

Digital Banking Services And Their Adoption Effectiveness: A study on Sonali Bank PLC

Internship Organization Name
Sonali 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

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Internship /Project Report Topic: Digital Banking Services And Their Adoption Effectiveness: A study on Sonali Bank PLC

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☐ Approved ☐ Not Approved ☐ Partial Re-write ☐ Full Re-write

Remarks (For Not Approved): _____

Signature:



Date:14-12-2025

Name: Syed Hasib M Rahman

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2. I acknowledge and understand that plagiarism is wrong.
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Name: IFTEKHAR RAHMAN NOMAN

ULAB ID #201011012

Signature _____ Date _____

Letter of transmittal

December, 2025

Sayed Hasib M Rahman

Senior Lecturer ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB) Satmasjid Road, Dhanmondi, Dhaka-1209

Subject: Submission of Project report on Digital Banking Strategies of Sonali Bank PLC.

Dear Sir,

With due respect, I would like to inform you that I have completed my Project on Digital Banking Strategies of Sonali Bank PLC paper titled “Digital Banking Services and Their Adoption Effectiveness: : A Study on Sonali Bank PLC” has been prepared for the fulfillment of my Project according to the prerequisites of my undergraduate program Bachelor of Business Administration (BBA) in University of Liberal Arts Bangladesh (ULAB). In this report, I have tried my best to compile the concepts which I have learned in my Bachelor of Business Administration along with some experience gathered from the internet for taking relevant information regarding the Project. I hope that it will find your acknowledgment. I am looking forward to your valuable feedback.

Sincerely,

Iftekhar

ID: 201011012

Bachelor of Business Administration (BBA); Concentration: Marketing ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

Acknowledgement

I would like to address certain people with due honor and respect who assisted me not only to solve the challenge and complete my project paper but also to introduce me to this new situation without any trouble. Therefore, I'd like to express my gratitude to them. I am grateful to Almighty Allah for providing us with the patience and courage to complete this challenging task, withing its Deadline.

I am grateful to my supervisor, Syed Hasib M Rahman (Senior Lecturer, ULAB), for his advice and encouragement. He patiently provided valuable suggestions, motivation, and thoughtful assistance throughout my report submission process. My successful study would not have been possible without his support and diligent efforts.

I am grateful for the internet's ability to facilitate knowledge sharing and success in every domain. I collected all necessary data and documents for this report using the internet and Google.

Lastly, I am deeply thankful to my family and friends for their unwavering love, support, and encouragement. Their faith in me, particularly my mother constant encouragement throughout my undergraduate years at ULAB, has served as a guiding light. Despite my limited experience, I attempted to write a compelling and insightful project report that was infused with genuine understanding. Their unwavering support has truly been the foundation of my journey and achievements.

Chapter 1: Internship Preparation

1.1 Motivation for Internship and Learning Expectations

I was inspired to complete an internship in order to have hands-on experience in the professional banking setting as part of my academic requirement and personal career goal. I had studied many theoretical facets of banking, finance, management, and customer service during my academic career, but I believed that practical experience was necessary to comprehend how these ideas function in actual circumstances.

I decided to pursue an internship in order to develop my professional skills, sharpen my communication abilities, and gain insight into the day-to-day operations of a major financial institution such as Sonali Bank. I anticipated learning about internal reporting systems, customer service, account administration, general banking operations, and the organizational culture of a top state-owned commercial bank. I also wanted to watch how several departments, including general banking, loan and advances, foreign exchange, and customer service, operate.

1.2 Internship Search Process and Why Sonali Bank PLC

I started by creating my resume, gathering references, and finding respectable companies that complemented my educational background in order to get my internship. A number of banks, both public and commercial, made my short list. Sonali Bank PLC was my first choice because it is the biggest state-owned commercial bank in Bangladesh and is renowned for its wide branch network and popular trust.

I followed up with the HR department after submitting my application via the company's official internship portal and directly to the branch. I was invited for an interview after submitting my formal application, resume.

Sonali Bank PLC's solid organizational reputation, nationwide reach, and balanced exposure to traditional and digital banking services are the reasons I chose it. I thought that an internship here would provide me with thorough and useful knowledge that would help me build a solid basis for my future career in banking.

1.3 Internship Interview Experience

The interview process at Sonali Bank PLC was organized but friendly. Senior officials made up the interview panel, and they questioned me about my academic background, motivation, communication skills, and professional objectives. They also evaluated my knowledge of the banking sector and Sonali Bank's role in the advancement of the country's financial system.

The environment was comfortable because the interviewers were courteous and supportive. My ambition to work for the company was bolstered by the entire experience, and a few days later, I was confirmed for an internship.

1.4 Background of Sonali Bank PLC

Founded as a public limited company, Sonali Bank PLC is Bangladesh's biggest state-owned commercial bank. It offers a variety of financial services that assist both individual and business clients, operating under the Banking Companies Act.

- **Type of organisation:** State-owned commercial bank
- **Industry:** Banking and financial services
- **Size:** Over 1,200+ branches nationwide and thousands of employees
- **Business focus:** General banking, loans and advances, foreign exchange, government transaction handling, remittances, and digital banking services
- **Key strengths:** Strong governmental backing, wide customer base, trusted brand image, involvement in national economic programs

Mission: To promote long-term financial success via creativity, openness, and client-focused.

Vision: To provide citizens with dependable, easily accessible, and inclusive banking services.

Chapter 2: About the Internship

2.1 Position and Role Description

I worked in the General Banking Department at Sonali Bank PLC throughout my internship. The workplace was formal but encouraging. While helping clients and handling high transaction volumes, staff members remained professional.

My everyday job duties and responsibilities included:

- Supporting account opening procedures (form filling, documents checking, KYC verification)
- Helping produce daily transactional records.

2.2 Relation Between Educational Learning and Internship Experience

I had a solid theoretical foundation from my education that I could use right away in my internship. Particularly pertinent courses were banking, finance, management, accounting, and business communication.

- **Banking & finance courses** helped me understand interest rates, account types, credit procedures, and financial rules.
- **Management and organisational behavior** helped me navigate the organisational culture.
- **Accounting knowledge** helped me understand ledger maintenance and financial documentation.
- **Communication skills** assisted in handling customers and interacting with colleagues.

Through this internship, I was able to witness how theoretical ideas are implemented in actual organizational settings, which helped me close the knowledge gap between classroom instruction and real-world experience.

Chapter 3: Self-Reflection

3.1 Things I Liked and Disliked

What I liked:

- Supportive colleagues who guided me whenever needed.
- A disciplined, organised, and professional work environment.
- Opportunity to interact with diverse customers.

What I disliked:

- Occasional long waiting lines and workload pressure.
- Some processes being manual and time-consuming.
- Limited scope for interns to use advanced banking software fully.

Overall, the positive aspects outweighed the drawbacks, making my internship rewarding.

3.2 How I Could Do Better and How the Organisation Could Utilise Me Better

How I could improve myself:

- Strengthen my technical skills in banking software
- Improve speed and accuracy in documentation handling
- Develop stronger problem-solving skills
- Gain more confidence in dealing with customers independently

How the organisation could utilise me better:

- Assign more hands-on tasks with supervision
- Provide short weekly training sessions
- Include interns in team meetings for more exposure

3.3 Recommendations for Improvement & Future Focus

I want to keep honing my abilities in customer service, banking technology, and finance for my future roles. My goal is to obtain expertise in contemporary financial instruments and digital banking systems.

To improve its internship program, Sonali Bank PLC can:

- Provide structured orientation sessions
- Use task checklists or weekly learning targets
- Offer feedback sessions to help interns grow

Chapter Four: Personal Development Plan

4.1 Next Course of Action and Career Plan

My immediate objectives are to successfully graduate and use the abilities I acquired from my internship in potential future employment. My goal is to advance in the banking and financial industry, ideally at a respectable commercial bank.

My long-term objective is to become an expert in financial technology, customer relationship management, credit analysis, and banking operations. I want to get further certificates in digital finance, accounting software, and banking.

4.2 Technical and Interpersonal Skills to Develop

Technical Skills:

- Financial analysis and reporting
- Excel and data management
- Digital banking tools and fintech knowledge

Interpersonal Skills:

- Leadership and teamwork
- Time and task management
- Professional communication skills

Part - B

Executive Summary of Sonali Bank PLC

The biggest state-owned commercial bank in Bangladesh, Sonali Bank PLC, is essential to the financial industry and general socioeconomic growth of the nation. Sonali Bank, which was founded in 1972 as a result of the merger of multiple banks, has developed into a national organization with a vast branch network that spans rural, semi-urban, and urban regions. Its dedication to financial inclusion, national development initiatives, and offering easily accessible banking services to all societal groups serves as the foundation for its activities.

Sonali Bank, a public limited company (PLC), is still modernizing its operations by switching from traditional banking procedures to digital platforms that improve client satisfaction, efficiency, and transparency. Corporate banking, retail banking, SME finance, agricultural loans, remittance services, international trade financing, and government-backed financial initiatives are just a few of the many financial products and services that the bank provides.

Sonali Bank PLC is essential in managing public sector transactions, allocating government funding, and assisting national priority areas like rural financing, infrastructure development, and poverty reduction. Additionally, it continues to be a major player in international remittance operations, supporting millions of expatriates and making a substantial economic contribution to the country.

Chapter 1: Introduction

1.1 Research Title

Assessment of Digital Banking Services and Their Adoption Effectiveness: A Study on Sonali Bank PLC

1.2. Research Objective / Purpose

The primary objectives of this study are:

1. **To identify the digital banking services implemented by Sonali Bank PLC.**
2. **To measure the effectiveness of the adoption of digital banking services among Sonali Bank customers.**

1.3. Research Context / Background of the Study

Over the past ten years, Bangladesh's banking sector has experienced a rapid digital change. Traditional financial institutions are progressively incorporating digital platforms to improve client satisfaction and operational efficiency in response to the growth of internet access, smartphones, and fintech services. In order to stay competitive and upgrade its services, Sonali Bank PLC, the biggest state-owned commercial bank, has been implementing a number of digital banking technologies.

A number of digital platforms, including Sonali **e-Sheba, Sonali Pay, mobile banking, internet banking, core banking solutions (CBS), ATM and debit card services, and several government-to-person (G2P) payment systems, have been deployed by Sonali Bank PLC. These programs seek to decrease manual processes, increase transaction speed, and offer clients convenient, safe, and 24-hour banking services.**

The efficiency of digital adoption among consumers is still a major subject of interest despite recent advancements. Due to technological obstacles, ignorance, or mistrust of digital platforms, many clients continue to rely on traditional branch-based services. To find current gaps and areas for improvement, it is crucial to assess the degree of acceptance and user experience of Sonali Bank's digital banking services.

By situating Sonali Bank PLC within this evolving digital banking environment, this study aims to offer significant insights into the bank's digital journey.

1.4 Research Questions / Problem Statement

The study is guided by the following research questions:

- **What digital/online banking services has Sonali Bank PLC implemented?**
- **What factors influence the adoption of digital banking among Sonali Bank clients?**

Problem-Statement:

Despite Sonali Bank PLC's substantial investments in digital banking technologies, there is still uncertainty over client adoption and efficient utilization. Customers may not completely embrace digital banking due to low awareness, usability concerns, and trust issues. The purpose of this study is to examine the bank's digital initiatives and assess how well clients from various demographic groups are adopting them.

Chapter 2: Methodology

2.1 Type of Research

Using a descriptive methodology, this study aims to describe current digital banking services and assess client acceptance rates. In order to identify underlying reasons impacting client approval, it also includes exploratory aspects.

2.2 Research Design

Quantitative research design was adopted to facilitate numerical data collection and statistical analysis. This design was chosen to ensure a systematic investigation into factors influencing digital banking adoption behaviors.

2.3. Sampling, Data Collection, and Data Analysis Methods

Sampling Method:

A random sampling technique was employed to select 100 participants from Sonali's customer base. This approach ensured a representative sample and minimized selection bias, enhancing the generalizability of findings.

Data Collection Methods:

Both qualitative and quantitative data collected through the questionnaire were analyzed using statistical methods such as Frequency Distribution and Descriptive Statistics. These techniques were employed to examine relationships between independent variables and digital banking adoption.

Data Analysis Methods:

A random sampling technique was employed to select 100 participants from Sonali's customer base. This approach ensured a representative sample and minimized selection bias, enhancing the generalizability of findings.

2.4 Questionnaire Designing

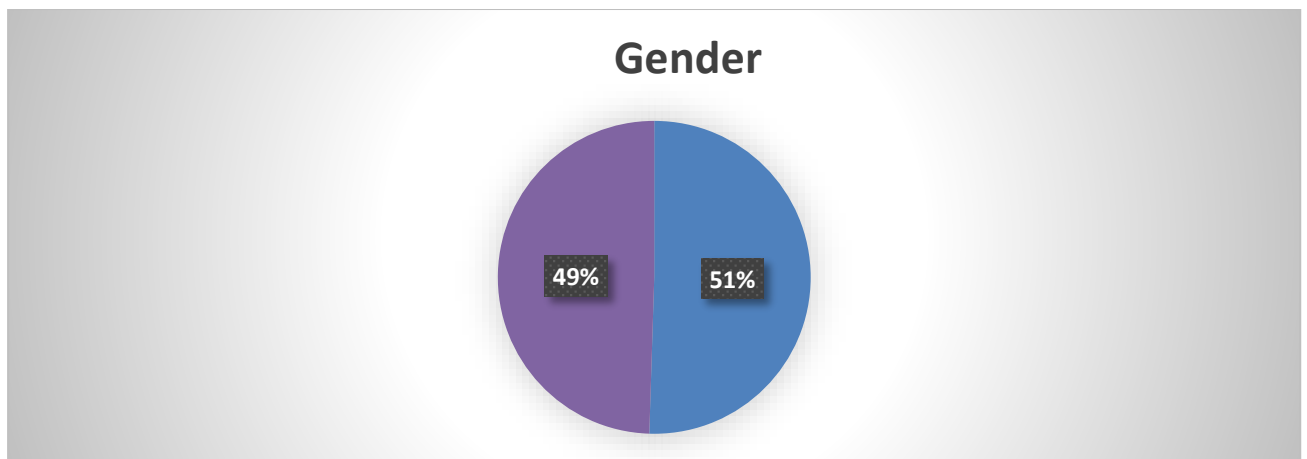
The research employed a structured questionnaire as the primary tool for data collection from Sonali Bank PLC's customers. The questionnaire was meticulously designed to gauge customer perceptions and behaviors regarding digital banking services, employing a 7 point Likert scale, ranging from "Strongly Agree" to "Strongly Disagree."

Chapter 3: Findings and Discussion

3.1 Demographic Data analysis

Table 1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	49	49.0	49.0	49.0
	Female	51	51.0	51.0	100.0
	Total	100	100.0	100.0	



Male – 49

Female - 51

Figure 1: Gender of respondents

Source: Survey Result

Among the 100 participants, 49 individuals, constituting 49% of the studied population, identified as male, while the remaining 51 respondents, making up 51% of the total, identified as female.

Table 2: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-34 years	38	38.0	38.0	38.0
	35-49 years	39	39.0	39.0	77.0
	50-64 years	21	21.0	21.0	98.0
	65 years and above	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

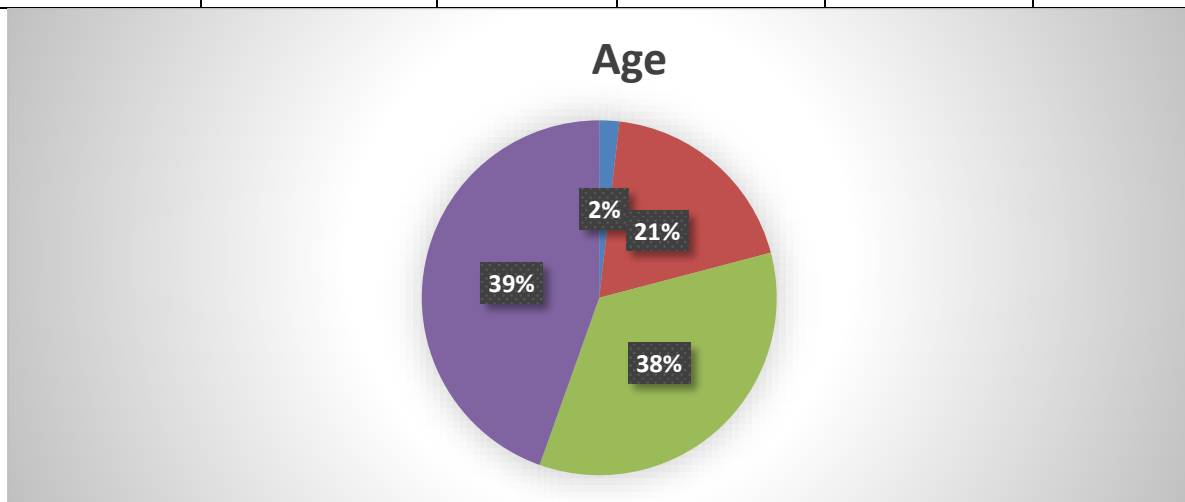


Figure 2: Age of respondents

Source: Survey Result

The table shows the distribution of respondents among various age categories in the studied population. Out of the 100 participants, most were divided into four separate age categories. Approximately 38.0% of the participants belonged to the age group of 18-34 years. In the same vein, a significant proportion, accounting for 39.0% of the overall participants, fell within the age bracket of 35-49 years. In addition, 21.0% of the participants fell within the age range of 50 to 64 years, whilst a mere 2.0% of the individuals polled were 65 years or older. The data reveals a wide range of age groups, with a greater focus on younger and middle-aged individuals (18-49 years). This indicates a diversified set of viewpoints from various age groups about digital banking services at Sonali Bank PLC.

Table 3: Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary School	2	2.0	2.0	2.0
	Diploma	18	18.0	18.0	20.0
	Bachelor	36	36.0	36.0	56.0
	Master's Degree	44	44.0	44.0	100.0
	Total	100	100.0	100.0	

Level Of Education

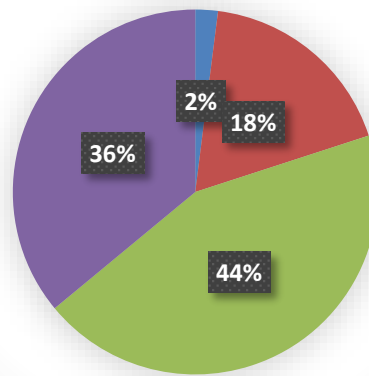


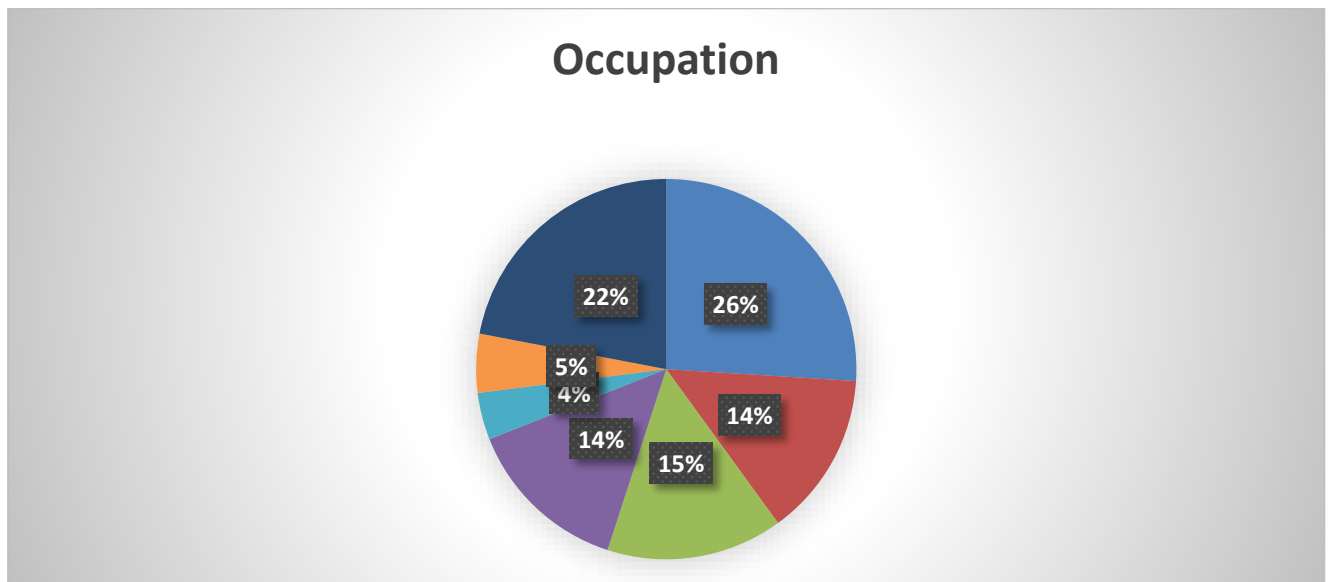
Figure 3: Level of Education of respondents

Source: Survey Result

Table 5 indicates the educational qualifications of the participants in the studied population. Within the group of 100 individuals, there were noticeable variations in educational accomplishments, which could be classified into four main categories. Individuals with a secondary school education had the lowest proportion, making up only 2.0% of respondents. 18.0% of the group had a diploma-level qualification. 36.0% of the participants possessed a bachelor's degree, indicating a noteworthy level of educational achievement in this group. Significantly, the majority of respondents, accounting for 44.0%, held a master's degree, demonstrating a widespread prevalence of advanced educational attainment among the studied population. The distribution of respondents in this study is primarily composed of individuals with higher levels of education. This diverse educational background provides a wide range of perspectives, which enhances our understanding of how individuals perceive and accept digital banking services in relation to Sonali Bank PLC.

Table 4: Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	26	26.0	26.0	26.0
	Businessman	14	14.0	14.0	40.0
	Professional & technical	15	15.0	15.0	55.0
	Service holder	14	14.0	14.0	69.0
	Housewife	4	4.0	4.0	73.0
	Retired	5	5.0	5.0	78.0
	Unemployed	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

**Figure 4: Occupation of respondents****Source: Survey Result**

The table presents the distribution of occupations among the respondents in the studied group, classifying them into different professions. Out of the 100 participants, students were the largest occupational category, making up 26.0% of the total. Among the responders, 22.0% were unemployed individuals. Professional and technical workers accounted for 15.0% of the studied population, while both businesspeople and service holders each made up 14.0%. Housewives and retired individuals were smaller subgroups, accounting for 4.0% and 5.0% of the total, respectively. The inclusion of participants from various occupations, such as students, professionals, retirees, and housewives, provides a thorough understanding of the perceptions of digital banking across a wide range of vocational backgrounds in the surveyed sample.

3.2 Factors Influencing Digital Banking Adoption at Sonali Bank PLC

Table 5: Descriptive Statistics

	N	Mean	Std. Deviation
Digital banking has made my financial transactions more efficient	100	4.81	1.606
Digital banking is valuable in managing finances effectively	100	4.92	1.668
Digital banking provides customized offerings	100	4.71	1.742
The use of digital banking enhances the overall banking experience	100	4.88	1.683
I would find the user interface of the digital banking clear	100	5.11	1.490
I would find the system to be flexible to interact with	100	5.07	1.559
Using digital banking features is perceived to be easy.	100	4.29	.686

Source: Survey Result

The descriptive statistics offer an insightful portrayal of respondents' perceptions and attitudes regarding various facets of the digital banking services provided by Sonali Bank PLC. The survey encompassed a diverse range of statements, each rated on a scale from 1 to 7, where higher scores reflect stronger agreement with the given statement. The analysis reveals that respondents generally hold a favorable view of the efficiency of digital banking concerning financial transactions. On average, participants rated digital banking as significantly efficient for their financial dealings, with a mean score of 4.81 and a standard deviation of 1.606. This indicates a consensus among respondents that digital banking has streamlined and expedited their financial transactions, providing convenience and speed in managing their monetary affairs. Moreover, the data illustrates a strong endorsement from respondents regarding the value of digital banking in effectively managing their finances. The mean score of 4.92, coupled with a standard deviation of 1.668, indicates a robust consensus among participants, signifying their belief in the efficacy of digital banking tools in proficiently managing their financial resources. Furthermore, the survey findings portray a positive sentiment among respondents regarding the customized offerings facilitated by Sonali through digital banking. The average rating of 4.71, with a standard deviation of 1.742, indicates a generally favorable perception

among respondents that Sonali tailors its services to meet individualized needs through digital platforms. Participants also exhibited a heightened perception of the overall enhancement of their banking experience through digital channels, as demonstrated by a mean score of 4.88 and a standard deviation of 1.683. This indicates a widespread agreement among respondents that digital banking has substantially improved their banking encounters, likely through increased accessibility, ease of use, and innovative features. Regarding the user interface and system flexibility, respondents consistently rated these aspects favorably, indicating an intuitive and adaptable digital banking platform. Scores ranged from 5.07 to 5.11, suggesting a strong agreement among participants regarding the clarity and user-friendly nature of the digital interface provided by Sonali Bank. However, despite the positive ratings, some respondents expressed mild concerns about security issues potentially inhibiting their digital banking usage, as evidenced by an average score of 4.05 and a standard deviation of 0.796. This indicates a moderate level of concern among participants, although it doesn't significantly hinder their overall usage. In terms of technological infrastructure and trust in digital banking, respondents generally exhibited moderately positive perceptions. Participants perceived Sonali to provide a reliable technological infrastructure, garnering mean scores ranging from 4.13 to 4.18, indicating a moderate level of confidence in the bank's digital capabilities and infrastructure. Peer influence also emerged as a moderately influential factor in respondents' decisions to adopt digital banking services. Statements related to peer influence received mean scores ranging from 3.94 to 4.29, suggesting that while peers' opinions carry some weight in adoption decisions, they aren't the sole determining factor.

3.3 Which digital banking service of Sonali Bank do you use the most?

Source: Survey Result

Table-6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sonali e-Sheba,	22	22.0	22.0	22.0
	Sonali Pay,	40	40.0	40.0	62.0
	Sonali E-Wallet	38	38.0	38.0	100.0
	ATM/CDM,	100	100.0	100.0	

The survey data reveals insightful patterns regarding the communication channels employed by respondents to receive information from Sonali Bank in the Banking Sector of Bangladesh. Notably, a notable portion, constituting 22%, expressed a preference for Sonali E-sheba. In contrast, a significant majority, accounting for 40%, favors the use of Sonali Pay as their primary channel for receiving information from the bank. This emerges as the most popular mode of communication among the surveyed individuals. Furthermore, 38% of respondents indicated reliance on the Sonali E-wallet as their chosen communication channel. While Sonali E-s sheba trails behind in popularity, the cumulative percentages underscore that Sonali Pay and the Sonali E-Wallet collectively represent the preferred communication avenues for the entire respondent group, reaching 100%.

3.4 Sonali's campaigns increase my awareness about digital banking features

Table-7

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.0	13.0	13.0
	Disagree	20	20.0	20.0	33.0
	Neutral	37	37.0	37.0	70.0
	Agree	30	30.0	30.0	100.0
	Total	100	100.0	100.0	

Table 7 gauges the impact of Sonali Bank campaigns on increasing customer awareness about digital banking features within the Banking Sector in Bangladesh. The data reveals that 13% of respondents strongly disagree with the notion that Sonali's campaigns contribute to enhancing their awareness of digital banking features. Additionally, 20% of respondents express a disagreement with the effectiveness of the bank's campaigns in this regard, resulting in a cumulative 33% of respondents

who hold a negative perception. On the other hand, a significant portion of respondents, totaling 30%, agree that Sonali's campaigns effectively increase their awareness of digital banking features. This positive response suggests that a noteworthy segment of customers perceives Sonali's promotional efforts as impactful in educating them about the various features of digital banking. Meanwhile, 37% of respondents adopt a neutral stance, indicating a segment that neither strongly agrees nor disagrees with the effectiveness of Sonali's campaigns.

Evaluation of Sonali's Communication Effectiveness

Table 8: What communication channel do you use to receive information from Sonali Bank?

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Email	22	22.0	22.0	22.0
	Text Messages	40	40.0	40.0	62.0
	Mobile App	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

The survey data reveals insightful patterns regarding the communication channels employed by respondents to receive information from Sonali Bank in the Banking Sector of Bangladesh. Notably, a notable portion, constituting 22%, expressed a preference for email communication. In contrast, a significant majority, accounting for 40%, favors the use of text messages as their primary channel for receiving information from the bank. This emerges as the most popular mode of communication among the surveyed individuals. Furthermore, 38% of respondents indicated reliance on the mobile app as their chosen communication channel. While email trails behind in popularity, the cumulative percentages underscore that text messages and the mobile app collectively represent the preferred communication avenues for the entire respondent group, reaching 100%.

Table 9: How often do you receive updates from Sonali Bank?

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Frequently	20	20.0	20.0	20.0
	Frequently	24	24.0	24.0	44.0
	Occasionally	16	16.0	16.0	60.0
	Rarely	11	11.0	11.0	71.0
	Never	29	29.0	29.0	100.0
	Total	100	100.0	100.0	

The data presented in Table 9 sheds light on the frequency with which respondents receive updates from Sonali Bank in the context of the Banking Sector in Bangladesh. A noteworthy 20% of respondents indicated receiving updates very frequently, suggesting a proactive and regular communication approach by the bank for this subset. Additionally, 24% of respondents reported receiving updates frequently, contributing to a cumulative 44% who receive updates on a consistent basis. On the other hand, 16% of respondents receive updates occasionally, reflecting a more intermittent communication pattern. Furthermore, 11% of respondents stated that they rarely receive updates, indicating a less frequent engagement with the bank's communications. Strikingly, a significant 29% of respondents noted that they never receive updates from Sonali Bank, representing a considerable portion of the surveyed individuals. These findings emphasize the importance of considering diverse communication frequencies in the bank's outreach strategy, ensuring that information is disseminated at intervals that align with the preferences and expectations of its clientele.

Table 10: Please rate the change of information from Sonali Bank regarding the product service or policy changes.

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	70	70.0	70.0	70.0
	Not Sure	30	30.0	30.0	100.0
	Total	100	100.0	100.0	

Table 10 presents data on respondents' perceptions regarding the clarity of information from Sonali Bank concerning product, service, or policy changes within the Banking Sector in Bangladesh. A substantial 70% of respondents indicated that they perceived the information provided by the bank regarding these changes as clear. This suggests a positive trend in the bank's communication strategy, as the majority of respondents feel well-informed about alterations in products, services, or policies. On the other hand, 30% of respondents expressed uncertainty about the clarity of the information, indicating a segment of the surveyed population that may require additional clarification or improvement in communication channels. It is essential for the bank to address this uncertainty to ensure that customers are well-informed and confident in their understanding of any changes implemented by Sonali Bank. This insight can guide the bank in refining its communication methods to enhance transparency and comprehension for its clientele.

Table 11: Do you feel that Sonali Bank asks for feedback regarding their services?**Source: Survey Result**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Relevant	79	79.0	79.0	79.0
	Relevant	21	21.0	21.0	100.0
	Total	100	100.0	100.0	

Table 11 illustrates respondents' perceptions of Mutual Trust Bank's approach to seeking feedback regarding their services within the Banking Sector in Bangladesh. A significant 79% of respondents indicated that they perceive the bank's efforts in seeking feedback as highly relevant. This high percentage suggests that a large portion of the surveyed individuals believes that Mutual Trust Bank actively and effectively seeks input from its customers regarding the services it provides. The positive response in the "Highly Relevant" category reflects a strong engagement by the bank in understanding and addressing customer needs and preferences. The remaining 21% of respondents still find the bank's feedback-seeking approach relevant, though not at the highest level. This insight underscores the importance for Mutual Trust Bank to continue its proactive feedback collection initiatives and potentially explore ways to further enhance and personalize these efforts to meet diverse customer expectations. Overall, the positive perception of the bank's feedback solicitation implies a customer-centric approach, contributing to the establishment of a strong and interactive relationship between Mutual Trust Bank and its clientele.

Table 12: Do you think Sonali Bank sends you relevant and proper information regarding your banking needs and interests?**Source: Survey Result**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	22.0	22.0	22.0
	Disagree	19	19.0	19.0	41.0
	Neutral	59	59.0	59.0	100.0
	Total	100	100.0	100.0	

Table 12 outlines respondents' perceptions of the relevance and appropriateness of information provided by Mutual Trust Bank concerning their banking needs and interests within the Banking Sector in Bangladesh. A notable 22% of respondents strongly disagree that the bank sends them relevant and proper information. This suggests dissatisfaction among this segment of customers who

feel that the information they receive does not align with their banking requirements or interests. Additionally, 19% of respondents disagree with the bank's information relevancy, further indicating a substantial portion of customers with reservations about the adequacy of the provided information. On the other hand, the majority of respondents, constituting 59%, expressed a neutral stance. This suggests a considerable segment of the surveyed individuals neither strongly agree nor disagree with the relevance and appropriateness of the information received from Mutual Trust Bank. While neutrality might indicate a lack of strong sentiment, it also presents an opportunity for the bank to better understand customer expectations and potentially enhance its communication strategies to cater more precisely to diverse customer needs.

Table 13: Sonali effectively communicates the benefits of digital banking.

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	18	18.0	18.0	18.0
	Disagree	20	20.0	20.0	38.0
	Neutral	12	12.0	12.0	50.0
	Agree	22	22.0	22.0	72.0
	Strongly Agree	28	28.0	28.0	100.0
	Total	100	100.0	100.0	

Table 13 assesses respondents' perceptions of Sonali Bank's effectiveness in communicating the benefits of digital banking within the Banking Sector in Bangladesh. The data reveals a diverse range of opinions among the surveyed individuals. A noteworthy 18% of respondents strongly disagree that Sonali effectively communicates the benefits of digital banking. This subset of customers appears dissatisfied with the bank's communication strategies related to digital banking, indicating a potential gap in conveying the advantages of digital services. Similarly, 20% of respondents simply disagree, suggesting a broader segment that is not fully convinced about the effectiveness of Sonali's communication regarding digital banking benefits. On the positive side, a combined 50% of respondents either agree or strongly agree, indicating a significant portion of customers who perceive Sonali's communication on digital banking benefits positively. This implies that a substantial segment of customers acknowledges the bank's efforts in effectively conveying the advantages of digital banking.

Table 14: Sonali provides adequate education and training on using digital services.**Source: Survey Result**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	10.0	10.0	10.0
	Disagree	20	20.0	20.0	30.0
	Neutral	28	28.0	28.0	58.0
	Agree	42	42.0	42.0	100.0
	Total	100	100.0	100.0	

Table 14 assesses respondents' perceptions regarding the adequacy of education and training provided by Sonali Bank on utilizing digital services within the Banking Sector in Bangladesh. A discernible 10% of respondents strongly disagree that Sonali Bank offers sufficient education and training in this regard, indicating a notable dissatisfaction with the bank's efforts. Furthermore, 20% of respondents express a disagreement with the adequacy of digital services education and training, contributing to a cumulative 30% who are dissatisfied. Conversely, a significant portion of respondents, totaling 42%, agree that Sonali provides adequate education and training on using digital services. This indicates a positive perception among a considerable segment of customers regarding the bank's efforts in enhancing digital literacy and facilitating the effective use of digital banking services. Meanwhile, 28% of respondents adopt a neutral stance, suggesting a segment that neither strongly agrees nor disagrees with the adequacy of the education and training provided by Sonali.

Table 15: I find Sonali's digital banking promotions appealing and easy to understand.**Source: Survey Result**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	11	11.0	11.0	14.0
	Neutral	24	24.0	24.0	38.0
	Agree	52	52.0	52.0	90.0
	Strongly Agree	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

Table 15 assesses customers' perceptions of Sonali Bank's digital banking promotions, specifically focusing on their appeal and ease of understanding within the Banking Sector in Bangladesh. The data reveals a generally positive response, with 52% of respondents expressing agreement that Sonali's digital banking promotions are appealing and easy to understand. Additionally, 10% of respondents strongly agree with this statement, contributing to a cumulative 62% of participants who hold a strongly positive view. On the contrary, a smaller proportion of respondents, totaling 14%, either disagree (11%) or strongly disagree (3%) with the appeal and clarity of Sonali's digital banking promotions. This suggests that there is a minority of customers who find the bank's promotional materials less appealing or challenging to comprehend. Furthermore, 24% of respondents adopt a neutral stance, indicating that a segment of the customer base neither strongly agrees nor disagrees with the appeal and clarity of Sonali's digital banking promotions.

Table 16: Sonali leverages diverse channels like social media to promote digital banking.

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	34	34.0	34.0	34.0
	Strongly Agree	66	66.0	66.0	100.0
	Total	100	100.0	100.0	

Table 16 assesses the perception of customers within the Banking Sector in Bangladesh regarding Sonali utilization of diverse channels, including social media, for the promotion of digital banking. The data indicates a predominantly positive outlook, with 66% of respondents strongly agreeing that Sonali effectively leverages diverse channels such as social media to promote digital banking. An additional 34% of respondents express a general agreement with this statement. The overwhelmingly positive response suggests that Sonali's strategic use of various channels, particularly social media, is well-received among customers. The acknowledgment of Sonali's efforts in utilizing diverse promotional channels indicates that the bank is attuned to contemporary communication methods and is actively engaging with customers through platforms that are integral to their daily lives.

Table 17: Sonali's customer service resolves my queries and provides usage support.

Source: Survey Result

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	7	7.0	7.0	10.0
	Neutral	25	25.0	25.0	35.0
	Agree	48	48.0	48.0	83.0
	Strongly Agree	17	17.0	17.0	100.0
	Total	100	100.0	100.0	

Table 17 evaluates customers' perceptions regarding Sonali bank customer service in resolving queries and providing usage support within the Banking Sector in Bangladesh. The data illustrates a generally positive sentiment, with 48% of respondents agreeing and an additional 17% strongly agreeing that Sonali's customer service effectively addresses their queries and offers valuable usage support. The substantial agreement among respondents indicates a favorable view of Sonali's customer service effectiveness. The fact that a significant majority of participants acknowledge the bank's proficiency in query resolution and usage support suggests a high level of customer satisfaction in these key areas. While a small percentage expresses a neutral stance, the overall positive response highlights Sonali's success in delivering satisfactory customer service experiences. The data implies that the bank's customer service efforts contribute positively to customer relations, fostering trust and confidence among its clientele in the realm of query resolution and usage support.

Chapter 4: Recommendations

Based on the findings, the following recommendations are proposed:

- .Boost customer awareness initiatives with branch-level demonstrations, social media, and SMS.
- Boost system stability to cut down on processing lag and downtime.
- .Improve the user interfaces of online and mobile banking apps.
.Provide digital banking training for rural customers notably G2P recipients.
- To boost confidence in online transactions, bolster cybersecurity safeguards.
- .Install specialized digital service counters to help clients within branches.
- .Provide rewards for digital transactions, such as reduced costs or rebates.

These actions can significantly boost the effectiveness and adoption rate of digital banking at Sonali Bank PLC.

Chapter 5: Conclusion

The investigation and evaluation of Sonali digital banking initiatives and their influence on customer perceptions have yielded significant insights into the dynamics of the banking industry. The study provides insight into the key factors that impact consumer behavior, awareness, and preferences in digital banking services. This is achieved through an extensive survey that covers a wide range of characteristics and includes a diversified representation of demographics. The results highlight a notable discrepancy in the perceived understanding of Sonali's distinct digital banking offerings among the participants. A significant majority indicated a lack of knowledge regarding the bank's digital services, emphasizing the need for improved communication and educational initiatives to address this information deficit. The study highlights that digital banking strategies have had differing levels of impact on customer awareness, ranging from large to nil. This underscores the importance of further refining strategy execution. Analyzed demographic distribution across gender, age, education and occupation revealed a varied representation. The inclusion of a wide range of respondents facilitated a thorough comprehension of client perceptions across diverse demographic categories. Significantly, the data revealed a notable emphasis on individuals in the younger to middle-aged range, suggesting possible prospects for implementing focused tactics tailored to these specific age cohorts. The descriptive statistics revealed that there were good attitudes about the efficiency of digital banking, the value it provides in managing funds, the user interface, and the flexibility of the system. Nevertheless, apprehensions over security and the impact of peers in the process of adopting emerged as topics necessitating focus. These data provide a basis for Sonali to enhance and customize their digital banking services to more closely match client requirements and preferences. Ultimately, the report recommends implementing strategic measures to strengthen customer knowledge, improve service offerings, and tackle identified issues. Suggested actions including giving priority to communication and educational initiatives, strengthening security protocols, enhancing personalization and user experience, utilizing peer influence, and targeting certain groups through targeted educational programs. To stay competitive and customer-centric in the evolving digital banking industry, Sonali must take proactive measures based on consumer insights. This will ensure that Sonali remains adaptive to the changing demands and expectations of its broad client base. To bolster its standing in the digital banking realm and cultivate enduring client relationships in an era increasingly dominated by digital technology, Sonali can enhance its position by adopting the suggested measures and consistently improving its methods in response to consumer feedback.

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Appendices

Questionnaire –

1. What communication channel do you use to receive information from Sonali Bank?

- Email
- Text Messages
- Phone Calls
- Mobile App

2. How often do you receive updates from Sonali Bank?

- Very Frequently
- Frequently
- Occasionally
- Rarely
- Never

3. Please rate the change of information from Sonali Bank regarding the product service or policy changes.

- Very Well
- Well
- Neutral
- Poorly
- Very Poorly

4. Do you feel that Sonali Bank asks for feedback regarding their services?

- Yes
- No
- Not Sure

5. Do you think Sonali Bank sends you relevant and proper information regarding your banking needs and interests?

- Highly Relevant
- Relevant
- Neutral
- Not Very Relevant
- Irrelevant

6. Sonali effectively communicates the benefits of digital banking

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7. Sonali provides adequate education and training on using digital services

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. Sonali's campaigns increase my awareness about digital banking features

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9. I find Sonali's digital banking promotions appealing and easy to understand

- Strongly Disagree
- Disagree
- Neutral
- Agree

10. Sonali leverages diverse channels like social media to promote digital banking -

- Strongly Disagree • Disagree
- Neutral
- Agree
- Strongly Agree

11. Sonali's customer service resolves my queries and provides usage support

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree



সোনালী ব্যাংক পিএলসি

বিশ্বস্ত ও স্মার্ট

তারিখঃ ২২ সেপ্টেম্বর, ২০২৫

নং-এসবিএসসি/ইন্টার্নশীপ/চ.১/২০২৫/২৫৮

এসিস্ট্যান্ট জেনারেল ম্যানেজার/ ম্যানেজার

সোনালী ব্যাংক পিএলসি

লালবাপ রোড শাখা

ঢাকা।

বিষয়ঃ **University of Liberal Arts, Bangladesh** এর বিবিএ প্রোগ্রামে অধ্যয়নরত ০১ (এক) জন শিক্ষার্থীকে ইন্টার্নশীপে সহযোগিতা প্রদান প্রসঙ্গে।

প্রিয় মহোদয়,

উপর্যুক্ত বিষয়ে আপনাদের জানানো যাচ্ছে যে, হিউম্যান রিসোর্স ডেভেলপমেন্ট ডিভিশন এর পত্র নং-এইচআরডিডি/ইন্টার্নশীপ-১১৩/২০২৫/২১৯৫ তারিখ: ২১ সেপ্টেম্বর, ২০২৫ এর মাধ্যমে **University of Liberal Arts, Bangladesh** এর বিবিএ প্রোগ্রামে অধ্যয়নরত নিম্নোক্ত শিক্ষার্থীকে আগামী ২৩ সেপ্টেম্বর ২০২৫ হতে ০৩ (তিন) মাস ব্যাপী এ ব্যাংকে ব্যাংকিং বিষয়ে ইন্টার্নশীপ করার জন্য কর্তৃপক্ষ অনুমোদন প্রদান করেছেনঃ

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০২.০০ শিক্ষার্থী প্রতি কর্মদিবসে শাখায় উপস্থিত থেকে ব্যাংকিং কার্যক্রম প্রত্যক্ষ করবেন। প্রতিদিন শাখায় তাঁর হাজিরা গ্রহণ করতে হবে। সংশ্লিষ্ট শিক্ষার্থী আগামী ২৩ ডিসেম্বর, ২০২৫ তারিখ পর্যন্ত আপনাদের শাখায় ইন্টার্নশীপ কোর্স সম্পন্ন করে ২৪ ডিসেম্বর, ২০২৫ তারিখে স্টাফ কলেজে, ঢাকায় রিপোর্ট করবেন। ইন্টার্নশীপ সমাপ্তি শেষে শিক্ষার্থী কর্তৃক প্রস্তুতকৃত রিপোর্ট ও রিপোর্টে প্রদত্ত তথ্যাদির সঠিকতা এবং রিপোর্টে প্রতিষ্ঠানের কোন গোপনীয়/স্পর্শকাতর তথ্যাদি প্রদান করা হয়েছে কিনা তা আপনাদের শাখা কর্তৃক যথাযথভাবে যাচাই পূর্বক তিনি সন্তোষজনক ভাবে ইন্টার্নশীপ সম্পন্ন করেছেন মর্মে প্রত্যয়নপত্র প্রদান করতে হবে।

০৩.০০ঃ উল্লেখ্য, সংশ্লিষ্ট শিক্ষার্থী ইন্টার্নশীপ সংক্রান্ত কার্যক্রম পর্যালোচনার লক্ষ্যে প্রতি ০১ (এক) মাস অন্তর সন্তোষের শেষ কর্ম দিবসে স্টাফ কলেজে, ঢাকায় উপস্থিত হবেন। ব্যাংক থেকে সংগৃহীত তথ্যাদি শুধুমাত্র শিক্ষা কার্যক্রমে ব্যবহার করতে হবে এবং তথ্যসমূহ গোপন রাখতে হবে। ইন্টার্নশীপ সমাপ্তির পর শিক্ষার্থী কর্তৃক প্রস্তুতকৃত রিপোর্টের ০১ (এক) কপি সোনালী ব্যাংক স্টাফ কলেজ ঢাকা বরাবর জমা দিতে হবে। ইন্টার্নশীপের পর শিক্ষার্থীর অনুকূলে ইস্যুকৃত ইন্টার্নশীপ সনদ প্রাপ্তি সাপেক্ষে বিশ্ববিদ্যালয়/প্রতিষ্ঠান কর্তৃপক্ষকে পরবর্তী পদক্ষেপ গ্রহণের জন্য অনুরোধ করা হলো।

০৪.০০ঃ এমতাবস্থায়, কর্তৃপক্ষের অনুমোদনের প্রেক্ষিতে উল্লিখিত শিক্ষার্থীকে উক্ত ইন্টার্নশীপ কোর্স সুষ্ঠুভাবে সম্পন্ন করার লক্ষ্যে প্রয়োজনীয় সহযোগিতা প্রদানের জন্য আপনাদেরকে অনুরোধ করা হলে।

আপনাদের বিশ্বস্ত,

স্বাঃ/

(মোঃ সিদ্দিকুর রহমান)

এসিস্ট্যান্ট জেনারেল ম্যানেজার

সংযুক্তি- সংশ্লিষ্ট শিক্ষার্থীর এক সেট বায়োডাটা।

সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুলিপি প্রেরিত হলোঃ

১। ডেপুটি জেনারেল ম্যানেজার, হিউম্যান রিসোর্স ডেভেলপমেন্ট ডিভিশন, সোনালী ব্যাংক পিএলসি, প্রধান কার্যালয়, ঢাকা।

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৩। শিক্ষার্থী কপি।

এসিস্ট্যান্ট জেনারেল ম্যানেজার

www.sonalibank.com.bd

সোনালী ব্যাংক স্টাফ কলেজ, ঢাকা। প্লট # ০৬, সেক্টর # ০৮, উত্তরা সার্কেল টাউন, ঢাকা-১২০০
ফোনঃ ৫৮৯৫৭৭২৬ প্রিন্সিপাল (জিএম) ৫৮৯৫৭৭৮৮ ডিজিএম ৫৮৯৫৭৭৬৬ এজিএম (প্রশিক্ষণ)
৫৮৯৫৭৭২৯ এজিএম (প্রশাসন) ৫৮৯৫৬৭২৯ এজিএম (এইচআর)
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INTERNSHIP PROPOSAL FORM

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Internship Title:	Digital Banking Services And Their Adoption Effectiveness: A study on Sonali Bank PLC

Student's signature & date



Supervisor's signature & date