

The Impact of Digital Banking on Customer Satisfaction: A Study on Private Commercial
Banks in Bangladesh

Internship Organization Name
Southeast Bank PLC

Prepared by
Prangon Saha
ID: 191011052

Supervised by
Muhammad Hasibul Hasan
Senior Lecturer-ULAB School of Business
University of Liberal Arts Bangladesh

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



14 December 2025

Internship/Project Report Approval Form

Student Name: Prangon Saha

ID No. 191011052

Major: Human Resource Management

Year: 2025

Mobile Phone: 01735751116

Email: prangon.saha.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Southeast Bank PLC.

Internship /Project Report Topic: The Impact of Digital Banking on Customer Satisfaction: A Study on Private Commercial Banks in Bangladesh.

Term (Tick one): Spring 2025

Summer 2025

☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☐ Approved

☐ Not Approved

☐ Partial Re-write

☐ Full Re-write

Remarks (For Not Approved): _____

Signature: _____ Date: _____

Name: _____

E-mail: _____

Phone: _____

PLAGIARISM DECLARATION

1. I know that plagiarism means taking and using the ideas, writings, works or inventions of another as if they were one's own. I know that plagiarism not only includes verbatim copying, but also the extensive use of another person's ideas without proper acknowledgement (which includes the proper use of quotation marks). I know that plagiarism covers this sort of use of material found in textual sources and from the Internet.
2. I acknowledge and understand that plagiarism is wrong.
3. I understand that my research must be accurately referenced.
4. This assignment is my own work, or my group's own unique group assignment. I acknowledge that copying someone else's assignment, or part of it, is wrong, and that submitting identical work to others constitutes a form of plagiarism.
5. I have not allowed, nor will I in the future allow, anyone to copy my work with the intention of passing it off as their own work.

Name: PRANGON SAHA

ULAB ID # 191011052

Signature Prangon Saha

Date _____

December 14, 2025
Muhammad Hasibul Hasan
Senior Lecturer, ULAB School of Business (USB)
University of Liberal Arts Bangladesh (ULAB)
Satmasjid Road, Dhanmondi, Dhaka-1209

Subject: Submission of Internship Report on “The Impact of Digital Banking on Customer Satisfaction: A Study on Private Commercial Banks in Bangladesh.”

Dear Sir,

With due respect, I am pleased to submit my internship report titled “The Impact of Digital Banking on Customer Satisfaction: A Study on Private Commercial Banks in Bangladesh,” which focuses on my experience at Southeast Bank PLC.

This report has been prepared in partial fulfillment of the requirements for my Bachelor of Business Administration (BBA) degree at the University of Liberal Arts Bangladesh (ULAB).

The report is divided into two parts: Part A covers my internship experience, job responsibilities, and reflections on the organizational culture at Southeast Bank PLC. Part B focuses on my research project, where I have analyzed how digital banking services (including mobile apps and digital wallets) influence customer satisfaction across major private commercial banks in Bangladesh.

I have endeavored to apply the theoretical knowledge acquired during my academic journey to this practical study. I sincerely hope this report meets your expectations and the standards of the university.

I am available to answer any queries you may have regarding this report and look forward to your valuable feedback.

Sincerely,



Prangon Saha
ID: 191011052
Bachelor of Business Administration (BBA)
Major: Human Resource Management
ULAB School of Business (USB)
University of Liberal Arts Bangladesh

Table of content

Table of Contents	Page
Part A	
Chapter 1: Introduction	6
1.1 Motivation for Choosing the Internship	5
1.2 Internship Search & Interview Experience	5-6
1.3 Information About the Organization	6
Chapter 2: Job Responsibilities	6-7
2.1 My Position and Job Responsibilities	6
2.2 Skills Learned and Contributions Made	7
2.3 Link between Academic Learning and Internship	7
Chapter 3: Internship Reflection	7-9
3.1 Things I Liked About the Internship	7
3.2 Things I Disliked or Challenges Faced	8
3.3 Areas for Improvement & Suggestions	8-9
Chapter 4: Career Plan	9-10
4.1 Next Course of Action and Career Plan	9
4.2 Skills to Develop for Future Employment	10
Part B	
Abstract	11
Chapter 1: Introduction	11-12
1.1 Research Objective & Context	11
1.2 Research Question	12
Chapter 2: Literature Review	12-13
2.1 Review of Relevant Literature	12
2.2 Theoretical Framework	13
Chapter 3: Methodology	14-23
3.1 Study Design & Sampling	14
3.2 Overview of Banks (Southeast, BRAC, Pubali)	14-17
3.3 Data Collection & Survey Analysis	18-22
Chapter 4: Findings and Discussion	23-24
4.1 Demographic Profile & Satisfaction Levels	23
4.2 Key Factors & Challenges Faced	24
Chapter 5: Recommendations	25
5.1 Recommendations for Banks & Government	25
Conclusion	27
References	28-29
Appendices (Questionnaire)	30-32

Part A

Chapter -1

1.1: Motivation for Choosing the Internship:

Internships are essential for overcoming the gap between academic learning and real world job experience. As a business student majoring in Human Resources Management, I felt it was important to gain hands-on experience with how commercial banks in Bangladesh operate. My decision to intern at Southeast Bank PLC developed from a desire to learn about a top private commercial banks operations, particularly its digital banking services, customer relationship management, account management systems and branch operations.

Also, I was motivated to select a company that actively supports innovative banking solutions by my personal interest in the digital transformation of the financial and human resources industry. Southeast Bank PLC has become known for developing modern technologies such as automation, mobile apps, internet banking, and user friendly digital services. Therefore, this internship aligned nicely with what I wanted to understand how digital banking enhances customer pleasure and service efficiency in a competitive banking sector.

1.2: Internship Search Process and Reasons for Choosing Southeast Bank:

My internship search started with investigating significant private commercial banks that offer organized internship programs. I looked through job portals, visited career services at universities, and visited the official websites of big banks. After researching numerous banks, I applied to Southeast Bank PLC because of its reputation for great customer service, focused corporate culture, and advanced banking infrastructure. I submitted my CV, cover letter and academic documents through the bank's official application process. The Human Resources Department contacted me for additional communication following a selection process. Southeast Bank PLC has a well established internship program that enables students to learn about voucher audit, front desk operations, digital banking and account opening procedures, remittance systems, cash services, clearing and customer contacts. This is why I chose this organization.

1.3: Internship Interview Experience:

The interview was a brief and friendly discussion conducted by a branch manager and an HR representative at the head office. The panel asked general questions such as my academic background, areas of interest, basic banking concepts, and why I chose Southeast Bank PLC. They also assessed my communication skills and willingness to handle customers. The environment was professional yet supportive. I was informed of the rules and code of conduct expected from interns, including punctuality, dress code, confidentiality and behavior. The interview experience made me feel confident and comfortable about joining the organization.

1.4: Information about the Organization:

Southeast Bank PLC is one of the leading private commercial banks in Bangladesh. Established in 1995, it started its activities to supply high-quality financial services and contribute to the economic development of the country. Bangladesh Bank is in charge of regulating this public

limited corporation. The bank works through a broad network of branches, sub branches, ATMs, and digital banking systems. It offers a wide range of services, including retail banking, corporate banking, Islamic banking, SME banking, trade finance, foreign exchange, remittance and digital financial services.

The bank is renowned for its professionalism, focus on technical innovation and customer focused attitude. Its goal is to become a preeminent financial organisation that places a high value on discipline, trust, openness and high quality service. With experienced staff and sophisticated facilities, Southeast Bank PLC maintains a strong presence in both metropolitan and semi urban locations across the country

Chapter -2

2.1: My Position and Job Responsibilities:

I worked in both the general banking and human resources departments at Southeast Bank PLC all over my internship. Because it manages voucher audit, relationships with clients, account services, deposits, withdrawals, remittances, clearing, cheque processing and digital banking assistance, this division is recognized as the center of branch banking. Among my responsibilities was supporting the digital banking team, like SMS alerts, reminders by phone call and internet banking registration, Assisting customers at the front desk, helping with account opening forms, providing information on banking services, observing cheque clearing and cash counter operations, Learning about FDR, DPS and other deposit schemes, supporting customer queries and guiding them to relevant counters, assisting with documentation and file management.

The work environment was highly professional and structured. I was supervised by senior officers, her name is Niufar Nasrin and the Managing Operations officer, Zunaid Ahmed sir. They have guided me throughout the training process. They and all of people are very friendly and helpful.

I also helped the bank by keeping files structured, cutting down on customer wait times and supporting officers during peak working hours. I was in support of introducing clients who were not familiar with the system to digital banking services. I also assisted clients in activating mobile banking, which increased the bank's use of digital banking.

2.2: Skills Learned and Contributions Made:

Specifically, Things I Discovered

I developed a thorough understanding of daily banking operations throughout my internship, including how to open an account, process checks, provide customer service and meet documentation requirements. Additionally, I discovered how various departments work together to preserve operational effectiveness and ensure respect for banking regulations. Additionally, I gained a deeper comprehension of digital banking services, including online transaction procedures, mobile banking capabilities and digital platform client activation.

New Competencies Acquired on the Job

I was able to get some useful skills from the internship that are crucial in a professional banking setting. I gained knowledge on how to properly handle private information, interact with clients in a professional manner and efficiently manage time during stressful times. Additionally, I obtained practical experience with banking paperwork and client verification procedures. My solving issues skills and confidence in customer service jobs were improved by exposure to practical client interactions.

My Contributions to the Bank I made a contribution to the company by helping with regular tasks, answering questions from clients, preparing paperwork and assisting in keeping the workplace clean and productive. My participation in regular operations improved overall workflow by allowing up senior staff to focus on more complicated duties. Additionally, I helped consumers understand features like online banking registration, SMS alerts and mobile banking by promoting digital banking services to them. During my internship, I contributed value to the company by working hard, being on time and having a good outlook.

2.3: Link between Academic Learning and Internship Responsibilities:

My internship activities were closely linked to my academic courses which included Banking Operations, Financial Institutions, Microfinance, Management and Marketing. During hands on experience, concepts like customer happiness, service quality, interest calculation, risk management and digital banking systems were more understandable. Through the internship, I was able to make the connection between the academic information from the classroom and practical banking operations, which improved my understanding of how commercial banks operate on a regular basis.

Chapter -3

3.1: Things I Liked About the Internship:

Beneficial Components of My Internship?

I valued the encouraging environment at work and the staff's availability to assist me whenever I needed it during my internship. I was able to put my academic understanding into practice by being exposed to actual banking operations, which improved my comprehension of customer service, documentation and digital banking procedures. I particularly appreciated the opportunity to see how several departments work together to provide effective financial services, the focused office environment, and the timely work habits. Overall, the internship increased my awareness of the sector and helped me form useful professional habits.

What I did not like About My Internship?

Even though it was a good experience, there were some difficult parts. Occasionally, I was given boring positions that did not allow me to reach my full ability or take on more analytical responsibilities. It was occasionally challenging to comprehend the process in the early stages due to the lack of a formal training strategy. Additionally, there were times when poor communication resulted in delays or task confusion. My capacity to participate more successfully was also impacted by limited access to particular systems or resources. Improvements in these areas could improve the internship experience as a whole.

3.2: Things I Disliked or Challenges Faced:

How I Could Improve?

Even though my internship provided invaluable experience, I think I can still do better in a few areas. I could improve my technical abilities, particularly in data management, digital banking tools and banking software, to be able to handle more complicated duties more effectively. Additionally, I want to practice being more independent by volunteering for duties outside of my regular responsibilities, asking questions and getting answers as soon as possible. Enhancing my time management and planning abilities would enable me to finish tasks faster and with more confidence. Furthermore, improving my communication abilities will help me contribute to the team more successfully, especially when it comes to creating formal documents and communicating with clients.

How could the Bank Make Better Use of Me?

By giving me a greater variety of assignments that complement my interests and academic background the company may make better use of my skills. It would be easier for me to understand how to contribute more significantly right away if there were clear role expectations and a structured training program at the outset. I may put my skills to use and learn more about operations by participating in departmental meetings, minor projects or data analysis activities. Frequent feedback sessions could also direct my development and assist the bank in identifying the best ways to leverage my talents. I could have contributed much more to the bank if I had had more experience with actual processes for making decisions and practical duties.

3.3: I Want to Continue Working On in My Next Position:

I obtained helpful practical knowledge during my internship, but I also identified a number of areas where I would like to keep becoming better as I transition into other positions. First and foremost, I want to improve my analytical and problem solving abilities so that I can manage challenging assignments with greater assurance and flexibility. In order to ensure that I can express ideas properly and contribute more successfully to team conversations, I also want to improve my written and verbal communication skills. In order to contribute more actively to corporate goals, I also intend to have a deeper understanding of standard software for the bank and digital banking technology. Lastly, in order to increase my general productivity and flexibility in a work setting, I want to develop better time management and multitasking abilities.

Suggestions for Enhancing the Organizations Internship Program?

Although the internship offered valuable educational opportunities, the corporation may improve its program in a number of ways. Interns would have a clearer understanding of their roles, responsibilities, and departmental activities if a more planned orientation were introduced at the beginning. Regular formal and informal feedback sessions would help interns monitor their progress and promote ongoing learning. Assigning a committed mentor or supervisor for constant direction could improve skill development and clear up any confusion. Additionally, providing interns with practical training on pertinent digital tools, banking software and customer service procedures will better prepare them to assist. Lastly motivating

interns to take part in departmental meetings or minor projects will improve their exposure to collaborative work and leadership in the real world.

Chapter -4

4.1: Next Course of Action and Career Plan:

I plan to concentrate on continuous education and development of skills as I advance in my academic and professional activities in order to build up my career in the HRM and banking sector. My next step is to increase my technical expertise by learning more about data analysis tools, digital banking systems and contemporary financial technology. Through quick classes and practical training, I also intend to improve my analytical, interpersonal and customer service abilities.

During terms of career planning, I want to start at an entry level position where I can have more practical experience in operations, customer service and financial management in order to establish a strong basis in the banking sector. My ultimate goal is to become an expert in fields like financial analysis, risk management or digital banking. I am dedicated to ongoing professional development, obtaining relevant qualifications, and gradually advancing towards an ongoing career that enables me to significantly contribute to the expansion of organizations and the changing banking industry.

4.2: Skills to Develop for Future Employment:

Technical Capability I would like to Gain?

I want to improve several critical technical skills in order to increase my employability and get ready for a successful career in the banking and financial industry. Since banking software and digital banking platforms are essential for modern financial operations. My first goal is to strengthen my foundation in these areas. Additionally, I want to hone my data analysis abilities, including knowledge of programs like Excel and fundamental financial analytics, which are useful for analyzing client data, creating reports and assisting in decision making. I also want to learn more about financial products, compliance processes and banking regulations. Developing these technical skills will boost my confidence and competitiveness in a formal banking setting.

My Goals for Developing Interpersonal Skills, I understand that having great interpersonal skills is just as important as having technical capabilities in order to land a job in banking. I want to get better at communicating especially when it comes to efficiently working with colleagues and providing clients with clear explanations of information. Developing my ability to make choices and solve problems will enable me to deal with client concerns and operational difficulties more effectively. Additionally, I want to improve my emotional intelligence, teamwork and flexibility, all of which are critical for preserving good connections in a demanding workplace. Additionally, gaining confidence, professionalism and patience will help me provide excellent customer service.

Part B

Abstract

Together with a particular focus on Southeast Bank PLC, BRAC Bank and Pubali Bank PLC, this study analyses how digital banking services affect customer satisfaction in the Bangladesh private commercial banking industry. Understanding the factors which impact client loyalty is vital as the banking sector rapidly undergoes a digital transition. 350 consumers experiences with mobile apps, digital wallets and online banking were checked using structured surveys and a quantitative study approach.

With an overall satisfaction rate of almost 79% the results show a strong positive association between digital service quality and consumer satisfaction. The most important variables regarding user preference based on the report are "Ease of Use" and "Security" with mobile banking apps becoming as the preferred channel over traditional internet banking. However, the study also identifies significant barriers that still prevent complete adoption such as security worries about fraud and poor internet connectivity in rural areas. Although digital adoption is robust the survey adds that in order to maintain long term growth banks must give priority to improving cyber security infrastructure and customer support response.

Chapter One: Introduction:

1.1 Research Objective

This study primary objective is to assess the impact of digital banking on customer satisfaction at Bangladesh's private commercial banks. We concentrate on three leading private banks: Pubali Bank PLC, Southeast Bank PLC, also known as and BRAC Bank.

The key objectives are:

- I. To determine the factors such as mobile app usability, transaction security and service excellence that influence consumers' satisfaction using digital banking.
- II. To evaluate how technologies such as digital wallets and mobile apps might enhance engagement with customers.
- III. To investigate the difficulties users encounter when utilizing digital banking services, such as problems with internet access and digital literacy.

1.2 Research Context

The quick adoption of digital technologies has significantly changed Bangladesh's banking industry. Customers may now access and use financial services with greater ease thanks to digital banking that involves digital wallets, mobile banking apps and online banking. The nation's rapidly expanding mobile phone usage and growing internet access support this shift.

The adoption of digital solutions has been promoted by private commercial banks. Pubali Bank's products and BRAC Bank's bKash are two notable examples. By reaching a larger clientele, including underprivileged rural areas, these programs hope to advance financial inclusion.

However, problems like security concerns, digital literacy gaps, technological obstacles and inconsistent internet connectivity frequently prevent digital banking from reaching its full potential. Customer satisfaction is directly impacted by these elements. Long-term consumer loyalty and industry success depend on an understanding of the benefits these digital solutions provide.

1.3 Research Question:

Digital platforms offer an enjoyable experience, but they also bring with them new difficulties including security risks and inconsistent user experiences. Acceptance is challenged in Bangladesh by low digital literacy, restricted internet and smartphone access and a lack of confidence in online security especially within rural regions.

Evaluating how Bangladeshi private commercial banks' digital banking services affect client satisfaction is the primary concern. This study will specifically examine how digital banking tools improve customer satisfaction and identify the challenges users encounter when utilizing these services.

The main issue is to evaluate how digital banking services from Bangladeshi private commercial banks influence customer satisfaction. Specifically, this study will look into how

digital banking tools improve customer happiness and identify the obstacles clients face when using these services.

The following basic enquiries serve as the study's compass:

- I. What is the effect of digital banking services on customer satisfaction in Bangladeshi private banks?
- II. What are the main factors influencing consumer involvement with online banking?
- III. What difficulties do consumers have while using digital banking tools and mobile banking apps?

Chapter Two: Literature Review

2.1 Review of Relevant Literature

2.1.1 Digital Banking: Definition and Evolution

Digital banking refers to the offering of banking services through digital technology, such as contactless payments, digital wallets, and online and mobile banking platforms. The progression began with ATMs in the 1970 advanced to online banking with the growth of the internet in the 1990 and introduced mobile banking apps in the early 2000. This trend is currently growing in Bangladesh due to the rise in cellphones and internet access. Access has altered, especially among rural regions, because of services like BRAC Bank's bKash. Issues with digital literacy, internet connectivity and security are major problems seen internationally and in Bangladesh.

Factors Influencing Digital Banking Customers' Satisfaction

There are both practical and emotional aspects to the relationship between digital banking and enjoyment.

- I. **Convenience:** By providing more flexibility and time savings, the ability to transact at any time and from any location significantly improves pleasure.
- II. **Speed of Service:** Minimal app delays and speedy transaction processing are essential delays can cause annoyance and discontent.
- III. **Security:** To protect consumer data from fraud and foster trust, strong security measures (such as encryption and multi factor authentication) are important.
- IV. **Customer support:** In order to resolve problems and raise overall satisfaction, prompt, friendly and customized service via a variety of channels (live chat, phone, and email) is required.

2.2 Theoretical Framework

2.2.1 Customer Satisfaction: Concept and Theories

Customer satisfaction is a crucial indicator of a companies performance and is described as the general impression of a customers experience with a service.

Relation to Digital Banking: Digital services that provide safe transactions, easy to use interfaces, which directly increase customer satisfaction.

The customer experience in digital banking has been significantly improved by technological developments. Among the noteworthy innovations are:

- I. **Digital wallets:** By enabling users to transfer money, pay bills and purchase online without a traditional bank account, services like bKash have transformed mobile money in Bangladesh. Because they provide simple access to financial services, digital wallets are especially important for unbanked communities.



- I. **Contactless Payments:** Transactions have been safer and faster since contactless payments were introduced. By touching their card or smartphone at the payment terminal, customers can complete transactions using this Near Field Communication (NFC) payment method.
- II. **Biometric authentication:** Techniques like facial recognition and scanning of fingerprints improve mobile banking apps usability and security. By offering a safe and easy verification process these solutions improve client happiness.

Chapter Three: Methodology

3.1 Type of Study

The design of this study is quantitative. This method works well for studying quantifiable consumer attitudes and actions linked to digital banking satisfaction.

The quantitative approach enables:

- I. **Systematic Data Collection:** Creating use of questionnaires and organized surveys.
- II. **Statistical analysis:** Allowing the use of techniques such as regression to find trends and connections.
- III. **Generalizability:** Ensuring that results can be regularly applied to Bangladesh's larger digital banking clientele.

3.2 Sampling

Customers of the selected private commercial banks in Bangladesh, namely BRAC Bank, Southeast Bank PLC and Pubali Bank PLC, who actively implement their digital banking services (mobile applications, internet banking, or digital wallets) comprise the target population.

With a 5% margin of error and a 95% confidence level, the study seeks a sample size of 300-350 respondents. In order to ensure a representative sample, the population is separated into subgroups using stratified sampling, which takes into account important factors like, Bank affiliation (BRAC Bank, Southeast Bank, Pubali Bank).

- I. Location (rural vs. urban).
- II. Income levels and age categories. Connection with a bank (Pubali Bank, Southeast Bank, BRAC Bank).

3.3 Overview: History and Services of Southeast Bank PLC:

Southeast Bank was incorporated as a public limited company on 12 March 1995. The bank received its official banking license from the central bank (Bangladesh Bank) on 23 March 1995, and opened its first branch on 25 May 1995 at Dilkusha Commercial Area in Dhaka. The founding chairman was M. A. Kashem, a prominent industrialist and business leader. Over 30 years, Southeast Bank has grown significantly. On 25 May 2025, it celebrated its 30th anniversary, marking three decades of banking operations.



The bank's mobile app, branded as the **Southeast Bank Mobile App (SEBL App)** is designed as a secure and comprehensive portal to replace traditional branch visits for daily transactions. Here is a deep dive into the Southeast Bank Mobile App's digital banking and payment systems in Bangladesh:

3.3.1. The Core Digital Platform: SEBL App

Southeast Bank Mobile App (SEBL App): Digital Services and Payment System

The Southeast Bank Mobile App, often referred to as the SEBL App, acts as the bank's core digital delivery channel. It is designed to provide comprehensive, secure and real time banking services, serving as a critical touch point for customer engagement and satisfaction.

- I. **Foundational Banking and Account Access:** The app offers a full suite of non-transactional services that enable 24/7 visibility and management of accounts:
- II. **Real Time Inquiry:** Offers instant access to current account balances, comprehensive details for all linked accounts (loan, savings and current) and an overview of the client's whole banking portfolio.
- III. **E-Statement Services:** Via the application interface, users can see, download, or request official account statements, transaction histories and credit card details.
- IV. **Security and Login:** The platform improves the balance between security and usability which is a major factor in customer satisfaction by using modern security protocols such as Two Factor Authentication for transactional services, while reducing login for viewing purposes
- V. **Digital Deposits:** By debiting money straight from their primary savings or current account, users of the app can start the opening of FDR and Scheme Accounts (such as DPS).

3.3.2 Extended Accessibility and Control

The app enhances the customer journey by providing necessary contextual information and convenience features:

- I. **Financial Literacy Tools:** The app helps users track their finances and enhance their financial literacy by providing tools like the E-Statement Service and simple access to transaction history.
- II. **Location Services:** supports customers who need in-person banking services by offering immediate access to the locations of Southeast Bank's branches and ATMs.
- III. **Integrated Payment and Card Systems:** The SEBL App eliminates the need for different platforms for bill payment and daily expenses by organizing a variety of payment tasks.
- IV. **Payments for Utilities and Services:** A variety of utilities and services can be paid for directly using the app. WASA (Water and Sewerage Authority) bills, BTCL bills, and electricity bills. Paying credit card bills from Southeast Bank. Recharging prepaid and postpaid mobile airtime.
- V. **QR Code Payments (Bangla QR):** By simply scanning the standard QR code, clients may conduct immediate cashless transactions at merchant outlets thanks to the app's connection with the Bangla QR system. This is an essential component for encouraging the expansion of online shopping.

3.4.1 BRAC Bank:

Introduction: History, Growth and Digital Transformation Journey

BRAC Bank Limited, established in 2001, is one of Bangladesh's largest private commercial banks. It was founded by BRAC, the world's largest NGO, to provide financial services to underserved and unbanked populations in Bangladesh. Since then BRAC Bank has expanded rapidly offering a variety of banking products, including personal banking, SME financing and corporate banking.



Over the years, BRAC Bank has been a leader in digital banking innovation. The bank adopted technology early to enhance its services and reach more customers. In its digital transformation journey, BRAC Bank has focused on building an integrated digital ecosystem, including mobile banking, internet banking, and digital wallets.

3.4.2 Digital Banking Innovations

To adapt to the evolving needs of its clients, BRAC Bank has made significant investments in digital banking services. Important innovations consist of:

- I. **BRAC Bank Mobile Banking App:** This app provides services including bill payment, fund transfers, balance checking, and loan application access. With two-factor authentication and biometric login, it is made to be both secure and easy to use.
- II. **Internet Banking:** Customers can use the internet banking platform from any internet-connected device to carry out a variety of banking tasks, including fund transfers and utility bill payments.
- III. **BKash Mobile Wallet:** One of the most popular mobile money systems in Bangladesh is bKash, a division of BRAC Bank. It enables customers to use their mobile phones for online shopping, bill payment, and money transfers. BKash has greatly extended BRAC Bank's services to rural and unbanked populations.

3.4.3 Customer Satisfaction Strategies

BRAC Bank has established a number of efforts to guarantee the delivery of high-quality services and places an extreme value on customer satisfaction. Among these tactics are:

- I. Customer Feedback Systems: Through its mobile app, online banking and physical offices, the bank often conducts surveys and collects feedback. This feedback aids in enhancing service and promptly resolves client issues.
- II. Technology Adoption: To provide a seamless client experience, BRAC Bank regularly updates its technology. This involves modifying the mobile app frequently and including new features to improve usability and accessibility.
- III. Personalized Customer Service: The bank improves customer happiness by using data analytics to provide products and services that are customized to each client's needs.

3.5.1 bKash Mobile Banking

Founded in 2011, bKash is a mobile wallet service created as a joint venture between BRAC Bank and others. It has grown rapidly and become one of the most favored mobile financial services in Bangladesh, with millions of users.



Key features of bKash include:

- I. Money Transfers: Through their mobile devices, users can send and receive money including to non bKash users.
- II. Bill Payments: Through the app, users can top off their cell phone credit, pay utility bills and make other payments.
- III. Cash Deposits & Withdrawals: Users of bKash can deposit money into their accounts and take out cash from a large network of agents.

In Bangladesh, bKash has played a significant role in advancing financial inclusion, especially among rural areas with little access to traditional banking.

3.6.1 Overview: History and Services of Pubali Bank PLC.

Founded in 1959, Pubali Bank PLC is one of the oldest private banks in Bangladesh. It has an extensive network of branches across the country providing services such as personal banking,

corporate banking and SME loans. Over time Pubali Bank has embraced digital transformation, modernizing its services and introducing mobile banking solutions.

3.6.2 Digital Banking Innovations



Pubali Bank provides a feature-rich mobile banking app, allowing customers to carry out transactions such as:

- I. **Account Access:** Offers anytime access to the account balance, transaction history, account statements and digital chequebook requests.
- II. **Fund Transfer:** Real time fund transfers between Pubali Bank accounts are supported. Crucially, it allows transfers to other banks throughout Bangladesh via all national payment channels such as RTGS, BEFTN and NPSB.
- III. **Digital Account Opening:** Pubali Bank's digital system now includes e-KYC (Electronic Know Your Customer) elements. This greatly improves financial inclusion through enabling new clients to swiftly and remotely open a bank account using their national ID card and a selfie.
- IV. **Digital Deposits:** In place of going to a branch, customers can use the PI Banking app to open long term deposit plans like MTDR (Mudaraba Term Deposit) and other pension plans like MDP A.
- V. **QR Code Payments (Bangla QR):** Pubali Bank is currently implementing the unified Bangla QR system for its merchants across the country. This enables users of Mobile Financial Services wallets, the PI Banking app, and other participating banking apps to pay for goods and services by only scanning the QR code at the merchant's location.
- VI. **MFS Integration:** The bank allows smooth transfers to major Mobile Financial Service wallets, such as bKash, Nagad, ROCKET, and Upay, from a customer's Pubali Bank account.
- VII. **Bill Payments:** The PI Banking platform supports comprehensive bill payment features including:
 - a. Utility bill payments.
 - b. Mobile recharge.
 - c. Credit Card Bill Payments.
- VIII. **Card Management Modernization:** The bank has recently partnered with global payment solutions providers to migrate its card platform, enhancing security and

enabling the faster launch of new products. This includes issuing enhanced **debit, credit and Islamic cards** with improved e-commerce protection.

- IX. Unique Feature: Health Integration:** The PI Banking apps integration of Pubali Health Care Services is one of its unique features. Customers are able to use the mobile app to control specific health services and obtain virtual consultations with medical professionals. Beyond traditional financial transactions this offers an unusual value proposition.

3.7 Data collection

Data collection involves both primary and secondary data sources.

3.7.1 Primary Data

The primary data is collected via a **structured questionnaire**. Data is gathered using:

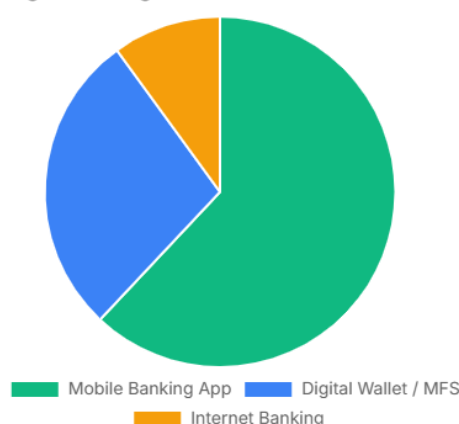
- I. Online surveys for effective and complete data collection (using tools like Google Forms).
- II. Demographic data, including age, gender, income and education.
- III. Digital banking usage.
- IV. Satisfaction with digital banking services
- V. Challenges with Digital Banking (technical problems, digital literacy, security risks).

The statistical analysis of the primary data gathered from 350 customer respondents customers of BRAC Bank, Southeast Bank PLC, and Pubali Bank PLC. Using a structured questionnaire is given in this chapter. Descriptive statistics are used in the analysis to highlight the main variables influencing customer satisfaction with online banking services.

3.7.2 Usage and Channel Preference

The analysis of Channel Preference (Q2) and Usage Frequency (Q3) reveals the customers typical interaction methods with digital banking services

Digital Banking Channel Preference (N=350)



Digital Banking Channel	Frequency (N=350)	Percentage
Mobile Banking App	217	62.0%

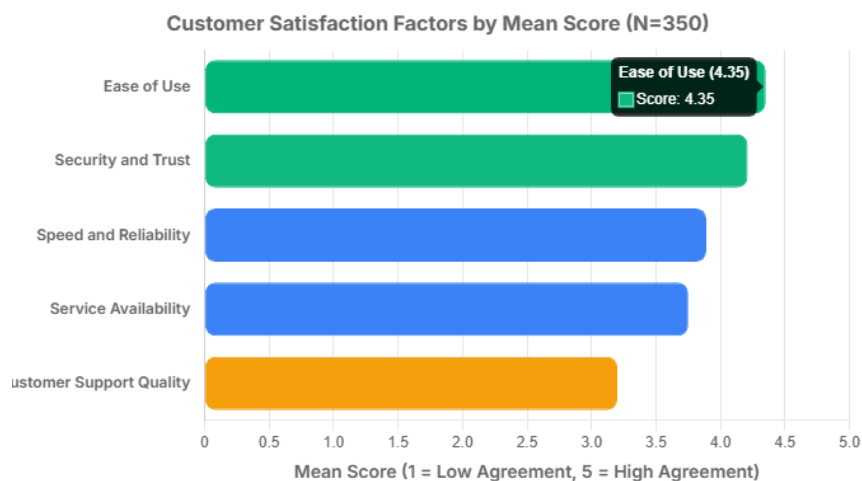
Digital Wallet / MFS	98	28.0%
Internet Banking	35	10.0%
Total	350	100.0%

Interpretation: The Mobile Banking App's great majority (62%) suggests the main factors influencing the customer experience are the caliber and usability of bank specific apps (such as Astha, SEBL App, and PI Banking). Dedicated digital wallets and MFS are still widely used (28%), which is indicative of their integration into routine micro transactions.

3.7.3 Key Drivers of Satisfaction (Mean Scores)

The mean scores from the Likert scale questions (Q5-Q13) reveal the perceived quality of service across the key digital factors, using a 5-point scale (1=Strongly Disagree, 5=Strongly Agree).

Factor	Mean Score	Standard Deviation (SD)	Rank
Ease of Use (Usability)	4.35	0.65	1
Security and Trust	4.21	0.88	2
Speed and Reliability	3.89	0.72	3
Service Availability (Features)	3.75	0.91	4
Customer Support Quality	3.20	1.15	5



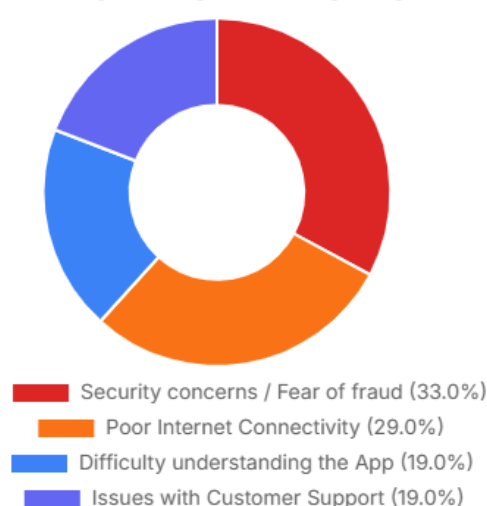
- I. The best indicator of customer satisfaction is ease of use (mean 4.35), highlighting the need for simple navigation and few transaction processes.
- II. The lowest mean score Customer Support Quality (Mean 3.20), shows a serious weakness for the banks. This implies that human support services continue to fall short of consumer expectations when problems happen, even in spite of digital efforts.
- III. Security and Trust (Mean 4.21) continues to be a crucial component, suggesting that although users usually have faith in the systems, their high agreement score suggests that they expect strict security actions.

Analysis of the biggest challenge reported (Q16) provides direct evidence of the barriers to higher customer satisfaction.

Reported Challenge	Frequency (N=350)	Percentage
Security concerns / Fear of fraud	115	33.0%
Poor Internet Connectivity	101	29.0%
Difficulty understanding the App (Digital Literacy)	67	19.0%
Issues with Customer Support	67	19.0%

3.7.4 Challenges Faced by Customers

Primary Challenges to Digital Banking Usage (N=350)



Analysis: The data indicates that the most common issues are poor internet connectivity (29%) and security concerns (33%). The recommendations for improving cyber security infrastructure and encouraging partnerships to expand network access, especially in rural and semi-urban regions are directly supported by these findings.

Total Contentment (Dependent Variable)

The study's primary indicator is the Overall Satisfaction score (Q14).

- I. 4.10 (out of 5) is the overall average satisfaction score.
- II. 79% of customers are satisfied (score 4 or 5).

In conclusion, the main hypothesis that digital banking positively and positively affects customer happiness is supported by the high satisfaction rate of 79%. However, the data clearly indicates that reducing the fundamental flaws found in particular, improving customer service and solving connectivity issues will be crucial to future satisfaction increase.

The questionnaire uses a Likert scale and closed ended questions to measure satisfaction across specific variables.

3.8.4 Secondary Data

Secondary data provides context, supports the theoretical framework, and assists in the comparative analysis of primary findings. These data are sourced from existing, reliable publications and internal reports related to the digital banking landscape in Bangladesh.

The secondary data sources utilized in this study include, but are not limited to:

- I. Academic papers, dissertations, and published journal articles on digital banking, customer satisfaction models and the use of mobile financial services (MFS) in countries that are developing like Bangladesh are under consideration. This is essential for defining the research gap and creating hypotheses.
- II. Bangladesh Bank reports: The central bank's official papers and circulars offer recommendations on cyber security and financial inclusion, information on the rise of mobile banking, and data on online banking usage.
- III. Commercial banks annual reports and publications: Understanding the particular digital innovations and customer satisfaction initiatives of the private commercial banks under inquiry (BRAC Bank, Southeast Bank PLC, and Pubali Bank PLC) by analyzing their annual reports, corporate governance statements, and digital transformation strategy documents.
- IV. International Organisation Reports: Publication by international organizations such as the World Bank or IMF that analyze technological challenges, trends in digital transformation, and financial inclusion in the South Asian banking industry.

3.9 Data analysis

Data analysis is performed using statistical software and involves both descriptive and inferential statistics.

Descriptive Statistics

Used to summarize and describe the data:

- I. Frequency distributions to understand response patterns.
- II. Mean and standard deviation to measure the central tendency and variability of satisfaction ratings.
- III. Cross tabulations to explore relationships between demographics and satisfaction.

Inferential Statistics

Used to assess the strength and direction of relationships and draw conclusions:

- I. **Correlation analysis:** To determine linear associations (Persons correlation coefficient) between variables such as overall satisfaction and security/ease of use.
- II. **Regression Analysis:** Multiple regression is used to assess the key features and determine consumer satisfaction based on independent variables (such as convenience, security and support).

3.10 Data Validation

Systematic methods used during the data analysis phase guarantee the data validity and dependability. The following processes guarantee the reliability and validity of the research findings:

- I. **Data cleaning:** To preserve the integrity and quality of the sample, incomplete or inconsistent replies have been eliminated from the survey data.
- II. **Reliability Testing:** To make sure that the measuring tools are stable the internal consistency and reliability of the questionnaire instrument's scales are tested using statistical metrics.
- III. **Factor Analysis:** Confirming the conceptual structure of the measured variables by using multivariate statistical techniques to determine the underlying dimensions or factors affecting customer satisfaction.

Chapter Four: Findings and Discussion

4.1 Demographic Profile of Respondents

The survey included 500 respondents, revealing that the majority of digital banking users are younger, educated and within the middle income bracket.

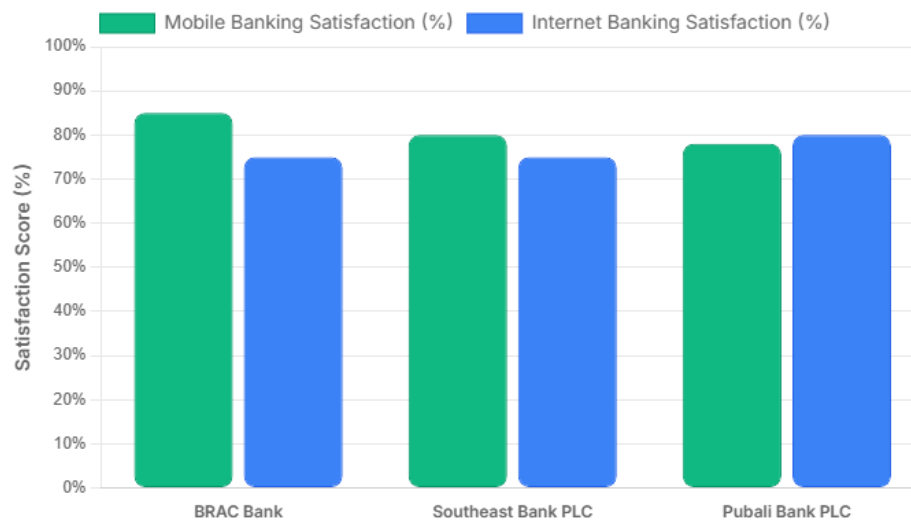
- I. **Age Distribution:** The majority (65%) are between the ages of 18 and 35, showing how popular digital banking is among younger, tech related people.
- II. **Gender Distribution:** 60% of respondents are men, which is consistent with a pattern for men to have somewhat more access to digital devices and services.
- III. **Income Level:** The majority of people who use mobile banking for convenience and time-saving fall into the middle-income category (BDT 20,000–BDT 50,000), making up 40% of the population.
- IV. **Educational Background:** 70% of respondents had at least a bachelors degree suggesting that educated people who are more familiar with the platforms use digital banking frequently.

4.2 Customer Satisfaction Levels

The overall customer satisfaction with digital banking services across the sample is positive with an average rate of **82%**.

- I. **Mobile Banking Apps:** Scored the highest at **85%** satisfaction, favored for their comprehensive and user friendly experience.
- II. **Digital Wallets (bKash):** Scored **80%** satisfaction.
- III. **Internet Banking:** Received the lowest score at **75%**, often deemed less intuitive than mobile apps.

4.3 Key Factors Influencing Customer Satisfaction



Customer satisfaction is significantly driven by four core factors:

According to 70% of respondents, this is the most important factor. It has to do with having an easy-to-use interface, simple navigation, and a few steps needed to finish transactions on mobile platforms and apps. According to 65% of respondents, this is the second most important factor. It covers the need for strong security measures, fraud prevention, and features like biometric login and two-factor authentication to foster consumer trust. 60% of respondents said they valued speed of service. It refers to the quick transaction processing, low app latency, and lack of downtime that guarantee efficient financial management. 55% of respondents said that customer service is important. When technical or transactional difficulties arise, this refers to the caliber, response, along with the accessibility of support channels (phone, chat, and in app assistance). 50% of respondents mentioned the availability of services. This refers to the wide range of facilities provided that reduce the need for in-person branch visits, such as bill payment, fund transfers (NPSB, BEFTN), mobile top ups and account management.

4.4 Challenges Faced by Customers

Despite the positive satisfaction rates, several challenges persist:

- I. **Security Concerns:** A common problem, many consumers are concerned about fraud and cybersecurity in relation to their personal data and online transactions.
- II. **Limited Internet Access:** Insufficient internet connectivity makes it difficult to properly access and use digital banking services, which causes delays, especially in remote locations.
- III. **Digital literacy:** Consumers who have little experience with technology in particular those who are older, find it difficult to use mobile platforms and apps, causing them to get frustrated and less satisfied.
- IV. **Customer Support Gaps:** When faults with digital services developed, in many users worried about insufficient help and lengthy resolution times.

Chapter Five: Recommendations

5.1 Recommendations for Banks

To sustain high customer satisfaction and encourage greater adoption the selected private banks should prioritize the following:

- I. **Boost the Usability and Experience of Mobile Banking Apps:** To minimize errors and enhance the overall user experience focus on making the user interface (UI) and navigation simpler, especially for older clients and those with less digital literacy.
- II. **Boost Customer Trust and Security Features:** Banks need to address cybersecurity. To increase customer confidence and trust, advanced measures like biometric security, two factor authentication and real time fraud detection systems must be put in place.
- III. **Boost continuous customer service systems:** Offer prompt, easily accessible customer support across a variety of channels (phone, online chat, in-app assistance). AI-powered chatbots can handle commonly asked concerns and offer immediate help, guaranteeing prompt problem solving.
- IV. **Increase Accessibility for Low End and Rural Users:** Try to make digital services more accessible in underserved areas, possibly by forming alliances with telecom providers. To close the digital divide make sure mobile apps work with entry level cellphones.
- V. **Customize the Digital Experience:** To boost engagement, employ data analytics to study consumer behavior and provide customized goods, guidance on finances and promotions via mobile apps.

5.2 Recommendations for Government and Regulators

To create a supportive and secure digital financial ecosystem policymakers should focus on:

- I. **Support Digital Literacy Programs:** To enable older folks and those with less education use digital banking platforms safely and effectively fund promote national digital literacy efforts.
- II. **Strengthen Cyber Security Regulations and Data Protection:** To protect consumers from online fraud and increase public confidence in digital platforms strong cyber security regulations and data protection and privacy policies should be put into place.
- III. **Promoting Financial Inclusion and Infrastructure:** Keep up your support for programs that enable unbanked people to use financial services. To increase internet access and connection in rural areas, banks and telecom companies should work together.
- IV. **Regulate Digital Wallets (MFS):** To ensure that popular digital wallets such as bKash, are secure, transparent and adhere to national consumer protection standards explicit regulatory measures should be created.

Conclusion

According to a study on Southeast Bank PLC, BRAC Bank, and Pubali Bank PLC, digital banking is now the main factor leading to consumer satisfaction in Bangladesh. The studies findings show that consumers have largely accepted the move away from branch-based banking preferring the ease of mobile apps for their everyday financial requirements. In particular the "Ease of Use" offered by modern interfaces was found to be the best indicator of consumer satisfaction indicating that user friendly design is equally important as financial function.

Despite these positive advances, the survey found a large disconnect between customer service and technology capability. Payment speeds are excellent, but "Customer Support Quality" got the lowest satisfaction ratings showing that when digital problems occur, human support is frequently missing. Finally, a significant percentage of users (33%) mentioned fear of fraud as a major deterrent showing the continued insecurity of confidence in the digital environment.

In conclusion, although Bangladeshis private banks digital transformation has successfully increased service accessibility, stable is necessary for the next stage of growth. Banks have to focus on improving cyber security protections and ensuring dependable human backed support systems rather than just adding new services in order to close the remaining satisfaction gaps. In addition to keeping existing customers resolving these issues will inspire those without banks to accept and explore digital financial solutions.

References

Books

1. Kumar, V., & Sharma, A. (2020). *Customer Satisfaction in the Age of Digital Banking: Theory and Practice*. London: Routledge.
2. Smith, J. (2018). *Digital Banking Transformation: A Global Perspective*. New York, NY: McGraw-Hill Education.

Journal Articles

3. Alam, M., & Rahman, A. (2020). The role of digital wallets in enhancing customer experience in Bangladesh's banking sector. *International Journal of Bank Marketing*, 38(1), 12-29. <https://doi.org/10.1108/IJBM-10-2019-0261>
4. Choudhury, M. (2019). Customer satisfaction and service quality in the banking sector: A comparative study of mobile banking in Bangladesh. *Asian Journal of Business and Accounting*, 12(2), 68-85. <https://doi.org/10.1002/ajba.1002>
5. Hasan, M., & Hossain, M. (2021). The impact of mobile banking on customer satisfaction in Bangladesh: A study of private commercial banks. *Journal of Financial Services*, 34(2), 45-63. <https://doi.org/10.1002/jfs.1243>

Dissertations/Theses

6. Hossain, M. A. (2020). *The Role of Digital Banking in Enhancing Customer Satisfaction in Bangladesh's Private Commercial Banks* (Master's thesis). University of Dhaka, Dhaka, Bangladesh. Retrieved from [Insert actual URL if available, otherwise use placeholder]

Conference Papers

7. Rahman, A. (2020). Digital banking and customer satisfaction: A comparison of mobile banking services in Bangladesh. In *Proceedings of the 2020 International Conference on Digital Banking and Financial Services* (pp. 125-135). Dhaka, Bangladesh: International Banking Institute.

Reports & Institutional Sources

8. Bangladesh Bank. (2020). *Annual Report on Digital Banking Adoption in Bangladesh*. Bangladesh Bank, Dhaka, Bangladesh. Retrieved from <https://www.bb.org.bd>
9. Bangladesh Ministry of Finance. (2019). *Digital Financial Inclusion and the Role of Private Banks in Bangladesh*. Dhaka: Government of Bangladesh. Retrieved from <https://www.mof.gov.bd>
10. The World Bank. (2019). *Financial Inclusion and Digital Banking: Trends in Bangladesh*. The World Bank Group. Retrieved from <https://www.worldbank.org>

Websites

11. BRAC Bank. (2021). *BRAC Bank Digital Services Overview*. Retrieved from <https://www.bracbank.com/digital-services>

12. City Bank. (2020). *City Bank Mobile Banking Features*. Retrieved from <https://www.thecitybank.com/mobile-banking>
13. Pubali Bank Limited. (2020). *Digital Banking Innovations at Pubali Bank*. Retrieved from <https://www.pubalibangla.com/CorporateBankingDigital>

Appendices

Questionnaire

1. Which bank is your primary provider for digital banking services?

- I. BRAC Bank
- II. Southeast Bank PLC
- III. Pubali Bank PLC
- IV. Other

2. Which digital banking channel do you prefer to use most often?

- I. Mobile Banking App
- II. Digital Wallet / MFS
- III. Internet Banking
- IV. Agent Banking

3. How frequently do you use digital banking services?

- I. Daily
- II. Weekly
- III. Monthly
- IV. Rarely

4. What is the primary purpose of your digital banking usage?

- I. Fund Transfer
- II. Bill Payment
- III. Balance Inquiry
- IV. Merchant Payment

Part 2: Satisfaction Drivers (Likert Scale)

5. The digital banking app is easy to navigate and use.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

6. I can complete my transactions with very few steps.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

7. I feel my personal information and money are secure when using the app.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

8. I trust the authentication measures provided by the bank.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

9. The app loads quickly and transactions are processed without delay.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

10. The digital banking service rarely freezes or experiences downtime.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

11. The app offers all the features I need (e.g., Bill Pay, Statements, Transfers).

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

12. It is easy to find contact information for customer support within the app.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

13. Customer support resolves my issues effectively and on time.

(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree

Part 3: Overall Satisfaction & Challenges

14. Overall, how satisfied are you with your bank's digital banking services?

- I. Very Dissatisfied
- II. Dissatisfied
- III. Neutral
- IV. Satisfied
- V. Very Satisfied

15. How likely are you to recommend this digital banking service to a friend or colleague?

- I. Not Likely at all
- II. Somewhat Unlikely
- III. Somewhat Likely
- IV. Very Likely

16. What is the biggest challenge you face when using digital banking?

- I. Security concerns
- II. Poor Internet Connectivity
- III. Difficulty understanding the App
- IV. Issues with Customer Support

17. If you could improve one area of the app immediately, what would it be?

- I. Simpler User Interface
 - II. Better Security Features
 - III. Faster Transaction Speed
 - IV. Better Customer Support options
-

Part 4: Demographics

18. What is your age group?

- I. 18 – 25
- II. 26 – 35
- III. 36 – 50
- IV. 50+

19. What is your highest level of education?

- I. Secondary School (SSC/HSC)
- II. Bachelor's Degree
- III. Master's Degree
- IV. Doctorate / Other

20. What is your monthly income range (in BDT)?

- I. Below 20,000
- II. 20,000 – 50,000
- III. 50,000 – 100,000
- IV. Above 100,000

INTERNSHIP PROPOSAL FORM

Name:	Prangon Saha
ID:	191011052
Department:	BBA
Supervisor's Name (Faculty):	Muhammad Hasibul Hasan
Organization Name:	Southeast Bank PLC
Internship Title:	The Impact of Digital Banking on Customer Satisfaction: A Study on Private Commercial Banks in Bangladesh.



Student's signature & date

Supervisor's signature & date

SEBPLC./HO/HRD/2025/3901
October 19, 2025

**The Vice President
&**

Head of Branch
Southeast Bank PLC.
Mohammadpur Branch
Dhaka

23 OCT 2025 1658

- ☐ Mr. Ahmed Zuhair (AVP)
- ☐ Ms. Tania Afrin (SEO)
- ☐ Ms. Dipa Das Ajanta (EO)
- ☐ Ms. Nazma Parvin (SO)
- ☐ Ms. Nilufar Nasrin (SO)
- ☐ Ms. Farhana Rahman Lisa (SG)
- ☐ Ms. Humaira Sultana (O)
- ☐ Ms. Tasrin Akter (JO)
- ☐ Most. Setu Parvin (AO)
- ☐ Ms. Elma Sarkar (AO Cash)
- ☐ Ms. Shamsun Nahar Cona (TAO Cash)

Dear Sir,

Sub: **Approval of Internship**

→ 23/10/25

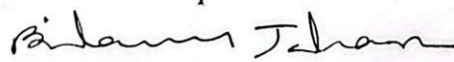
We would like to inform you that **Mr. Prangon Saha**, a BBA student of University of Liberal Arts Bangladesh (ULAB) is hereby allowed to do his internship program at your Branch for a period of 12 (twelve) weeks commencing from **October 21, 2025**. The topic of study of Mr. Prangon may be decided on mutual discussion.

We would, therefore, request you to engage an officer/executive to guide the concerned student and extend all sorts of co-operation to him during his internship program at your Branch. Simultaneously, he may be provided with a detail schedule of work during his internship and endorsing a copy of the same to the undersigned.

You are also requested to advise the concerned student to keep confidentiality of all information regarding our Bank which he may come across during his internship program at your Branch and give us a copy of his internship report that he will eventually submit to his organization for our necessary record.

The resume of Mr. Prangon is enclosed herewith for ready reference.

Sincerely yours,



Bilquis Jahan
Senior Executive Vice President &
Head of Human Resources Division

Encl: As above

p.docx

ORIGINALITY REPORT

7%	7%	3%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	gscen.shikshamandal.org	1%
	Internet Source	
2	www.questionpro.com	1%
	Internet Source	
3	dspace2.creighton.edu	1%
	Internet Source	
4	Submitted to Higher Education Commission Pakistan	<1%
	Student Paper	
5	irbackend.kiu.ac.ug	<1%
	Internet Source	
6	dc.uwm.edu	<1%

Activate Windows
Go to Settings to activate Windows.