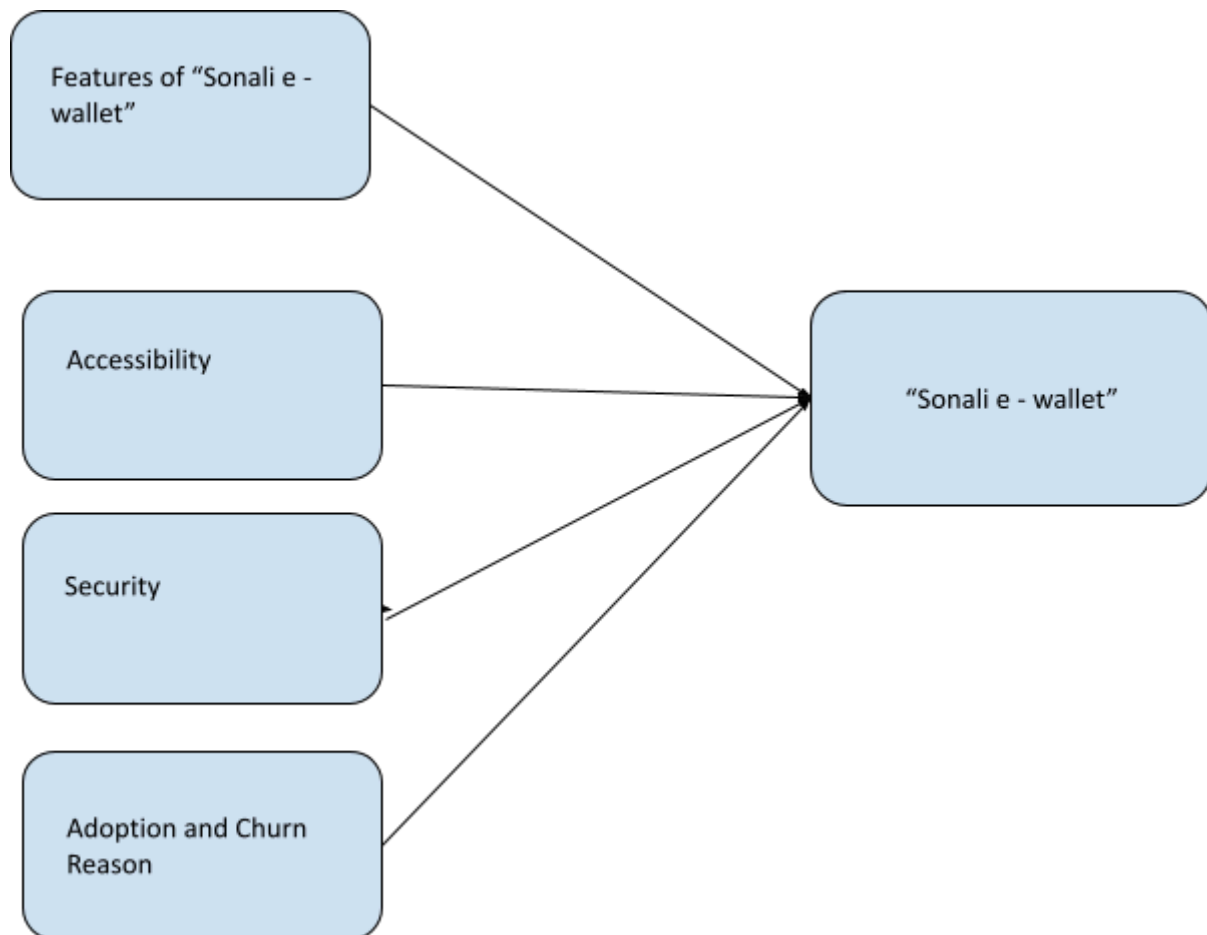
The variables (i.e, independent variables) considered for this study are as follows :

SL. No.	Items	Authors
1.	Features Of “Sonali e- Wallet”	(Rahman, 2007), (Akter, 2025), (Islam, 2025).
2.	Accessibility	(Akter, 2025), (Andani & Hidayat, 2022), (Rahma & Sofyani, 2024).
3.	Security	(Bidgoli et al., 2016), (Varol et al., 2019), (Rahman et al., 2020).

4.	Adoption and Churn Reason	(Rahman et al., 2020).
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2.7: Conceptual Framework:

The independent variables chosen for this study are Features of "Sonali e- Wallet", Accessibility, Security, adoption and churn reason. The accessibility of the app and the quality of the app support both the customers and the Sonali bank. The dependent variable is "Sonali e - Wallet".



Chapter 3: Methodology

3.1: Types Of Research:

It is going to be **“Narrative Research”**. As I want to focus on storytelling and understanding in-depth experiences of the users of “Sonali e- Wallet”. The method is, collects and analyzes stories or accounts of events from individuals. As my objective or purpose of this research paper is, **“To identify Sonali e-Wallet value propositions in Sonali Bank customers' lives”**. Thus, I want to gain insights of personal viewpoints of customers or users of mobile banking app. So, I can analyze whether there are any positive impacts of mobile banking apps on customer services in a developing economy and in their people's lives or not!. The outcome will create a cohesive and meaningful narrative to interpret and convey understanding.

3.2: Research Design:

It is going to be **“Qualitative Research Design”**. According to (Jisan,2025), qualitative data that could provide more insight based on attributes of customers. The main focus is, understanding and interpreting based on customers and Sonali Bank PLC experiences about “Sonali e-Wallet”. This research design has some characteristics and that is, in-depth exploration of opinions and data is text based. The method is to interview 10 users of “Sonali e- Wallet” and 5 managers of different branches of Sonali Bank PLC.

3.3: Appropriate Methods For Sampling, Data Collection And Data Analysis Method:

3.3.1: Sampling:

I choose purposive sampling for this research paper. Purposive sampling involves selecting individuals based on specific criteria that align with the research objectives. I select purposive sampling because:

- I take interviews of only those customers who have adopted the “Sonali e- Wallet” for a long time.
- I can’t take interviews from employees. I need to take interviews from managers only who can tell me every good and bad thing about the mobile banking app.

3.3.2: Data Collection:

The data collection is interview based.

3.3.3: Data Analysis Method:

The research paper is based on “**Thematic Analysis**”. It is a way to identify and understand information with the research objective. That either the information or findings match with research objective or not after relating the information or findings with research questions. As, this research paper objective is “**To identify Sonali e - Wallet value propositions in Sonali Bank’s Customers’ lives**”. Thus, this research paper data analysis method should need to be thematic analysis to find the proper solution of the problem statement the research paper will understand, identify and match title with research objective in the analysis chapter and that is the data analysis method.

Chapter 4: Findings and Discussion

4.1: Sonali e- Wallet: (Dependent Variable)

1) Opening Wallet App :

- **Bank Managers Experiences:** Sometimes customers are eager to open a wallet app of their own and often are suggested by family members. Now, it has become essential for Sonali Bank that the customers who open an account in Sonali Bank need to open a wallet app. For this, the employees of Sonali Bank suggested and told customers to open a wallet.
- **Interpretation:** The bank managers' experiences contextualize that the wallet app is growing and Sonali Bank takes digitalization or modernization seriously.
- **Discussion:** According to the experience data and interpretation, Sonali Bank is understanding the effectiveness of digital marketing and trying to modernize. Now Sonali Bank suggests customers to open a wallet app. Thus, they are trying to add value propositions through their mobile banking on their customers' lives by making their lives easier in 2025.

2) Challenges That They Face:

- **Bank Managers Experiences:** Sonali Bank is very old and a very trusted bank by all. Thus, in the Sonali Bank maximum customers who come are of the old generation. For this reason, they need to explain about the wallet app so that their customers can get benefits.
- **Interpretation:** The bank managers experiences symbolizes that, they not only focus on new generations for adopting mobile banking. But also, they also are trying to focus on their each and every customer for adopting mobile banking.
- **Discussion:** Being a bank, they need to give benefits to every customer according to their needs. But, Sonali Bank is trying to become modernized by mobile banking and wants to make their customers' lives easier. Thus, they need to understand their old generation customers also to use mobile banking app.

3) Achieving Customers Trust:

- **Bank Managers Experience:** They always try hard so that every customer can know about the wallet app. As the wallet app is becoming five and half years old. Thus, the wallet app is becoming more popular and they are happy that people are taking services from the wallet app.

- **Interpretation:** Trust is the reflection of customers who know about the wallet app from the past five and half years.
- **Discussion:** Gaining trust is not easy. Sonali Bank is the first public bank since the birth of Bangladesh. Already Sonali Bank has trust in the public and takes action in technologies or in digital marketing things, the public become excited to use the mobile banking app of their trusted Sonali Bank that makes it easy for them to convenience customers to become more modernized and the use of digital marketing by mobile banking app.

4) Comfortable Service:

- **Bank Managers Experiences:** Customers always come to the bank to know their bank balance which they can easily check in the wallet app. This happens because their clients are from the older generation, who don't understand and don't know how to use mobile banking.
- **Interpretation:** Customers make their own comfort in their own way with Sonali Bank.
- **Discussion:** Old generation people don't use smartphones anymore. Sonali Bank's most customers are old generation clients. Example: my father is also an old generation customer of Sonali Bank and he also doesn't use smartphones but likes all services of Sonali Bank and makes himself comfortable in any service. Like my father, there are many old generation customers who use button phones but understand the importance of mobile banking app in a developing country.

5) Overall Impact Of Wallet App:

- **Bank Managers Experiences:** Sonali Bank managers said, in 2025, it is very important to become modernized and stay in the competition of being modern as there are many effectiveness of digital banking. So, why not give the service to their customers. Their customers are also very supportive in regards to accepting digital banking or mobile banking.
- **Interpretation:** Sonali Bank is trying to add value proposition by making their customers life easier through mobile banking.
- **Discussion:** Both Sonali Bank and their customers are being impacted by modernization. So, they both are trying to adopt a "Sonali e- Wallet".

4.2: Features of Sonali e- Wallet: (Independent Variable)

1) Convenience Service :

- **Customer Experience:** Customers get convenience service through the app. They can easily manage their bank account through their wallet app. The app makes banking more convenient, they can do many tasks from their phone without visiting a physical bank. Customers get a convenient banking experience through using their phones.
- **Interpretation:** Sonali Bank is trying to make their customers' lives easier.
- **Discussion:** Sonali Bank is continuously improving to understand their customers how much effectiveness is there of digital marketing. Customers sometimes don't want to understand new things that can make their life easier. But, Sonali Bank takes this as a responsibility to inform their customers about mobile banking.

2) How Will Get More Benefits :

- **Customers Experience:** The app doesn't give service without internet or data in smartphones. They can get more benefits if they can use the app any time even without an internet connection. To get service at any time from smartphones they need this service also to get more benefits.
- **Interpretation:** When providing a service, it should be done in such a way that customers can utilize it 100%.
- **Discussion:** Every innovation has a gap. Sonali Bank in 2025, is fully trying to give full convenience to its customers through their mobile banking app. But, it has some drawbacks also.

The one drawback is that it doesn't allow customers to give services without an internet connection.

3) How Much Success To Fulfill Needs :

- **Customers Experience:** Customers are allowed to manage their bank account from their mobile devices. The app is designed so customers can do financial tasks easily on their own.
- **Interpretation:** The "Sonali e- Wallet" mobile banking app is just like any other ordinary mobile banking app.
- **Discussion:** Being a mobile banking app, the app is absolutely successful in giving services to 1M+ customers. The research paper's objective is to identify "Sonali e- Wallet" value propositions in their customers' lives. As this app has 1M+ download, which means, the app is successful in giving services to their customers.

4) Innovative Services:

- **Customers Experience:** They get services like: money transfer from one bank account to another bank account very easily from any branch, they can get recharge from their phone, pay bills, can get direct service from Sonali eSheba which is another app of mobile banking service and so on.
- **Interpretation:** The app is like other ordinary mobile banking apps but innovative.
- **Discussion:** Though every innovation has a gap. But, this app is giving its customers an opportunity to use the wallet app as well as the "Sonali eSheba", another mobile banking app both together in the "Sonali e- Wallet" app. Thus, "sonali e- Wallet" is giving two in one service which is very innovative.

5) Suggesting Other Customers :

- **Customers Experience:** They always suggest their family members to open a wallet app. They also want their family members to also get a chance to make their life easier by using mobile banking app.
- **Interpretation:** The app gets automatically "word-of-mouth marketing" in the basis of its service.
- **Discussion:** To get free word -of- mouth marketing every product needs to be very top notch. As customers suggest other customers, thus, this product is top notch and adds value propositions to the customers lives.

4.3: Accessibility: (Independent Variable)

1) Always Accurate Service :

- **Customers Experience:** Like the first drawback, there is another drawback which is hang, the fear of attacking viruses etc.
- **Interpretation:** Not every product always works the same. They need continuous maintenance.
- **Discussion:** Every product faces some issues during work. But, with proper maintenance, care, improvement and regular monitoring, the app can always give accurate service.

2) Always Direct Control From Phone :

- **Customer Experience:** Can get varieties of services directly from the phone but not always. Such as: when they forget the pin code of their wallet, when they feel a virus in their app.
- **Interpretation:** Like other apps this app also has some problems.
- **Discussion:** In every app users can change their password when they forget about it. Additionally, while they forget the password customers need to come to the bank for approval again. These are “Sonali e- Wallet’s” , another drawback. Sonali Bank needs to improve these things. The wallet app is reliable but it needs to give consistent service even when the customer forgets the password , they can always control it directly from the phone. In the case of viruses, the app needs continuous maintenance which they do quite well.

3) App Service Simple Or Hard :

- **Customers Experience:** Customers who use the app, they use it for a long time, they think that the app service is simple and easy. As they can transfer money easily and check everything very easily.
- **Interpretation:** The app gives simple banking service.
- **Discussion:** The app is made for giving banking service and made for making customer lives easier digitally. Thus, the app is doing its work properly.

4) Improvement Need Or Not :

- **Customers Experiences:** They take its service and use it wisely. But, they suffer from several things which are the drawbacks of the app, that I mentioned before.

- **Interpretation:** The app needs improvement.
- **Discussion:** Like every app, this app also needs update or improvement to enhance user experience. No app is perfectly innovative. This app has some drawbacks. If the app can overcome the drawbacks, then the app can improve.

5) Most Usable Service :

- **Customers Experience:** Many customers use the app for different purposes. Some use it mostly for recharge, paying bills, checking updates of their bank account, sending or receiving money etc.
- **Interpretation:** Customers always carry a mini bank in their pocket.
- **Discussion:** The mobile banking app is made as a mini bank through which customers can easily do their half of work from their smartphones. Thus, customers are happily enjoying the app service.

4.4: Security: (Independent Variable)

1) Reliability :

- **Customers Experience:** Their trust is Sonali Bank and they use the app on the basis of their trusted Sonali Bank. They are always in the fear of attacking viruses or getting random calls of hackers. But, they wisely use and handle all situations to get the service of “Sonali e- Wallet”.
- **Interpretation:** They trust Sonali Bank and their digital service “Sonali e- Wallet”.
- **Discussion:** Sonali e- Wallet is based on customers' trust. As long as customers trust the app, as long as the app gives proper service to their customers. The app is designed in a way that no one can directly hack any customer's account till customers give the hackers an OTP to login into their account. For this reason, every employee of Sonali Bank always advises their customers to come directly to the bank if they notice any kind of problem. Sonali Bank employees are always ready to help customers.

2) Strange Things About The App :

- **Customers Experience:** Sometimes the app doesn't login even when they enter the right password. The app stops working in the middle if the internet goes out etc.
- **Interpretation:** Hanging is the reason to stop working suddenly.

- **Discussion:** In these situations there are two options for customers. Customers come to the bank, if they face these types of strange situations or they wait because they know that, the app will start working again.

3) Money Transfer :

- **Customers Experience:** Maximum has good experience with money transfer and they can do money transfer easily from bank to wallet, wallet to bank, account to account for any branch account of Sonali Bank.
- **Interpretation:** Easily people can transfer money on their own.
- **Discussion:** The app is made to transfer money easily. Thus, it is a plus point that, people can use this app and transfer their money easily.

4) Advice Regarding Security :

- **Customers Advice :** There are some customer advice regarding security: they suggest to include face lock or fingerprint lock option, sessions time-out notification after inactivity.
- **Interpretation:** The app already has tight security. Additionally, these options also they can try for their betterment.
- **Discussion:** Every mobile banking app needs tight security. In 2025, the security system is increasing and as well as illegality is also increasing by hacking or by scam etc. Thus, Sonali Bank needs to be aware of cyber crime incidents not for them but for their customers and needs to keep improving security of the mobile banking app “Sonali e- Wallet”.

5) Out Of 5 Points :

- **Customers Point:** Overall considering drawbacks maximum customers give 4 out of 5 based on their experiences. Because of some issues they need to come to the bank, which they don't like. For this reason, they give 4 out of 5.
- **Interpretation:** Sonali Bank needs to further improve the “Sonali e- Wallet” app to get 5 out of 5 from all users of the mobile banking app.
- **Discussion:** Due to security purposes, Sonali Bank can not leave everything in the hands of customers. For this reason, they need to go to Sonali Bank when they face problems like: the app doesn't work without internet or data, if the app become hang then they needs to ot to the bank for recovering it, in the time of forget passwords, customers needs again go to bank for approve

their wallet app again, hackers randomly call customers and ask about OTP. Thus, customers are right in their case and Sonali Bank is right in its case of duty.

4.5: Adoption and Churn Reason (Independent Variable)

1) Long Time Use :

- **Customers Reason:** Customers who have an account at a bank and transfer money from one account to another, need to take various services also from the mobile banking app daily. Thus, they open “Sonali e- Wallet” to make their work easy.
- **Interpretation:** Customers get benefits from the app.
- **Discussion:** When customers listen about the app and after opening an account in Sonali Bank they also open an account in the mobile banking app and start using it. Thus, when a customer starts to know about the benefits of the “Sonali e- Wallet” they continuously use it.

2) Purpose Of Downloading and Situation For Uninstall :

- **Customers Reason:** Customers download after knowing the benefits of a mobile banking app and they only uninstall it when they become inactive or switch phones. But, when they buy a new phone then, they install and use it again.
- **Interpretation:** Customers' trust is increasing day by day for “Sonali e- Wallet”.
- **Discussion:** Customers believe that their money is safe in the mobile banking app and they can use it when they need it easily. Thus, they don't want to uninstall or churn easily, because they get convenience service from the mobile banking app.

3) Future Regularity :

- **Customers Reason:** They will continue the app till they need it for their business purpose or personal purpose.
- **Interpretation:** Only for professional and personal reasons can be the reason for future regularity or irregularity.
- **Discussion:** There are normal reasons for regularity or irregularity in future as users of the mobile banking app.

4) Reasons For Uninstall In Future:

- **Customers Reasons:** The reasons are: professional, personal, inactivity, switch phone.
- **Interpretation:** Basic reasons for uninstalling the app in future.
- **Discussion:** Though these are the basic reasons, the impact can be high for Sonali Bank, if the percentage of uninstalling increases. Thus, they need to marketing for the app for more regular users of the app.

5) Customers Benefits From The App :

- **Customers Experience:** Customers get all the benefits that they can expect from a mobile banking app. Additionally, it is innovative and it has tight security that becomes an extra benefit for customers or users of the wallet app.
- **Interpretation:** A well designed mobile banking app.
- **Discussion:** Customers can demand everything to get more benefits and make it more easy. But, because of security purposes some things are better to work through directly from the bank. Such as: when they forget a password they need to come to the bank to ensure that their account is safe and they can also do a hassle free password reset with the help of Sonali Bank Employees.

Chapter 5: Analysis

In this chapter the study will find out or analyze the proper solution of the problem statement. The research paper will understand, identify and match the title with the research objective. To do this, the theme is, firstly, need to identify informations about “Sonali e- Wallet”. Secondly, point out the informations to understand the impact of mobile banking app “Sonali e- Wallet” on customers services and Sonali Bank. Third step is, based on the impact the research paper matches it with the research objective that is, **“ To identify Sonali e- Wallet value propositions in Sonali Bank customers' lives”**.

Through this, the study will analyze the impacts of mobile banking app on customer services in a developing economy and in their people's lives. The study not only match the impacts of “Sonali e - Wallet” on customers services. But also, match the impacts of “ Sonali e- Wallet” on Sonali Bank.

The identification of informations of “Sonali e- Wallet” is done in the findings and discussion chapter.

Now, to understand the impact of mobile banking app “ Sonali e- Wallet “ on customers services and Sonali Bank , here is the all point out of good impacts and bad impacts from the informations:

Bad Impacts Of “Sonali e- Wallet” :

- The app doesn't work without internet or data.
- When the app hangs, customers need to come to the bank to recover it.
- In the time of forgetting a password, customers can't directly control it, they need to come bank to recover it.
- Security Issue: customers often get random calls from hackers and ask for OTP from customers.
- Customers always have a fear regarding viruses.

Good Impacts Of “Sonali e- Wallet” :

- Customers are eager and suggest others to open a wallet app.
- Customers get convenience service through the wallet app.
- Innovative service as they get all services including “Sonali eSheba” service in one wallet app.
- Customers get their service in a simple and easy way.
- Mini pocket friendly bank.
- When customers use the service they become used to and adopt the wallet app.
- Tight Security.

Sonali e- Wallet Impacts On Customers Services :

- Time Saver.
- Hassle Free Transfer.
- Global Transition .
- Real Time Access Through Statement.
- Paying Bill On Time.
- AI-Powered Chat Bot To Get More Information.
- Convenience Service.

Sonali e- Wallet Impacts On Sonali Bank:

- The app's impact on Sonali Bank is so good, and because of the app's impact Sonali Bank will become modernized in 2025.
- The evidence that the research paper identifies in findings and discussion, declare that Sonali Bank understands the effectiveness of digital marketing and they work according to it.
- The impact of mobile banking in 2025 is positive for Sonali Bank as their customers are eagerly adopting technology.

Sonali e- Wallet Value Propositions In Sonali Banks Customers' Lives :

Based on the impacts of “Sonali e- Wallet”, more are the good impacts. Thus, “Sonali e- Wallet” is a success app to add value propositions in Sonali Bank's customers' lives. Because of the impacts of Sonali e- Wallet impacts of customers, the app gets more good impacts from customers that are pointed out on the **Good Impacts Of “Sonali e- Wallet”**.

Now,

The Impacts Of Mobile Banking App “Sonali e- Wallet” On Customer Services In A Developing Economy And In Their People's Lives:

The impacts are already pointed out on the above on customers services and “Sonali e- Wallet”. Thus, based on the impacts which are more of good impacts. As a result, the study comes to the point that, in a developing economy their people's lives are becoming more modern due to the effectiveness of digital marketing by adding value in the people's lives in the banking industry in 2025 through “Sonali e- Wallet”. Thus, this is the solution of the problem statement.

Chapter 6: Recommendations

Though “Sonali e- Wallet” adds value propositions in Sonali Bank customers' lives and in a developing economy people’s lives. But, it needs some improvement as it has some drawbacks. If “Sonali e- Wallet” can get rid of the drawbacks, then it will get 5 out of 5 from customers.

The recommendations are:

For Sonali Bank, the employees can inform customers when they open a wallet that: not give OTP to anyone until manager or Sonali Bank Employees asked, even not on the phone but, when they asked in front only then, customers can tell them OTP. Additionally, they should inform their customers at the time of wallet opening that: when they feel that the app is becoming hanging or they forget their password, they need to come to the bank and get a hassle free service, which is better than doing alone and getting tentioned. In addition, the employees should make the customers understand that it is also important for the purpose of security. Moreover, Sonali Bank can do a survey in each branch and can gather informations from their “Sonali e- Wallet” users to improve and innovate the app.

For the Banking Industry, to do marketing about mobile banking app that, people become familiar with the apps. So that, all generations can understand about the thing easily and they can forget about the fears of viruses or hacking and they can get motivated to use the mobile banking app. Furthermore, through marketing the industry also can make a message to the audience about how to handle situations like: hacking, or when their app faces an attack of virus.

For “Sonali e- Wallet” Policy Makers, they should allow customers to utilize the app even when they don’t have internet or data on their phone. There are a few more things that they can add to the mobile banking app for its improvement.. Such as: receiving notifications for inactivity, log-in or log-out alerts and statement updates. Moreover, they should give the option for password set-up. Such as: PIN, Patterns, Lock, Facelock and Fingerprint Lock.

For the Government, they should allow all mobile bank policy makers to launch AI based fraud detectors and that customers should allow direct control and check in any time, anywhere that their account in the mobile banking app is safe.

Chapter 7: Limitation and Further Research Direction

This paper works only about a mobile banking app “Sonali e- Wallet” that is under only Sonali Bank in the solution of, to see the impacts of e-banking on performance of 13 private commercial banks in the developing economy Bangladesh.

The Limitation is, the paper is the solution against 13 private commercial banks and only based only one public bank's mobile banking app, not even proper every angle of e-banking.

The Further Research Directions, to research on every angle of e-banking not only for mobile banking app and for every or maximums or the mains private and public bank like: (Sonali Bank) and compare them to see impacts of e-banking on performance in the developing economy Bangladesh.

Chapter 8: Conclusion

The research is based on only a mobile banking app, “Sonali e- Wallet” that is under only Sonali Bank. The research paper search on impacts of “Sonali e- Wallet” on both customers service and Sonali Bank, searches on the findings and discussion chapter where they showcase numerous impacts of “Sonali e- Wallet”. Some more important ones are that actually need to work on it, with every finding or every problem that are: always accurate service, suggesting more customers, give more innovative service, and need to identify more strange things so that users don’t feel hassle or disturb to use the app, through working on this and every findings not only Sonali Bank or “Sonali e- Wallet” can be benefited but also overall, banking industry can be benefited, if they work on the findings according to their mobile banking app. Through objective the research paper is avail to find out the solution of the problem statement after matching with the research title. Thus, This report shows “Sonali e- Wallet” value propositions in Sonali Bank’s customers life, who are Bangladeshi peoples also, which is a developing country.

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Appendices

Questionnaire

Dependent Variable: ("Sonali e- Wallet"):

- 1) What do you think, customers are eager to open Wallet app on their own?
- 2) How many and what challenges does Sonali Bank need to face because of Wallet?
- 3) Sonali e- Wallet has a 4.3 rating star and 1M+ downloads. So, what is your thought about it, that Sonali Bank is achieving customers' trust through mobile banking app?
- 4) Is customers become more comfortable to take service? Through one-to-one service or wallet?
- 5) What do you think, what is the overall impact of the wallet app for customers and Sonali Bank?

Independent Variables:

a) Features Of Sonali e- Wallet:

- 1) Is wallet services convenience for you? If yes, then why?.
- 2) Is there any thing which if the app brings then, you will get more benefit?
- 3) Is Sonali Bank successful in fulfilling your needs through their mobile banking app Wallet?
- 4) Does the app give innovative services? If yes, then how does it?
- 5) Will you suggest other customers to open a Wallet app? Why or why not?

b) Accessibility:

- 1) Can you always take accurate service from the app?Or do you face problems sometimes?

- 2) Do you always have direct control to take your services or do you need to come to the bank for help?
- 3) Is the app service simple or hard? Why simple and why hard?
- 4) Does the app need to be improved to be easy for its users to use? Why? and What improvement?
- 5) Which service do you use most from this app? and why?

c) Security:

- 1) Is this app reliable? Why or why not ?
- 2) Have you faced any strange thing about this app regarding money transfer?
- 3) Can you always transfer money easily? How was the experience?
- 4) Is there any advice regarding security for this app from Sonali Bank?
- 5) out of 5 which point will you give to the app and why?

d) Adoption (install) and Churn
(uninstall) Reason:

- 1) How long have you used this app and why?
- 2) In what purpose did you download this app? and is there any situation for which reason you uninstall the app?
- 3) Will you use the app regularly in future also or not? Why and why not?
- 4) Suppose you uninstall the app in future then what will be the reason?
- 5) How much customers are benefited from using the app?

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নং-এইচআরডিডি/ইন্টার্নশিপ-১১৫/২০২৫/২৩৪০

তারিখঃ ২৪ আশ্বিন ১৪৩২
০৯ অক্টোবর, ২০২৫

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বিষয়ঃ ইন্টার্নশীপ করার অনুমতি প্রদান।

মহোদয়,

উপর্যুক্ত বিষয়ে আপনাদের ০৫/১০/২০২৫ তারিখের CSO/Memo/01407/028/ 076 সংখ্যক পত্রের সূত্র উল্লেখ্য।

২.০০ সূত্রোক্ত পত্রের সুপারিশের প্রেক্ষিতে আপনাদের প্রতিষ্ঠানে বিবিএ প্রোগ্রামে অধ্যয়নরত (ছকে বর্ণিত) ০১ (এক) জন শিক্ষার্থীকে এ ডিভিশনের ০৮/১০/২০২৫ তারিখের অফিস নোটে কর্তৃপক্ষ নিম্নবর্ণিত শর্তে এ ব্যাংকে ইন্টার্নশীপ করার অনুমতি প্রদান করেছেঃ

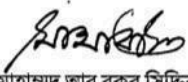
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শর্তাবলীঃ

- ১) ইন্টার্নশীপের সময়কাল হবে সর্বোচ্চ ০৩ (তিন) মাস;
- ২) ব্যাংক থেকে সংগৃহীত তথ্যাদি শুধুমাত্র শিক্ষা কার্যক্রমে ব্যবহৃত হবে এবং তথ্যসমূহ গোপন রাখতে হবে;
- ৩) ইন্টার্নশীপ কার্যক্রম প্রিন্সিপাল, সোনালী ব্যাংক স্টাফ কলেজ, ঢাকা এর তত্ত্বাবধানে সম্পন্ন হবে;
- ৪) ইন্টার্নশীপ সমাপ্তির পর উক্ত শিক্ষার্থী কর্তৃক প্রস্তুতকৃত রিপোর্টের একটি কপি প্রিন্সিপাল, সোনালী ব্যাংক স্টাফ কলেজ, সেক্টর নং-৮, প্লট নং-৬, উত্তরা মডেল টাউন, ঢাকা-১২৩০ বরাবর জমা দিতে হবে;
- ৫) সোনালী ব্যাংক স্টাফ কলেজ/জেনারেল ম্যানেজার'স অফিস/প্রিন্সিপাল অফিস/কর্পোরেট শাখা/শাখা কর্তৃক ইন্টার্নশীপ সমাপ্তির পর প্রত্যেক শিক্ষার্থীর অনুকূলে ইস্যুকৃত ইন্টার্নশীপ সনদ অনুযায়ী বিশ্ববিদ্যালয়/শিক্ষা প্রতিষ্ঠান কর্তৃপক্ষকে পরবর্তী পদক্ষেপ গ্রহণ করতে হবে।
- ৬) ব্যাংকের শৃঙ্খলাবিরোধী ও শিষ্টাচার বহির্ভূত কোন আচরণে লিপ্ত হইলে ব্যাংক কোন কারন দর্শনো ব্যতিরেকেই সংশ্লিষ্ট শিক্ষার্থীর ইন্টার্নশীপ বাতিল করতে পারবেন।

৩.০০ এমতাবস্থায়, ইন্টার্নশীপ করার নিমিত্ত উপরিউক্ত শিক্ষার্থীকে প্রিন্সিপাল, সোনালী ব্যাংক স্টাফ কলেজ, সেক্টর নং-৮, প্লট নং-৬, উত্তরা মডেল টাউন, ঢাকা-১২৩০ এ রিপোর্ট করার জন্য পরামর্শ দেয়া হলো।

আপনাদের বিশ্বস্ত,


(মোহাম্মদ আবু বকর সিদ্দিক)
এসিস্ট্যান্ট জেনারেল ম্যানেজার

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Student's signature & Supervisor's signature & date