

ROLE OF DIGITAL BANKING IN REDUCING BRANCH WORKLOAD AT DHAKA BANK PLC : A CASE STUDY AT DHAKA BANK PLC,DHANMONDI MODEL BRANCH

DHAKA BANK PLC

Prepared by
Fairuz Afsana
ID: 213011045

Supervised by
Ekhtear Ahmed Zeesan
Lecturer, Finance - School of Business, (USB)

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



3rd September, 2025



Internship/Project Report Approval Form

Student Name Fairuz Afsana ID No. 213011045
Major: Finance Year: 2025
Mobile Phone: 01626040201 Email: fairuz.afsana.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Dhaka Bank PLC

Internship /Project Report Topic: Role of Digital Banking in
reducing branch workload at Dhaka Bank PLC:

Acase study at Dhaka Bank PLC, Dhanmondi Model Branch
Term (Tick one): ☐ Spring 2025 ☒ Summer 2025 ☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☒ Approved

☐ Not Approved

☐ Partial Re-write

☐ Full Re-write

Remarks (For Not Approved): _____

Signature: Ekhtear Ahmed Zeesam

Date: 03.09.2025

Name: Ekhtear Ahmed Zeesam

E-mail: ekhtear.ahmed@ulab.edu.bd

Phone: _____

PLAGIARISM DECLARATION

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

Name__FAIRUZ_AFSANA_____

ULAB ID #_213011045_____

Signature _____

Letter of Transmittal

Ekhtear Ahmed Zeeshan

Lecturer, Finance - School of Business, (USB)

University of Liberal Arts Bangladesh (ULAB)

688 Beribadh Road, Dhaka-1207

Subject: Submission of Internship report titled “Role of Digital Banking in Reducing Branch Workload at Dhaka Bank PLC

Dear Sir,

Greetings, hope you are doing good. With due respect,I would like to inform you that I have completed the Internship Report on **“Role of Digital Banking in Reducing Branch Workload at Dhaka Bank PLC; a case study at Dhaka Bank PLC, Dhanmondi Model Branch”** that has been prepared for the fulfillment of my report according to the prerequisites of my undergraduate program Bachelor of Business Administration (BBA) in University of Liberal Arts Bangladesh. I have made every effort to include the learnings I learnt in my Bachelor of Business Administration program into my report, as well as some knowledge I have gained by searching the internet for pertinent information on the project. I'm hoping you'll acknowledge it. I am eager to hear your insightful thoughts. I learned the ins and outs of a bank's operations during my internship. Along with gaining experience in the financial industry, I made every effort to complete the internship report in compliance with your guidelines. Accepting this internship report would be greatly appreciated, and I would welcome your thoughtful feedback. Yours Sincerely

Fairuz Afsana ,

ID: 213011045

ULAB School of Business (USB)

Acknowledgement

At first, I would like to thank the almighty Allah for whose kindness I've managed successfully to complete the paper properly and thoroughly with a sound health.

Then, I would like to thank to those people who helped me for securing the internship to completing and submitting the internship report properly.

Firstly, I would like to express my gratitude to my brother who helped me secure my internship at Dhaka Bank PLC Dhanmondi 27 branch. He believed in my abilities and encouraged me at every moment during my internship journey where I was doubting myself. I'm truly blessed to have him in my life.

Secondly, I extend my gratitude to my Supervisor Mohammad Riad Hossain the Branch Manager of Dhanmondi 27, Md Shohanur Rahman the MTO of Dhaka Bank PLC and the whole team of Dhaka Bank Dhanmondi 27. In addition, teaching me vital skills, they have given me a supportive and friendly environmental in which I can advance professionally.

Thirdly my heartfelt thanks goes to Md Shohanur Rahman who was the MTO of the Branch. He always motivated me during my internship at Dhanmondi 27. He encouraged me to learn more about the work being done in Dhaka Bank PLC. Whenever I was facing any problem in doing a certain task, he was there to help me. I have learned a lot from him, his leadership, his patience and guidance within a month.

Lastly, I would like to thanks my internship Supervisor Ekhtear Ahmed Zeesan, Lecturer, Finance - School of Business, sir for his valuable guidance, encouragement and insight. He guided me throughout my internship process for which I will be forever so grateful to him. Without his encouragement and support, my internship might have been an impossible task.

Thanks to all of you.

Contents

Table of Contents

Letter of Transmittal	iv
1.1 Motivation to do Internship and Underlying Reasons.....	2
1.2 Internship Search Process.....	2
1.3 Internship Interview Experience	3
1.4 About the Internship Organization	3
1.4.1 Vision of Dhaka Bank PLC.....	4
1.4.2 Mission of Dhaka Bank PLC	4
2.1 Job Responsibilities and Roles	7
2.1.1 Job Duties.....	7
2.1.2 Work Environment.....	7
2.2 Takeaways from Internship	8
2.3 Application of educational learning with Internship	8
3.1 Likes and Dislikes about my organization	10
• Professional Learning Environment	10
3.1.2 Dislikes.....	10
3.3 Ways to Improve the Internship Programs	12
3.4 Feedback on Internship	12
Chapter 04 Personal Development Plan.....	14
Chapter 01 Introduction	17
1.2 Research Questions and Objectives	19
1.3 Scope of the Study	21
Chapter 02 Literature review.....	22
2.1 Digital Banking and Branch Workload Reduction	22
Services Offered by Dhaka Bank GoPlus App	23
2.4 Benefits of Digital Banking for Bank and Customers of Dhaka Bank PLC	26
2.5 Key Aspects of Digital Banking	27
Chapter 03 Research Methodology	30
3.1 Type of Research.....	31
3.2 Research Design	31
3.8 Limitations of Methodology.....	33
Interpretation	39
Chapter 6: Conclusion.....	42
References	43

Appendix I46

Project Proposal Form.....46

Appendix II47

Appendix III48

Questionnaire48

LIST OF TABLES

Table 0-1 Estimated Monthly otc transactions footfall.....35

Table 0-2 CHANGE IN STAFF WORKLOAD & BRANCH OPERATIONS.....37

List of Abbreviation

PLC	– Public Limited Company
ACCA	-Association of Chartered Certified Accountants
DPS	-Deposit Pension Scheme
ERIN	-Electronic Rin
eKYC	-Electronic Know Your Customer
FDR	– Fixed Deposit Receipt
OTC	– Over the Counter
OTP	– One-Time Password
YOY	– Year on Year
SME	-Small and Medium Enterprises
NID	-National Identification Document
GO PLUS / GOPLUS / PLUS	-Dhaka Bank Plus (new upgraded mobile banking app)
FGD	-Focus Group Discussion
BBA	-Bachelor of Business Administration
ATM	-Automated Teller Machine
KPI	-Key Performance Indicator
MFS	-Mobile Financial Services
BDT	-Bangladeshi Taka

Part - A

Chapter 01

Internship Preparation

1.1 Motivation to do Internship and Underlying Reasons

Doing internship is a part of the graduation requirement. The motivation for doing the internship was always to learn and gain practical experience of everything I learned during my academic years. As a student of BBA specializing in finance, the opportunity to gain practical experience from professionals in the banking sector is truly rewarding. While I have some experience from my time working as a part time on ecommerce platforms during the university days, it is expected to be quite different in a professional business setting where the stakes are much higher. In addition to strengthening my resume, this internship allowed me to put my academic skills to use in practical settings, which will help me solve issue hand in hand and gain experience how a bank works. This opportunity is a special chance to understand important abilities, including business planning, client relations, and financial analysis. Being exposed to various banking departments and the difficulties that comes along with it help me pinpoint my areas of interest and direct me toward my long-term professional objectives. By fully committing to this experience, I intend to contribute significantly to the team and acquire the knowledge and abilities required to succeed in the banking sector.

1.2 Internship Search Process

I started searching for an organization to do the internship from April 2025. Applied in most possible organizations like Bkash, Banglalink, Nestle, LankaBangla and other organizations as well in different sectors like marketing, HR,finance. From most of the companies I didn't heard anything for months. In BKASH I got selected through the online process and went for interview but got rejected on the focused group discussion process. Also I received a call from Kazi Farms but the timing was not convenient at all. During the early stages I went through many rejections for months. Every time I was turned down, I started thinking that entering a competitive market would be difficult. After a few times of being rejected, I began to question myself that after having job experience for around four years still I am unable to make it. After getting tired of being rejected, I decided to take help from my brother, who is a doctor at Laser Treat. He had vast expertise in overcoming obstacles and building the right connections. His advice helped me realize that every 'no' I received was an opportunity to reevaluate my approach, work on my skills, and learn how to sail through professional life. The advice he gave was so helpful that it helped me understand that setbacks are a natural part of any challenging journey. With new determination, approach, and confidence, I was able to secure my internship at Dhaka Bank.

1.3 Internship Interview Experience

I applied to Brac, Bkash, Banglalink, Miniso, Walton, Concord, S nowtex, City Bank and many more companies. I not only applied on Finance Department which was my major, but also applied to all other department as well like marketing, accounting and HR at the end. However, their requirements did not match mine. I thought about giving up finding an internship this semester and maybe in next semester I will continue if I get one. But suddenly I received a call from Dhaka Bank HR; they said that they had gone through my CV and my internship was confirmed. I didn't had to go through any interview as the bank received a reference for my internship. Whereas as I was selected on Bkash in the first round of BNEXT then I had go through a online exam and also got selected there. Then I was called for interview on their office for FGD session and it just didn't work out there because it was not about me but I had to agree with more ten people which was difficult. I was confident that if they took my interview of me one o one maybe I would have made it but it was different, as many people were involved. When the discussion started, I was scared and the topic was given US and China Tariff issue and which country are we supporting and all the members of the group needs to agree to one point either US or China. We were having discussions but ten of us couldn't agree to one point and we kept going on with the discussion. Then I realised it is very difficult then it looks like. After securing the internship, I learned an important lesson that even after having work experience it is difficult in the job market.

1.4 About the Internship Organization

Dhaka Bank PLC, established on July 5, 1995, is one of the leading private commercial banks in Bangladesh. The bank offers a wide range of banking services, including digital banking, loans, savings accounts, SME financing, and trade services. Dhaka Bank is highly regarded for its strong focus on personalized customer service and advanced technological solutions. The bank is widely recognized for its commitment to “Excellence in Banking”, consistently delivering high-quality financial services across the country.

Dhaka Bank PLC is dedicated to making banking services more accessible and customer-centric through continuous technological innovation. The bank plays a significant role in supporting small and medium-sized enterprises (SMEs) and contributing to the growth of Bangladesh's financial sector.

The bank has established a robust presence in the market, operating an extensive network that includes 114 branches (including 2 Islamic branches), 29 sub-branches, 3 SME service centers, 88 ATMs, 11 ADMs (Automated Deposit Machines), 7 CRMs (Cash Recycling Machines), and 2 offshore banking units as of the end of 2023.

Additionally, Dhaka Bank actively supports the capital market through its subsidiaries:

- Dhaka Bank Securities Limited, with 6 branches.
- Dhaka Bank Investment Limited, which provides merchant banking services.

Through its widespread network and diversified financial products, Dhaka Bank PLC ensures accessibility and convenience for its customers throughout Bangladesh. Dhaka Bank went through a Leadership & Governance Update (Aug 2025). On 17 Aug 2025, Sheikh Mohammad Maroof tendered his resignation as Managing Director of Dhaka Bank PLC, citing personal reasons. Within 24–48 hours, the board gave A.K.M. Shahnawaj the current charge (acting MD) effective 17 Aug, as disclosed to the Dhaka Stock Exchange and reported by national media. The swift internal appointment Shahnawaj has been with Dhaka Bank since 2013 and served as Additional MD since July 2024 signals continuity of operations despite the leadership transition.

1.4.1 VISION OF DHAKA BANK PLC

The vision of Dhaka Bank PLC is to become a premier financial institution that consistently delivers excellence in banking. The bank aspires to create a customer experience where every transaction is pleasant, reliable, timely, and supported by cutting-edge technology. Dhaka Bank is committed to offering tailored financial solutions that not only meet customer expectations but also set new standards in the banking industry.

Dhaka Bank's vision statement is:

“To assure a standard that makes every banking transaction a pleasurable experience.”

The bank emphasizes accuracy, reliability, timely delivery, advanced technology, and personalized financial solutions in order to fulfill its vision. Dhaka Bank strives to create value for all stakeholders while making a significant contribution to the financial advancement of Bangladesh.

1.4.2 MISSION OF DHAKA BANK PLC

The mission of Dhaka Bank PLC is to become a **leading financial institution in Bangladesh** by providing **high-quality products and services** supported by the latest technology and delivered by a team of skilled, motivated, and customer-focused professionals. The bank aims to offer financial solutions that create lasting value for customers and contribute to the development of the nation's economy.

Dhaka Bank's mission statement is:

“To be the premier financial institution in the country providing high-quality products and services backed by the latest technology and a team of highly motivated personnel to deliver ‘Excellence in Banking’.”

The bank focuses on:

- Continuously improving customer satisfaction.
- Leveraging technology to offer innovative and efficient financial services.
- Building strong synergies among its branches, SME service centers, and digital banking platforms.
- Maintaining operational excellence while managing multiple banking portfolios in a fully compliant environment.
- Ensuring that its diverse workforce remains motivated and aligned with the bank’s vision and strategic goals.

By focusing on these objectives, Dhaka Bank PLC is committed to sustainable growth, customer centric service delivery, and maintaining its reputation as a socially responsible and innovative financial institution.

Chapter 02 About the Internship

2.1 Job Responsibilities and Roles

2.1.1 Job Duties

Dhaka Bank PLC Model Branch has three departments - General Banking, Cash and Credit

Department. During my internship I was first assigned on the credit department of Dhaka Bank PLC, I assisted clients with various types of banking services, including account opening of student files, details to open credit card, assist customer along with my supervisor how to get personal and car loans. Also we have went through loan statements of different companies on a regular basis like Labaid which were required to be send to the company with sign and seal on a regular basis. I also assisted with data entry on Excel, scanning, filling out credit card forms, open student file forms, cheque vouchers and facilitated smooth customer interactions.

I learned how to handle customer service during peak hours, as well as how to improve time management and multitasking abilities, during my internship. A common scenerio of Bank is people like to come and sit for hours and talk about life, there whereabouts and what not. I learned how to attend clients, various banking goods and services, such as using ATMs and digital banking and mobile banking apps.

2.1.2 Work Environment

Dhaka Bank PLC Dhanmondi 27 Branch office has a homely, lively, and cooperative environment. Despite having customer all through the day everyone had a positive attitude towards each other, the environment was helpful. Every employee used to help me for work. I used to ask for same thing twice or more just to understand clearly and they never felt angry or hesitated for explaining.

Part of my bank there was head office upstairs, prayer room, a separate lunch room. Although there are a variety of job roles within the branch, there's a strong multi-functionality and collaborative work environment where employees work tirelessly to enhance efficiency and improve customer service. Everyone works for one another and helps each other out despite of their position. The method of communication is both informal and formal. Monthly discussion are done for how to handle customers, client reviews and target fillup. By 4pm when the bank closes everyone's is in a jolly mood talking to each other at the end of the day; sometimes there's a party at the mid of quarter month closing when bank earns profit and gives treat to the employee. This helps employee to engage more with one another and get to know better.

2.2 Takeaways from Internship

I gained practical knowledge in customer care and digital banking, also hand on experience for opening accounts for customer and understand various banking operations during my internship. By learning how to open student account file, credit card account form fill up I improved my knowledge and now I can help students whoever wants to apply abroad. To ensure seamless service , I also strengthened my communication skills through interactions with clients and coworkers. I also became more flexible and better at managing my time, which helped me balance my obligations and effectively respond to client questions. Additionally, I gained confidence in managing client concerns and developed critical thinking skills while addressing problems with digital on boarding, transaction failures, and account access. I also observed that, despite having a 10 AM – 6 PM working schedule, employees often worked extra hours to complete their tasks, which gave me a deeper understanding of the dedication and workload involved in the banking sector.

2.3 Application of educational learning with Internship

During my working time at Dhaka Bank PLC I applied the knowledge obtained from my Bachelor of Business Administration at the University of Liberal Arts in Bangladesh to real-life situations. I did journals during my academic years where I get to learn more about debit credit and now I can check and understand vouchers easily.

Chapter 03 Self Reflection

3.1 Likes and Dislikes about my organization

3.1.1 Likes

- **Professional Learning Environment**

It was a hands-on experience to learn from some of the experienced people at Dhaka Bank PLC. I had supportive colleagues who helped me understand the work they do, they always had my back whenever I faced problems. They helped me develop my communication skills and teamwork skills and overcome my introversion.

- **Supportive Supervisors and Colleagues**

The branch managers, officers, and senior staff members were approachable and supportive throughout my internship. Despite their busy schedules, they patiently explained complex tasks multiple times until I understood them correctly. I also appreciated the flexibility in work arrangements—for example, when I requested a one-hour lunch break to go home, my supervisor approved it immediately. Their guidance boosted my confidence, especially when I initially struggled with certain tasks, and motivated me to improve my problem-solving abilities. This positive support system made my internship a valuable and unforgettable experience.

3.1.2 Dislikes

- **No internet and Breaks:**

One of the biggest drawback of bank I would say is there is no WIFI in none of the branches of Bank. When employees are working for 8hours straight they need break in between their work,as banking work is very difficult and one needs to deal with numbers all the time. Also with new generation it is seen that we now prefer to send documents on whatsapp and that is more easier. Due to lack of internet customer cannot do it easily but rather they have to email. Doing email is stressful for senior citizens as they don't understand more about emails or other apps. As a result they need come to bank ask the representatives to help them out which adds additional work to the employees. Additionally when customers are waiting or for example they want to forward a email or get a document from internet but they dont have data in their phone. Due to no internet in the bank as well they face problem for getting that document as well. Also it is seen a big portion of employees on the bank are female and mothers. No Banks of BD has a day care policy or system for working mom which

keeps the child away from mothers for a long time. Due to high customer volume, it is always difficult to take break and the fast paced nature makes it hard to concentrate on other stuff. It is seen that employees are not even sure when they are having lunch or their hours.

•Not Enough Scope for Interns:

Even though I wanted to learn more the tasks assigned to intern were often repetitive and very easy like card activation, voucher check, form fill up of each customer of car loan, student file etc. They was not enough opportunities to learn about the work being done in other departments or engage in more systematic tasks like doing debit or credit endorsements or opening DPS or FDR as they are secured in systems.

3.2 My work improvement and organizations' optimal utilization:

Through training, mentoring, and practical experience, I hope to continuously improve my knowledge, like what documents are required for student file, loans (car, personal), credit card, DPS, FDR and soft skills, like communication, leadership, adaptability, problem-solving, etc. I should regularly ask for feedback from my seniors to find areas where I need improvement or what can I learn today more. I should also get better at managing my time in order to improve customer satisfaction and operational efficiency. I should improve my teamwork and communication abilities, work well with others, exchange ideas, and make sure that there is clear communication to boost efficiency in order to further improve. Last but not least, I must adjust to the organizational cultures, learn the values and objectives of the business, and match my work ethic with the mission of the company like be in office on time and adapt the culture.

The organization should have given me meaningful responsibilities so that I could use myself to the fullest and contribute as much as possible. One of the most difficulty I faced was to be in office on time but now I have become punctual with days going by. However giving me a more advanced level will improve my productivity and learning. Finding out my interests and talents will enable the business to give me positions where I can flourish. Additionally, the company should promote frequent dialogue and feedback to foster a positive atmosphere that improves performance

3.3 Ways to Improve the Internship Programs

•Structured Training and Orientation:

The organization could arrange an orientation program to help future interns learn more about their job roles and understand the company's policies and expectations to ensure a smoother transition into them. Also the company should provide a structured job description for the interns that they will do during their internship period. The work assigned for intern is more random like whenever a work is there they assign it to the intern.

•Mentorship and Guidance:

Interns' learning experiences could improve if mentors or supervisors are assigned to them, guaranteeing ongoing support, feedback, and career guidance.

•Provide Feedback and Communication:

Supervisors providing feedback to help interns improve their performance or assigning advanced tasks sometimes could increase interns' expectations towards the organizations.

•Developing Professional Networks and Skills:

Interns can network with professionals in the field and create connections for potential future employment by planning workshops, guest lectures, and networking events.

3.4 Feedback on Internship

My internship at Dhaka Bank PLC has been a wonderful, learning experience, providing me hands-on experience on student file, car loan, credit/debit card delivery, checking cash vouchers, digital banking, etc.

One of the key highlights of my internships was gaining experience handling customers, how to guide customer to fillup forms for their account & credit cards, learning how to increase branch efficiency and customer satisfaction. In addition to it working, customer service team improved my communication ability and adaptation to working in a team and handle customers very politely.

Even when the internship was highly educational, I faced some challenges, like managing multiple tasks together. For example, there were times when I was helping a customer fill out a deposit slip at the same time I was activating a customer's debit card on his Dhaka Bank goplus.

Chapter 04 Personal Development Plan

4.1 Technical Skills

After my internship, I plan to upgrade my skills, like writing skills for formal reports, financial management, budgeting, digital literacy, etc. As I plan to continue doing ACCA this are important to update my skills.

4.2 Interpersonal Skills

I plan to develop strong interpersonal skills that will help me make it through the difficulties of public administration and governance. During my internship at Dhaka Bank PLC, I gained experience in customer interaction, teamwork, and problem solving. However, I need to further upgrade my skills in communication, leadership, negotiation, and decision-making. Effective communication is essential for interacting with government officials or any client. I aim to improve my abilities to deliver speeches and handle public inquiries. Adaptability is a key feature in any sector, where policies and challenges constantly change, requiring quick thinking and flexibility.

4.3 Future Planning for Development

To build a well-planned career for government jobs I would need to:

- Take advanced courses or certification to improve interpersonal or technical skills
- Network with professional in the field and attend high events to gain connections
- Keep my knowledge up to date and relevant.

Part B

Executive Summary

My research topic focuses on how Dhaka Bank PLC digital banking, like the GOPLUS App, how it has contributed in reducing branch workload. This research aims to identify the specific tasks that have transitioned from in-person to online service. The objective of this research is assessing how digital banking, particularly Dhaka Bank's GOPLUS App, has reduced branches workload and has improved their operational efficiency. Digital banking customers perform various transactions, starting from viewing account balances, transferring money to other accounts, and paying utility bills like electricity, gas, tuition, credit card, water and other bill payments, and card transactions. The release of digital banking platforms has significantly transformed the operations of financial institutions, particularly by alleviating the burden on physical branches. By adopting digital banking services customers can easily send money to other accounts or pay bills through online than spending hours in traffic to just physically come to their nearest branch and pay bills. In addition, moving to digital banking improves customer satisfaction, as customers can avail banking services 24/7 from anywhere in the country instead of waiting for branches to open in the morning. This ensures customer convenience and flexibility. Switching to digital banking also makes a positive impact on the environment by cutting down excess usage of paper. Banks that have shifted to digital banking or digital transformation have reduced their operational expenses and allocated those resources to innovation and expansion.

Chapter 01 Introduction

**TITLE: ROLE OF DIGITAL BANKING IN REDUCING BRANCH WORKLOAD AT
DHAKA BANK PLC; A CASE STUDY AT DHAKA BANK PLC, DHANMONDI
MODEL BRANCH”**

1.1 Background of the Study

In today's fast-paced and technology driven world, continuing to rely on traditional branch-based banking is no longer sustainable. When employees are overloaded with basic transactional tasks like balance inquiries, card activations, and fund transfers, giving loan, opening student files,giving loan; it compromises service quality and increases the risk of mistakes. Moreover, the lack of digital adoption can leave customers frustrated due to long waiting times and limited banking hours. One of the biggest problems in Banks is, the work has to be done both manually and hand written as well. That is every document will have two copies one saved on PC another on papers. Before launching **Dhaka Bank Go** in 2017, Dhaka Bank faced several operational and customer service challenges like — Overcrowded Branches, Limited Banking Hours, Employee Overload, Operational Inefficiency and Paper Dependence. These challenges highlight the need for digital transformation in banks to ensure operational efficiency, customer satisfaction, and future readiness. While it marked an important step in digitalization, the platform had significant limitations, including restricted functionality and a subpar user experience. These shortcomings often compelled customers to rely on branch visits for routine services, thereby maintaining high footfall and staff workload.

Dhaka Bank, recognizing these pressures, has actively introduced digital banking solutions to reduce the workload at its physical branches. The launch of **Dhaka Bank Go** in August 2017 was a strategic step towards offering seamless digital services to customers. Through this app, Dhaka Bank enables its clients to perform key banking activities such as balance inquiries, fund transfers, and utility bill payments. While it marked an important step in digitalization, the platform had significant limitations, including restricted functionality and a subpar user experience. These shortcomings often compelled customers to rely on branch visits for routine services, thereby maintaining high footfall and staff workload.

To address these gaps, Dhaka Bank introduced an upgraded digital platform—Dhaka Bank Plus (GO PLUS)—on August 15, 2024. The GO PLUS app expanded beyond basic functions to include mobile onboarding, DPS/FDR product management, credit card services, and enhanced account features. This upgrade reflects the bank's strategic vision outlined in its 2024 Annual Report, “Papers to Pixels: The Future of Banking through AI”, which emphasized replacing legacy processes with intelligent digital systems. By empowering customers to complete a broader range of tasks digitally, GO PLUS aims to reduce unnecessary branch visits, ease operational pressure, and transform branches like Dhanmondi-27 into centers of advisory and relationship-based services rather than transaction hubs

Despite Dhaka Bank's significant progress in digitalization, there remains a portion of customers—particularly the elderly and less tech-savvy—who continue to depend on branch-based services. During my days in the Bank I have seen people coming to bank on a regular basis for discussing their finances or just to talk and

make the work done in person. This creates a mixed operational load for the bank, where some employees remain heavily engaged on in-person service delivery, others support the digital shift. Additionally, digital literacy gaps and occasional technical issues hinder the full-scale adoption of digital banking in Bangladesh.

The primary challenges that need to be addressed to improve customer satisfaction and operational efficiency at Dhaka Bank are:

- Overburdened employees and declining in-branch service quality.
- High in-person demand for routine transactions like card activation and fund transfers.
- Customer hesitation and limited confidence in using digital banking platforms.
- Security and fraud risks associated with manual banking processes.

Dhaka Bank Goplus, with its growing adoption and features, has proven to be a crucial tool in reducing the workload at Dhaka Bank branches. By empowering customers to independently perform day-to-day banking activities, the app helps decrease foot traffic in physical locations, improve transaction processing speed, and minimize paperwork. As more customers migrate to digital platforms, Dhaka Bank can optimize its workforce, reallocate employee responsibilities, and focus on more complex, high-value banking services that require personal attention.

This study focuses on assessing the role of **Dhaka Bank Goplus** and other digital banking services in reducing the workload at Dhaka Bank branches, enhancing customer satisfaction, and preparing the bank for a sustainable digital future.

1.2 Research Questions and Objectives

In today's rapidly changing financial landscape, digital banking has emerged as a transformative force that reshapes how customers interact with banks and how banks allocate their internal resources. Dhaka Bank PLC, like many other leading banks in Bangladesh, has been investing in digital channels such as GO PLUS, ezyBank, mobile banking, internet banking, and card services with the aim of reducing pressure on physical branches. The introduction of these channels raises an important question: to what extent are digital platforms

truly reducing the workload of traditional bank branches, and how is this change affecting staff and customers at the branch level?

This study focuses on Dhaka Bank's Dhanmondi-27 Branch, where branch employees and customers directly experience the shift from traditional over-the-counter (OTC) services to digital alternatives. To address this issue in a structured manner, the following research questions

(RQs) were formulated:

RQ1: To what extent have digital channels, particularly GO PLUS, reduced routine over-the-counter (OTC) transactions and overall customer footfall at the Dhanmondi-27 branch?

RQ2: How has the adoption of digital banking services affected the workload distribution of branch staff, specifically in terms of time spent on routine administrative tasks versus advisory and customer-support tasks?

RQ3: What are the perceptions of customers and staff regarding the usability, benefits, and limitations of GO PLUS compared to traditional branch services?

Research Aim

The overall aim of this research is to evaluate how Dhaka Bank's digital channels, with a specific focus on GO PLUS, have contributed to reducing in-branch workload, altering staff responsibilities, and shaping customer behavior at the Dhanmondi-27 branch.

Research Objectives

The main objective of this study is to examine how Dhaka Bank’s GO PLUS digital platform reduces branch workload by shifting routine OTC transactions—such as balance statements, deposits, bill payments, and card services to digital channels. It further explores changes in staff workload distribution, perceptions of customers and employees toward digital banking, and provides recommendations to strengthen digital adoption and optimize branch efficiency.

1.3 Scope of the Study

This study is limited to examining the impact of the Dhaka Bank GO PLUS digital banking platform on the operations of the Dhanmondi-27 branch. The focus is specifically on routine Over-the-Counter (OTC) services such as utility bill payments, card payments, fund transfers, deposits and investments (DPS and FDR), and balance inquiries, which have increasingly shifted from physical counters to the digital platform. Complex services such as loan processing, large corporate payments, and requests for full account statements remain branch-based and are noted as residual areas of in-branch demand. The time frame of the study covers the period before and after the adoption of GO PLUS, with “before” figures reconstructed from staff interviews and “after” changes observed along with interviews of staff during the two-month internship in 2025. Data collection was limited to 20 staff members at the branch through interviews and observation of daily operations, with customer perspectives reflected indirectly through staff experiences and observed client interactions. The study is therefore scoped to highlight branch-level operational impacts—specifically changes in transactions, staff workload, and perceptions of GO PLUS, rather than evaluating the overall financial performance or customer satisfaction across Dhaka Bank as a whole.

Chapter 02 Literature review

To delve deeper into the topic, a literature review is necessary. Since going digital, Dhaka Bank has improved its customer convenience, efficiency, and accessible alternatives, beyond in-person services. As of April 2025, Bangladesh Bank governs 62 scheduled banks in Bangladesh. Most of these banks provide online services allowing clients to manage their accounts, pay their bills, and transfer money using internet banking or mobile apps.

2.1 Digital Banking and Branch Workload Reduction

Since Dhaka Bank adopted digital banking (GOPLUS APP), it has enabled customers to perform routine tasks such as fund transfers, bill payments, and account inquiries online instead of visiting their nearest branch. This shift has resulted in a reduction of employees' workload, which in return has led to a decrease in the operational burden. To reduce the need for branch visits, Dhaka Bank has revolutionized the industry by allowing its clients to complete their work online rather than in person. This change has reduced the operational strain, allowing them to concentrate on the more challenging tasks at hand.

Digital banking also makes it possible to increase operational efficiency, decrease manual processes, and improve customer service. Through the use of technology, Dhaka Bank was able to improve data accuracy, provide a seamless banking experience, and distribute resources as effectively as feasible. The implementation of digital banking by Dhaka Bank has fundamentally changed how it conducts business and how it engages with its clients. The bank has been able to lessen foot traffic at branches and ease operational workloads by encouraging clients to complete tasks online instead of in person. This change has resulted in less stress for branch employees, allowing them to focus on more complex jobs that require in person involvement, like financial advising or managing complex client demands, verify documents, approve loans, clear cheques etc. Because fewer resources are required to maintain physical spaces and operations become more efficient, the decrease in branch visits has also resulted in cost savings.

Additionally, operational efficiency has significantly increased as a result of the bank's digital transformation. Dhaka Bank has been able to provide faster services by automating several procedures and doing away with manual labor, which has decreased waiting periods and the mistakes that come with traditional paperwork. Additionally, technology-driven methods guarantee improved adherence to legal requirements, increasing the

security and transparency of procedures. These enhancements have helped create a banking environment that is more responsive and flexible, which reduces operational risks while simultaneously increasing efficiency.

Services Offered by Dhaka Bank GoPlus App

The **Dhaka Bank GoPlus App** provides a comprehensive suite of digital banking services, designed to reduce in-branch dependency and enhance customer convenience. Key features include:

1. Payments & Transfers

- Utility bill payments (gas, electricity, water, tuition fees, etc.)
- Card payments
- Mobile top-ups
- Fund transfers (within Dhaka Bank or to other banks)
- bKash payments

2. Deposits & Investments

- Open and manage FDR (Fixed Deposit Receipts)
- Open and manage DPS (Deposit Pension Schemes)

3. Loans & Credit

- Instant digital loan application through **ERIN**
- Access to credit facilities and EMI options with partner merchants

4. Account Management

- Balance and transaction inquiry
- View account details and statements
- Place service requests directly through the app

5. Lifestyle & Offers

- Discount partner offers across dining, shopping, and lifestyle categories
- SwipeIt/EMI partners for easy installment facilities

6. Banking Support

- Branch/ATM locator with maps integration
- Direct access to Dhaka Bank contacts and support

2.2 Challenges in Digital Bank

Despite many benefits, the transition to digital banking also possesses some challenges. Customers who are not used to the digital phase, face problems in operating it. Like many financial institutions, Dhaka Bank faces several challenges in its digital transformation journey, particularly with the rollout and operation of its Go Plus app. One major challenge involves elderly customers who often struggle with mobile technology due to unfamiliar interfaces, limited digital literacy, or discomfort with frequent app updates. Customers visit the branch to operate the app which adds additional burden to the employee. In Bangladesh, where smartphone penetration and internet access remain moderate, this demographic finds it especially difficult to adapt to digital banking. To address this, Dhaka Bank invests in customer education initiatives such as in-branch assistance, step-by-step guides, and a 24/7 contact center to provide technical support and guidance for app usage.

Another critical challenge is cybersecurity. Customers might not feel safe about their e-banking documents being digitalized. These challenges can hinder the widespread adoption of digital services. The banking sector

in Bangladesh is increasingly exposed to risks such as phishing, SIM swap fraud, and malware attacks. High-profile incidents, like the 2016 Bangladesh Bank SWIFT heist, in December 2019, a notable incident involved the Dhaka Bank's Dhanmondi branch, where a vice-president, Md Aminul Islam, was arrested for allegedly embezzling Tk 212.49 million by using fake bill papers, have underscored the importance of strong cybersecurity measures. In response, the Go Plus app incorporates secure encryption for data transmission, password authentication, and real-time SMS alerts for transactions. The bank also conducts periodic security audits and has started implementing multi-factor authentication (MFA) to enhance protection. Additionally, awareness campaigns are run to educate users about cyber threats, safe online practices, and the importance of not sharing sensitive information like OTPs and PINs. Dhaka Bank has understood these challenges and is proactively trying to mitigate them. Few days ago a customer took ERIN from the GOPLUS app now she wants to close the app but is unable to do it. She called directly to the bank customer care but even the employees are not sure how to solve it. Dhaka Bank addresses such concerns through regular updates, bug fixes, and user feedback mechanisms aimed at improving the app's performance and interface clarity.

Technical glitches and usability issues also present obstacles. Users have occasionally reported bugs such as login problems, fingerprint authentication failures, and typographical errors in prompts. These issues can reduce user confidence, especially among less tech-savvy customers.

2.3 Effect of Digital Banking on Dhaka Bank's In-Branch Transaction Reduction

In recent years, Dhaka Bank PLC has significantly expanded its digital footprint through platforms such as the Go Plus mobile app, along with ezyBank, internet banking, and self-banking services. As declared in its 2023 Annual Report, the bank emphasized automation, cybersecurity enhancements, and heightened digital adoption to redesign its banking services.

In a testament to this digital shift, May 2025 saw Dhaka Bank cross the threshold of BDT 10 billion in customer deposits via digital channels, indicating strong user trust and preference for remote banking.

Such digital penetration typically correlates with a decline in routine in-branch transactions— including cash deposits, withdrawals, and basic account services—leading to improved operational efficiency, lower queue times, and reallocated staff resources. The bank's emphasis on automation and reduced legacy processes in its reports further supports this trend.

2.4 Benefits of Digital Banking for Bank and Customers of Dhaka Bank PLC

For Customers

- Goplus is always-on convenience, one app. Dhaka Bank's mobile suite (DBL Go / Go Plus) lets customers check balances, transfer funds, pay utility and mobile bills, and manage cards from anywhere, 24/7—reducing reliance on branches for routine tasks. The bank's site and app store pages highlight bill pay, interbank transfers and account/card management as core features.
- **Account from Home-** streamline helps to open accounts digitally and is fast to onboard with fewer branch visits, which is especially helpful for students and busy professionals.
- **More ways to move and save money-** Customers can transfer to mobile wallets (e.g., bKash) and even access a micro-savings DPS (Nano Savings) integrated with MFS—useful for small, frequent savings and day-to-day payments.
- **Transparent, real-time updates & security** -Go Plus emphasizes enterprise-grade security and instant notifications for transactions, improving peace of mind and helping customers spot issues quickly.
- **Self-service around the clock** -“ Self Banking” channels (online portal and smart machines) let customers perform common transactions without queueing, expanding access beyond branch hours
- **Specialized journeys-** Dedicated flows like “Tuition Fee Solution” and credit card application from home reduce friction in life events (admissions, travel, big purchases).

For the Bank

- **Lower cost-to-serve & branch load-** Shifting everyday transactions (balance checks, transfers, bill payments) to digital reduces workload and operating costs per transaction; Dhaka Bank promotes e-Statements/e-Advices, which also cut paper and back-office effort.
- **Faster customer acquisition-** e-KYC plus “Account from Home” and “Credit Card from Home” compress onboarding time and broaden reach beyond branch catchments—helpful for scaling retail without proportional branch expansion.

- **Deposit mobilization-** That is in May 2025 the bank announced it had crossed BDT 1,000 crore in deposits gathered through digital channels. It is a clear evidence that digital platforms are now meaningful engines for low-touch deposit growth.
- **Fee- income opportunities** - Integrated bill pay, tuition collections, and wallet transfers create steady transactional fee streams while improving stickiness of primary relationships.
- **Deeper corporate relationships-**“C-Solution” (cash management) and another app known as EzyBank provide digital bulk payments and collections for businesses—reducing manual reconciliations and embedding Dhaka Bank in clients’ day-to-day operations.
- **Maintains-** risk, control, and auditability that is centralized digital channels (with app security hardening and controlled portals) reduce manual handling risk and support better audit trails and alerts compared with dispersed, paper-based processes.
- **Sustainability and brand equity-** Paperless statements/advices and digital campaigns (e.g., “DB Smart”) align with sustainability and modernization narratives—useful for reputation, investor communication, and employer branding.

2.5 Key Aspects of Digital Banking

1. Online Banking Service

- **Bill Payments and Fund Transfers:** Dhaka Bank’s GOPLUS app allows customers to pay their bills (utility, water, electricity, etc.), transfer funds, or make transactions from one account to another without them coming to their nearest branch, hence reducing in-person service demand.
- **Transaction Within Minutes:** GOPLUS App helps customers to manage their accounts efficiently, clear their dues, and track transactions, reducing employees’ workload. Dhaka Bank’s “Go” page emphasizes fund transfer, bill pay, mobile top-ups, and a simple, guided mobile experience—capabilities that are also presented in Go Plus’

2. Operational Efficiency and Automation

- **Self-registration & assisted onboarding:** Customers can self-register in-app (with device verification) or complete registration through branches/contact center—reducing manual, branch heavy onboarding

and freeing up front-office time. Up to three devices can be registered per user, helping customers manage access without staff intervention.

- **eKYC & instant account opening via EzyBank :** Dhaka Bank’s another app another app EzyBank, (mobile/web/assisted) lets new customers open accounts digitally using instant NID verification, upload of NID/ selfie/ nominee details, and get e-statements—cutting paper, queueing, and TAT. This digital funnel complements Go Plus and shifts origination out of branches.
- **Digital ecosystem integration:** Dhaka Bank’s “Digital Banking” hub ties Go/Go Plus with Dhaka Bank Direct (internet banking), MFS fund transfer, Self-Banking, Credit Card from Home, Account from Home, and C-Solution/EzyBank—a stack that streamlines operations and reduces over-the-counter workload.
- **Technology backbone noted in 2024 audited FS:** The bank references IT services/outsourcing and infrastructure arrangements that support delivery of digital facilities—the kind of backbone needed for reliable mobile banking at scale (availability, DR, and security governance).

3. E-RIN: digital personal loan

Enables salaried bank customers to apply for quick, small-sized loans (Tk 1,000–50,000) directly via the app. Applicants submit NID, selfie, proof of income/statements, and sign via OTP—all digitally. Approved loans can be disbursed into the account within 2 hours, with a transparent fee structure and strong encryption.

4. Preventing fraud & security

- **Encrypted connections & device-level security:** Go Plus explicitly notes data encrypted in transit and protected log-in/registration flows (initial verification code, device registration, and contact-center verification), plus SMS alerts for transfers/bill payments if subscribed—practical controls against unauthorized use and transaction disputes.
- **Transaction PIN mindset from “Go”:** Dhaka Bank’s Go page spotlights **TPIN-style** security for sensitive actions (the bank’s own description of secure transaction authorization), aligning with the multi-step controls in Go Plus.

5. Customer Experience Enhancers

- **One-stop money management:** Go Plus brings accounts + credit cards under one roof (balances, limits, recent transactions), Dhaka Bank contacts, offers/partners, and a locator—reducing the need to juggle channels or call branches.
- **24/7 support & guided setup:** The app provides contact-center assistance (16474) during onboarding and device re-verification, making digital adoption smoother for less tech-savvy users.

Chapter 03 Research Methodology

3.1 Type of Research

This research is mixed-methods descriptive design combining two months of branch observation (quantitative) and semi-structured interviews with branch staff (~20) (qualitative), focusing on primary data collected from Dhaka Bank staff through interviews and observations.

3.2 Research Design

This study uses a mixed-method approach, combining qualitative observation with semi structured staff interviews, to evaluate how digital banking (GO PLUS) has affected routine branch operations at Dhaka Bank PLC, Dhanmondi-27 Branch. The goal is to capture both measurable changes in transactions and footfall and the perceptions of staff regarding workload shifts.

The study was conducted at Dhaka Bank PLC, Dhanmondi-27 Branch, where the researcher was placed for internship during a two-month period. The branch represents a typical mid-sized branch of Dhaka Bank, serving a mix of individual and SME customers.

3.3 Data Collection Methods

The study collected both primary and secondary data:

Primary Data

- **Observation:** Over two months (June–July 2025), daily footfall, over-the-counter (OTC) transaction patterns, and staff closing times were observed during the internship.
- **Interviews:** Semi-structured interviews were conducted with approximately **20 staff members**, including the Operations Manager, Customer Service Officers, and Cash Officers.
- **Customer Interactions (informal):** Although no formal customer survey was carried out, customers seeking assistance with digital banking services were observed.

Secondary Data

- Dhaka Bank’s annual reports, official publications, and prior studies on digital banking in Bangladesh were reviewed for background and comparative context.

- Media reports and published statistics were used to contextualize national trends in mobile and internet banking usage.

3.4 Sampling Technique

The study employed a purposive sampling technique for staff interviews, focusing on employees directly engaged with customer service and daily transactions. This ensured that insights were collected from individuals most familiar with the workload impact of digital services.

For observational data, a convenience-based approach was applied, and recorded daily branch activities during internship hours. This allowed the collection of real-time data on customer footfall, transaction types, and closing times.

3.5 Sample Size

- **Staff Interviews:** Approximately 20 branch employees participated in interviews, covering different roles such as the Operations Manager, Cash Officers, and Customer Service Officers. These participants provided estimates of transaction volumes before GO PLUS adoption and shared their perceptions of workload changes.
- **Observation:** Branch operations were recorded over a two-month internship (June–July 2025). Observations included branch footfall (averaging ~1,200–1,400 monthly visits before GO PLUS, and ~600–700 after, as presented in Table 4.1), transaction patterns, and workload distribution (see Table 4.2).
- **Customer Interactions:** Customers requesting support with GO PLUS or other digital services were noted informally, though they were not part of a structured sample.

Informal notes were taken from customers who sought staff assistance with GO PLUS (e.g., app registration, login issues, or transaction guidance).

3.6 Data Collection Procedures

1. **Observation** – Routine branch activities such as daily customer footfall, average closing times, and common OTC transactions were observed by the researcher.

2. **Interviews** – Semi-structured interviews with ~20 staff members were conducted using an 18-question guide (see Appendix).
3. **Informal Customer Interaction** – Notes were taken when customers sought help with GO PLUS registration, login, or transactions, to supplement the staff interviews.

3.7 Data Analysis Plan

Quantitative Data

- Observed figures for footfall, OTC transactions, and closing times were tabulated and compared.
- “Before GO PLUS” averages were reconstructed based on staff recollections, while “After GO PLUS” averages were derived from internship observation and interviews of staff.
- Percentage changes and descriptive comparisons were used to highlight trends in branch workload reduction.

Qualitative Data

- Interview responses and field notes were coded thematically.
- The main themes that emerged included:
 1. Reduction in clerical/transactional tasks
 2. Shift toward advisory and customer-support roles
 3. Efficiency gains and faster service delivery due to GO PLUS
 4. Onboarding and digital literacy challenges faced by some customers

3.8 Limitations of Methodology

- Exact transaction counts (e.g., Utility Bill Payments, card activations, statements) were not fully available at the time of observation; estimated values were collected from observations and interviews.
- Customer perspectives were captured indirectly through observation rather than through a structured survey.
- As the research is limited to one branch, results may not be generalizable to all Dhaka Bank branches.

Chapter 4: Data Analysis and Interpretation

This chapter presents the findings of the study based on observational data, staff interviews, and informal customer interactions at Dhaka Bank’s Dhanmondi-27 Branch. The analysis is organized according to the three research questions (RQ1–RQ3), followed by a synthesis linking the results to the research objectives.

4.1 Branch Footfall and Routine OTC Transactions (RQ1)

Observation during the two-month internship period indicated that branch footfall averaged around **50–60 customers per day**. Routine over-the-counter (OTC) services at the Dhanmondi-27 branch were analyzed to assess the impact of GO PLUS. “Before” values are based on staff recollections, while “After” values are based on direct observation, interviews during June–July 2025. Although exact transaction records were not available. Table 4.1 Provides an estimated monthly breakdown based on Staff interviews and researcher’s observation during internship.

Table 4.1: Estimated Monthly OTC Transactions and Footfall

TABLE 0-1 ESTIMATED MONTHLY OTC TRANSACTIONS FOOTFALL

Service Type	Before GO PLUS (Estimated Monthly Avg.)	After GO PLUS (Monthly Avg.)	% Change (Approx.)
Utility Bill Payments	High (~2000–2500)	Very Low (~200–300)	–85% to –90%
Card Payments	Medium (~80–100)	Low (~20–30)	–65% to –75%
Fund Transfers (personal/MFS)	Medium (~1000–1200)	Almost Nil (~50–100)	–90%+
Deposits into DPS/FDR	Medium (~2500 –3000)	Medium (~500–1000)	–70% to –80%
Balance Inquiries (slips/OTC)	High (~300–500)	Low (~100–150)	–70% to –80%
Branch Footfall (visits/month)	High (~1,200–1,400)	Medium (~600–700)	–50%

While the specific figures in Table 4.1 are based on staff estimates and observation at Dhanmondi-27 branch, these trends are consistent with Dhaka Bank’s published reports. Annual Reports (2023–2024) highlight rapid growth in digital banking adoption, and by 2025 Dhaka Bank’s digital deposit volumes had surpassed Tk 1,000 crore. This bank-wide shift toward digital channels corroborates the observed decline in routine OTC transactions at the branch.

Interpretation:

- **Utility Bill Payments:** Once a major driver of counter traffic, these have almost fully shifted to the app. Staff confirmed that corporate bills are still handled in-branch, but retail bills are nearly 100% digital. The ability to pay “anytime, anywhere” was noted as a game-changer.
- **Card Payments & Fund Transfers:** Customers now rely on the app for both card settlements and interbank/MFS transfers. Staff described OTC transfers as “almost gone” except for large-value corporate payments.
- **Deposits into DPS/FDR:** Around 30–40% of fixed deposits and pension schemes are now opened digitally, with the remainder still branch-based. Customers often prefer face-to-face interaction for long-term commitments.
- **Balance Inquiries:** OTC balance inquiries have sharply declined, as the app allows real-time balance checks and viewing the last 20 transactions. However, customers still visit branches for **full statements**, long term statements which are not available in the app.
- **Footfall:** Overall visits to the branch dropped by ~50%. Customers continue to come for complex needs such as loan queries, large deposits, or full account statements, but routine tasks are now handled digitally.

4.2 Staff Workload and Closing Time (RQ2)

Branch operations typically begin at **10:00 am** and counters close at **4:00 pm**. However, staff often remained until **7:00–7:30 pm** to complete back-office work. Table 4.2 Summarizes observed changes in staff workload and closing times.

The impact of GO PLUS on staff workload was assessed using interview data and observation of daily closing times. While the official office hours (10:00 AM–7:00 PM) remain unchanged, the nature of work performed during the day has shifted significantly. Previously, much of the staff’s time was consumed by routine OTC services such as balance slips, utility payments, and fund transfers. With GO PLUS absorbing most of these

tasks, staff now allocate more time to **advisory services, onboarding digital users, and handling complex transactions.**

Table 4.2: Changes in Staff Workload and Branch Operations (Before vs. After GO PLUS)

Table 0-2 **CHANGE IN STAFF WORKLOAD & BRANCH OPERATIONS**

Aspect of Work	Before GO PLUS (Staff View)	After GO PLUS (Staff View)	Observed Impact
Routine Clerical Transactions	High (balance slips, bill payments, deposits)	Low (only occasional corporate or large-value requests)	–70% to – 80%
Advisory/Relationship Roles	Low–Medium (mainly for premium clients)	High (guiding customers on loans, savings, digital use)	+60%+
Customer Onboarding/Support	Low (few digital inquiries)	High (assisting customers to install/use GO PLUS, reset login, etc.)	+100%
Daily Closing Time	7:00–7:30 PM (mostly delayed by paperwork)	7:00–7:30 PM (hours same, but workload nature changed)	Neutral

Interpretation

- **Shift from Clerical to Advisory:** Staff interviews repeatedly emphasized that their role has “moved away from paperwork” toward providing financial advice and customer support.
- **Customer Onboarding Support:** With the introduction of GO PLUS, staff now spend substantial time helping clients set up the app, log in, and build confidence in digital transactions. Senior citizens and less tech-savvy users in particular require one-on-one support.
- **Closing Time Unchanged:** Despite workload changes, the official office hours remain the same. Staff still close cash transactions around 4:00 PM and finish other tasks by 7:00–7:30 PM. However, unlike before, delays are not caused by paperwork; instead, time is spent addressing customer queries or advisory discussions.

- **Efficiency Gains:** Routine processes such as balance slips, utility payments, and fund transfers have declined sharply, reducing clerical pressure. This has enabled staff to devote more energy to building customer relationships and promoting Dhaka Bank’s financial products.

Interview Insights:

- *“Earlier, most of our time went into printing statements and handling small deposits. Now more customers are doing these through GO PLUS.”* — Senior Officer
- *“We are spending less time on paperwork and more on explaining digital services to customers. It is a change, but it feels more productive.”* —SAVP

4.3 Perceptions of GO PLUS (RQ3)

Through staff interviews and observed customer interactions, several themes emerged regarding the perceptions of GO PLUS:

Benefits Identified

- Customers save time by avoiding queues for balance checks and small payments.
- Staff report reduced workload from repetitive clerical services.
- The system is accessible via smartphone, making banking more flexible.

Challenges Noted

- Elderly customers and digitally inexperienced clients struggle to onboard without staff assistance.
- Occasional technical glitches (e.g., app downtime or login issues) frustrate users.
- Some customers remain hesitant about security when using mobile banking.

Residual Branch-Preferred Tasks

- Customers still prefer visiting the branch for **large deposits/withdrawals, loan discussions, and complex account issues.**
- Some services (e.g., new account opening, dispute resolution) are inherently branch-based. Customers come to the bank directly for opening the apps and understand the process.

Interview Excerpts:

- *“GO PLUS is useful, but customers still come to us when they don’t understand how to register or when they face errors.”* — Customer Relationship Officer
- *“Younger customers adapt quickly, but seniors still prefer the counter.”* — Operations Manager

Interpretation

- **Positive Impact:** Staff unanimously agreed that GO PLUS reduced repetitive clerical work, making the branch more efficient. Employees felt this freed them to engage in higher-value tasks like advisory services.
- **Challenges in Adoption:** Digital literacy remains a barrier for some customers, especially seniors, who prefer in-person support. Staff often act as “digital educators,” guiding clients step by step.
- **Limitations in App Features:** The inability to access full account statements was a commonly reported frustration, driving customers back to branches.
- **Persistent Branch Role:** Despite digital migration, branches remain essential for complex services (e.g., loan advice, large transactions, detailed statements). Staff noted that digital cannot fully replace human interaction in such cases.

4.4 Dhaka Bank PLC Digital Banking Users and Transaction Growth

4.2.1.1 User Base Expansion

Dhaka Bank’s digital franchise materially expanded through the 2024 GO Plus relaunch— migrating 80k+ legacy users and quickly crossing 50k+ active users; Android installs surpassed 100k by Aug-2025. On transactions, the bank reported 26%+ YoY growth in digital transactions in 2023, followed by a May-2025 milestone of Tk 1,000+ crore in deposits through digital channels, signaling deeper customer engagement and higher digital throughput. These bank specific trends are consistent with the record national internet-banking volume of Tk 82,866 crore in Nov-2023.

4.2.1.2 Transactional Growth

● **Annual Report (YoY acceleration):** Dhaka Bank's Annual Report 2023 highlights that digital transactions rose by 26%+ YoY, evidencing a structural shift from branch to app/web/self-service. ● **Run-rate and breadth (2025):** While Dhaka Bank doesn't publicly break out monthly app transaction counts, the Tk 1,000+ crore digital-deposit milestone (May 2025) and continuous expansion of Self-Banking and ezyBank imply materially higher transaction throughput across retail digital rails versus 2023.

4.2.1.3 Leadership Transition and Digital Banking Traction

The MD transition occurred against strong 2025 digital traction: Dhaka Bank crossed BDT 1,000 crore in deposits through digital channels (GO Plus, ezyBank, Self-Banking, Internet Banking, MFS) and opened 500,000+ new accounts in Jan–Apr 2025, mobilising BDT 6,000+ crore in fresh deposits. These system-level gains are product and channel driven, and therefore unlikely to reverse due to a single leadership change, especially with an insider appointed as acting MD. Short-term effects may include slower approvals for large IT spends and tighter governance sign-offs until a permanent MD is confirmed, but customer-facing digital operations should remain stable. Around the announcement window, Dhaka Bank's stock showed modest, mixed moves (e.g., +1.65% on Aug 17, then –1.63% Aug 18 and –2.48% Aug 19), consistent with normal market digestion rather than panic, suggesting limited investor disruption.

Chapter 5: Recommendations

Based on the analysis of branch observations, staff interviews, and customer interactions at Dhaka Bank's Dhanmondi-27 Branch, the following recommendations are proposed. Each recommendation is directly anchored to the study's research questions and findings.

5.1 Implement Targeted Customer Education Programs

Educational workshops, short video tutorials, and printed guides (especially in Bangla) should be developed to support customer learning, with a focus on elderly and digitally inexperienced customers. Awareness campaigns can highlight the benefits of GO PLUS, demonstrate simple transactions, and dispel misconceptions about security. Residual branch-preferred tasks (e.g., balance statements, utility payments) were often due to lack of digital literacy rather than system limitations.

5.2 Introduce a Digital Support Desk within the Branch

To reduce onboarding difficulties, a dedicated digital help desk should be introduced in-branch. This desk would assist customers in registering for GO PLUS, troubleshooting login or transaction errors, and building confidence in using digital banking independently. Observations showed that many customers (especially seniors) approached staff for GO PLUS setup or technical assistance.

5.3. Expand App Features (Full Statements & History)

Enable customers to download full account statements and view extended transaction histories beyond the current 20-entry limit. As staff noted repeated complaints that customers still visit branches for full statements.

5.4 Upskill Staff for Digital Advisory Roles

Since staff workload has shifted from routine clerical tasks toward advisory and problem-solving roles, Dhaka Bank should provide training in digital product knowledge, customer service for digital platforms, and troubleshooting common app issues. This will enable staff to better support customers and strengthen the bank's digital-first strategy. Staff interviews revealed reduced time spent on paperwork and more time spent explaining and promoting digital services.

5.5 Monitor Branch-Level KPIs on Digital Impact

To assess the long-term effectiveness of digital banking initiatives, Dhaka Bank should track branch-level performance indicators, including reductions in OTC transactions, changes in footfall, and shifts in staff workload. Continuous monitoring will help management identify progress and areas requiring additional support.

Chapter 6: Conclusion

This study set out to examine how the adoption of Dhaka Bank's GO PLUS digital platform has influenced branch operations at the Dhanmondi-27 branch, with a particular focus on transactions, staff workload, and employee perceptions. The findings confirm that digital banking has had a measurable impact on reducing routine Over-the-Counter (OTC) transactions such as utility bill payments, fund transfers, and small deposits, which previously consumed significant staff time. As a result, overall branch footfall has declined, indicating that customers are increasingly relying on digital channels for everyday services.

In terms of staff workload, the evidence shows a clear shift from clerical tasks to more advisory and support-oriented roles. While official working hours and closing times remain unchanged, the nature of work has evolved. Staff members now devote more time to customer education, digital onboarding, and providing financial advisory services rather than processing slips or bills. This reflects a broader transition in the role of branch banking, where efficiency gains from digital adoption allow staff to focus on higher-value interactions. Perceptions of GO PLUS among employees were largely positive, with staff acknowledging that the platform has eased pressure on branch resources and improved operational efficiency. However, challenges remain, particularly in onboarding senior or less digitally literate customers and addressing limitations such as the inability to access full account statements through the app. Staff also highlighted that certain services, including complex loan queries and large corporate transactions, continue to necessitate in-branch interactions.

Overall, the study demonstrates that GO PLUS has significantly reduced branch dependency for routine services and reshaped staff roles, aligning with Dhaka Bank's digital transformation goals. At the same time, the research highlights areas that require further attention, including customer education, feature enhancements, and staff upskilling, to ensure that digital banking adoption is inclusive and sustainable. By addressing these gaps, Dhaka Bank can strengthen the effectiveness of its digital strategy while continuing to deliver personalized, high-quality service at the branch level.

References

1. *Bangladesh Bank*. (n.d.). <https://www.bb.org.bd/>
2. Chowdhury, T. (n.d.). *Dhaka Bank Annual Report 2023*. Scribd.
https://www.scribd.com/document/746815211/Dhaka-Bank-Annual-Report-2023?utm_source=
3. DHAKA BANK PLC. (2017, September 21). *Vision, Mission and Values - Dhaka Bank | Excellence in Banking*. Dhaka Bank | Excellence in Banking.
https://dhakabankltd.com/mission-vision-and-values/?utm_source=
4. DHAKA BANK PLC. (2023a, August 9). *Digital Banking - Dhaka Bank | Excellence in Banking*. Dhaka Bank | Excellence in Banking. https://dhakabankltd.com/digitalbanking/?utm_source=
5. DHAKA BANK PLC. (2023b, August 9). *Digital Banking - Dhaka Bank | Excellence in Banking*. Dhaka Bank | Excellence in Banking. <https://dhakabankltd.com/digital-banking/>
6. DHAKA BANK PLC. (2023c, December 3). *Dhaka Bank PLC | Excellence in Banking*. Dhaka Bank | Excellence in Banking. <https://dhakabankltd.com/>
7. DHAKA BANK PLC. (2023d, December 3). *Dhaka Bank PLC | Excellence in Banking*. Dhaka Bank | Excellence in Banking. https://dhakabankltd.com/?utm_
8. *Dhaka Bank PLC | Self Banking*. (n.d.). https://selfbanking.dhakabank.com.bd/?utm_source=
9. Dhaka Tribune. (2025, May 19). Dhaka Bank achieves landmark milestone: Over 500,000 accounts opened, fresh deposits surpass 6,000C. *Dhaka Tribune*.
https://www.dhakatribune.com/business/381683/dhaka-bank-achieves-landmarkmilestone-over?utm_source=
10. Dhrubok Infotech Services ltd. (n.d.-a). *Dhaka Bank Go Plus - built for scale, designed for trust*. Dhrubok Infotech Services Ltd. https://dhrubokinfotech.com/successstories/dhaka-bank-go-plus?utm_source
11. Dhrubok Infotech Services ltd. (n.d.-b). *Dhrubok Infotech Services | App Development*

Company. Dhruvok Infotech Services Ltd. <https://dhrubokinfotech.com/>

12. Issue-I, S. A. (n.d.). *The Financial Express* | first financial daily of Bangladesh. The Financial Express. <https://thefinancialexpress.com.bd/>
13. Jannat, M. (2025, January 27). Pocket-sized Prosperity: Savings Made Easy with MFS. *The Daily Star*. https://www.thedailystar.net/supplements/better-bankingtogether/news/pocket-sized-prosperity-savings-made-easy-mfs-3810231?utm_source=
14. Kader, R. (2021, March 1). *Dhaka Bank Go: Inside Dhaka Bank's Mobile Ambition - Future Startup*. Future Startup. https://futurestartup.com/2017/08/08/dhaka-bank-goinside-dhaka-banks-mobile-ambition/?utm_source=
15. Report, T. (2024, January 16). Internet banking sees 5% growth in Nov as card, MFS transactions drop. *The Business Standard*. <https://www.tbsnews.net/economy/banking/internet-banking-sees-5-growth-nov-cardmfs-transactions-drop-775598>
16. Report, T. (2025a, May 17). Dhaka Bank surpasses in deposits through digital channels. *The Business Standard*. https://www.tbsnews.net/economy/corporates/dhaka-banksurpasses-deposits-through-digital-channels-1144761?utm_source=chatgpt.com
17. Report, T. (2025b, May 17). Dhaka Bank surpasses in deposits through digital channels. *The Business Standard*. https://www.tbsnews.net/economy/corporates/dhaka-banksurpasses-deposits-through-digital-channels-1144761?utm_source=
18. Report, T. (2025c, May 19). Dhaka Bank hits milestone with five lakh accounts. *The Business Standard*. https://www.tbsnews.net/economy/corporates/dhaka-bank-hitsmilestone-five-lakh-accounts-1146591?utm_source=
19. The Daily Star. (n.d.). *The Daily Star – Leading English Daily among Bangladesh Newspapers*. https://www.thedailystar.net/?utm_source=
20. The Daily Star. (2025, August 17). Dhaka Bank MD resigns. *The Daily Star*. https://www.thedailystar.net/business/news/dhaka-bank-md-resigns-3964586?utm_source=chatgpt.com
21. Uddin, A. Z. (2023a, April 11). BB sets goal for 75% retail transactions digitally by

2027. *The Daily Star*. <https://www.thedailystar.net/business/economy/news/bb-sets-goal-75-retail-transactions-digitally-2027-3294081>

22. Uddin, A. Z. (2023b, April 11). BB sets goal for 75% retail transactions digitally by 2027. *The Daily Star*. https://www.thedailystar.net/business/economy/news/bb-sets-goal-75-retail-transactions-digitally-2027-3294081?utm_source=

23. Wikipedia contributors. (2025, June 30). *Dhaka Bank*. Wikipedia. https://en.wikipedia.org/wiki/Dhaka_Bank?utm_source=

24. The Financial Express. (n.d.). *Court rejects bail to Dhaka Bank VP*. <https://today.thefinancialexpress.com.bd/last-page/court-rejects-bail-to-dhaka-bank-vp1576432192#:~:text=Finance%20News:%20Latest%20Financial%20News,embezzled%20the%20remaining%20Tk%20212.49>.

25. Wikipedia contributors. (2025a, June 30). *Dhaka Bank*. Wikipedia. https://en.wikipedia.org/wiki/Dhaka_Bank?utm_source=

26. Wikipedia contributors. (2025b, August 22). *Bangladesh Bank robbery*. Wikipedia. https://en.wikipedia.org/wiki/Bangladesh_Bank_robbery

Appendix I

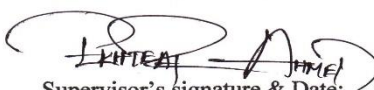
Project Proposal Form



INTERNSHIP PROPOSAL FORM

Name:	Fairuz Afsana
ID:	213011048
Department:	Bachelor of Business Administration BBA
Supervisor's Name (Faculty):	Elkhtear Ahmed Zeesam
Organization Name:	Dhaka Bank PLC
Internship Title:	Role of Digital Banking in Reducing Branch Workload at Dhaka Bank PLC; A case study at Dhaka Bank PLC, Dhanmondi Model Branch


Student's signature & Date


Supervisor's signature & Date: 03/09/2025

Internship Proposal Form (signed by supervisor):

Appendix II



DBPLC/HR/25/7729

29 June 2025

Ms. Fairuz Afsana
Student of BBA
University of Liberal Arts Bangladesh
688 Beribadh Road, Mohammadpur, Dhaka

Subject: Internship Offer Letter

Dear Ms. Afsana,

With reference to your recent letter, we are pleased to inform you that the Management of Dhaka Bank Limited is willing to accept you as an Intern at our Dhanmondi Model Branch from 2 July to 30 September 2025 at a monthly pocket allowance of Tk. 4000/= (Four Thousand Only) per month.

You are advised to report to the Manager, Dhanmondi Model Branch on 02 July 2025 at 10.00 A.M. and have to submit 01 (one) copy of your internship report to him upon completion of the Internship.

Yours sincerely,


Md. Shofur Rahman
Senior Vice President
Human Resources Division

Copy to:

1. The Manager, Dhanmondi Model Branch – for Kind information and N/A
2. Ms. Jennifer Hossain, Director - International Affairs & In-Charge, Career Services Office, ULAB

Head Office : CWS (C)-10, Bir Uttam A. K. Khandakar Road, Gulshan, Dhaka-1212
Tel: 58314424-30, 8802-58314419, SWIFT: DHBLBDDH, E-mail: hr@dhakabank.com.bd

Appendix III

Questionnaire

Section A: Impact on Branch Workload (RQ1 & RQ2)

How has digital banking (like DBL GO PLUS, EZY bank) reduced workload at the branch?

What tasks have been moved to the digital platform instead of being done at the counter?

Has the number of customers using digital banking services increased? If so, how has it affected branch operations?

Since the introduction of the DBL GO PLUS App, how has branch workload changed?

Do you feel that customer queries related to basic banking services have decreased as a result of digital banking?

How much time is now spent on standard transactions compared to before?

Section B: Perceptions and Challenges (RQ3)

What challenges has the bank faced in getting customers to use digital banking?

Are there any recurring issues customers face when using the DBL GO PLUS App? 9. Are there still areas where customers prefer branch services over digital? If so, which ones?

Which customer concerns about digital banking services are most common?

Do you think digital banking has improved customer service efficiency? Why or why not?

How has the move to online banking affected client interaction and relationshipbuilding?

Section C: Improvements and Future Outlook (Recommendations)

What features or enhancements should digital banking have in order to attract more users?

How can Dhaka Bank better assist clients who struggle to use online services?

How can branch staff educate clients about digital banking? What roles can they play?

Are there any plans to expand or improve digital banking features further to reduce workload?

In what ways can Dhaka Bank make its digital banking services better and easier to use?

Match Overview



6%



1

Submitted to University...
Student Paper

3%



2

www.assignmentpoint....
Internet Source

<1%



3

Submitted to North So...
Student Paper

<1%



4

Submitted to Penfield ...
Student Paper

<1%



5

Submitted to York St J...
Student Paper

<1%



6

www.bankerbd.com
Internet Source

<1%

