

A STUDY ON THE EVOLUTION OF RETAIL BANKING OPERATIONS OF CITY BANK PLC

Internship Organization
City Bank PLC

Prepared by
Areen Khan
ID: 212011049

Supervised by
Mr. Shajedul Alam
Senior Lecturer
School of Business

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



18th January, 2026



Internship/Project Report Approval Form

Student Name Areen Khan ID No. 212011049

Major: Finance Year: 2025

Mobile Phone: 01313544897 Email: areen.khan.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: City Bank PLC

Internship /Project Report Topic: A Study on the Evolution of Retail Banking Operations Of City Bank PLC

Term (Tick one): ☐ Spring 2025 ☐ Summer 2025 ☒ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

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

Remarks (For Not Approved): _____

Signature: _____

Date: _____

Name: Mr. Shajedul Alam

E-mail: shajedul.alam@ulab.edu.bd

Phone: 01914870787

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 _____ (BLOCK LETTERS)

ULAB ID # _____

Signature _____

Date _____

Letter of Transmittal

18 January, 2026

Mr. Shajedul Alam,

Senior Lecturer, ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

Beribadh Road, Mohammadpur, Dhaka-1207

Subject: Submission of Internship Report on “The evolution of retail banking operations of City Bank PLC”

Dear Sir,

With due respect, I would like to inform you that I have completed my internship report, titled as “The evolution of retail banking operations of City Bank PLC” from City Bank PLC. As part of the requirements of my undergraduate program in Bachelor of Business Administration (BBA) from the University of Liberal Arts Bangladesh (ULAB)

In this report, I have tried my best to combine the knowledge which I gained during my undergraduate studies with the practical experience I gained during my internship at City Bank PLC. I have also used relevant resources and information to enrich the content of this report.

I sincerely hope that my report will meet your kind acknowledgment, and I look forward to receiving your valuable feedback

Sincerely,

Areen Khan

ID: 212011049

Bachelor of Business Administration (BBA); Concentration: Finance

ULAB School of Business (USB)

Acknowledgement

I would like to express my sincere appreciation and gratitude to the people who guided and supported me during my internship at the City Bank PLC. Their help has not only made it possible for me to complete my internship report but also let me adjust to this new experience without difficulty.

First and foremost, I am thankful to Almighty Allah for giving me the patience, courage, and strength to finish this challenging task within the deadline.

I am deeply grateful to my supervisor, Mr. Shajedul Alam (Senior Lecturer, ULAB), for all his wise advice and continuous encouragement. His guidance has helped me stay focused and confident during the entire report submission process. I could not have completed this report without his constant support and care.

I would also like to appreciate my line manager, Mr. Mahtab Uddin Ahmed (Cluster Manager & Branch Manager), for his kind guidance and support. He patiently provided me with valuable suggestions, thoughtful assistance and required information throughout my internship period. My successful internship experience would not have been possible without his efforts.

I am truly thankful to my co-workers at the City Bank PLC, who welcomed me warmly and supported me throughout my internship. Their cooperation, teamwork, and willingness to share knowledge and warmth made this whole experience more enjoyable.

I am thankful as well for the internet, which made it easier to collect necessary data and documents, and helped me broaden my knowledge while working on this report.

Lastly, I am truly indebted to my family and friends for their constant love, support, and encouragement. Their faith in me, especially during my undergraduate years at ULAB, has been a source of strength and inspiration to keep me going.

Although my experience is limited, I have tried to prepare this report with sincerity, honesty and genuine effort. The support I received from City Bank PLC, both my supervisors, and my loved ones have been the foundation of my journey and achievements.

List of Abbreviations

Abbreviation	Definition
KYC	Know Your Customer
CDD	Customer Due Diligence
ATM	Automated Teller Machine
CTR	Cash Transaction Report
STR	Suspicious Transaction Report
CBS	Core Banking System
CRM	Customer Relationship Management
RTGS	Real-Time Gross Settlement
EFT	Electronic Funds Transfer
NPS	Net Promoter Score
BEFTN	Bangladesh Electronic Fund Transfer Network

Table of contents

PART- A	1
Chapter 1: Internship Overview	1
1.1. Motivation to do the internship	1
1.4. Brief about Internship Organization	2
1.4.1 Vision:	3
1.4.2 Mission:	3
1.4.3 Values :	3
2.1. Job position & responsibilities	3
2.2. Takeaway from the position	4
Chapter 3: Self Reflection	4
3.1. Likes & Dislikes about Workplace	4
3.2. How you could do better & how could they utilize me better	5
3.3. How they can improve experiences for future interns	5
Chapter 4: Personal Development Plan	5
4.1.1. Short Term Goals	5
4.1.2. Long Term Goals	6
4.2.0. Skills That You are willing to learn in the future	6
4.2.1 Technical Skills	6
4.2.2. Soft Skills	6
PART - B	7
Executive Summary	7
Chapter 1: Introduction of the Study	8
1.1 Background of the Study	8
1.2 Research Question and Objective	9
1.3 Scope of the Research	9
2.1 Retail Banking and Digital Adoption in Bangladesh	10
2.2 Digital Transformation and Customer Experience	10
2.3 Customer Satisfaction and Service Quality	10
2.4 Trust, Confidence, and Digital Banking	10

2.5 CRM and Service Delivery	10
Chapter 3: Research Methodology.....	11
3.1 Research Design:	11
3.1.1 Design Type:	11
3.1.2 Sampling Technique:.....	11
3.1.3 Sample Size:.....	11
3.1.4 Primary Data Collection:	11
3.1.5 Secondary Data Collection:.....	11
Chapter 4: Findings & Discussion.....	12
4.1 Findings from the Study	12
4.1.1 Form Filling Errors and Clerical Challenges.....	12
4.1.2 Problems with Cash Management	12
4.1.3 Uncertainty Regarding Charges and Deductions	12
4.1.4 Heavy Dependence on Paperwork	12
4.1.5 System Failure That Stops Everything	13
4.1.6 Systems with Imperfect Syncing	13
4.1.7 Growing Concerns About Scams and Fraud	13
4.1.8 Low Knowledge of Fraud Prevention.....	13
4.1.10 Underutilization of CRM/ATM Booths	14
4.2 Survey Result Charts	14
Chapter 5: Recommendation & Conclusion	18
5.1. Recommendations.....	18
5.1.1 Improving Digital Literacy:.....	18
5.1.2 Designing Campaigns & Workshops for Customers	18
5.1.3 Making technology Infrastructure Better Equipped	18
5.1.4 Simplification of Documentation Procedures.....	19
5.1.5 Boost the Effectiveness of Cash Management	19
5.2. Conclusion	19
References	21

PART- A

Chapter 1: Internship Overview

1.1. Motivation to do the internship

An internship opens a new door for students on the verge of graduation to step into the corporate world. I have learned a great deal from academics; however, I have often heard my seniors talk about the difference between academic learning and the realities of the corporate world.

Being on the brink of completing all my academic courses at university, I, too, wanted to experience the real-world corporate environment, which served as the key motivator for pursuing an internship. At the same time, it is a requirement for all business students to complete an internship in order to graduate. Hence, my motivation for an internship was twofold.

1.2. Internship search process

I started my internship search by looking for opportunities on LinkedIn, company websites, and job portals. Since I am a finance major, I focused more on banks and financial institutions that matched my academic background and career goals. I wanted an internship that would give me practical experience and help me learn new skills.

During my search, I came across City Bank PLC's flagship internship program. It caught my attention because of its good reputation. I updated my CV accordingly, added my academic details, and submitted my application through their official link.

A few days later, I got a call followed by an email from the HR team saying that I had been shortlisted for the interview round.

1.3. Interview Experience

On the day of the interview, when I arrived at the office and was directed to the waiting room. Students from different universities were already there, dressed up in formals, preparing themselves. I noticed there was only one other student from my university. Seeing the large number of candidates, over 256 in total, it made me feel a bit nervous, given that it was my first professional interview, as it seemed like the odds were stacked against me. I spent the time trying to calm my mind.

After waiting for a while, I was finally called in. As I entered the interview room I was immediately put at ease by the interviewers, who were really humble and welcoming. They started by introducing themselves first. They then asked me to introduce myself, giving me a chance to summarize my academic background, skills, and motivation for joining the banking sector. Then

shifted to questions about my technical skills, particularly Excel. They asked me about specific formulas, functions, and how I would approach certain situations. This was followed by a few finance related questions, testing my understanding of key concepts from my studies. Later in the conversation they asked about my location and which branch would be most convenient for me if I were selected.

The interview was overall very conversational instead of a formal one. The interviewers gave me time to respond thoughtfully. By the end of the interview I felt that the experience had gone smoothly.

1.4. Brief about Internship Organization

My internship organization was City Bank PLC, established in 1983, was founded by 12 young businessmen. It is now one of the leading private commercial banks in Bangladesh. It is known for its strong financial performance, modern digitalized banking services, and well-structured operational systems. City Bank has 134 full branches across Bangladesh and offers a wide range of services including retail banking, corporate banking, SME banking, card services, and digital banking solutions. CBL tries to maintain a professional work environment, timely service delivery, and remains firm in commitment to developing young talents through various training and internship programs



134 Branches	70 Sub-Branch	431 Agent Points
7,100+ Employees	2.6+ Million Customers	539 ATM +RATM
8 Priority Centers	3 Airport Lounges	2.4+ million Cards Issued
37,000+ POS Machines	22,000+ Merchants Onboarded	

1.4.1 Vision:

- To become a financial supermarket with a winning culture offering enjoyable experiences.

1.4.2 Mission:

- Offer a wide array of products and services that differentiate and excite all customer segments.
- be the "Employer of choice" by offering an environment where people excel and leaders are created.
- Continuously challenge processes and platforms to enhance effectiveness and efficiency. Promote innovation and automation with a view to guaranteeing and enhancing excellence in service.
- Ensure respect for community, good governance and compliance in everything we do.

1.4.3 Values :

- Result Drive.
- Accountable & Transparent.
- Courageous & Respectful.
- Engaged & Inspired.
- Focused on Customer Delight.

Chapter 2: Internship Responsibilities

2.1. Job position & responsibilities

I was not assigned to any specific department. Instead, I worked across different sections of the branch and assisted wherever support was needed. I often filled in for the employees who were on leave, which helped me to gain experience in multiple operational tasks. My responsibilities included helping customers open new accounts, rechecking and organizing important documents, and handling foreign currency endorsements.

Since the branch was located in Karwan Bazar which is a very busy commercial area, I also dealt directly with a large number of customers. This gave me the opportunity to communicate, address their queries, solve problems, and support them with various banking services. Overall, this role required flexibility, quick learning, and strong communication skills

2.2. Takeaway from the position

I learnt how the real banking operation works. Eventually I became better in handling different tasks. Working in a busy branch helped me improve my communication, problem solving, and time management skills. I also became more adaptable than before as I had to assist in various sections under different circumstances and deal with different kinds of customer needs. Overall this internship gave me practical experience and a clearer understanding of how a bank functions on a daily basis.

2.3. Relating Educational Learning to Internship Roles

My academic background in finance provided me with a strong foundation in concepts such as financial statements, banking operations, and risk management. During the internship, I was able to apply these theoretical concepts in real life scenarios. For example, while assisting with account openings and foreign currency endorsements, I understood the practical implications of compliance and regulatory requirements that we studied in class. Additionally, my knowledge of Excel functions, learned during coursework, helped me organize and analyze customer data efficiently. This experience bridged the gap between theory and practice, reinforcing the importance of accuracy, customer service, and operational efficiency in banking.

Chapter 3: Self Reflection

3.1. Likes & Dislikes about Workplace

During my internship, I really liked that City bank was a large and well-structured organization. The scale of the bank gave me exposure to professional standards and practices that I had only studied in theory before. I especially liked the supportive attitude of many staff members, who were not only knowledgeable but also willing to guide me whenever I faced challenges. Their encouragement made it easier for me to learn and adapt. The overall environment was very professional yet friendly, which helped me feel comfortable as I settled into the workplace. Being part of a team in such a dynamic setting gave me a sense of responsibility and allowed me to observe how collaboration and professionalism come together in the banking industry.

At the same time, there were a few aspects of the experience that I found less likeable. The branch was often extremely busy, and because of that, it was sometimes difficult to receive detailed feedback on my tasks. I also noticed that certain processes relied on limited use of technology, even though automation could have made them faster and more efficient. Another challenge was that I was frequently asked to handle printing and photocopying work. Even though I understood these tasks were necessary, they felt repetitive and reduced the time I could spend learning more about the core banking operations. These small limitations sometimes made me feel that my

potential was not fully utilized though it also taught me patience and the importance of supporting everyday office needs.

3.2. How you could do better & how could they utilize me better

During my internship at City Bank I believe that I could have improved my contribution more by being more proactive in seeking additional responsibilities beyond the tasks that were given to me. Taking initiative this way would have allowed me to gain more exposure and knowledge to different aspects of banking operations. Also strengthening my technical skills particularly in Excel functions and banking software would have enabled me to perform more efficiently and add more value to the team.

City Bank could have utilized my potential more effectively by assigning me to a specific department for a longer duration. This could have provided me with deeper expertise in one area and a clearer understanding of departmental processes. Additionally involving interns directly in some small project initiatives could enhance learning opportunities while simultaneously contributing fresh perspectives to the organization. Such engagement would not only enrich the internship experience but also create value for the bank.

3.3. How they can improve experiences for future interns

To improve the internship experience more for the future interns City Bank could consider assigning mentors specifically for the interns throughout the program could be highly beneficial and helpful as it would provide consistent support to the interns, allow them to ask questions freely, and create a stronger learning environment.

Moreover, they could provide short training sessions on essential banking software and tools that would make interns more productive and capable of handling tasks independently, while also building skills that are directly relevant to their future careers. Lastly, establishing a simple but effective feedback mechanism would also allow interns to share their experiences, challenges, and seek suggestions. This not only helps the organization improve the program continuously but also makes interns feel that they are valued, creating a more engaging and motivating experience overall.

Chapter 4: Personal Development Plan

4.1.1. Short Term Goals

I would like to start in an entry-level role at a large multinational company and learn the nitty-gritty of the organization from the ground up. My focus would be to harness my technical skills

during the first few years of my career. My goal is to understand and master every aspect of my role.

After gaining hands-on experience and adding real value, I aim to take the necessary first step toward career progression. Over the next 4 years, I envision working across 2–3 roles with the goal of becoming the best at what I do.

4.1.2. Long Term Goals

In the long run, my focus will shift toward developing leadership capabilities. I aspire to master team management skills, such as delegating tasks efficiently, fostering a positive work culture, and motivating team members to achieve shared goals. Additionally, I plan to refine my decision-making abilities by learning to evaluate risks, consider multiple perspectives, and make informed choices that align with organizational objectives. Ultimately, these skills will enable me to transition from an individual contributor to a strategic leader who can inspire and guide others toward success.

4.2.0. Skills That You are willing to learn in the future

4.2.1 Technical Skills

Brushing up my Microsoft Excel skills, including the use of functions such as VLOOKUP, HLOOKUP, XLOOKUP, SUMIF, and COUNTIF, as well as working with PivotTables, which will enhance my ability to analyze and interpret data.

I would also be willing to learn advanced PowerPoint functions, such as animations, transitions, and adding charts and diagrams, which would aid me in visual storytelling.

4.2.2. Soft Skills

In the short run, I want to harness my communication and interpersonal skills to build strong professional relationships. I aim to improve my problem-solving ability by learning how to handle complex situations calmly and effectively. In the long run, I want to develop leadership skills, including team management and decision-making, so that I can guide and motivate others toward achieving organizational goals.

PART - B

Executive Summary

This report looks into the evolution of retail banking operations of City Bank PLC Bangladesh and focuses mainly on the Karwan Bazar Branch. This study explores the intersection of technological integration, customer service efficiency and operational management within the branch. After analyzing staff's workflow and the customer experiences, this study identifies key operational challenges and the implications for retail banking broadly in Bangladesh.

The findings of the study also suggest that many systemic inefficiencies include very little digital literacy among customers, underutilization of CRM/ATM services, excessive dependence on paperwork, working manually and occasional system or internet failures that disrupt daily operations. Moreover, repeated issues such as inaccurate form submissions by the customers, confusion over service charges and vulnerability to fraudulence shows how both technological and educational involvement is needed for sustainable improvement.

In conclusion, the study highlights the importance and need of building and strengthening digital infrastructure, improving customer knowledge and awareness so they can adopt online and self-service banking channels and boosting internal workflows through training to enhance the overall service quality and strengthen its competitiveness to set a benchmark for efficiency within the rapidly growing retail banking sector across the country.

Chapter 1: Introduction of the Study

1.1 Background of the Study

Retail banking has become one of the most important components of the modern banking sector in Bangladesh. It contains essential services like loans, deposits, savings and money transfers that directly serve the individual customers of the bank. Over the past two decades Bangladesh has witnessed a remarkable growth in the retail banking sector along with some technological innovation. This shift has played a crucial role in improving economic development and enhancing financial inclusion of the country. To remain competitive in this evolving industry, all the banks are focusing more on adopting customer centric strategies and investing in advanced digital platforms that could reduce the wait times for delivering the services.

City Bank Public Limited Company stands as one of the leading commercial banks in Bangladesh which is constantly trying to set benchmarks in retail banking operations. The Karwan Bazar Branch is busier comparatively than other branches because of its location. It's located in one of Dhaka's busiest commercial hubs which is surrounded by corporate offices, shopping malls, hospitals, residential areas, restaurants and hotels. The branch serves diverse customers with different types of financial needs. Interning at this branch provided me with many different yet valuable insights about operational efficiency, service quality and the usage of technology into retail banking.

A key example of this technological integration of City Bank PLC is their 'CityTouch Digital Banking app' which has changed customer interactions by enabling uninterrupted online transactions, bill payments, fund transfers such as RTGS, BEFTN, NPS, EFT and account management all from their phone. The adoption of such platforms shows how City Bank combined traditional banking with digital innovation to enhance customer satisfaction and improved operations

This study therefore focuses on the Karwan Bazar Branch of City Bank PLC, examining how retail banking practices, digital transformation, and customer centric strategies are connected to create a modern banking experience. Furthermore, it was mentioned in a research by Md. Abdus Salam Sarker and N R M Borhan Uddin, that variables like technological know how of the customers etc. may play a vital role in determining their service quality experience, and it should be incorporated in future studies in Bangladeshi context, which I tried to do in this particular study.

1.2 Research Question and Objective

This study aims to gain a deeper understanding of the retail banking operations in Bangladesh by assessing the retail operations of **City Bank PLC** which is one of the largest and leading commercial banks in the country. Studying the operations of City Bank provides a valuable insight through which the broader dynamics of the retail banking sector in Bangladesh can be studied, particularly about customer satisfaction, service quality and digital transformation. The research at hand attempts to answer the following question –

“How do the City Bank’s retail banking services show the evolution happening in retail banking in Bangladesh?”

Based on the above research question, the following research objectives are formed:

- To gain a deeper insight into the retail banking operations of Bangladesh through the perspective of City Bank PLC.
- To examine the impact of digital platforms (CityTouch app) on customer satisfaction and service delivery time.

1.3 Scope of the Research

The study was conducted on both employees and customers at the Karwan Bazar Branch of City Bank PLC. 10 staff members out of a total of 29, across different designations and hierarchical levels were interviewed informally. Also included surveying 22 customers after they were done with their services. The information was taken from the timeline from September, 2025 to December, 2025.

Chapter 2: Literature Review

2.1 Retail Banking and Digital Adoption in Bangladesh

Retail banking in Bangladesh is undergoing a much necessary stage of transformation, as many institutes in the banking industry keep investing in digitization. Despite the investments, adaptation remains a massive challenging issue, due to the lack of adaptability of the locals. A recent study by the Bangladesh Institute of Bank Management (BIBM) reveals, only 24% of bank customers (approx.) use digital banking services. The rest (almost 3 in 4) opt for the traditional route, such as bank visits. Plenty of factors contribute to this gap, including concerns about cybersecurity, the high cost of technology (laptops/smartphones), and limited customer digital literacy.

2.2 Digital Transformation and Customer Experience

An adaptation in digitization in the industry has resulted in operational efficiency improvement, which in turn has successfully resulted in improved customer satisfaction. As found by Ahmed Siddquee (2025), digital and Financial Technology (also known as FinTech) initiatives in Bangladesh improve convenience, assist in cost reduction, and improve speediness of transactions. At the same time, these initiatives have some limitations, including growing concerns about cybersecurity. Conducted research has shown that digital transformation can enhance security and accessibility in similar contexts. Nonetheless, effective implementation of digitization requires strong digital literacy initiatives and supportive policies.

2.3 Customer Satisfaction and Service Quality

Research on retail banking continues to emphasize customer satisfaction, as it plays a pivotal part on retention & acts as a word-of-mouth promotional strategy for existing customers' friends & family in choosing their banks. A study conducted in Bangladesh revealed that the perceived value of online services serves as a determining factor between service quality and customer satisfaction in banking. Furthermore, comparative studies indicate that satisfaction levels may vary among local, international, and private banks, suggesting that digital capabilities and service consistency are crucial differentiators.

2.4 Trust, Confidence, and Digital Banking

The willingness of retail banking customers to opt for digital banking solutions to cut down on manual visits, depends on their trustworthiness. Nasrin Shaikh's study (2024) clearly depicted a customer's confidence on e-banking over traditional solutions, depended solely on security and dependability. These are extremely important for people to start using and keep using digital banking, which is the future of retail banking.

2.5 CRM and Service Delivery

It's pretty clear that keeping customers happy and managing their relationships well go hand in hand. A study in Chattogram showed that when banks use CRM effectively, especially when dealing with

complaints and making sure they're providing top-notch service, customer satisfaction really soars in Bangladeshi banks.

Chapter 3: Research Methodology

3.1 Research Design:

This study followed a descriptive research design.

3.1.1 Design Type:

The study aims to understand and describe the current state of retail banking operations, customer experiences, and operational challenges at City Bank PLC's Karwan Bazar Branch based on real-life observations, interviews, and survey responses

3.1.2 Sampling Technique:

A random sampling technique was deployed while conducting the study.

3.1.3 Sample Size:

Total Sample Size: 32 respondents

- 10 staff members (across different roles and hierarchy levels)
- 22 customers who provided feedback through a questionnaire survey

These were collected between September 2025 and December 2025

3.1.4 Primary Data Collection:

- Informal interviews with 10 staff members to understand operational challenges, workflow issues, and internal processes.
- Structured questionnaires administered to 22 customers after they completed their banking services, covering demographics, satisfaction levels, digital literacy, and usage of CityTouch app.
- Direct observation during internship activities across different operational sections.

3.1.5 Secondary Data Collection:

- Published research papers and academic articles on retail banking, digital banking adoption, customer satisfaction, CRM, digital trust, and service quality.
- City Bank PLC's official website (vision, mission, values, product information, digital services).
- News portals and reports referencing digital banking usage statistics and industry insights.
- Internal branch documents used during the internship (non-confidential).

Chapter 4: Findings & Discussion

4.1 Findings from the Study

A few discoveries were made based on interviews of the branch staff and the feedback from customers

4.1.1 Form Filling Errors and Clerical Challenges

Another finding that was quite surprising but extremely common was how frequently customers filled out their forms incorrectly. Starting from using multiple spelling mistakes in their forms to getting their dates of birth wrong, the challenge was immensely frustrating. It contributes to wasting a lot of papers, which is bad for the environment. I needed to provide support in filling out forms for customers from time to time every day. My main objective was learning about banking operations but these clerical and repetitive tasks hindered the learning process by some margin. It did give an insight into the technical incapacities of a large chunk of the customers. These often slowed down the KYC/account opening processes significantly and eventually slowed down the operational time.

4.1.2 Problems with Cash Management

The cash supply, especially in case of foreign currencies runs out during peak hours, particularly in the days leading up to weekends and holidays. Additionally, ATMs and CRMs may run out of money or become momentarily unavailable.

4.1.3 Uncertainty Regarding Charges and Deductions

Bank fees and VAT charges are not well understood by many customers. They visit the branch to get clarification when they notice deductions. Employees then have to spend more time explaining these charges, which increases their workload and frustration.

4.1.4 Heavy Dependence on Paperwork

Although digital solutions are being used in many banks, even though City Bank was among the first to introduce a digital app, its customers and staff are still heavily dependent on paperwork for their transaction processes. There are way too many physical forms, printing, signing, scanning and manually verifying from the relevant authorities take a long time, which is frustrating for the staff and customers that I managed to interview. The general dissatisfaction with printing documents seemed to be prevalent throughout the staff. Documents (CTR, CDD, STR, KYC forms) often got lost or misplaced, which caused unnecessary bottlenecks to an already slow process.

4.1.5 System Failure That Stops Everything

Even for a brief period when the system is unavailable. The effect is felt throughout the branch. Consumers become agitated, and employees are unable to complete any transactions until the connection is restored. Long wait times result from this, which stresses both parties.

4.1.6 Systems with Imperfect Syncing

Sometimes the ATM displays one thing, the CBS reflects another and the mobile app displays a different thing. Customers are confused by these differences and staff must take additional steps to manually correct these mistakes. Trust in digital services is impacted.

4.1.7 Growing Concerns About Scams and Fraud

Customers are becoming increasingly alarmed by suspicious calls or SMS messages as a result of the rise in scams in the country, as many news portals and channels keep reporting on them. They often rush to the branch to seek assistance or assurance from the bank authorities. Employees must devote more time to reassuring them and advising them on what to do next in such difficult scenarios.

4.1.8 Low Knowledge of Fraud Prevention

Sometimes some of the clients unintentionally give away their private information like passwords or OTPs without being aware of the consequences. When something goes wrong, they demand quick solutions and place the blame on the bank. Employees then spend time resolving conflicts and guiding them which could have been prevented with proper awareness and knowledge at the beginning.

4.1.9 Digital Literacy Challenges (City Touch App)

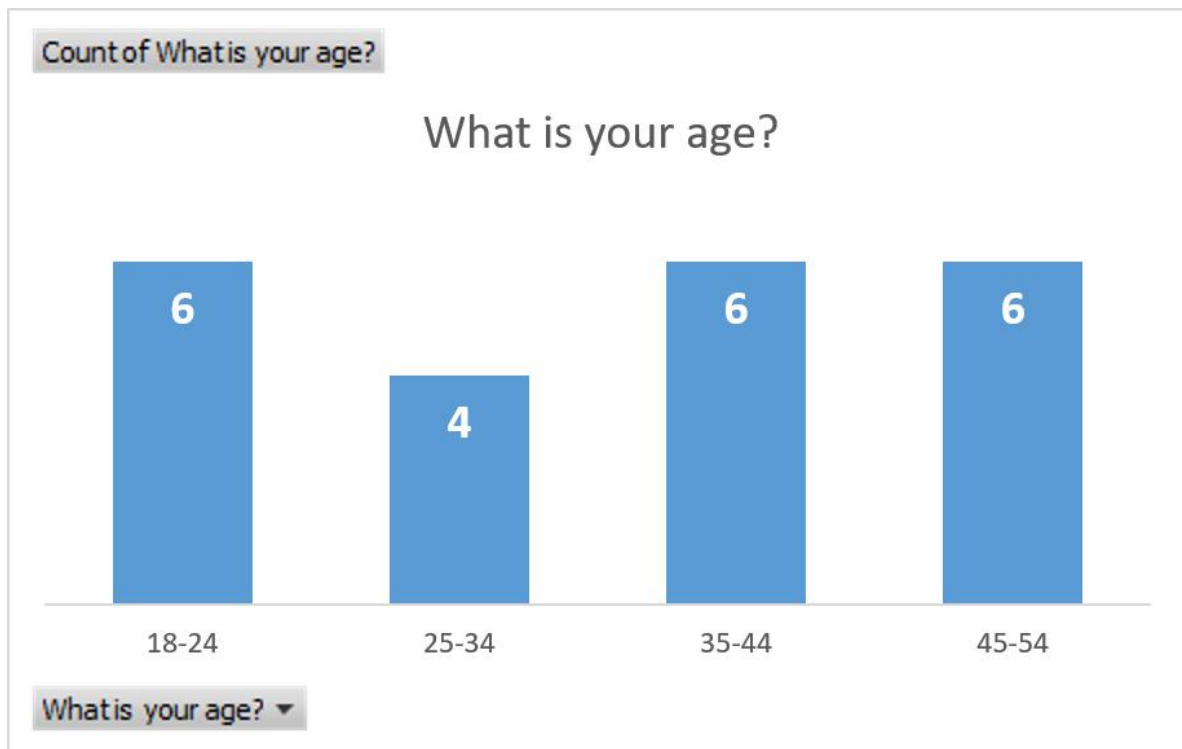
After assessing feedback from lower middle-class customers, it was discovered that they are not very adept with technology and integrating technological advancements in their lives. Tasks that could be digitally solved without requiring any in person presence at the bank, were often handled in the most inconvenient manner for both parties. Visiting banks for these small tasks creates longer queues and slows down the regular operations of the bank. For example, due to a lack of digital literacy things like bank transfers which could be made online from the customer's home were often done manually at the bank. The bank has a token system, where customers are assigned token numbers for their required services. Depending on the time, number of available staff at the branch, tokens needed to be called. The peak hour foot traffic caused a lot of unnecessary delays for customers, who really required help that couldn't be solved digitally.

4.1.10 Underutilization of CRM/ATM Booths

Additionally, it is also possible to resolve a lot of the customers' problems via the CRM/ATM booths. These machines are extremely user friendly and easy to use with multi language options ensuring a smooth user experience. However, reluctance in the usage of modern technology in Bangladesh has proven to be a major obstacle in efficient use of staffs' time in the bank.

4.2 Survey Result Charts

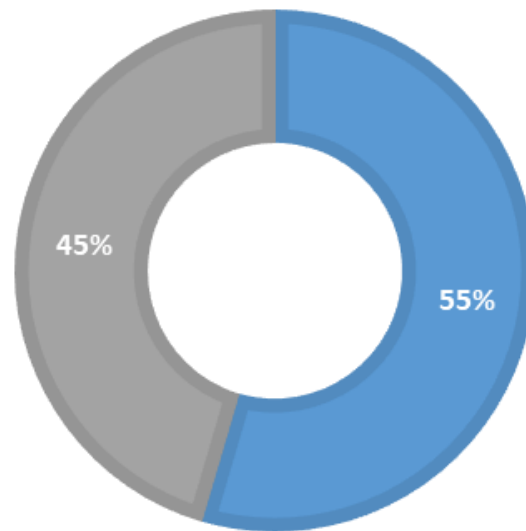
After the services were completed, I asked 22 customers for their feedback on the support they received at the bank to gain some insight into the factors influencing their answers. Questions included their age, occupation, gender, account type, frequency of bank visit, tech savvy nature of the customers, awareness of the presence of an app for CBL transactions, whether they used the app & whether they were satisfied with the service they received from the Karwan Bazar branch. Sharing the results of the survey in Pie Charts below:



Count of What is your Gender?

What is your Gender? ▼

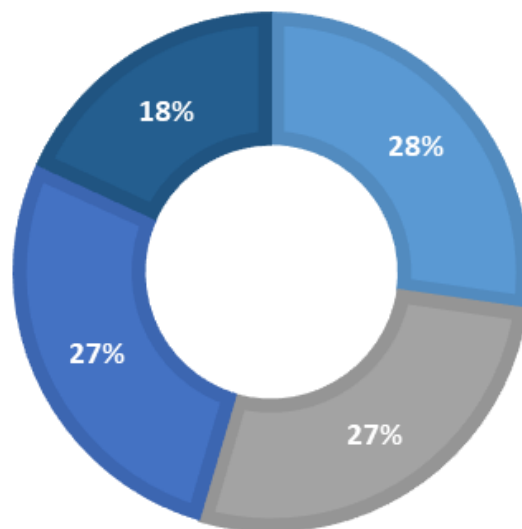
- Male
- Female



Count of What is your Source of income?

What is your Source of... ▼

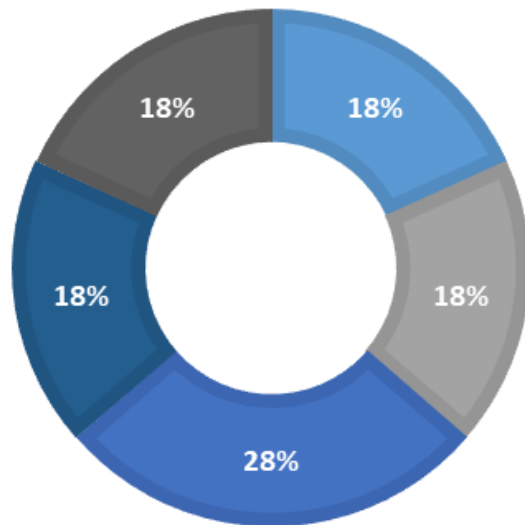
- Agriculture
- Business
- Job
- Unemployed



Count of How often do you visit the bank?

How often do you visit the... ▼

- Fortnightly
- Daily
- Monthly
- Sporadically
- Weekly



Count of What type of account do you use?

What type of account do you use?

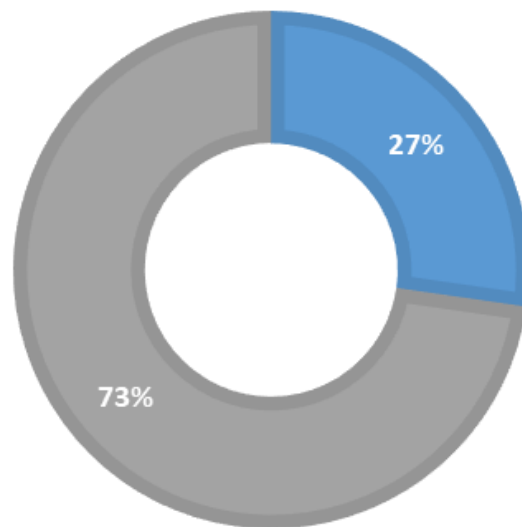


What type of account do you use? ▼

Count of Do you use a smartphone?

Do you use a smartphone? ▼

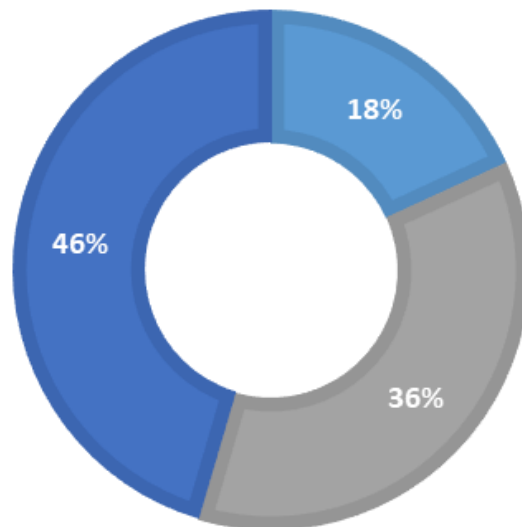
- No
- Yes



Count of Are you satisfied with the customer service?

Are you satisfied with the... ▼

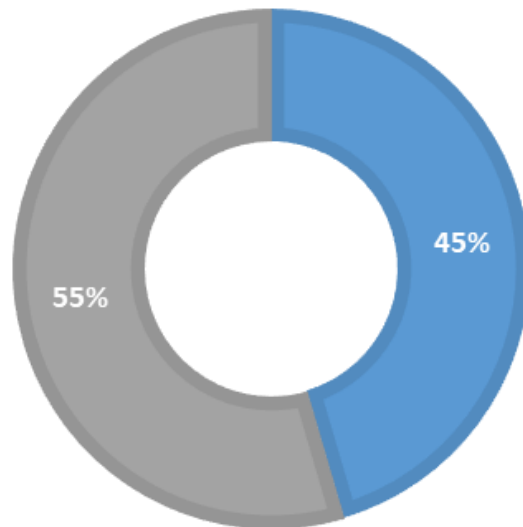
- No
- Partially
- Yes



Count of Do you know about the CityTouch App?

Do you know about the...

■ No
■ Yes



Chapter 5: Recommendation & Conclusion

5.1. Recommendations

5.1.1 Improving Digital Literacy:

Improve Programs for Digital Literacy, especially for new customer onboarding. A program on usage of the CityTouch app or provision of a brochure, with information about the app usage details, download link/QR code might come in handy for customers to resolve issues at home. Making an instructional video for the app might mitigate digital literacy issues.

5.1.2 Designing Campaigns & Workshops for Customers

Campaigns online or workshops designed to teach customers on how to use CRMs, mobile apps, and online transactions will cut down foot traffic in the branches. Providing in-branch demonstrations or instructional videos in Bangla to older or less tech-savvy customers might come in handy.

5.1.3 Making technology Infrastructure Better Equipped

Implementation of more reliable backup systems with a view to reduction in transaction downtime, especially during rush hours, might be the way forward. To maintain consistent customer data

visibility CBL must work to ensure proper synchronization between mobile apps, CBS, and ATMs, which would improve their credibility to their customers.

5.1.4 Simplification of Documentation Procedures

To reduce errors and save time, City Bank should gradually shift from paper based documentation and manual verification systems to digital forms and e-signatures which are already proven to be more reliable in the banking industry. CBL can look to adapt proper document management systems in order to put an end to files from going missing or misplaced.

5.1.5 Boost the Effectiveness of Cash Management

CBL should use predictive systems for cash demand from ATMs and CRMs, particularly before weekends and holidays, which would ensure ATM booths or CRMs are loaded with the right amount of cash, based on historical daily, weekly and seasonal trends, while setting up automated alerts for cash replenishment.

5.2. Conclusion

In conclusion, an extensive analysis of City Bank's operations and services revealed many important key insights which highlighted its positive impact along with some negative impacts on customer services. City Bank shows a proactive approach towards retail banking operations to meet its customer needs and expectations with strong commitment to service quality, digital banking solutions, operational, and customer support.

The findings from the study shows that there are inefficiencies in service processes, long waiting time for customers, and customer unawareness are major contributors to customer dissatisfaction. Oftentimes customers face delay in completing their transactions, fund transfers and also experience confusion due to unclear instructions from the branch ambassador. They also encounter repetitive documentation requirements for petty tasks. These issues not only disrupt the customer experience but also create frustration among the employees and overall reduces the trust in the bank's operational effectiveness. Moreover, limited coordination between the departments further slows service delivery and affects overall service quality.

Also, City Bank's customer support services play a vital role in maintaining positive customer relationships, which consists of friendly and responsive staff, timely problem resolution, effective communication, and impactful time management via the token system for the customers. The bank arranges employee training which focuses on service excellence, which in turn, enables customers to feel supported, valued, and confident in utilizing the bank's services over the longer horizon of time, ensuring customer loyalty and retention.

Overall, City Bank follows the Japanese Kaizen Model of continuous improvement in an attempt to deliver continuous improvement, innovation, and a customer-focused approach. There are plenty of things that City Bank PLC has done right in the last 42 years since its starting which has resulted in it being recognized as one of the leading banks in the industry. However, by addressing the areas for improvement City Bank PLC can further improve their service quality and solidify its position as a leading private commercial bank in Bangladesh.

References

City Bank PLC. (n.d.). Who we are. Retrieved December 13, 2025, from <https://www.citybankplc.com/who-we-are>

City Bank PLC. (n.d.). Vision, mission, and values. Retrieved November 13, 2025, from <https://www.citybankplc.com/vision>

City Bank PLC. (n.d.). CityTouch — digital banking. Retrieved November 13, 2025, from <https://www.citybankplc.com/citytouch>

Report, D. S. (November 27, 2025). Over 75% users still avoid digital banking services. Daily Sun. ([Digital Banking](#))

Ahmed Siddquee, T. (2025). Digital transformation and FinTech in modern banking: Impacts on banking efficiency, customer experience, and the future of digital finance. *Business and Social Sciences*, 3(1), 1–9. ([Eman Research Publishing](#))

BIBM. (2025). The influence of digital transformation on retail banking: Innovations in banking products (BIBM study). Bangladesh Institute of Bank Management. ([en.bd-pratidin.com](#))

Sarker, M. A. S., & Uddin, N. R. M. B. (2013). Influence of service quality on customer satisfaction in retail banking: A study on some private commercial banks in Bangladesh. *Green University Review*, 4(1–2), 68–77. ([Influence on Service Quality](#))

Chowdhury, M., Bashir, M. A., Morshed, M.G., Shafiulla, M. A., & Sarkar, P. K. (2024). A comprehensive model for measuring customer satisfaction of e-banking services in Bangladesh. *Asian Business Research Journal*, 9, 127–134. ([Ecsenet](#))

Nasrin Shaikh, M. (2024). Digital trust in transition: Evaluating customer confidence in e-banking systems in Bangladesh. *International Journal of Economics, Finance & Management Science*, 9(1), 12–17. ([Colombo Scientific Publishing](#))

Rahman, M. H. (2025). Present and future of digital banking services in Bangladesh. *Review of Applied Science and Technology*, 4(02), 725–749. ([Rast Journal](#))

Rahman, M. M., Tahsin, S. (2021). Improving customers' satisfaction strategies in the banking industry in Bangladesh. *CenRaPS Journal of Social Sciences*, 3(1), 86–99. ([Cenraps](#))



INTERNSHIP PROPOSAL FORM

Name:	Areen Khan
ID:	212011049
Department:	School of Business
Supervisor's Name (Faculty):	Mr. Shajedul Alam
Organization Name:	City Bank PLC
Internship Title:	A study on the Retail Banking operations at City Bank PLC

Areen

Student's signature & date

Shajedul Alam
25/11/2023

Supervisor's signature & date

(Submit your Research Proposal to your Supervisor for approval)

Appendices

Questionnaire for Customers

Q1. What is your age?

Q2. What is your Gender?

Q3. What is your source of income?

Q4. How often do you visit the bank?

Q5. What type of account do you use?

Q6. Do you use a smartphone?

Q7. Do you know about the CityTouch App?

Q8. Do you have the app installed on your phone?

Q9. Are you satisfied with the customer service?

Appendices



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

Date: September 4, 2025

Ms. Areen Khan
Student ID: 212011049
University of liberal arts Bangladesh
S/D of Mr. Nazmul Hasan Khan
Mohammadi housing society, mohammadpur

Offer Letter for Internship

Dear Ms.Khan,

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

Position	Intern
Assignment	Flexible and shall be assigned to any Job assignment and/or job description as the Bank may deem fit and necessary from time to time.
Reporting to	You will be reporting Mr. Mahtab Uddin Ahmed, Cluster Manager & Branch Manager, Cluster 1, Region: Dhaka-South, Retail Banking Division or any other person as may be assigned by the Bank from time to time.
Place of Posting	Your place of posting will be in Karwan Bazar Branch, Karwan Bazar Branch - House: 8 UTC Building(1st fl), Road: 8,Panthapath, Area: Kawran Bazar, PO: Tejgaon, PS: Tejgaon, Dist: Dhaka - 1215, and/or any other place as may be required/ assigned by the Bank from time to time.
Tenure of Employment	Your employment will be for a specific period with effect from September 8, 2025 to December 7, 2025 . After the expiry of this period, this agreement will stand automatically terminated, unless it is renewed for further period in writing by the Bank before expiry of this Agreement. However, the Internship may be terminated prior to the expiry period as mentioned herein at the sole discretion of the Bank. You will not for any purpose become an employee of the Bank as a result of performing the Internship. Upon termination, you should return all content, material, documents, work products to the Bank immediately upon such termination.
Allowance	In consideration of your services during internship, you will be paid a lump sum of Tk. 8,000/- per Month on pro-rata basis.
Rules and Regulations	You shall abide by all rules and regulations of the Bank.
Obligations	While performing the Internship, as an Intern, you shall agree and acknowledge your obligation to: i. Perform all work allocated to the Intern to the best of the Intern's ability; ii. Exercise all due care and skill; iii. Comply with all lawful and reasonable directions and instructions given to the Intern by officers or employees of the Bank during the course of the Internship; iv. Any intellectual property rights developed by the Intern while the Intern is performing the Internship under the Internship Agreement are hereby assigned to and vest in the Bank immediately as created;

Phone: +880 2 58813483, 58814375, 58813126
Fax: +880 2 58814231; G.P.O. Box No. 3381, Dhaka
E-mail: info@citybankplc.com; Web: www.citybankplc.com; SWIFT: CIBLBDDH

Areen

Scanned with
CamScanner

Appendices



Branch: _____

Date: ____/____/____

Application for Foreign Currency Endorsement

Please issue foreign currency CASH as detailed below:

- ☐ I/We tender herewith cash Tk _____
- ☐ Please debit my Account No. _____ maintained with yourselves for BDT/ FCY _____ along with necessary charges

FCY CASH	TOTAL FCY AMOUNT	CONV. RATE	AMOUNT IN BDT
USD _____			
GBP _____			
EURO _____			

Signature of the Applicant

Name: _____
(In Block Letters)

Passport No. _____ Date of Issue: ____/____/____ Place of Issue: _____

BANK USE ONLY

TRANS NO.	CHARGES	VAT	TOTAL AMOUNT	
			IN FIGURE	IN WORDS

Maker

Txn. Authorizer

Appendices

See Chapter 5	Para 2
---------------	--------

TM ID		
AD Code	Ref.	Year

FORM 'TM'
Travel and Miscellaneous
Purposes (other than import)

APP. 5	9
--------	---

Inward Reference		
AD Code	Ref.	Year

**APPLICATION FOR PERMISSION UNDER FOREIGN EXCHANGE
REGULATION ACT, 1947 TO PURCHASE FOREIGN EXCHANGE
FOR THE PURPOSE SPECIFIED BELOW**

To

.....

(Name & address of the Bank to which application is made)

I/We wish to purchase/remit for the under
 (Amount in figures and words stating currency)

mentioned purpose:-

I/We hereby declare that the statements made by me/us on this form are true and that I/we have not already obtained exchange nor have I/we made any other application for the purpose.

* A. For Travel Purposes:

I /We desire to travel to for the purpose of

The journey will be undertaken by
 (Name of the Air/Shipping Company)

My/Our Passport Nos, date & place of issue are given below:-

- (a)
- (b)
- (c)

* B. For miscellaneous purposes other than travel and import:

- (a) Reason for payment
- (b) Name & address of beneficiary
- (c) Country of beneficiary

.....
Signature, Name and Address
of the Applicant
 Contd...P/2

Appendices

See Chapter 5	Para 2
---------------	--------

Page-2

APP. 5	9
--------	---

Declaration to be signed by the traveller/remitter

- (a) That I/we recognise that in the event of any misrepresentation or suppression of any material fact, I/we shall be liable to action under the Foreign Exchange Regulation Act, 1947.
- (b) That the foreign exchange released to me/us shall be used for expenses incurred by means in foreign country/countries for
- * (i) my/our living and travelling expenses for business purposes.
 - * (ii) my/our enroute expenses for travel abroad.
 - * (iii) my/our living expenses and medical treatment.
- (c) I/We am/are aware that exchange issued to me/us under this form for travel purposes may only be taken out by me/us on my/our departure from Bangladesh and may not be sent out by post or through the medium of any other person or by any other means.
- (d) That if the travel has not been undertaken for the purpose mentioned above, or if any unspent foreign exchange remaining in my/our possession or at my/our disposal or which could not be utilised for the purpose for which it was granted, will be sold by me/us to an Authorised Dealer in foreign exchange in Bangladesh immediately on my/our return to Bangladesh.
- * (e) I/We declare that the payment mentioned against 'b' above is due to be made by me/us for which documentary evidence is enclosed and assume full responsibility for complying with the provisions of the Foreign Exchange Regulation Act, 1947 and rules, orders and directives issued thereunder.

Signature of the applicant

Certificate of approval of the Bangladesh Bank (if required). [Valid for 30 (thirty) days from the date of approval]	
_____ Date of approval.	_____ Seal & Signature of the Bangladesh Bank Official

(Certificate by Authorised Dealer)

- * (a) We have issued Notes & Coins T/C L/C
 Total..... as per Bangladesh Bank approval dated..... and
 endorsed the amount released in the traveller's passport after examining the ticket covering the passage.
- * (b) We have effected remittance of
 (State amount)
 in terms of Para Chapter.....of GFET/Bangladesh Bank's
 approval No. dated by.....on.....(TT/MT/Draft)

Contd...P/3

Appendices

See Chapter 5	Para 2
---------------	--------

Page-3

APP. 5	9
--------	---

Cage to be completed by Authorised Dealer indicating Code No. as per Code list circulated by the Bangladesh Bank.														
Month	Country of beneficiary				Purpose			Category	Currency	Amount in foreign currency				

*Signature and Stamp of the
Authorised Dealer*

I/ we hereby certify having received the exchange issued to me/us as above.

Signature(s) of the Applicant(s)

* Strike out items not applicable

[illegible]

Appendices

Areen Khan (Part B).pdf

ORIGINALITY REPORT

2%

SIMILARITY INDEX

2%

INTERNET SOURCES

0%

PUBLICATIONS

0%

STUDENT PAPERS

PRIMARY SOURCES

1

www.coursehero.com

Internet Source

1%

2

bdwebsearch.com

Internet Source

<1%

3

core.ac.uk

Internet Source

<1%

4

jurnal.stie-aas.ac.id

Internet Source

<1%

5

123docz.net

Internet Source

<1%