

Role of City-Touch App in Reducing Branches Workload in City Bank PLC

Internship Organization

City Bank PLC

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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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INTERNSHIP/PROJECT INFORMATION

Internship

Organization: CITY BANK PLC _____

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SUPERVISOR APPROVAL

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Letter of transmittal

December 2025

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Subject: Submission of Internship Report on

“Role of Citytouch App in Reducing Branch Workload: A Study on City Bank PLC”

Dear Madam,

With due respect, I would like to inform you that I have completed my Internship Report titled “Role of Citytouch in Reducing Branch Workload: A Study on City Bank PLC.” This report has been prepared as a requirement for the completion of my Bachelor of Business Administration (BBA) program under the School of Business at the University of Liberal Arts Bangladesh (ULAB).

In this report, I have attempted to apply the theories and concepts learned throughout my BBA coursework, combined with the practical experience I gained during my internship at City Bank PLC. I have also collected relevant secondary information from credible online sources, bank publications, annual reports, and industry articles to support the study.

I have made sincere efforts to prepare this report with accuracy and thoroughness. I hope that the report meets your expectations and earns your valuable evaluation. I would be grateful for any feedback you may kindly provide.

Sincerely,

Shoumik Rahman

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Bachelor of Business Administration (BBA)

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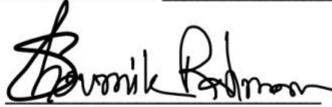
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Signature 

Date 14.12.2025

Acknowledgement

I would like to express my deepest gratitude to all the individuals who have helped, guided, and supported me throughout the completion of this internship report. Their contributions have been invaluable and have enabled me to complete this work successfully within the given time.

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I am sincerely thankful to City Bank PLC, especially the branch managers and officers, for providing me with the opportunity to work in a professional environment and learn practical aspects of digital banking. Their cooperation and willingness to share knowledge made the internship experience truly meaningful.

I am also grateful for the availability of digital resources and the internet, which greatly supported my research by providing updated information, reports, and academic materials relevant to the topic.

Lastly, I would like to thank my family and friends for their continuous encouragement, understanding, and emotional support throughout my internship journey. Their belief in me has been a constant source of motivation and strength.

Despite my limited experience, I have strived to prepare this internship report with sincerity, accuracy, and genuine understanding. The unwavering support of the people around me has greatly contributed to my learning and achievements.

List of Abbreviations	
NBR	National Board of Revenue
SME	Small and Medium Enterprises
PLC	Public Limited Company
eKYC	Electronic Know Your Customer
ATM	Automated Teller Machine
FDR	Fixed Deposit Receipt
DPS	Deposit Pension Scheme
BEFTN	Bangladesh Electronic Funds Transfer Network
RTGS	Real-Time Gross Settlement
BDT	Bangladeshi Taka
VPN	Virtual Private Network
MFS	Mobile Financial Services
SoC	Security Operations Center
OTP	One-Time Password
CV	Curriculum Vitae
ICT	Information and Communication Technology
OTT	Over-the-top (media service)
SBM	Service business meetings

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PART- A

Chapter 1: Internship Preparation

1.1 Motivation and what I expect to learn from this internship

The motivation of doing the internship is mainly based on the graduation requirement, but aside the graduation requirement, I consider the internship as a priceless experience of personal and professional development. Being a student in the field of finance, it is an absolute pleasure to get the practical experience offered to me by more experienced professionals in the banking industry.

Previously, I have been part of the marketing team at UCash and Banglalink, where I got to experience exposure in dealing with customers, marketing products, and organizing campaigns. Although these experiences provided me with knowledge of how marketing strategies contribute to business development, I believe that this internship will present me with another worldview that is based on the financial and operational aspect of a professional organization.

This internship will also enable me to become a better problem-solver and decision-maker as in addition to my academic knowledge I will be able to apply it in practical financial environments. I also have a strong interest in having a personal experience with the corporate culture, the work ethics, communication patterns and collaboration activities that make organizations successful. The concept of the interaction between various departments and their contribution to the general goals will enable me to have a greater understanding of organizational behavior and the dynamics of the workplace.

The internship is a one-of-a-kind experience that would sharpen my important skills including business planning, client relationship, and financial analysis. Exposure to various departments of the banks and their issues will assist me in determining the areas of interest and how to steer me towards my long-term career objectives. This experience will enable me to become a valuable part of the team, and by dedicating myself to it, I hope to be able to apply the necessary knowledge, skills, and professional outlook to achieve success in the banking industry.

1.2 Internship Search Process

After my 11th semester, I started searching an internship, I was determined to have one place where I would learn and develop. I submitted applications in various organizations in various industries including banks and corporate companies in the hope that I would get a chance that would suit my academic experience and career interests. It was not an easy process, I had to pass through a lot of interviews and preliminary test and in most occasions I was lucky to be shortlisted.

Nevertheless, the experience did not come without failures. There were many rejection emails, especially with firms that I was actually interested in. All the we regret to inform you messages were disappointing and there were times I began to question myself, am I not good enough or is it that the market was so competitive. Still, I refused to give up. I continued to make my resume better, rehearsed on interview questions, and gained experience.

Suddenly, however, they began to change. I was offered in three to four organizations within a short period. It was a feeling of relief and confirmation following a couple of weeks of doubt and self-insecurity. One of the choices, I settled on City Bank PLC, which is one of the most reputable and the leading banks in the country. The good reputation they have in terms of innovation, professional working ethics and the well-organized internship program made it the best place to meet my objectives.

In retrospect, the whole search process taught me to be resilient, patient, and persevering. It made me think of how all rejections are only redirections, a step that has to be taken to accomplish the correct opportunity.

1.3 Internship Interview Experience

In contrast to the majority of my colleagues, I did not apply to a number of banks, I have been thinking of City Bank since the very first time. I was always attracted by something about the organization, its modernity, dynamic working environment, and good brand image. Therefore, I chose to gamble and only apply to that place even though I was aware of how competitive that the selection process would be.

I was quite honest to say that I had limited chances of making it to short listing. Weeks were going by and I was beginning to believe that it was not going to happen. However, one day, suddenly, in the afternoon I got a call on the part of the HR department of the City Bank. I also recall the feeling of anxiety and amazement when they informed me they had looked through my CV and that they were interested in holding an interview. It was one of the moments which render all the waiting worth it.

The interview as such was a very exciting and a nerve-wracking experience. It initially began with some general questions concerning my background and academic experience, however, it quickly changed to be more scenario-based and problem-solving questions that challenged the way I would approach real-life

banking scenarios. I attempted to be confident - too much so, at some points, but I did like the conversation. The panel was not hostile but professional, and their intelligent questions made me understand how much they appreciated the importance of analytical thinking and practical knowledge. Getting the call a couple of days later to state that I was chosen seemed like a very big personal accomplishment. All the rejections above, all at once, made sense, it has taken me to the opportunity I really desired.

1.4 Introduction to the Internship Organization City Bank PLC

One of the strongest private commercial banks in Bangladesh is City Bank PLC that was founded in 1983. It has developed over the years a good reputation in terms of innovation, customer-focused services, and contemporary banking operations. Although City Bank is a traditional bank, it has integrated the modern management model and presented intelligent banking products that focus on digital transformation, efficiency, and customized banking services.

The bank has a product portfolio that is diverse and it provides retail, SME, corporate, and digital banking solutions to its clients (individual and institutional). It is also among those few local banks that provide American Express cards in Bangladesh which also speaks of the global relationships and trusts it has. Focusing on the high rate of professionalism, integrity, and customer satisfaction, City Bank still establishes new standards in the financial sector of this country. Young professionals who would like to learn, grow and play a significant role in the banking industry would find it an ideal place to learn and develop because of its dynamic culture and focus on innovation.

1.4.1 Vision of City Bank PLC

The City Bank PLC vision is to be the most comprehensive and progressive financial institution in Bangladesh, which provides the world class banking solutions and they really matter in lives of people. The bank has a vision of becoming differentiated on the basis of innovation, efficiency, and being the best in customer service.

To put it in simpler terms, City Bank sees the future of banking in not only making transactions, but also in establishing trust, empowering the customer and driving economic growth. The bank intends to keep up with the changing financial environment by adopting technology to remain top of the pack and developing talent in order to build an intelligent, digitalized future of banking in Bangladesh.

1.4.2 Mission of City Bank PLC

City Bank PLC mission is to provide customers, employees and shareholders with high quality financial services that will bring value to them. The bank has the policy of ensuring professionalism, integrity and customer satisfaction to the utmost and always innovates to suit the evolving needs of its clients.

Simply put, the mission of City Bank is all about empowerment of people and business - enabling them to reach their targets by providing them with sound financial services using innovative banking techniques, friendly banking culture, and a spirit of community and teamwork. The organization aims at making a significant contribution not just in the financial sphere, but also in the society as a whole through sustainable development and ethical banking.

Chapter 2: Job Responsibilities and Roles

2.1 Job Duties

Through my internship with the Retail Banking Division of City Bank PLC, I helped clients with a vast variety of banking service, such as opening accounts, providing digital banking services, and addressing problems with the Citytouch App. I also carried out data entry duties and ensured that the information of the clients and their operations were properly kept.

I was able to directly engage with customers during the internship and this taught me how to handle client queries efficiently, particularly during rush times. I have enhanced my communication, time management, and multitasking skills in the course of this experience. I also got to know other types of banking products and services like ATM, digital banking systems, and mobile financial services and got to understand practically how these services make a customer more convenient.

My major tasks consisted in helping customers in digital banking systems like the activation of Citytouch and the debit and credit card activation, and how to transact online. This part of the job was also finding as I understood how quickly technology is changing the nature of modern banking and the importance of both the banks and customers adjusting to the changes.

Another way that I assisted was in gathering and cataloging of customer feedback to facilitate service enhancement efforts. This helped me to understand the importance of customer insights in the creation of improved, more friendly banking experiences.

My internship provided me with a better insight into the daily performance of a retail banking branch. I also understood the need to be attentive, organized, and work as a team member - I saw the critical role every member of the team has in providing smooth and effective service. The close collaboration with various teams also demonstrated to me that good communication and collaboration are essential to preserve a good relationship with clients and turn to their overall satisfaction with the services.

All in all, the experience was extremely helpful in expanding my knowledge about the financial industry that emphasized the importance of trust, reliability, and customer service in establishing long-term relationships between banks and their clients.

2.2 Work Environment

The City Bank PLC Islampur road branch provided one of the rare, home, and vibrant working conditions, which promptly made me feel at home. The employees portrayed an extremely positive attitude despite the pace of work and physical limitations of the busy branch in the banking industry. This had an effect of a teamwork, encouraging, and supportive environment in which all of them cooperated to accomplish shared objectives.

The branch was comprised of professionals with different job descriptions and each had its role to play in the daily running of the bank. Multifunctionality and team spirit were also highly perceived because the employees often supported each other to increase efficiency and customer service. The branch level communication was good both formally and informally, where there was professionalism and friendliness at the same time.

Each morning, prior to the bank opening its doors to customers, the employees attended SBM (Service Business Meetings): short team meetings during which they talked about impending audits, new policies, daily targets, and operational priorities. The meetings establish a day tone that promotes transparency and collective accountability.

Towards the end of the day the air became very casual and light-hearted. Stories would be shared, light-hearted moments enjoyed and little achievements would be celebrated together among colleagues. This camaraderie led to a culture of belonging, empowerment and mutual respect and soon we found ourselves being able to get absorbed by the team and feel like we were part and parcel of it, including the new entrants such as myself, the interns.

2.3 Takeaways from Internship

The Retail Banking Division of City Bank PLC gave me the best opportunity to learn during my internship experience, as it enabled me to fill the gap between theory and practice. I also got the opportunity to work with customer service and digital bank services and understood the process of debit and credit card activation, opening fixed deposit (FD) accounts in Citytouch, and helping clients choose digital banking services. These assignments reinforced my technical and problem-solving skills as well as my communication skills in addition to teaching me how to stay calm during stressful situations.

My interactions with clients on a daily basis taught me the significance of effective communication and professionalism in facilitating an effective service delivery process. I also became more flexible and mastered the time management, which enabled me to manage various duties effectively. By motivating the customers to use digital banking services, I helped decrease the workload in the branch and assist the bank to achieve its objective of simplifying business by using technology.

The other important lesson I gained was how to work and cooperate as a team in a dynamic banking workplace. The collaboration with the experienced colleagues gave me an opportunity to observe the way the experience professionals are dealing with customer issues, how they manage the risk, and how they are able to keep the quality of the provided services. I also became confident in managing the concerns of the clients and was able to think critically as I solved the problems of the mistakes with digital onboarding, transaction failures, and account access difficulties.

The insight into the relevance of innovation and efficiency in the modern financial industry was, perhaps, the most significant lesson. I personally observed how the adoption of digital solutions leads to a higher level of satisfaction with the customer as well as less operational pressure on the staff. This experience has improved my abilities in analysis and adaptation and has enriched my knowledge of the way the digital transformation is transforming modern banking.

Finally, the internship confirmed my interest in finance and made me more interested in the career opportunities that will be in the border of banking and technology. It was not only a working experience, but it was a personal growth, confidence and discovery experience.

2.3.1 Application of Educational Learning During Internship

When I was undertaking an internship in City Bank PLC, I was able to put into practice what I learned during my Bachelor of Business Administration (BBA) at the University of Liberal Arts Bangladesh (ULAB) in the real world. The example is that my course assignments in Project Finance allowed me to comprehend the distribution of the duties by banks, the management of syndications, market analysis, and financial modeling to evaluate the projects.

During an observation of daily activities at City Bank Retail Banking Division, I realized that there were similar organization structures and coordination systems. Every department had its own niche tasks, such as loan processing and customer service, digital banking, and so forth, and operated as a unit,

collaborating in a sophisticated way to set a common goal. This was reflective of the concepts of teamwork and resource efficiency that I learned in Project Finance where collaboration and separation of responsibilities brings more efficiency. This has made me realize how theory and practice can be closely intertwined and how academic knowledge can be converted into operational success in real-life. It enhanced my knowledge of the interdependence of structured communication, division of labor and financial systems to produce an efficient banking environment.

Chapter 3: Self reflection

3.1.1 Likes

- Enriching Environment

I have found my internship experience to be a very fulfilling experience at City Bank PLC. During my stay there, I was able to acquire skills related to digital banking and serving customers at the branch level. The atmosphere was dynamic but empowering, as I got a chance to know how one of the most successful banks of the country works in an inside environment. My co-workers were accommodative and active to mentor me through my activities. They saw my potential at early age and pushed me to go beyond my limits. Their mentorship made me sharpen my communication skills, enhanced my teamwork spirit, and made me a better person in a professional banking setting.

- Openness to Digital Banking

One of the most significant aspects of my internship with City Bank was working on the team operating in the digital banking department, particularly on the platform of the Citytouch. Throughout the months, I managed to learn how the digital transformation is transforming the traditional banking activities and alleviating the pressure in the branches. I never thought that digital banking would be as dynamic and innovative as it was before joining. It is through this exposure that I was able to understand the manner in which digital channels simplify transactions, make them more convenient to the customer, and enhance operational efficiency. This experience enabled me to view the future of banking through the lenses of the bank and how the branches are becoming more and more dependent on digital adoption to effectively cope with their workload.

- Supportive Team Members

My expectation of the internship experience was exceeded by the support I had with my supervisors, managers, and other teammates. They provided a good and cooperative learning environment that motivated me throughout learning. At times when I could not follow some

tasks, they took time to explain the operations to me and made sure that I grasped the purpose of every process. The mentorship enabled me to be capable of problem-solving and critical thinking. They also helped me become a better person even when I did something wrong instead of being disappointed. This parenting aspect enhanced my self-esteem, and greatly triggered my desire to pursue a career in digital banking. Comprehensively, their leadership has made my internship with City Bank PLC stimulating and motivating.

3.1.2 Dislikes

- Recurring Tasks

Most of my roles, including creating an account, card activation, registering with the Citytouch app, and giving out customer forms were repeated over time. Even though these tasks were beneficial in learning the fundamental banking processes, they did not provide enough prospects of learning more sophisticated facets of banking.

- Low Flexibility and Interruptions

It could be hard to take breaks or to concentrate on one task and the other because of the large number of customers and the rapidity of work at the branches. This occasionally made it difficult to be motivated and focus on extensive durations.

- Limited Scope for Interns

Even though I wanted to know more about other departments, most of the time the interns were given simpler work like giving out forms or even doing simple customer service. It would have been advantageous had there been chances to pursue more analytical/process based tasks, e.g., loan documentation, policy implementation, or analysis of customer portfolio.

3.2 My Work Improvement and Organization's Optimal Utilization

I intend to strengthen my technical and soft skills to become a better employee and advance further to be of better service in professional setting. It involves gaining technical knowledge on such aspects as network security, finance, and digital operations, as well as such soft skills as leadership, communication, flexibility, and time management.

I will also request feedback about myself frequently with supervisors so as to determine what strengths I have and what I need to improve. Two aspects that I would consider polishing are time management and teamwork as they are the most important pillars towards offering efficient and quality customer service. My knowledge and identification with the organizational values, culture, and mission will also enable me to deliver better and develop in any organization.

Regarding the structure, the more responsible and varied tasks given to internships would greatly contribute to the levels of productivity and education. Giving the interns more demanding assignments, exposing them to cross-departmental interaction, and having regular feedback sessions would enable the interns to learn more about the overall operations of the organization. It can result in increased involvement and performance at every level as a result of a culture of unceasing learning and open communication.

3.3 Feedback on Internship

The internship experience in the City Bank PLC has been an eye-opening experience and very valuable. It provided me with an opportunity to communicate directly with customers, process the task of card activation, work with couriers and get involved in the work of digital banking. I got to understand the value of accuracy and efficiency and customer satisfaction in all areas of banking.

Among the best moments was the training on how to deal with customer interaction; in terms of knowing their needs, queues and service efficiency. A work experience with the customer service group helped me greatly to develop communication skills and flexibility in high-paced situations.

There were also times that challenged my skills in multitasking like when I had to help one customer with a deposit slip, the activation of a debit card using the Smart IVR link and I had to take the couriers at the same time. I also know how to record the incoming things, the credit/debit cards or chequebooks and seek the permission of my seniors on time. Balancing these duties taught me the need to be organized, prioritize and focus.

Generally, the internship assisted me to improve my technical and interpersonal skills. It has offered a solid base in banking processes, customer service and online finance provision, and it has also helped me feel at ease that I would want to work in the banking and financial industry.

Chapter 4: Personal Development Plan

4.1 Technical Skills

I will also increase my technical and professional skills after my internship. These are the areas of enhancing my report writing, financial management, budgeting, and digital literacy. I will also take up advanced subjects like Public Finance and Government Budgeting that will enable me to realize how to handle and distribute financial resources effectively. I would also like to learn more about the field of public policy, risk management, and crisis management to enable me to prepare more about occupying top positions in leadership in the future.

4.2 Interpersonal Skills

I will also focus on enhancing my good people skills in the field as these are important aspects of both the government and non-government work. My customer interaction, teamwork, and problem-solving background is also based on my experience during the internship with City Bank, so I intend to improve my communication, leadership, negotiation, and decision-making skills.

The aspect of effective communication will be critical in working with professionals and dealing with complicated questions. I will also ensure I am better at my oratory and flexibility which would be critical in situations where obstacles are fast-changing and policies are shifting.

4.3 Future planning for development

In order to create a good career plan and a good fulfilling career, I will:

It is essential to take further courses and certifications to enhance both technical and interpersonal skills.

Hands on experience: Gain experience with financial and administrative processes in the real world by working with an institution like the National Board of Revenue (NBR).

Connect with other professionals in the industry and attend seminars, workshops and industry events to broaden my network.

Always strive to renew my knowledge to remain relevant in the ever-changing professional environment

Executive Summary

The study endeavors to examine how the Citytouch digital banking platform of Citybank PLC has helped the bank decrease the amount of work at the branches and revolutionize efficiency within its operations. As Mong and Dreier note, as the Bangladesh financial industry digitalized rapidly between 2023 and 2025, many banks shifted to online communication channels to deal with the growing number of customers and to reduce their dependence on traditional services through a branch system. City Bank has become a pioneer in this move and Citytouch has become one of the most innovated and popular internet banking sites in the country.

The research involves both primary and secondary sources, such as digital transaction volumes of Bangladesh Bank, annual reports of City Bank, and financial news papers, and also incorporates interviews with top-level managers of both the banks and front line employees and clients as part of primary data. The findings indicate that there is a flagellar growth in the level of digital banking in the country and internet banking is set to rise by Tk 48,716 crore in September 2023 to Tk 1.12 trillion in August 2025. Citytouch also experienced comparable growth as it showed an increase in the number of its users until 2025 when it had about 882,000 users compared to 579,149 users in 2023.

A high volume of transactions was also generated by Citytouch which grew it to Tk 64,639 crore in 2023 to almost Tk 1 trillion in 2024 and up to Tk 400 crore in daily transactions by 2025. This speedy digitalization significantly decreased the volume of customers coming into the branches with their usual business requirements like checking balance, transferring money, paying bills, and requesting card services. Employees gave reports indicating that there was reduced pressure in queue, accelerated service cycles and the workers had ceased to perform transaction-based jobs to adopt advisory and relationship-oriented jobs.

The interviews with customers indicated the great level of satisfaction because Citytouch was convenient, fast, and available 24/7. Although the older and first-time users sometimes needed some help, the respect of being digitally onboarded by the branch employees increased their acceptance rates, and overall workload reduction. The results verify that the Citytouch leads to a substantial increase in the efficiency of the branches, minimises the number of manual errors and increases customer experience, which is in line with the long-term vision of a digitally-inspired banking ecosystem of City Bank.

The research proposes to enhance the number of digital support counters, better the user interface of Citytouch feature, enhance cybersecurity, train the staff, and increase digital literacy in customers. These business measures will make the branch workload even lower and make City Bank one of the leaders in digital banking in Bangladesh.

PART- B

Title: Role of City-Touch App in Reducing Branches Workload in City Bank PLC

Background of the Study

The cybersecurity problem with City bank that happened in late 2024-early 2025 was among the most visible issues in operations, where hackers could access and post customer account statements on underground forums. In December 2024, A CS-CERT contributor notified Bangladesh Cyber Security Intelligence (BCSI), the bank then stated that a hacker had evaded the OTP/2FA flow by using a system glitch on its statement portal (on January 2, 2025), which allowed them to access accounts that the attacker already possesses the numbers to. City Bank and regulators emphasized the exposure was only to statement viewing and no transactions were possible; the bank said it has revoked sessions and worked on the bug and increased its SOC and real-time monitoring. Various sources and cybersecurity observers have covered and reported on this episode.

City Bank PLC needs to tackle a number of dilemmas, which have remained fundamental in the banking industry in Bangladesh, in order to enhance customer satisfaction and efficiency in its operations. These encompass overworked employees, compromised quality of service, having to rely on the physical service a.k.a. card activation and an increased number of security and fraud concerns. A lot of this is associated with the classical branch-based business model whereby frontline workers are exposed to high numbers of repetitive work which translates into exhaustion, transactional bottlenecks and errors. With the changing customer demands, the manual use of branches has been less efficient and unsustainable.

The Citytouch digital platform provided by City Bank represents a state-of-the-art approach to solving these problems by moving basic banking operations off the brick-and-mortar outlets and into a secure digital space that is user friendly. Independent features like the self-service card activation, card blocking, PIN changes, statement downloads, the transfer of funds, bill payments, and real-time account notifications enable the customers to handle their banking requirements on their own. Allowing customers to use their debit or credit cards when making payments directly by Citytouch rather than coming to a branch will allow City Bank to save a lot of foot traffic and release employees out of standard administrative burdens. This shift will enable the frontline personnel to pay even more attention to

customer relationship management and value-added services and, eventually, enhance the quality of the overall services.

The other urgent issue is security and fraud risks. Conventional banking operations particularly those that feature regular handling of sensitive customer information by employees make it more susceptible to both internal and external crimes. It is urgent that current events in the banking sector of Bangladesh, such as the portal vulnerability of the City Bank itself reported publicly, underscore the need to improve digital security frameworks. Citytouch addresses most of such risks by minimizing the participation of humans, applying enhanced authentication, and applying system-based monitoring, thus decreasing the possibility of fraud, data leakage, or manipulation of operations.

City Bank has already achieved a lot in the digital transformation with Citytouch, which provides the customer with 24/7 access to banking services and does not rely on the hours of the branches. This does not only make customers more convenient but also removes operational pressure to the employees.

Nonetheless, there are still difficulties in making sure that digital banking is completely understood and adopted by all the customers and employees. The potential of the benefits of Citytouch can be compromised by the lack of awareness, the lack of digital literacy in customers, and the uneven training of employees. Even in the case of manual processes that still prevail even with automated ones, overworked employees might still commit preventable mistakes.

Hence, the use of Citytouch should be enhanced to minimize the workload of this branch and enhance the efficiency of the services. The way to reduce the operational inefficiencies and enhance security in City Bank is to involve extensive customer education, training of the branch staff and proactive promotion of self-service facilities. This study highlights the necessity of digital banking using Citytouch to alleviate the stress on the operations of a branch in the City Bank PLC and increase customer satisfaction and organizational performance.

1.1 Research Question and Objective

Research Aim

This study will explore the way in which digital banking, i.e. Citytouch digital banking of City Bank PLC, can help alleviate the workload at the branch level by transferring the well-known banking operations to the fully digital platform. It compares the effect of switching to digital banking services through Citytouch on the efficiency of transactions, customer behavior, and the responsibilities of the staff.

Research Questions

The study attempts to respond to the following questions:

RQ1. What effect has digital banking using Citytouch had on in-branch transactions and operational efficiency at City Bank PLC?

RQ2. What impact has the application of Citytouch had on customer satisfaction and activity role in branch employees, and what additional can be done to minimize the workload of the branch?

Research Objectives

It is formulated on the basis of the research questions and the following objectives are set:

I. To study the effect of Citytouch App in minimizing in-branch transactions and to maximize operations efficiency at the City Bank PLC.

II. To evaluate the impacts of Citytouch on customer satisfaction based on the research findings, this report will also recommend measures to be taken to the improvement of the workload of the branches if necessary.

1.2 Scope of the Research

The study will offer a transparent insight into the manner in which the workload in the branches of City Bank PLC has been altered as a result of the growing penetration of its digital banking application, Citytouch. The report examines the ways through which digital transformation has affected the way operations are conducted, the way transactions are processed, the hours of the branch and the workload of the employees in City Bank.

The study will scrutinize some of the important areas that will be influenced by this change including the workload of the branch staff, the volume of transactions, the number of people visiting the stores, and the general efficiency of the operations. It will seek to find out whether Citytouch has resulted in a quantifiable reduction in the number of in-branch visits which in turn has enabled the branch staff to focus more on high-value, complex banking services instead of doing the bank activities that are transactional. The study will also compare the impact of digital banking on speed of services delivery, number of transactions that can be carried out, as well as time taken to execute the transactions in an effort to establish whether Citytouch delivers faster and smoother customer experience than the traditional branch-based transactions.

The paper will also assess how City Bank has been changing its operations according to adoption of digital such as in terms of staffing, allocation of resources, and optimization of hours in the branch. It will look at whether digital banking has helped the bank to shift the resources towards innovation, minimize the requirement of long-time business hours or simplify the operations of the physical branches. The other relevant area of the study is the effects of digital banking on employee well-being, specifically, how less workload and fewer monotonous assignments can contribute to employee-stress and burnout alleviation. Besides operational efficiency, the study will examine the customer views about the use of Citytouch. It will determine the ability of the City Bank customers to adjust to self-service digital capabilities, the hurdles that they might experience throughout the process, and their satisfaction with the digital services offered. The insights will be used to decide on the need to implement further advancements, educate the customers, or carry out more promotional campaigns to facilitate wider use of Citytouch.

Chapter 02: Literature Review

In order to trace the research topic thoroughly, a literature review is required. As the digital banking services have rapidly increased in Bangladesh, City Bank PLC has greatly increased its capacity of digital provision through Citytouch to enhance convenience, accessibility of services and efficiency of operations. By April 2025, the Bangladesh Bank has 62 scheduled banks, the majority of which currently provide internet and mobile banking services to enable customers to manage bank accounts, transfer money, and pay bills via the internet.

2.1 Bank Relationship Workload and Reduction

The implementation of Citytouch by City Bank PLC has helped customers to perform their routine transactions including transfer of funds, payment of utility bills, use of credit cards, and inquiries of their accounts without necessarily paying visits to the physical branches. This change has helped to reduce the workload per branch level, which has reduced the operational demand on the employees (Rahman, 2024). City Bank has enabled its customers to do self-service activities online thereby developing a customer-friendly and efficient banking environment.

Digital banking also facilitates greater operational performance in terms of cutting down manual operations, lessening paper work and enhancing the quality of services. Citytouch has helped the bank to attain higher data accuracy, better turnaround time, and better resource allocation of the branches. Digital transformation within City Bank has transformed how the institution undertakes its business with its customers and how it conducts its internal business activities. Less traffic in the branches enables the staff to devote more time to activities that involve human judgment e.g. relationships management, financial advice, and dealing with complex customer demands.

More so, the Citytouch has facilitated the management of banking processes and saving of funds that would have been spent on physical infrastructure and manual processing of transactions. The automation of routine activities has provided faster services and minimized errors whereas processes that have been automated by technology have provided better compliance, better transparency and enhanced security. Such developments have helped in having a more stable and adaptable and efficient banking system at City Bank.

Citytouch has a comprehensive digital service offer today which includes:

Citytouch Key Features:

Bank to bank transfers (City Bank to City Bank, BEFTN, RTGS, NPSB)

Payments of utility bills (electricity, gas, water, broadband, education fees, and so on).

Mobile charge and wallet top-up.

Credit card (paying bills, checking limits, downloading statements)

e-Statements and certificates of accounts.

Opening DPS/FDR online

Live account notification and transaction notification.

Cheque book requests and loan repayments.

These online capabilities mean that there is a massive decrease in the amount of visiting the branch and therefore the workload on the branch is decreased and City Bank can provide more of a modern, customer-focused banking experience.

2.2 Problems with Digital Bank Adoption

Although it is evident that Citytouch has some positive effects, the transition to digital banking has a number of challenges that can slow down its complete adoption. One of the primary obstacles is digital literacy of customers: older patients and rural clients might be less aware or use mobile apps and online procedures, so they will have less acceptability of giving up regular activities without branches. The security issue is another recurring problem - clients concerned about information privacy and data security might demand in-person services especially following high profile scandals in the industry. Both technical issues and usability holes (e.g. deceptive flows on how to activate a card or download a statement) deter usage, and elevate the support phone calls returning work to the branch staff. In addition, even interruptions or glitches in the service may destroy trust within a short period of time; when consumers encounter a failure during a sensitive action (such as downloading a statement or adding a card), they will run to a branch, or call the contact centre and probably receive an assurance. Lastly, the transition is rocky due to the organizational issues, including the lack of equalization in the training of the staff, the existence of the legacy processes which still demand the human approval, and the necessity to re-skill the employees of a particular branch in order to make them the digital facilitators and, thus, reduce the workload instead of letting it decrease.

City Bank has identified these problems and acted to contain them. To offer several, less-friction self-service options to its customers, the bank encourages Citytouch features and complimentary channels (such as a Smart IVR system and a comprehensive FAQ/registration flow). The bank has also publicly intensified its security posture and monitoring following security incidents, and announced it increased SOC capabilities to assure its customers, a step aimed at rebuilding confidence and cutting inflows to its branches as a result of security anxieties. Nonetheless, extensive customer awareness initiatives and

ongoing frontline training are still needed in order to realize sustainable, equal digital penetration of all customer groups.

2.3 Impact of Digital Banking on the In-Branch Transaction Reduction of City Bank

Citytouch is developed to shift a large number of daily costly transactions to the internet such as fund transfers (NPSB/BEFTN/RTGS), payment of bills, e-statements, card activation/PIN changes and account services so that City Bank can alleviate the workload on the branch and redeploy staff to work on more valuable activities. These self-service functions are listed on the product pages and app listing on the bank website, and the recent annual/ESG reporting of City Bank indicates increased use of digital and a growing user base on Citytouch, which all augur well in reductions in some transactions in the bank. With the customers using scheduled payments, mobile recharge, and downloading statements online, the branches are experiencing fewer cases of simple teller transactions and increasing cases of questions that need advisory attention. This allows the branch employees to replace the transaction processing to relationship management and complicated exception handling.

Nevertheless, the beneficial impact of the reduction of in-branch transactions requires the stable uptime, a positive user experience, and customer awareness. An example is the January 2025 statement-portal glitch (in which OTP/session handling weaknesses enabled restricted unauthorized access to statements) which, briefly, caused people to become more concerned and probably prompted impacted customers to visit branches or call centres to reassure themselves. These cases indicate that although Citytouch may decrease the workload on the branches, when technical or security malfunctions happen, this advantage is temporarily taken away and an ability to withstand such resilience and engage in proactive communication.

2.4 Digital Banking Advantages to the Bank and Customers

Citytouch provides various advantages that enhance the customer experience and effectiveness. To customers it provides 24/7 access to regular banking; instant fund transfers, bill payment, card management (activation, PIN change, block), e-statements, and onboarding products (DPS/FDR opening) which saves customers on traveling and waiting in a queue. In the case of City Bank, digital channels can reduce the number of manual operations, decrease the number of paper records, and allow processing transaction much faster; besides, it can assist in the improvement of audit trails and automated compliance

checks that will help lower error and operational risk. Enhanced digital usage will allow the transfer of human resources into sales, advisory, and solving complex problems since staff at the branch will not be assigned repetitive duties. In the long run such a shift can lower the operating costs of the branches but enhance turnaround and customer satisfaction. The published publications of City Bank and descriptions of apps stores refer to numerous of those Citytouch capabilities and the annual/ESG disclosures report of the bank records the growth of digital engagement- something that proves that these advantages are being realised in scale.

2.5 Major Digital Banking (with Citytouch examples) Aspects

Online Banking Services

Bill payments and fund transfers: Citytouch facilitates interbank fund transfer (NPSB/BEFTN/RTGS), scheduled payments and wallet/phone top-ups so that customers can make payments without the need to visit a branch.

Card Management and Self-Service: This will include in-app activities such as card activation, PIN generation/change, blocking a compromised card, and e-statements and decrease the frequency of in-person card activation workflows. These particular features are outlined on the official pages of Citytouch and the listing on Play Store.

Efficiency and Automation of Operations

Core Integration & Paperless Banking Core Bank is adopting digital channels, which are interconnected with its core banking systems (detailed in its annual/ESG reports), to make it automated, where digital records are kept and paper management is minimized (resulting in faster processing and lowering a number of errors caused by human mistakes).

Alternative Channels (IVR / FAQs): Complementary Services - Customers - Customers can resolve some less complex tasks by themselves via a Smart IVR and an extensive Citytouch FAQ/registration flow, decreasing branch and call centre load.

Subverting Fraud and Enhancing Security

Security Controls and Monitoring: Citytouch should be secured with powerful session management, multi-factor authentication and proactive Security Operations center. The January 2025 incident involving the statement-portal highlights the need to handle a secure session and respond in a timely way to an

incident by SOC; the available remediation measures taken by City Bank (session revocation, increased monitoring) align with these objectives. Essential measures of ensuring digital services remain reliable and trusted are maintaining encryption, regular security testing and anomaly being detected in real time.

Chapter 03: Research Methodology

3.1 Type of Research

This study is descriptive in nature where it seeks to map and give an explanation of the impacts of digital banking through Citytouch platform of City Bank PLC on the operations of the branches. The research will primarily apply a qualitative methodology, due to the fact that it will aim at gaining insight into the perception of managers, experiences of employees, and experiences between staff and customers, in detail. Regarding the data collection, the study will be based on the primary research where first hand data will be collected by conducting interviews and observations in branches of City Bank.

3.2 Research Design

The research design adopted in the study is a qualitative research design that is aimed at exploring in detail the role that Citytouch plays in alleviating the workload of the branches and changing the functions of the staff at the branch. Particularly, qualitative methods are the most appropriate in this case, since they can be used to study subjective experiences, inner procedures and visions of customers and bank employees.

Interviews: The study will interview the main stakeholders in City Bank: the branch operations managers, frontline staff (tellers or customer-service officers), and, possibly, the middle-management (digital banking / IT team). The nature of these interviews will be to inquire (a) movement of Citytouch operations to digital and (b) operations or processes changed after adopting Citytouch, (c) difficulties, particularly when onboarding customers, technical problems or support, and (d) workload of the staff prior to and after Citytouch maturity.

Observations: The real-time contextual observations will be done through on-site observations conducted in the sampled City Bank branches. The researcher will notice: number of people visiting branches, number of people visiting branches initiating services that can be handled via Citytouch, amount of time

and effort branch employees spend on digital-channel related tasks compared to the time and effort spent on traditional in-branch processing, change in hours or staffing of different branches with time.

The hybrid (interviews + observations) design allows to have a complete picture: the why and how told by the staff and the what is observed being done in practice.

3.3 Data Collection Methods

Two significant data-collection tools: interviews and observations were used in the research.

Interviews

The operations manager of the branch was interviewed (see questionnaire in appendices) semi-structured to comprehend the strategic goals that led to the implementation of citytouch, the obstacles that arose during the implementation as well as the perceived effects towards workload in the whole branch.

The personnel on the branch, such as the tellers and customer service officers, were also interviewed. These talks covered how their everyday operations changed following the introduction of digital banking and how much their workload shifted, and how often they were required to orient customers on the use of the Citytouch app.

On top of that, there were also interviews of customers (see questionnaire in appendices) sampled by a small group of Citytouch users. In such discussions, the clientele shared their experiences with the use of the application, the difficulty or ease with which they switched services in the traditional in-branch services, and the extent of influence of Citytouch on their frequency of visiting the branch. I would move to individuals who had either just made a transaction or in the customer service section and request them to participate voluntarily. The interviews took about 5-10 minutes and were based on their pattern of usage, levels of satisfaction, and motivation as to why they prefer using digital or face-to-face service. These interviews served to unveil the change in behaviour and attitudes of customers towards digital adoption.

Observation

Two branches of City Banks were observed on-site. These visits gave me an insight on the number of customers walking into the stores (digital versus walk in service requests), how the employees engaged with their customers, and the number of times these employees had to work with the customers on Citytouch related matters like app registration, PIN creation/set up, or even onboarding them digitally. The indicators observed included quantitative indicators during observation periods, such as:

- Number of customers per hour
- Count of the customers who sought online support.

- The number of customers requesting the activation of the card or becoming an app user.
- Examples of employee assisting clients to use Citytouch.

The operating environment has also been noted such as staffing levels, peak and off-peak hours during which dedicated digital service personnel is in place.

3.4 Sampling Technique

Interview participants and branch locations were selected with the help of convenience sampling method.

Interviewees

The operational managers of branches and the front line employees were chosen on their availability and desire to participate in the study with branches with relatively high rates of digital adoption.

Customer Interviews

Customers who were comfortable in speaking were addressed particularly those that: had just joined City touch, or still come to the branch on a regular basis even after there had been digital choices. This was to provide customers who were directly influenced by the digital changes, thus providing a mix of adoption behaviors.

Even though convenience sampling constrained generalization of findings, it gave rich and context-specific information that would suit a study with a fixed time duration.

3.5 Sample Size

It was a sample of 15 employees including the managers of the branch operations and front line staff. This supplied information in various positions and levels of engagement with digital services.

In the case of customer interviews, 22 customers were interviewed. They are the regular users of the Citytouch app. The wide range of views served to portray the different behavioral reactions towards digital banking.

The activity at the branch was monitored on several days according to the peak and non-peak hours, which allowed better representation of the pattern of the customer flow and the working load of the employees.

3.6 Data Analysis

Qualitative (Interview) Data: Thematic analysis of transcripts of interviews: Code them and find major themes (e.g. reduction of workload, customer resistance, role change in branch, support burden), compare across different stakeholders (managers vs tellers vs customers).

Observational Data: Tabularise and summarise observational measures (e.g. number of customers requiring app assistance, length of app-help, number of customers) and compare with interview results. This assists in confirming the presence of perceived changes which can be seen in the behavior of the branches.

Secondary Data / Contextual Data: Trend analysis and its elements should be achieved by using descriptive data analysis (fueled by annual reports, digital-app usage, and media of City Bank). Indicatively, the annual report of 2024 states that Citytouch registered 76,135 transactions per day, app security is provided with the help of multi-factor authentication, and 55,733 people access the app each day. (City Bank PLC. (2024).

3.7 Limitations of the Study

Although the study is expected to offer an in-depth insight into the effect of Citytouch on the workload of the branches, there are various drawbacks:

Scope and Generalizability: The research is on a small sample of City Bank banks in Dhaka (2-3 banks). Results might not accurately be representative of life at smaller or less digital branches with different population attributes or lower customer penetration.

Convenience Sampling Bias: Interview participants and observations can be chosen due to convenience which can create bias. The captured views can also preponderate digitally active employees and clients.

Time Constraints: The observations made in the few business days per branch can not be used to reflect seasonal changes or abnormal patterns of transactions.

Customer Participation: Not all customers would be willing to take part in interviews or observations, and this could narrow down the number of perspectives on the adoption and usability of Citytouch.

Technological Change: Digital banking characteristics change fast; any discoveries can be rendered obsolete partially in case City Bank can update features or policies of Citytouch in the course of the study or soon after.

Chapter 04 Data Analysis and Interpretation

Introduction

To ensure that Bangladesh has a modernized banking ecosystem and minimizes its dependence on branches-based banking, financial institutions have been more and more embracing digital banking avenues. Through its main digital policy, Citytouch, City Bank PLC has emerged as one of the best players in the field of digital transformation. In this chapter, the author offers an extremely thorough and data-supported discussion of the trends in national digital banking in 2023-2025, as well as an in-depth analysis of the user growth and expansion of the volume of transactions made by Citytouch and the quantifiable effect of the latter on the workload reduction of the branch. It is intended to show, based on empirical data, how the rapid diffusion of digital banking directly alters the organizational structure within the branches, provides less manual work, increases the convenience of customers, and transforms the banking behavior in Bangladesh.

Online banking has become the choice of millions of clients in Bangladesh. The internet penetration, smartphone use, financial literacy, and customer knowledge of cashless dealings have all enabled a radical change in the behavior of banking. This has been especially true of City Bank: Citytouch platform has emerged as an essential conduit according to which customers are now performing, in addition to the routine activities of checking balances, more advanced operations of inter-bank transfers, credit card payments, cell phone top-ups, paying utility bills and even cardless ATM withdrawals. The high profile of digital services will of course reduce the strain on physical teller operations in the branches. The expansion of City touch in the period between 2023 and 2025, as illustrated in the following paragraphs, is not only marginally high, but closely associated with the perceived declines in the volume of in-branch transactions and the workload of the staff.

4.1 National Digital Banking Usage (2023-2025)

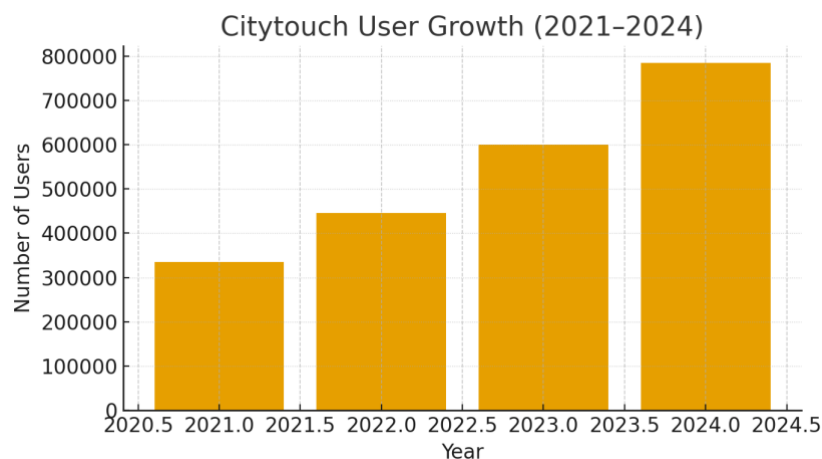
The digital banking has been expanding at a rapid pace in Bangladesh, which is evident in the amazing value of internet banking transactions going up between 2023 and 2025. Monthly internet banking volume in September was Tk 48 716 crore. Within only two months of time in November 2023, this number shot up to Tk 82,866 crore. This is nearly 70 percent growth in the digital transactions over a short duration which is a very high rate of adoption even as compared to worldwide rates. Some structural

issues that led to this abrupt surge of growth spurtle included the growing population of smartphone users, the improved coverage by mobile networks, and the popularity of merchant payment systems.

By December 2024, the transactions through digital banking were Tk 98918 crore. It was also fuelled by the fact that the payment of online bills, e-commerce transactions using cards as well as corporations paying out salaries electronically were normalized. It changed the tide in January 2025 when Bangladesh had made the first history of registering the Tk 1 tr billion worth of monthly digital banking transactions, according to history, the first time it was registered in Bangladesh was Tk 1.047 trillion (Tk 1,04,700 crore). On a more recent note, the number of Tk 1.12 trillion was set at Tk 1.12 in the month of August 2025 (which belongs to a year 2025). This was 47.5% higher than the same transaction value in the same month of 2024.

These trends are characterized by not only the increase of customer acceptance but also the increased reliance on digital solutions to their daily banking requirements. Household payments, tuition fees, vendor payments, wallet-ups, merchant payments are becoming digitalized leaving the branches with the to do more specialized services, including loan processing, complex dispute management, security documentation and compliance-related KYC upgrades. This trend across a country is the macro environment in which City Bank functions and it is why the use of Citytouch has increased to such an extent over this time.

Figure 4.1: Internet Banking Transactions (Selected Months 2021–2024)



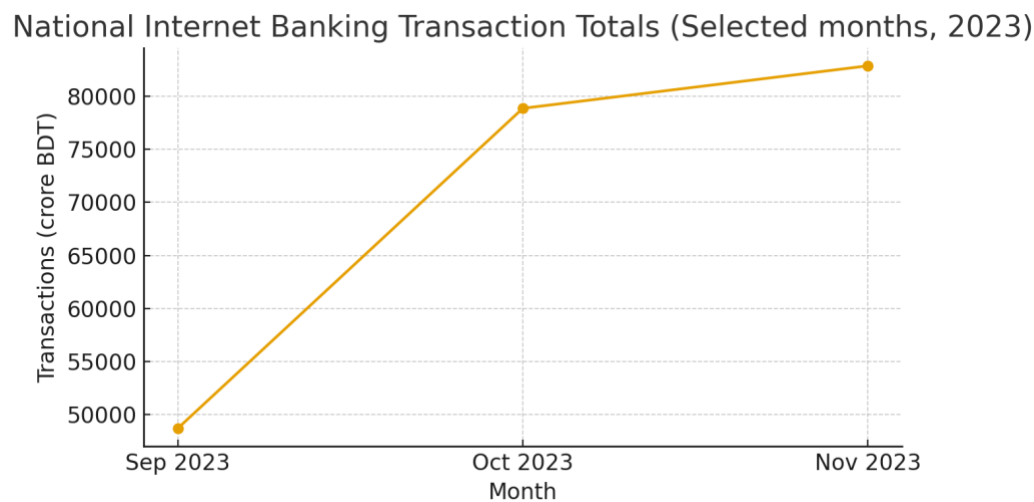
(CityBank PLC, ESG Report 2024)

4.2 Digital Banking City Bank PLC (Citytouch) Growth

Citytouch is the digital banking channel that City Bank has been eager to make its major channel. This is a strategic move that will fit the vision of change such that the organization will have long run vision of becoming a digitally savvy, technologically corrupted bank. Citytouch application is built with over 100+ financial and non-financial services and therefore, it is one of the most integrated banking applications in Bangladesh. The fact that it is becoming more widely adopted in the period between 2023 and 2025 is in accordance with the trends of digitalization at the national level, which is evidence in itself of the effects of its establishment on decreasing the number of branches in the country.

The site enables clients to perform a majority of the services carried out in a branch at the comfort of their homes including inter-bank transfers (BEFTN, NPSB, RTGS), credit card bill payments, loan EMI payments, mobile financial services, government fees and so on. All these had to be done previously by face-to-face contact with the branch staff. Large use of the Citytouch has consequently helped improve the congestion at the branches, the waiting time and the work load in operation.

Figure 4.2: Growth Trend of Internet Banking



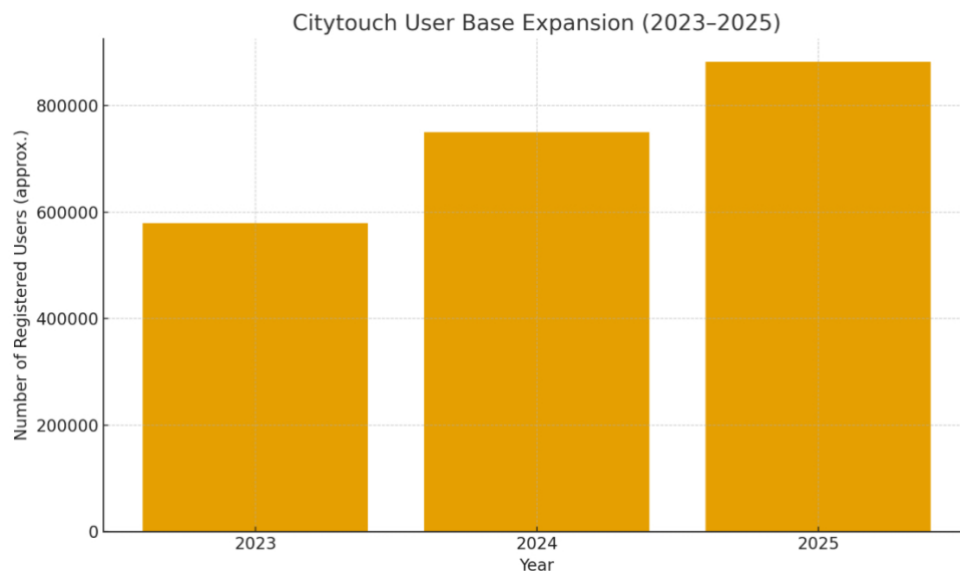
(The Business Standard ,2024)

4.3 User base Expansion of Citytouch (2023-2025) User Base

The number of users in Citytouch grew very rapidly between 2023 and 2025. Thousands of new customers are onboarded every month, as evidenced by the fact that the number of registered users has grown by an estimated 579,149 in 2023 to almost 750,000 in 2024. (The Business Standard ,2024) Citytouch is reported to have reached an estimated of 882,000 users by the year 2025. (CityBank PLC, ESG Report 2024) This is one of the best adoption rates of digital banking apps in the country.

This growth in the number of users is rapid which means that a significant proportion of daily customer engagements in City Bank have become automated. The number of customers who are becoming more and more digital reduces dramatically with the reduction of their reliance on services that are based on the branch. The lesser the customers come to the branch counters when they can use the app to carry out daily jobs like balance check, bill payments, etc., the lesser the number of customers in the physical queue at the counters.

Figure 4.3: Citytouch User Base Expansion (2023–2025)

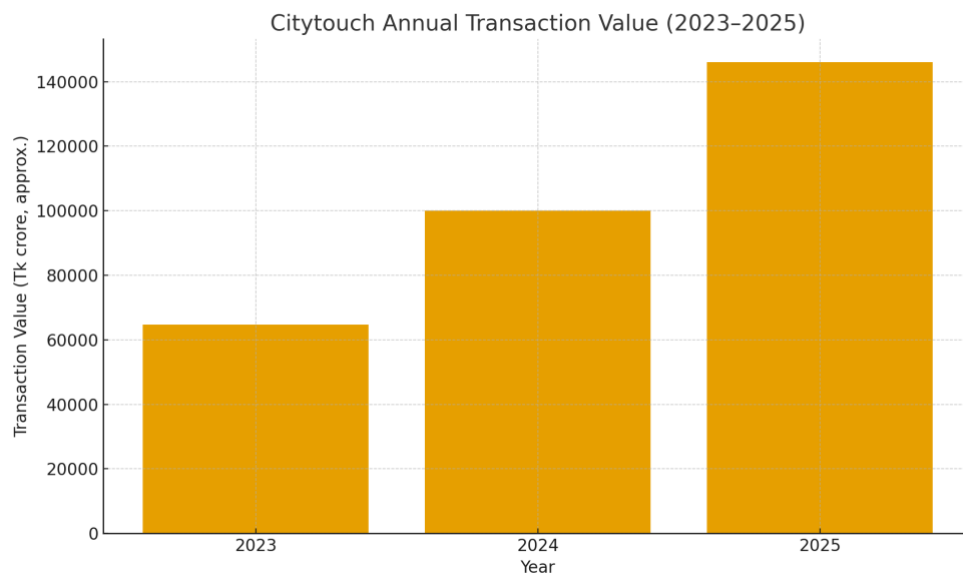


4.4 Citytouch Improvement in the Number of transactions (2023-2025)

The most direct measure of the reduction of workload in branches is the transaction volumes. Citytouch in 2023 Update Tk 64,639 crore in digital transactions (Markedium, 2024). This went considerably high to almost Tk 1,00,000 crore in 2024 (City Bank PLC, 2024). By 2025 the volume of digital transacting was to hit Tk 400 crore daily equating to an estimated Tk 1,46,000 crore per year (The Business Standard, 2025). These data points will show that a huge percentage of customer activities occur online, that leaves branches with a limited share of the overall transactional volume.

Each and every digital transaction; a transfer, bill payment or top-up is a transaction that will not be processed manually by a staff in the branch. Due to the growing quantity of digital volumes, the character of operations by the branch becomes different. Employees working in the branch are not as busy counting the cash or writing cheques or inserting the transaction details manually. Rather they are occupied with customer advisory, processing loans, giving advice on investments and compliance. This increases productivity of the branches and minimizes delays in the operations.

Figure 4.4: Citytouch Annual Transaction Value (2023–2025)



4.5 Effect of Citytouch on Branch Workload

The integrated information of 2023-2025 indicate that Citytouch has a primary role in the branch workload reduction. The number of customers keeping the physical branches reduces and gets onto routines executed by the end of the line. The City Bank is reported to be saving close to Tk 20 crore monthly in the staff related expenses since less staff members are required when staff members attend counters to offer counter services. Moreover, the bank will be able to invest more resources in the relationship management and specialized financial services because of a decrease in the pressure in branches. Operationally, Citytouch eliminates paperwork, human error is minimized, transactions are processed speedily, and customer service cycle is shortened. Footfall at the branches will be reduced and allow the staff to perform their tasks more efficiently, and enhance customer satisfaction. On the whole, the development of Citytouch is fully justified by the tendencies of the country and can be taken as an example of how digital banking may change the financial institution in Bangladesh.

4.6 Effect of Citytouch on Branch Workload – Observation Findings

According to the observations made during the visit to the chosen branch of the City Bank and presented by the information collected with the help of interviews with the employees of the branch and the operations manager, there was a palpable and measurable decline in the working load in the branch as the number of people who use the Citytouch digital banking platform grew. Customers were increasingly carrying out routine, high-frequency transactions like balance inquires, fund transfer and mobile top up, utility bills and credit card bill settlements, over Citytouch instead of at physical counters. Regular interviews with business representatives since confirmed that the number of customers visiting the branches to request these more basic services has definitely dropped and that it can be stated that digital banking has directly influenced the reduction in operational strain at the business, as a result. Primary survey data amongst the employees and customers support these observations. Out of the 15 employees of the City Bank interviewed, 11 employees have less than one-year work experience, 9 employees claimed that they are moderately aware of Citytouch and 14 respondents commented that customers regularly use the platform to conduct day-to-day transactions. Moreover, 10 workers stated that Citytouch no longer depends on branches and 12 strongly stated that it has relieved pressures at the end of the day operations of the organization like reconciliation and dispute resolution. Such findings also rely on the result of customer survey. Among the 22 customers, 17 affirmed to use Citytouch actively among which 12 years of application has been carried out since one to three years ago. The most common used service (responded by 8 out of 10 respondents) had been found to be fund transfers and the most important aspect of adoption was found to be convenience by 14 customers. Also, 12 clients have said that Citytouch saves

time as opposed to branch banking and 15 clients said they were satisfied with the application. Together, all of these findings justify the fact that there is a noticeable reduction in regular transactions in the branch and the fact that Citytouch is helpful in moving customers to the digital direction of banks.

1. Decline in Customer traffic

The data that was observed in the chosen City Bank branch also showed a significant decrease in the number of walk-in customers especially those who wanted the basic services during the given period. Majority of the people who were in the branch had complicated needs and purposes like processing loans, opening accounts, or compliance documentation and dispute resolution. Only a minor fraction of the customers went to a counter to achieve transactions that are capable of transacting via Citytouch, which implies that the adoption of digital has already repositioned the transaction mix of the branch.

2. Decrease in Teller Workload

At this branch, the workload on tellers has decreased to a great extent. According to the staff members, the counters before had been characterized by large volumes on small transactions routine deals, such as, cash withdrawal, balance checks, and bill payments. Following adoption of Citytouch, the attention of tellers in low value or repetitive work has reduced and tellers can focus on higher value transactions and exceptional cases. This move has enhanced good management of queues, low waiting time and better service delivery to customers who need to be assisted in-branch.

3. Operational Personnel Involving More in Advisory Services

It was observed that the employees of the chosen branch have stopped working manually on repetitive tasks and assumed a higher, advisory position. Various staff regularly attend to customers regarding Citytouch registration and navigation of the app, others devote more working hours to relationships, credit evaluation and KYC requirements. This redistribution of work illustrates how online banking has transformed the roles of the staff in the branch as more transactional to advisory.

4. Faster Service Cycle Time

The reduced clientele waiting in line to have routine services at this branch has led to significant enhancement of the service cycle. The waiting times at the peak time were quantitatively lesser than what was being recorded by the seniors. The counters were also much less crowded even in the days when there was a high rate of traffic, salary week or end of the month.

Reduced proportion of Manual mistakes.

Branch managers reported, and observations in this particular branch confirmed, that fewer clerical errors have been caused by less handlestand handling of transactions. Because the majority of transactions in terms of transferring funds, payment of bills, and card related services, is carried out through Citytouch, the processes of error prone paperwork have reduced drastically. As a result, the branch has also experienced a decrease in the customer complaints which are associated with manual errors.

Chapter 05 – Recommendations

According to the data analysis (the Citytouch user growth, national internet-banking trends, and recent operational incidents), City Bank PLC possesses an excellent digital base but requires a number of focused actions to enhance the usage of Citytouch, decrease the workload of the branches further, and ensure the security and client trust.

Session management (high priority) and harden security (highest priority)

What to do: conduct an enterprise level security audit that includes session management, token invalidation and MFA processes; implement Privileged Access Management (PAM) to allow internal administrators access internal access; perform regular red-teaming activities and pen tests.

Why: The issue of the January 2025 statement-portal glitch demonstrated that the inappropriate handling of weak sessions may cause the unauthorized access to statements and spike branch support demand. Enhanced session controls and PAM parks back the external and insider risk.

Grow SOC abilities & real time anomaly detention

Recommendation: invest in a larger Security Operations Center (SOC) with SIEM/UEBA applications and the creation of automatic notifications about the existence of anomalous downloads or unsuccessful OTP identifications; establish an escalation playbook which should include active contact to customers.

Why: Rapid identification and real-time communications ensure that the consequences of breaches do not result in massive banking visit trends and damage to reputation. City bank has already been heading in this direction; further investment will aid in maintaining trust.

Turn card and checkbook services into entirely self-service and non-friction in-app services

What to do: Provide end-to-end card issuance operations in Citytouch (request - KYC verification - dispatch tracking) and digital checkbook requests with definite SLAs; introduce guided micro-tutorials and one-tap activation.

Why: Pivotal branches workflows are card activation and physical-request workflows, which are significant contributors to branch footfall. The app will allow such end-to-end to eliminate redundant, low-value branch business and liberate personnel to provide advice.

Create app stickiness by adding behavioural savings and product features

How to do it: Introduce a savings goals option, round-ups of micro-savings, and packages (i.e. goal + FDR/DPS onboarding in Citytouch). Offer in-app notifications and progress bars.

Why: Attributes to assist customers in achieving financial objectives not only enlarge day/weekly engagements on apps but also decrease the number of visits to the branch when the request is small-ticket. It is an established retention tool of the digital banking.

Fraud/security warning and transparency of transactions in real time

Action to follow: Immediate show in-app and SMS notifications on each new device login, high statement downloads, and additions of a large number of payee. Include one tap aspect with dubious activity reporting flow and automatic temporary locks awaiting confirmation of the customer.

Why: Real time alerts will give comfort to customers, decrease anxiety post-incidents, and trim down queues in the branches of concerned customers seeking assurance.

Digital Ambassadors Program & Reinforce Branch Digital Corners

What to do: Install in-branch digital corners (or onboarding tablet on mobile) staffed by the so-called digital ambassadors whose task is to educate customers about the features of Citytouch and conduct live onboarding. Lead to frequent tasks (card activation, e-statement download) with the help of QR codes and short videos.

Why: Face-to-face assistance will minimize the adoption barrier of low-digital-literacy consumers and relocate recurrent activities out of the general queues. Branch Digital Corner, BRAC Bank is an example to follow.

Segmented UX Differentiated adoption campaigns

What to do: Conduct segmented campaigns (students, SMEs, senior citizens) emphasizing on the particular Citytouch features applicable to each group. Make the UX more user-friendly to elderly users (large fonts, guided flows) and offer SME dashboards to employees to make bulk payments.

Reason: One size fits all marketing alienates users. Onboarding on segment speeds up the adoption of those groups whose activities still rely on the branches (e.g., older customers, small merchants).

Measures the right KPIs and public reporting

What to do: Monitor and monthly externalize internal KPIs: Frequency of card activations through the app, App Daily Active Users (DAU), branches foot traffic, average queue time, time saved by the staff, security incidents, and percentage of queries resolved online. Progress progress should be monitored using dashboards.

Why: Data drives decisions. The presence of such metrics can be useful to determine whether Citytouch is decreasing the workload of the branches or just redirecting the work to call centers/support.

Enhance the resilience and continuity planning (in case of great migrations)

What not to do: When performing an infrastructure upgrade (e.g. pop-up to data center), schedule steps, publicity, and avenues (e.g. temporary IVR, pop-up branches).

Why: Failures or incompetently planned migrations can initially undo the effects of adoption and put extra strain on the branch employees. Disruption is minimized by advance planning.

Continuous employee retraining and robotizing the workloads of tellers

What to do: Onboard tellers as advisory employees and digital onboarding agents, automate back-office operations and reconciliations based on RPA to minimize errors in manual operations.

Why: With the expansion of Citytouch, roles in the branch have to change as well, otherwise the staff will still be overwhelmed with menial support work which can be automated.

Chapter 06 – Conclusion

The Citytouch platform developed by City Bank can easily proceed in ensuring that the workload of the branches is decreased and that operational efficiency is enhanced. According to the revelations City Bank made, and national transaction trends, the digital adoption is occurring at a speedy rate: the number of users on Citytouch, as well as the totals of national internet banking, have increased significantly in the past several years, proving not only the ability to provide, but also customer willingness to go branchless. Nonetheless, the advantages of digital migration are based on robust, resilient systems, smooth in-app interactions when performing high-volume activities (activating the card, requests to the checkbook), and continued customer education to attract digitally skeptical groups on board.

The January 2025 statement-portal incident demonstrates that the absence of technical menace can easily flip the win/loss ratio, adding to customer trust, and strain on the branch, it should be stressed that the focus on security, SOC functionalities and proper session/token controls should be set. Combined with specific UX refinements, branch digital solutions, reskilling the staff, and no-go adoption campaigns, these risk mitigation measures can enable Citytouch to ensure that regular in-branch activities are decreased, staff reallocated to more valuable duties, and a stronger customer experience provided.

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Appendices

Questionnaire

Part A: general information (to employees),

1. Where do you stand currently in the branch?

- A) Teller
- B) Customer Service Officer
- C) Relationship Manager
- D) Branch Operations Manager
- E) Other (please specify)

2. What is your working experience in City Bank?

- A) Less than 1 year
- B) 1-3 years
- C) 3-5 years
- D) More than 5 years

3. What is your level of knowledge regarding Citytouch?

- A) Very familiar
- B) Moderately familiar
- C) Slightly familiar
- D) Not familiar

Part B: Citytouch Adoption and Use.

4.How often have the customers been using Citytouch to do their daily transactions?

- A) Very frequently
- B) Frequently
- C) Occasionally
- D) Rarely
- E) Never

5.Does Citytouch decrease the number of customers using the branch?

- A) Strongly agree
- B) Agree
- C) Neutral
- D) Disagree
- E) Strongly disagree

6.What are the most frequented services that customers abandon the branch and go to Citytouch?

(You may select multiple)

- A) Balance check
- B) Fund transfers
- C) Mobile recharge
- D) Utility bill payments
- E) Credit card payments
- F) Other (please specify)

7.According to what you have observed, what per cent of regular transactions have been converted to Citytouch?

- A) Less than 20%
- B) 20-40%
- C) 40-60%
- D) 60-80%
- E) Above 80%

SECTION C: Effect on Work of the Branch.

8.Has the branch traffic of the customers reduced with the greater adoption of the Citytouch?

- A) Yes, significantly
- B) Yes, moderately
- C) Slight decrease
- D) No decrease
- E) Traffic has increased

9.Does Citytouch reduce the workload of tellers?

- A) Strongly agree
- B) Agree
- C) Neutral
- D) Disagree
- E) Strongly disagree

10.What were the biggest activities that have decreased at counters because of Citytouch?

- A) Cash withdrawals
- B) Balance inquiries
- C) Bill payments
- D) Fund transfers
- E) Card-related requests
- F) Other (please specify)

11.Has the branch become more efficient due to Citytouch?

- A) Yes, significantly
- B) Yes, somewhat
- C) No noticeable change
- D) It has become less efficient

SECTION D: Operational Changes.

12.Do you believe that Citytouch will eliminate manual mistakes in branch operations?

- A) Strongly agree

- B) Agree
- C) Neutral
- D) Disagree
- E) Strongly disagree

13. Do Citytouch alleviate end of day operational pressures (reconciliation, dispute resolution etc)?

- A) Strongly agree
- B) Agree
- C) Neutral
- D) Disagree
- E) Strongly disagree

Section E: Customer Experience and Satisfaction.

14. Do you feel satisfied with the use of Citytouch among customers?

- A) Very satisfied
- B) Satisfied
- C) Neutral
- D) Dissatisfied
- E) Very dissatisfied

15. What are the typical issues, which customers encounter with Citytouch?

- A) Difficulty logging in
- B) Lack of digital literacy
- C) Network issues
- D) App complexity
- E) Security concerns
- F) Other (please specify)

16. Do you believe that customer complaints have reduced since clients have begun using Citytouch?

- A) Yes
- B) No
- C) Not sure

Questionnaire for customers

SECTION A: Basic Information

1. How long have you been a customer of City Bank?

- A) Less than 1 year
- B) 1-3 years
- C) 3-5 years
- D) More than 5 years

2. Do you use the Citytouch app?

- A) Yes
- B) No
- C) I did it previously, and not anymore.

3. If yes, how long have you been using city touch?

- A) Less than 6 months
- B) 6 months - 1 year
- C) 1-3 years
- D) More than 3 years

SECTION B: Usage of Citytouch

4. Which is your frequency in using Citytouch to perform bank activities?

- A) Daily
- B) Several times a week
- C) Weekly
- D) Monthly
- E) Rarely

5.What are the services that you regular use on Citytouch? (Select all that apply)

- A) Balance inquiry
- B) Fund transfers
- C) Mobile recharge
- D) Utility bill payment
- E) Credit card bill payment
- F) Cardless cash withdrawal
- G) Requesting statements
- H) Scheduling payments
- I) Other (please specify)

6.What was your reason of starting to use Citytouch?

- A) Convenience
- B) Save time
- C) Avoid branch queues
- D) 24/7 service availability
- E) Recommended by bank staff
- F) Security features
- G) Other (please specify)

SECTION C: Branch Visit Behavior

7.What was your frequency of using Citytouch before visiting the branch?

- A) More than once a week
- B) Once a week
- C) Once a month
- D) Occasionally
- E) Rarely

8.What is the frequency of your visits to the branch since you use Citytouch?

- A) More than once a week
- B) Once a week
- C) Once a month
- D) Occasionally
- E) Rarely

9.Why do you continue to visit the branch? (Select all that apply)

- A) Cash withdrawals
- B) Cash deposits
- C) Account opening
- D) Loan processing
- E) KYC/Documentation
- F) Card services
- G) Dispute resolution
- H) Complex issues
- I) Other (please specify)

SECTION D: Effect of Citytouch on Customer Experience.

10.Does Citytouch make you visit the branch less?

- A) Yes, significantly
- B) Yes, moderately
- C) Slightly
- D) Not really
- E) Not at all

11. Do you believe that your time is saved at Citytouch than at the branch?

- A) Strongly agree
- B) Agree
- C) Neutral
- D) Disagree
- E) Strongly disagree

12. To what extent are you satisfied with Citytouch?

- A) Very satisfied
- B) Satisfied
- C) Neutral
- D) Dissatisfied
- E) Very dissatisfied

13. Rate your experience with the following Citytouch features in the following way:

Response time: (Scale: Excellent/Good/Fair/Poor/Very Poor)

App speed:

Ease of use:

Security:

Range of services:

Reliability:

Customer support:



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City Bank PLC

Head Office: City Bank Center, 28, Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh

Date: September 4, 2025

Mr. Shoumik Rahman

Student ID: 213011027

University of Liberal arts Bangladesh

S/D of Mr. Md Matiur Rahman Sheik

26/2 Tipusultan Road Wari Dhaka

Offer Letter for Internship

Dear Mr. Rahman,

With reference to your application and subsequent interview you had with us, we are pleased to offer you the following position in our Bank subject to your acceptance and due compliance of the following terms and conditions:

Position	Intern
Assignment	Flexible and shall be assigned to any Job assignment and/or job description as the Bank may deem fit and necessary from time to time.
Reporting to	You will be reporting Mr. A.K.M. Masudul Alam, Cluster Manager & Branch Manager, Cluster 4, Region: Dhaka-South, Retail Banking Division or any other person as may be assigned by the Bank from time to time.
Place of Posting	Your place of posting will be in Islampur Road Branch, Islampur Road Branch - 24-24/1, Shaikh Jamal Tower (3rd floor), Patuatuli Road, Sadarghat, Dhaka-1100 and/or any other place as may be required/ assigned by the Bank from time to time.
Tenure of Employment	Your employment will be for a specific period with effect from September 8, 2025 to December 7, 2025 . After the expiry of this period, this agreement will stand automatically terminated, unless it is renewed for further period in writing by the Bank before expiry of this Agreement. However, the Internship may be terminated prior to the expiry period as mentioned herein at the sole discretion of the Bank. You will not for any purpose become an employee of the Bank as a result of performing the Internship. Upon termination, you should return all content, material, documents, work products to the Bank immediately upon such termination.
Allowance	In consideration of your services during internship, you will be paid a lump sum of Tk. 8,000/- per Month on pro-rata basis.
Rules and Regulations	You shall abide by all rules and regulations of the Bank.
Obligations	While performing the Internship, as an Intern, you shall agree and acknowledge your obligation to: i. Perform all work allocated to the Intern to the best of the Intern's ability; ii. Exercise all due care and skill; iii. Comply with all lawful and reasonable directions and instructions given to the Intern by officers or employees of the Bank during the course of the Internship; iv. Any intellectual property rights developed by the Intern while the Intern is performing the Internship under the Internship Agreement are hereby assigned to and vest in the Bank immediately as created;

Phone: +880 2 58813483, 58814375, 58813126

Fax: +880 2 58814231; G.P.O. Box No. 3381, Dhaka

E-mail: info@citybankplc.com; Web: www.citybankplc.com; SWIFT: CIBLBDDH



city bank™

City Bank PLC

Head Office: City Bank Center, 28, Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh

Accountability	During the internship, you shall not engage directly or indirectly with any other Company or Financial institution or organization without prior written approval of the authorized person of the Bank.
Amendments	The terms and conditions herein contained may be amended according to changes in the Bank's HR policy or the Bank's general rules on employment at any time at the discretion of the Bank.
Confidentiality	You shall not divulge matters relating to the Bank's any and all information in written, representational, electronic, verbal or any other form relating directly or indirectly to the present or potential business, finance, practice, market strategy, operations, business processes, plans and proposals, budgets and projections, trade secrets, accounting data, personal information, promotion and pricing strategies, or financial condition of or relating to the Bank in any respect, which you may come to know/learn during the course of your internship in the Bank. The Bank has the right to seek damages from a competent court for any breach of this provision. All communications between the company's clients or any of them and all information supplied to or received by or sent by you from/to the Company, or any information concerning, the business transaction coming to the knowledge of the Intern, you shall maintain strict confidentiality unless it is deemed and expedient for you to disclose them to the third parties and in that case you shall have to obtain prior permission from the Company. This provision shall be binding even after termination or expiry of this Agreement.
Copies of this Agreement	This Agreement is being executed in two identical originals, one to be retained by you and the other by the Bank.
Indemnity	You shall be responsible to indemnify and hold the Bank indemnified and harmless against any or all losses, damages, claims, demands, injuries suffered or would be suffered by the Bank directly or indirectly due to any act, omission, negligence and/or failure to perform the terms and conditions of this Agreement.

If you accept the internship subject to the terms and conditions set out hereinabove and in consideration of the remuneration stated herein, please sign this offer letter on each of the pages and send/give us the same as token of your acceptance within 07 (seven) days from the date of this letter, failing which the offer shall automatically lapse upon expiry of 07 (seven) days from the date of this letter. You have to report within 30(thirty) days from the date of acceptance for joining to Head Office, Human Resource Division (8th Floor), City Bank Center, 28, Gulshan Avenue, Gulshan-1, Dhaka-1212

Thanking you

Yours Sincerely,

Nishat Anwar
Head of Human Resources

Signature of the Intern

Name: Shoumik Rahman

Date:

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