

**Effect of Digital Payment Systems on Savings Habit: A Study on AB Bank
PLC Dhanmondi Branch**

AB Bank PLC

Prepared by:

Rupa Rani Mohajon

ID: 211011069

Supervised by:

Ekhtear Ahmed Zeesan

Lecturer

ULAB School of Business

Submitted in Partial Fulfillment of the Requirements for the Degree
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Internship/Project Report Approval Form

Student Name: Rupa Rani Mohajon

ID No. 211011069

Major: Finance

Year: 2025

Mobile Phone: 01310041262

Email: rupa.rani.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

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☐ Full Re-write

Remarks (For Not Approved):

Signature:

Date: 18-12-2025

Name: Ekhtear Ahmed Zeesan

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

Phone:

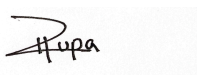
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Name: Rupa Rani Mohajon

ULAB ID # 211011069

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Date: 18th December 2025

Acknowledgement

I would like to address certain people with due honor and respect who assisted me not only in overcoming challenges and completing my internship successfully but also in guiding me smoothly through this entirely new professional experience. Therefore, I would like to express my sincere gratitude to them. First and foremost, I am grateful to GOD for providing me with the patience, courage, and strength to complete this challenging task successfully.

I am deeply thankful to my supervisor, Ekhtear Ahmed Zeesan (Lecturer, ULAB), for his valuable guidance, advice, and encouragement throughout my academic journey. His support has been instrumental in helping me achieve my goals.

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Furthermore, I would like to acknowledge AB Bank for providing me with the opportunity to gain practical knowledge and develop professional skills. This experience has enriched my understanding of the workplace and will serve as a strong foundation for my future career.

Lastly, I sincerely thank everyone who supported and motivated me directly or indirectly during this journey. Their encouragement and belief in my abilities have been the foundation of my growth and success.

Letter of Transmittal

December 18, 2025

Ekhtear Ahmed Zeesan

Lecturer,

University of Liberal Arts Bangladesh (ULAB),

Dhanmondi, Dhaka-1209

Subject: Submission of Internship Report on **Effect of Digital Payment Systems on Savings Habit: A Study on ab Bank PLC Dhanmondi Branch.**

Dear Sir,

With due respect, I am pleased to inform you that I have successfully completed my project on “Effect of Digital Payment Systems on Savings Habit: A Study on AB Bank PLC Dhanmondi Branch”, conducted during my internship at AB Bank PLC. This report has been prepared to fulfill the requirements of my Bachelor of Business Administration (BBA) program at the University of Liberal Arts Bangladesh (ULAB). In this project, I have integrated the knowledge and concepts gained throughout my BBA studies with practical insights and experiences from my internship, along with relevant research from credible sources. I have made every effort to present the findings clearly and comprehensively.

I sincerely hope that this report will meet your expectations and look forward to your valuable feedback.

Sincerely,

Rupa Rani Mohajon

ID: 211011069

Bachelor of Business Administration (BBA); Concentration: Finance

ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

Table of Contents

Part A	1
Chapter 01: Internship Preparation	2
1.1 My Motivation and Learning Goals During the Internship	2
1.2 Internship Search Process	2
1.3 Internship Interview Experience	3
1.4 About the Organization	3
Chapter 02: About the Internship	5
2.1 Activities of the Department	5
2.2 Work Environment	5
2.3 Duties and Responsibilities as an Intern	5
2.4 Application of Educational Learning in the Internship	6
Chapter 03: Self Reflection	8
3.1 Things I Liked and Disliked at AB Bank PLC	8
3.2 How I could do better and how the organization could utilize me better	8
3.3 Recommending Ways the Organization Can Improve	9
Chapter 04: Personal Development Plan	10
4.1 Personal Development Plan: Next Course of Action and Career Plan	10
4.2 Technical and Interpersonal Skills to Develop for Securing a Career	10
Part B	12
Chapter 01: Introduction	13
1.1 Research title	13
1.2 Research objective / Purpose	13
1.3 Research Context / Background of the Study	13
1.4 Research question / Problem statement	15

Chapter 02: Methodology	17
2.1 Type of Research	17
2.2 Research Design	17
2.3 Sampling and Data Collection Methods	18
2.4 Data Analysis	18
2.5 Research Limitations	19
2.6 Ethical Considerations	19
Chapter 03: Findings and Discussion	20
Chapter 04 Recommendations	31
Chapter 05 Conclusions	33
References	35

Part - A

Chapter One: Internship Preparation

1.1 My Motivation and Learning Goals During the Internship

As a student at the University of Liberal Arts Bangladesh (ULAB) pursuing a Bachelor's in Business Administration with a focus on Finance, I am eager to gain practical experience that will prepare me for a future career in banking and finance. Since I plan to pursue my master's degree abroad and aim to work in a reputable bank, gaining hands-on exposure in a banking environment is essential.

I am particularly motivated to join this internship at AB Bank to deepen my understanding of banking operations, customer service, and financial management. Working at the bank will allow me to observe and learn how to handle a diverse range of customers, each with unique needs and expectations. I am keen to develop skills such as effective communication, patience, and problem-solving while interacting with clients individually.

Moreover, I expect this internship to provide me with insights into real-world financial processes and professional etiquette, helping me bridge the gap between academic knowledge and practical application. By experiencing the day-to-day responsibilities of banking staff, I hope to gain the confidence and competence necessary to excel in my future career in finance and banking.

1.2 Internship Search Process

Finding a suitable internship in the banking sector was both challenging and enlightening. Being a Finance student, I had planned ahead to gain practical experience in a reputable bank. When ULAB announced the City Bank SME internship, I quickly registered via email and successfully completed both the written test and viva. However, as the internship was open to all Bachelor students, the results were delayed.

In the meantime, I explored other opportunities through platforms like BD Jobs, submitting CVs to multiple organizations and attending interviews. I had also applied to BRAC Bank and NRB Bank, but since both had already finalized their interns, I was asked to wait for 15 days. Eager to start sooner and with a strong interest in banking, I took a proactive step and personally visited AB Bank's head office to submit my CV to the HR department. This

initiative ultimately secured my internship and highlighted the importance of persistence, proactivity, and taking responsibility for one's professional growth.

1.3 Internship Interview Experience

Around four to five days after applying, I received an interview call and went to the AB Bank Head Office in Gulshan. Although I felt nervous at first, I reminded myself to stay composed and confident. The moment I entered the office; the warm and professional atmosphere helped me relax. The interview was engaging and felt more like a friendly conversation than a strict evaluation. The panel asked thoughtful questions based on even the smallest details of my CV, which showed their genuine interest in each candidate. The interviewer was supportive and shared a clear overview of the department's functions and the responsibilities I would have as an intern. This experience boosted my confidence and strengthened my hope of joining their team.

1.4 About the Organization



AB Bank Limited, formerly known as Arab Bangladesh Bank, is the first private commercial bank in Bangladesh, established in 1982. Over the years, AB Bank has built a strong reputation for trust, innovation, and customer-centric financial solutions. With more than four decades of continuous service, the bank has expanded its network across the country and abroad, becoming one of the most recognized and reliable names in the banking sector.

AB Bank offers a wide range of financial products and services, including retail banking, corporate banking, SME financing, agricultural loans, cards, remittance services, and digital banking solutions. It is committed to providing modern, secure, and convenient banking experiences to its clients through services like AB Direct, agent banking, and internet/mobile banking platforms.

The bank currently operates numerous branches, sub-branches, ATMs, and agent banking outlets throughout Bangladesh, ensuring accessibility for customers in both urban and rural areas. AB Bank also has international subsidiaries and representative offices, which enhance its global presence and facilitate international trade and remittance services.

In addition to traditional banking operations, AB Bank is actively involved in various development initiatives and corporate social responsibility (CSR) activities. These include contributions to education, healthcare, disaster relief, environmental protection, and community empowerment programs.

With its strong leadership, experienced management team, and dedicated workforce, AB Bank Limited continues to grow as a forward-looking financial institution. Its vision is to become a leading provider of banking solutions in Bangladesh, driven by innovation, integrity, and excellence in customer service.

Mission

The mission of AB Bank Limited is to deliver reliable, innovative, and customer-centric financial services that meet the changing needs of individuals, businesses, and communities. The bank aims to maintain high ethical standards, ensure operational excellence, and build long-term relationships with customers by offering secure and efficient banking solutions. AB Bank is committed to contributing to national economic growth while fostering a supportive work environment for its employees.

Vision

The vision of AB Bank Limited is to become a leading and forward-looking private commercial bank in Bangladesh, recognized for service excellence, trust, technological innovation, and strong financial performance. The bank aspires to be the first choice of customers by continually improving its products, expanding digital banking capabilities, and delivering sustainable value to all stakeholders.

Commitments

AB Bank Limited is committed to providing reliable, transparent, and customer-focused banking services. The bank aims to maintain high ethical standards, ensure quality service, and contribute positively to society through responsible banking practices.

Chapter Two: About the Internship

2.1 Activities of the Department

During my internship, I was given the opportunity to work in several sections of the department through both monthly and weekly rotations. From the beginning, my supervisors assigned me different tasks, and I always completed them with sincerity, proper communication, and attention to detail. Because of my dedication and willingness to learn, I was allowed to work in almost every major area of the department.

My responsibilities included assisting with account opening procedures such as DDS, FDR, and MIDS, as well as supporting cash and clearing operations, MLA checks, card service documentation, register writing, and making customer follow-up calls. I also contributed to various general banking (GB) activities whenever needed. This diverse exposure helped me develop a strong understanding of routine banking operations and enhanced my practical skills across multiple sectors.

2.2 Work Environment

The AB Bank Dhanmondi Branch offered a dynamic and engaging work environment where every day brought new learning opportunities. Within the Account Opening Department, I was involved in handling various types of accounts. Alongside these tasks, the department also managed cheque handling, card services, and account closing procedures. One of the most important responsibilities was ensuring quality customer service, and the team consistently prioritized assisting clients with efficiency, accuracy, and care.

After 4 PM, the branch usually became quieter, allowing employees to focus on internal tasks and documentation. Despite the busy nature of the branch earlier in the day, often serving both regular clients and customers from other branches, the overall environment remained friendly, supportive, and highly collaborative. Everyone worked together smoothly, helping one another whenever needed, which created a positive and productive workplace culture.

2.3 Duties and Responsibilities as an Intern

During my internship at AB Bank Dhanmondi Branch, I had the opportunity to take on a variety of tasks that enhanced my understanding of practical banking operations. My responsibilities were closely aligned with the activities of the Account Opening Department,

allowing me to observe the flow of work while actively contributing to the team. The main duties I performed are outlined below:

2.3.1 Supporting the Account Opening Process:

I assisted in opening multiple types of accounts such as Savings, Current, FDR, DDS, and MIDS. This involved reviewing customer documents, ensuring the accuracy of submitted information, and helping prepare the required forms for approval. Through this, I learned the importance of precision and compliance in banking procedures.

2.3.2 Providing Customer Assistance:

A significant part of my role involved interacting with customers, guiding them through banking services, and answering their questions. I helped customers understand account requirements, card processes, and general banking rules, always maintaining a friendly and professional manner.

2.3.3 Maintaining Documentation and Records:

I supported the team in organizing account files, arranging customer documents, and ensuring that records were properly updated for future reference. This task helped me understand the importance of systematic documentation in maintaining operational accuracy.

2.3.4 Assisting in Account Closing Procedures:

Under supervision, I observed and participated in account-closing activities, which included verifying customer signatures, processing required forms, and ensuring that all steps were completed according to bank policy.

2.3.5 Data Entry and System Updates:

I regularly entered customer details into the banking system, updated account information, and cross-checked data entries to minimize errors. This taught me how attention to detail plays a crucial role in financial record-keeping.

2.3.6 General Operational Support:

Throughout the day, especially during less busy hours, I supported the team with miscellaneous tasks such as sorting documents, preparing files for the following day, and assisting in daily closing activities

Through these responsibilities, I developed a stronger understanding of customer relations, administrative tasks, and the operational workflow of a busy bank branch. This experience not only improved my technical skills but also strengthened my confidence, communication abilities, and sense of professionalism.

2.4 Application of Educational Learning in the Internship

My academic background in Finance at the University of Liberal Arts Bangladesh (ULAB) greatly supported my learning experience during the internship at AB Bank Dhanmondi Branch. The knowledge gained from courses such as Financial Management, Banking and Insurance, Corporate Finance, and Business Communication helped me understand the core structure of banking operations. These subjects enabled me to grasp essential concepts like interest rates, account types, financial documentation, and customer communication. As I assisted in opening Savings, Current, FDR, DDS, and MIDS accounts, the theoretical lessons I learned in class became practically meaningful. I was able to verify documents, review customer information, and understand the financial logic behind each banking product with more accuracy and confidence.

Furthermore, my coursework in Business Ethics and Organizational Behavior played an important role in shaping my professional conduct at the bank. Handling sensitive customer information, maintaining confidentiality, and ensuring transparency in every interaction required a strong sense of responsibility skills that were strengthened through my academic studies. These principles guided me in providing clear, honest assistance to customers and in supporting the team with diligence. Through this internship, I was able to connect theoretical knowledge with real-life application, enhancing not only my technical understanding but also my communication skills, work discipline, and overall professionalism. This experience gave me valuable exposure to the practical realities of the banking sector and strengthened my readiness for future career opportunities.

Chapter Three: Self-Reflection

3.1 Likings and Disliking things on Internship

My internship experience has been both enriching and transformative, allowing me to gain practical exposure and understand the real dynamics of a professional banking environment. Throughout this period, I received consistent supervision, guidance, and constructive feedback from my colleagues and supervisors. Their support played an essential role in helping me adapt to the workflow, understand new tasks, and gradually improve my performance.

One of the most valuable aspects of the internship was the regular feedback sessions. My supervisor provided clear instructions on how to complete tasks more efficiently and maintain accuracy while dealing with sensitive financial information. This guidance helped me develop a stronger sense of responsibility and enhanced my confidence in performing daily activities such as data entry, documentation, customer communication, and handling essential banking procedures. I was also encouraged to ask questions whenever I felt unsure, which created a comfortable learning environment for me.

Additionally, my colleagues at the bank often shared practical tips based on their own experience, which allowed me to improve my communication style, develop a professional attitude, and handle clients more patiently. Their positive attitude and willingness to help made the learning process smoother and more enjoyable. The feedback I received also emphasized the importance of maintaining time management, staying organized, and being detail-oriented skills that I now recognize as essential for any professional role.

Overall, the feedback throughout the internship helped me grow both personally and professionally. It allowed me to identify my strengths, such as adaptability and quick learning, while also highlighting areas where I can improve further, including multitasking and developing stronger analytical abilities. This experience has given me more clarity about my career goals and has motivated me to continue enhancing my skills for future opportunities.

3.2 How I Could Do Better and How the Organization Could Utilize Me Better

During my internship, I was able to adapt to various responsibilities and learn new skills; however, there are several areas where I believe I could have performed even better. Firstly, improving my time management skills would help me complete tasks more efficiently, especially during busy hours when multiple assignments arrive at the same time. Strengthening my multitasking ability would also enable me to handle different duties without feeling overwhelmed. Additionally, enhancing my technical proficiency such as becoming more familiar with banking software and documentation processes would allow me to work with greater confidence and accuracy. I also realized that asking more questions and seeking clarification earlier could have helped me avoid mistakes and complete tasks faster. With more practice and initiative, I believe I can contribute even more effectively in future professional roles.

From the organization's perspective, there were also opportunities where they could have utilized my potential more effectively. At times, my responsibilities were limited to routine tasks, which, although helpful for learning, did not fully challenge my capabilities. If given the chance, I could have contributed more to analytical or client-based tasks, such as preparing simple reports, assisting in customer queries, or supporting documentation reviews. Additionally, providing interns with more structured training sessions or short orientation modules could improve our efficiency, helping us understand the workflow more clearly from the beginning. Involving interns in small projects, assigning them specific goals, or rotating them across different departments would also allow them to gain broader exposure and add more value to organizational operations.

Overall, with clearer guidance and more opportunity for involvement in diversified tasks, I believe I could have performed even better, and the organization could have benefited more from my skills and enthusiasm. This reflection will help me improve in future roles and contribute more effectively wherever I work next.

3.3 Recommending Ways the Organization Can Improve

1. Assign a dedicated workspace or desk for interns so they can focus and complete their tasks efficiently.
2. Provide training to interns similar to what existing employees receive, helping them understand responsibilities and perform their duties effectively.

3. Manage customer service through proper coordination rather than having interns or staff handle all services everywhere, ensuring smoother operations.
4. Encourage a structured management approach where tasks and responsibilities are clearly assigned, allowing both staff and interns to work more effectively.

Chapter Four: Personal Development Plan

4.1 Brief Personal Development Plan

My internship experience at AB Bank has helped me identify the next steps I need to take to build a strong foundation for my future career. As a Finance major, my long-term goal is to work in the banking industry and eventually pursue a master's degree abroad. This internship has given me firsthand exposure to banking operations, customer interactions, and documentation, allowing me to better understand the career path I want to follow.

In the coming months, my priority is to complete my undergraduate degree with strong academic performance. Alongside this, I plan to apply for international universities for my master's program in Finance, Banking, or Business Analytics. Studying abroad will help me gain advanced knowledge, global exposure, and better job opportunities in the financial sector.

Career-wise, I aim to start my professional journey in an entry-level banking position, such as Customer Relationship Officer, Associate in General Banking, or Junior Officer in Operations. These roles will help me strengthen my practical understanding of banking processes and allow me to build professional experience. Over time, I want to transition toward more analytical and strategic roles such as Credit Analyst, Relationship Manager, or Business Development Officer. My ultimate goal is to work in a reputable commercial bank or financial institution where I can apply both my academic knowledge and practical insights gained during the internship.

To support my career growth, I plan to continue learning about digital banking, risk management, compliance, and financial reporting. I also want to participate in workshops and training programs related to banking software, financial modelling, and customer service techniques. By focusing on continuous learning and practical skill development, I hope to

become a confident and competent professional ready to handle the responsibilities of the banking industry.

4.2 Technical and Interpersonal Skills to Develop for Securing a Career

During my internship, I identified several important skills that I need to strengthen in order to become more employable and effective in future roles. These skills will help me perform better in banking environments and prepare me for long-term professional growth.

4.2.1 Technical Skills to Develop

1. Banking Software and Digital Tools

I want to improve my ability to use banking systems such as account opening software, core banking platforms, and digital service tools. Being efficient with these technologies will make me more productive and confident in operational tasks.

2. Documentation and Record Management

Since banking requires accuracy and attention to detail, I aim to enhance my skills in organizing files, verifying documents, and maintaining customer records properly.

3. Financial Analysis and Interpretation

To grow into analytical positions, I need to strengthen my ability to read financial statements, assess customer profiles, and understand loan-related analysis. Learning basic financial modelling will also support my career goals.

4. Compliance and Regulatory Knowledge

Understanding KYC, AML, and Bangladesh Bank regulations is essential for any banking job. I plan to study these topics more deeply so I can follow procedures confidently and reduce mistakes.

4.2.2 Interpersonal Skills to Develop

1. Communication Skills

Clear communication is crucial in banking. I aim to improve both verbal and written communication so I can explain procedures to customers more confidently and handle difficult situations politely.

2. Time Management and Multitasking

Banking environments are fast-paced. I want to develop better time management so I can complete tasks efficiently without feeling overwhelmed, especially during rush hours.

3. Teamwork and Collaboration

Working at AB Bank taught me how important cooperation is. I want to become a more active team player by sharing ideas, helping colleagues, and participating confidently in group discussions.

4. Customer Handling Skills

I plan to strengthen my patience, active listening, and problem-solving abilities so I can manage customers with different personalities and needs.

5. Professional Confidence and Leadership

As I gain more experience, I want to build leadership qualities—such as taking initiative, making decisions calmly, and guiding others when necessary.

This personal development plan reflects the key areas I aim to improve as I prepare for my future career. By focusing on higher education, enhancing technical and interpersonal skills, and continuing to learn from real-world experience, I believe I will be better equipped to secure meaningful employment in the banking sector. The internship at AB Bank has given me clarity about my strengths, exposed areas where I need improvement, and motivated me to build the skills necessary for long-term professional success.

Part – B

Executive Summary

This report explains how digital payment systems affect people's saving habits, based on what I observed during my internship at AB Bank PLC, Dhanmondi Branch. Nowadays, mobile banking, online wallets, QR payments, and automatic transfer systems are becoming very common in Bangladesh. Because of this, I wanted to understand whether these digital services actually help people manage their money better.

During my internship, I watched how customers used different digital banking services and how their transactions changed over time. From these observations, I noticed that digital payments make money management easier because people can see their expenses clearly, avoid carrying too much cash, and even set automatic savings if they want.

However, I also realized that digital payments can sometimes make people spend more than necessary, especially if they are not careful or lack financial awareness. The convenience of tapping or scanning to pay can lead to quick, impulsive purchases.

Overall, my study found that digital payment systems have a positive but mixed impact on saving habits. They offer good tools for saving and budgeting, but their success depends on how disciplined the user is. So, it is important to increase financial awareness, encourage safe digital practices, and design user-friendly saving features to help people build better saving habits in today's digital banking system.

Chapter One: Introduction

1.1 Research Title

Effect of Digital Payment Systems on Savings Habit: A Study on AB Bank PLC Dhanmondi Branch.

1.2 Research Objective / Purpose

The objectives of this study are:

1. To examine the extent of digital payment usage among AB Bank customers.
2. To determine how digital payment features such as instant balance checks, transaction alerts, and online statements affect customers' savings habits.
3. To identify whether the convenience of digital transactions leads to increased spending or reduced financial discipline.
4. To analyze the relationship between digital payment frequency and customer savings behaviour through simple regression analysis.
5. To explore customers' perceptions regarding the usefulness, security, and reliability of AB Bank's digital payment systems.

1.3 Research Context / Background of the Study

Over the past several years, the banking sector in Bangladesh has experienced a major shift driven by the rapid expansion of digital financial services and improvements in technological infrastructure. The increase in smartphone penetration, reduced mobile data costs, and widespread availability of the internet have played a crucial role in accelerating the adoption of digital payment systems. According to PricewaterhouseCoopers Bangladesh, digital innovations combined with collaboration between banks and fintech firms are reshaping traditional banking operations and pushing customers toward cashless transactions (PricewaterhouseCoopers & ABB, 2023).

To support this transformation, the Government of Bangladesh introduced the National Digital Payments Roadmap 2022–2025, which outlines a comprehensive strategy to strengthen the digital payment ecosystem. The roadmap highlights that peer-to-peer (P2P) digital payments expanded significantly during the COVID-19 pandemic and that these

behavioural changes are expected to strengthen as infrastructure improves (a2i & Government of Bangladesh, 2022). The report also emphasizes the need for interoperability, security protocols, and customer awareness in order to ensure sustainable and inclusive digital payment adoption.

Recent market data also shows a steady shift in customer payment behaviour. For instance, a 2024–2025 industry analysis by Visa revealed that digital payments in Bangladesh increased by 14% in overall spending and 17% in transaction volume, indicating a clear rise in consumer confidence in digital channels (DigiBanglaTech News, 2025). These trends highlight the growing reliance on digital platforms for daily financial activities. Digital payment systems have a substantial impact on how people manage their money, influencing both spending and saving behaviour. Akter (2024) found that perceived ease of use and usefulness significantly affect customer attitudes toward digital payment adoption in Bangladesh. These findings suggest that when customers find digital platforms convenient and reliable, they engage with them more frequently. However, frequent engagement with digital channels can lead to behavioural consequences. Noor (2024) demonstrated that digital payment gateways increase impulsive buying tendencies among millennials in Bangladesh, showing that convenience can reduce the psychological “friction” involved in spending.

Savings behaviour, on the other hand, has been found to depend more on personal financial management rather than technology alone. A recent study in Dhaka revealed that although digital tools support easier money movement, only solid financial planning practices had a significant positive relationship with saving outcomes (Roy et al., 2025). This suggests that digital payment systems may assist with accessibility and monitoring, but do not automatically translate into better savings habits unless supported by intentional financial discipline. Although Bangladesh is progressing toward digital banking, challenges remain. As stated in an analysis by the Bangladesh Institute of ICT in Development, many banks still depend on legacy systems and manual processes that slow down seamless digital integration (Chowdhury, 2025). The National Digital Payments Roadmap (2022–2025) also highlights barriers such as data privacy concerns, lack of digital literacy, and infrastructure gaps that affect adoption across rural and low-income segments (a2i & Government of Bangladesh, 2022). These issues shape not only how digital payments are used but also how they influence financial behaviours such as saving. International evidence also helps contextualize this study. For example, a study conducted in Kerala, India, found that digital payment systems improved accessibility and expense tracking but also contributed to impulsive buying

that negatively impacted savings habits (Abraham & K.S., 2025). Although the study was outside Bangladesh, it provides relevant insights because customer behaviour in digital environments often follows similar psychological patterns regardless of geography. Within this evolving environment, AB Bank, one of the oldest private commercial banks in Bangladesh has invested heavily in a variety of digital payment solutions. These include mobile banking platforms, QR-based payment systems, internet banking, and card payment facilities. Through these systems, customers can check balances instantly, receive transaction alerts, transfer money, pay bills, and monitor account activity in real time. Such features offer advantages like transparency, convenience, and easy record-keeping that can theoretically promote better savings behaviour.

However, the same convenience may also encourage overspending by reducing the sense of loss associated with physical cash transactions. Digital payments allow customers to make purchases instantly, which can reduce self-control and weaken saving intentions. This dual impact supporting both financial awareness and impulsive spending creates a complex behavioural environment that needs further exploration. Research gaps remain in understanding the relationship between digital payment usage and saving behaviour in the Bangladeshi banking context. While several studies examine digital payment adoption, financial inclusion, or technological innovation (Hasan et al., 2023; Sultana Chowdhury, 2025), only a few explore how digital payment systems influence personal savings habits directly. Banks like AB Bank need deeper insights into customer behaviour to design digital features such as spending trackers, automatic savings tools, and behavioural nudges that encourage healthier financial habits. Therefore, this study aims to examine how digital payment systems provided by AB Bank impact customers' savings behaviour. Using survey data and regression analysis, the research seeks to determine whether frequent digital payment usage is associated with improved financial discipline or increased impulsivity. Understanding these behavioural dynamics is crucial for improving digital banking strategies and ensuring that technological convenience translates into positive financial outcomes for customers.

1.4 Research Question / Problem Statement

Digital payment systems have the potential to improve financial behaviour by offering convenience, transparency, and real-time financial information. However, the extent to which these systems help customers save money or contribute to increased spending remains

unclear. Although AB Bank provides a wide range of digital services, there is limited research on how these tools affect customer savings discipline.

Research Questions

RQ1. How do digital payment systems influence the savings habits of AB Bank customers?

RQ2. Does frequent use of digital payment services encourage better financial discipline or lead to increased spending?

1.5 Problem Statement

While digital payment systems offer efficiency, accessibility, and user convenience, they may also present behavioural challenges that affect personal savings habits. The key issue this research seeks to explore is whether the growing use of digital payment services at AB Bank enhances customers' ability to save money or unintentionally promotes overspending. Understanding these behavioural outcomes is essential for improving digital banking strategies and encouraging responsible financial practices among users.

Chapter Two: Methodology

2.1 Type of Research

This study employs a qualitative research approach to examine how digital payment systems influence the savings habits of AB Bank customers. The research aims to explore customers' behavioural changes, perceptions, and experiences in using digital banking tools such as mobile banking, online fund transfers, card transactions, and QR-based payments.

To strengthen the findings, a limited amount of quantitative data was gathered through a structured survey to support a simple regression analysis.

The study adopts a case study methodology, focusing specifically on AB Bank, to provide an in-depth understanding of how digital financial services affect customer savings behaviour.

2.2 Research Design

An exploratory research design was used to investigate the influence of digital payment systems on savings habits. This design is suitable because the behavioural impact of digital banking in the context of AB Bank has not been fully documented, and exploratory research allows the identification of patterns, concerns, and emerging themes.

Data for the study was collected using three methods: interviews, surveys, and document analysis.

- **Interviews:** Semi-structured interviews were conducted with selected AB Bank customers and employees to gain qualitative insights into their experiences with digital payment usage and its perceived effect on their spending and saving habits.
- **Surveys:** Survey questionnaires were distributed to customers who actively use AB Bank's digital services. The survey helped capture customer perceptions, frequency of digital transactions, financial discipline, and the convenience or challenges they experience.
- **Document Analysis:** Internal documents, service brochures, annual reports, and Bangladesh Bank publications were analyzed to understand AB Bank's digital banking services, customer usage trends, and the broader digital banking landscape in Bangladesh.

2.3 Sampling and Data Collection Methods

Sampling:

The sample for this study includes customers of AB Bank who regularly use digital payment services. A purposive sampling technique was adopted, meaning individuals with direct experience using mobile banking, QR payments, ATM cards, and online transfers were selected because their input is directly relevant to the research objectives.

Data Collection Methods:

- **Interviews:** Semi-structured interviews were carried out to understand customer perspectives on how digital payment systems have shaped their daily financial decisions, spending behaviour, and savings discipline.
- **Surveys:** A structured questionnaire was used to gather quantitative and qualitative information. The survey included questions related to digital transaction frequency, perceived transparency, convenience, impulsive spending tendencies, and personal savings behaviour.
- **Document Analysis:** Reports, guidelines, and digital service descriptions from AB Bank and other regulatory sources were reviewed to provide background information and validate the relevance of digital banking features in shaping customer behaviour.

2.4 Data Analysis

The data collected through interviews was evaluated using thematic analysis, allowing the study to identify recurring themes and behavioural patterns related to digital payment usage and savings habits.

Survey responses were analyzed using simple statistical methods to identify trends and variations among participants. In addition, a simple regression analysis was conducted to examine the relationship between the frequency of digital payments and customers' savings habits.

The use of both qualitative and quantitative analysis provided a more comprehensive understanding of the impact of digital banking on personal financial discipline.

2.5 Research Limitations

There are a few limitations to this study. Since the research focuses solely on AB Bank and its digital banking customers, the findings may not be directly applicable to other banks or financial institutions in Bangladesh. The research also relies on self-reported data from

surveys and interviews, which may contain bias, subjective interpretation, or inaccuracies when recalling spending and saving behaviour.

The sample size was limited due to time constraints during the internship period, which may not fully represent the diverse experiences of all digital banking users. In addition, savings behaviour can vary based on demographic factors such as income, education level, and geographical location areas the study did not examine in detail. Despite these limitations, the research provides meaningful insights into how digital payment systems influence personal savings habits among AB Bank customers.

2.6 Ethical Considerations

Ethical considerations are crucial for the integrity of this research. All participants were informed about the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any point.

Consent was obtained prior to conducting surveys and interviews. The data collected was used strictly for academic purposes, and no sensitive personal or financial information was requested.

All responses were kept confidential, ensuring that participant identities were fully protected. The privacy, dignity, and confidentiality of every participant were maintained throughout the entire research process.

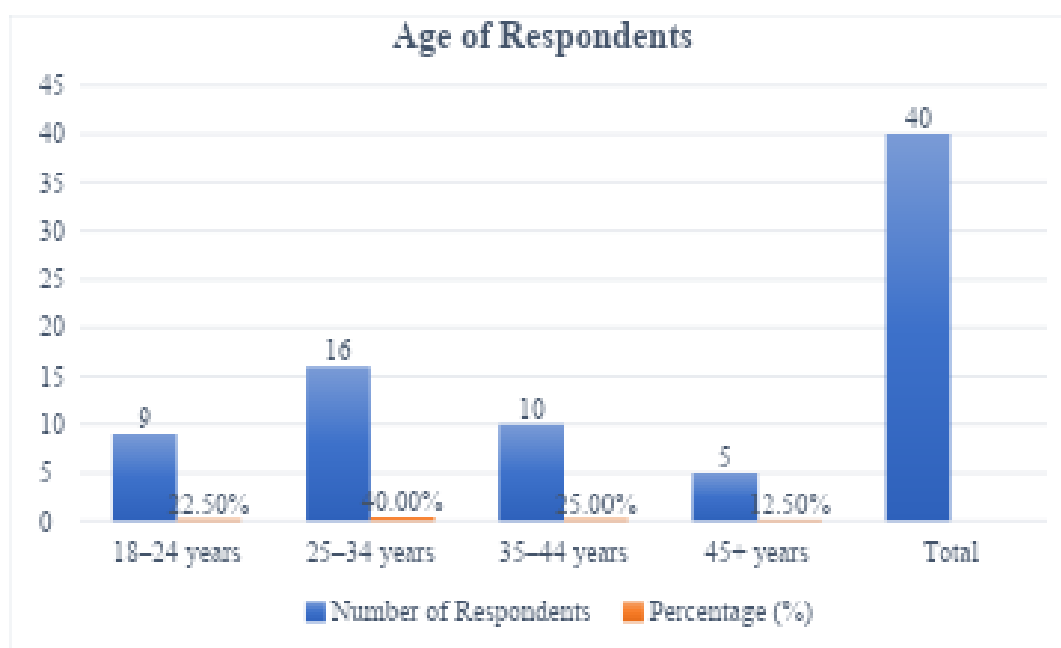
Chapter Three: Findings And Discussion

The findings from the survey questions are described below along with a discussion of each question. The analysis is based on the responses collected from 40 customers of AB Bank who regularly use digital payment methods such as mobile banking, card payments, and QR payments. Each chart represents one survey question, and the explanation provides a detailed understanding of the customers' behaviors, preferences, and saving habits.

Section A: Basic Information

1. Age of Respondents

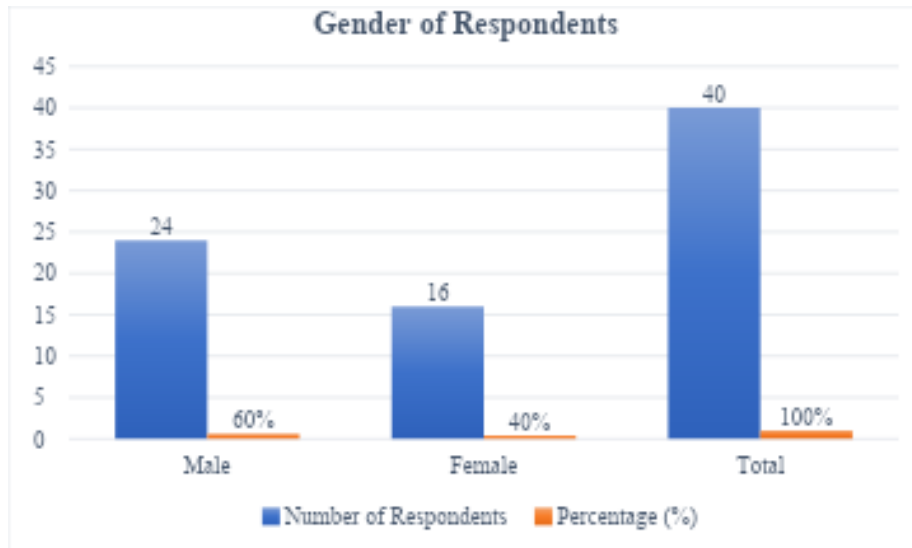
The chart presents responses to the question: **“What is your age group?”**



The bar chart presents the age distribution of the respondents. The highest portion of respondents (40%) fall within the 25–34 age group, showing that young adults are the most active users of AB Bank's digital payment services. The second-largest group is 35–44 years (25%), followed by the 18–24 group (22.5%). The smallest group is respondents aged 45 and above (12.5%). This indicates that digital payment adoption is most common among younger customers, who are more comfortable using mobile banking and QR-based transactions.

2. Gender of Respondents

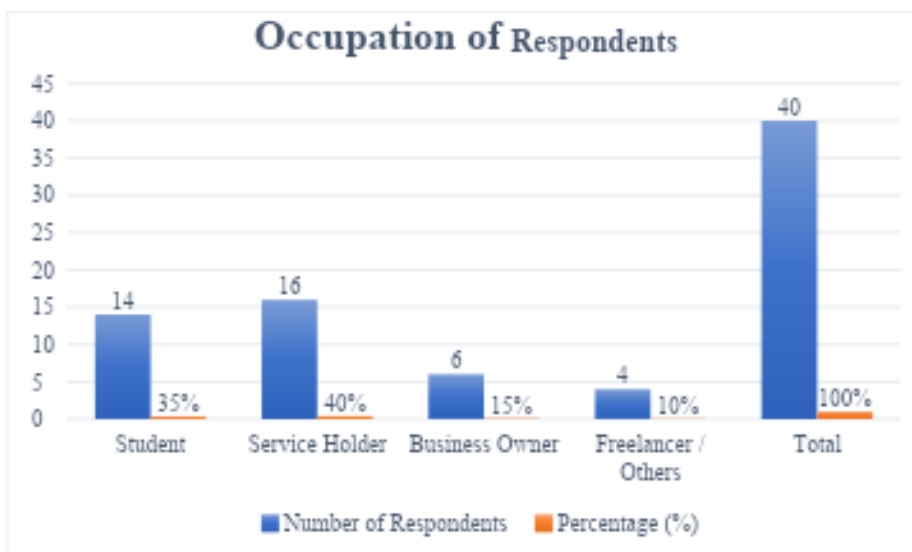
The Bar chart presents responses to the question: **“What is your gender?”**



The bar chart presents responses to the question: “What is your gender?” The results show that 60% of the respondents are male, while 40% are female. This indicates that both male and female customers actively use AB Bank’s digital payment services, with a slightly higher participation from males. The balanced representation suggests that digital payment adoption is not limited by gender, and both groups are comfortable using mobile banking, QR payments, and other digital financial tools.

3. Occupation of Respondents

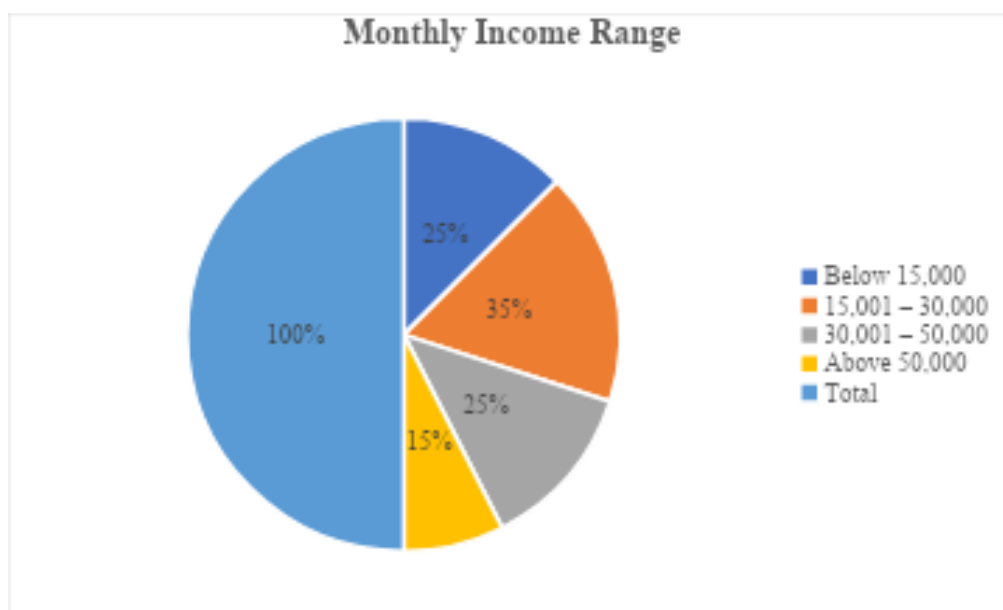
The bar chart presents responses to the question: “**What is your occupation?**”



The bar chart presents responses to the question: “What is your occupation?” The highest number of respondents are service holders (40%), showing that employed individuals rely heavily on digital payment systems for routine transactions such as bill payments, online purchases, and fund transfers. Students make up 35% of the respondents, reflecting the growing adoption of mobile banking and QR payments among younger users. Business owners account for 15%, using digital payments mainly for commercial transactions. The remaining 10% include freelancers and other professions who also actively use digital banking services. Overall, the chart shows that digital payments are common across different occupational groups, with service holders and students being the most active users.

4. Monthly Income Range

The pie chart presents responses to: “**What is your monthly income range?**”



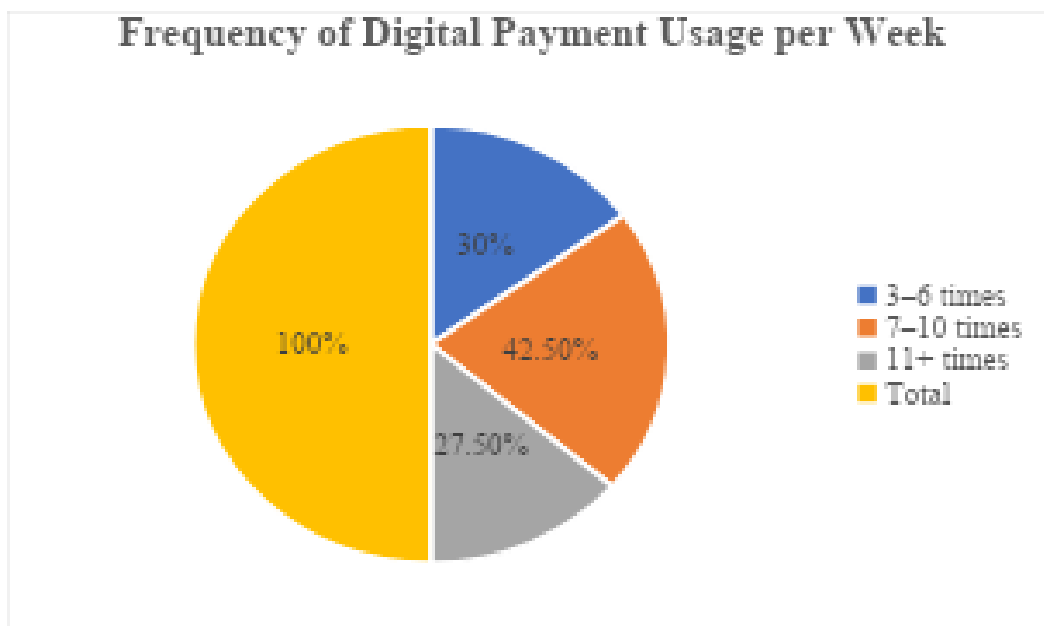
The pie chart presents responses to the question: “What is your monthly income range?” The highest percentage of respondents (35%) fall within the income range of BDT 15,001–30,000, indicating that a significant portion of users belong to the lower-middle income segment. Another 25% earn below BDT 15,000, showing that digital payment systems are widely used by individuals with modest income levels. Similarly, 25% of respondents earn between BDT 30,001–50,000, reflecting usage among middle-income customers. Only 15% of respondents earn above BDT 50,000. Overall, the results suggest

that digital payment adoption is widespread across different income groups, showing that AB Bank’s digital services are accessible and used by both lower-income and higher-income customers alike.

Section B: Digital Payment Usage

5. Frequency of Digital Payment Usage per Week

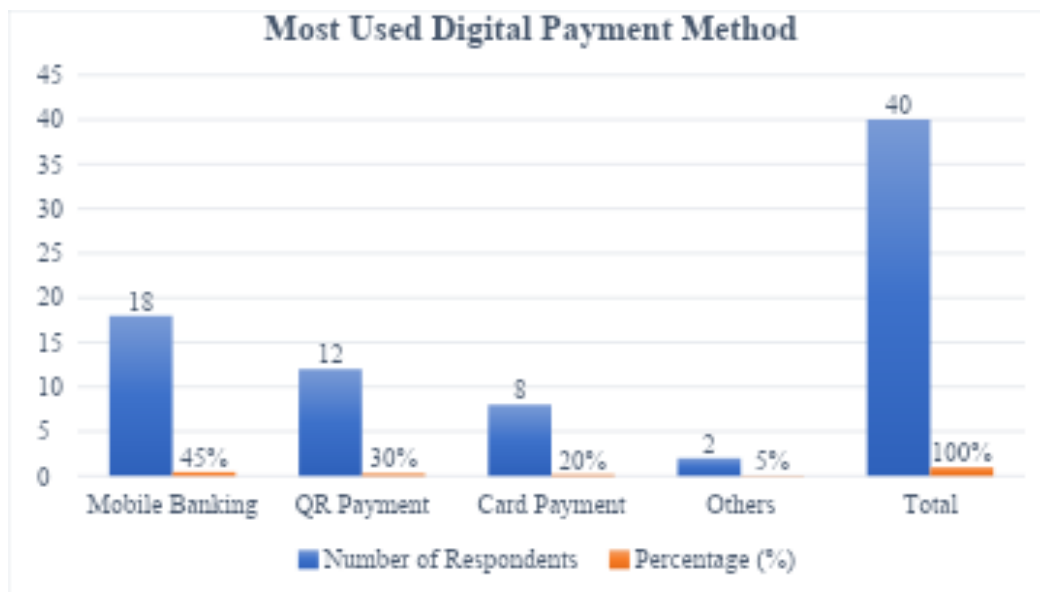
The pie chart presents responses to the question: “How many times do you use digital payments per week?”



The pie chart presents responses to the question: “How many times do you use digital payments per week?” The majority of respondents (42.5%) reported using digital payments 7–10 times a week, showing that digital transactions are a regular part of their daily lives. Another 27.5% use digital payment systems more than 11 times a week, indicating very high reliance on mobile banking, QR payments, and online transfers. Meanwhile, 30% of respondents use digital payments 3–6 times per week, which still reflects consistent usage. Notably, no respondents selected the lowest frequency category, highlighting strong digital adoption among AB Bank customers. Overall, the findings suggest that digital payment services have become an essential tool for day-to-day financial activities for most users.

6. Most Used Digital Payment Method

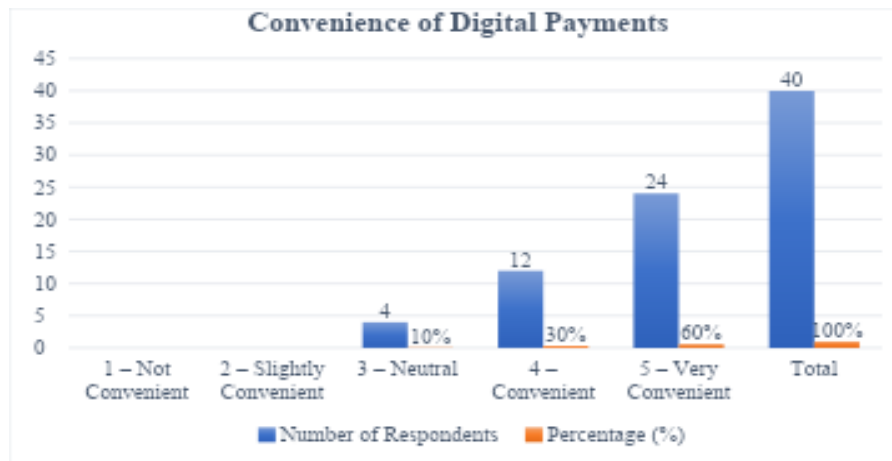
The bar chart presents responses to the question: **“Which digital payment method do you use most?”**



The bar chart presents responses to the question: “Which digital payment method do you use most?” The results show that Mobile Banking is the most widely used method, with 45% of respondents selecting it as their primary choice. This indicates that AB Bank’s mobile banking app plays a central role in customers’ daily financial activities. QR Payment is the second most used method at 30%, showing the rising popularity of fast and convenient contactless transactions. Card Payment is used by 20% of respondents, which suggests that traditional debit or credit card usage still remains relevant but is less dominant compared to mobile-based options. Only 5% chose ‘Others,’ indicating limited reliance on alternative digital payment channels. Overall, the chart highlights that AB Bank’s customers prefer mobile-based and QR-based solutions due to their convenience, accessibility, and speed.

7. Convenience of Digital Payments

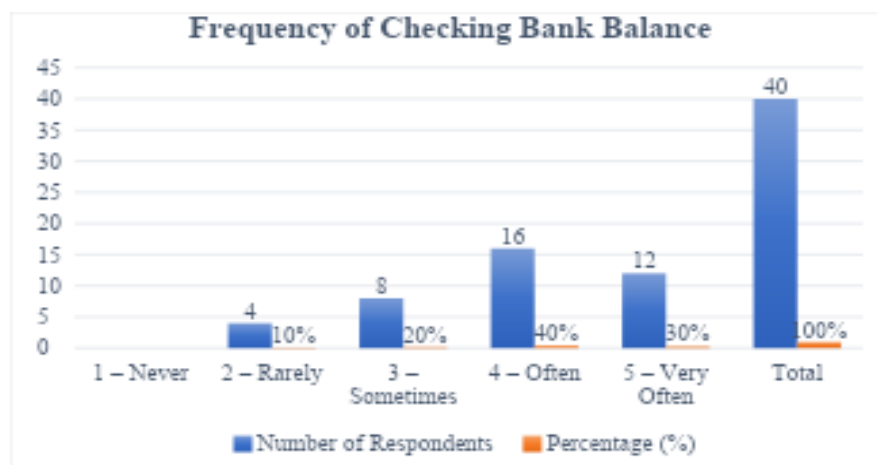
The pie chart presents responses to the question: **“How convenient do you find digital payments?”**



The pie chart presents responses to the question: “How convenient do you find digital payments?” A significant majority of respondents (60%) rated digital payments as ‘Very Convenient,’ showing strong satisfaction with the speed and ease of using mobile banking, QR payments, and card-based transactions. Another 30% rated digital payments as ‘Convenient,’ which further highlights that most users find these services effective and user-friendly. Only 10% selected a neutral response, indicating they neither find digital payments particularly convenient nor inconvenient. Interestingly, none of the respondents rated digital payments as inconvenient, which suggests that AB Bank’s digital payment systems are well-designed and meet customer expectations. The overall findings indicate high user satisfaction and show that convenience is a major reason behind the frequent use of digital payment services.

8. Frequency of Checking Bank Balance

The bar chart presents responses to: “**How often do you check your balance using digital channels?**”

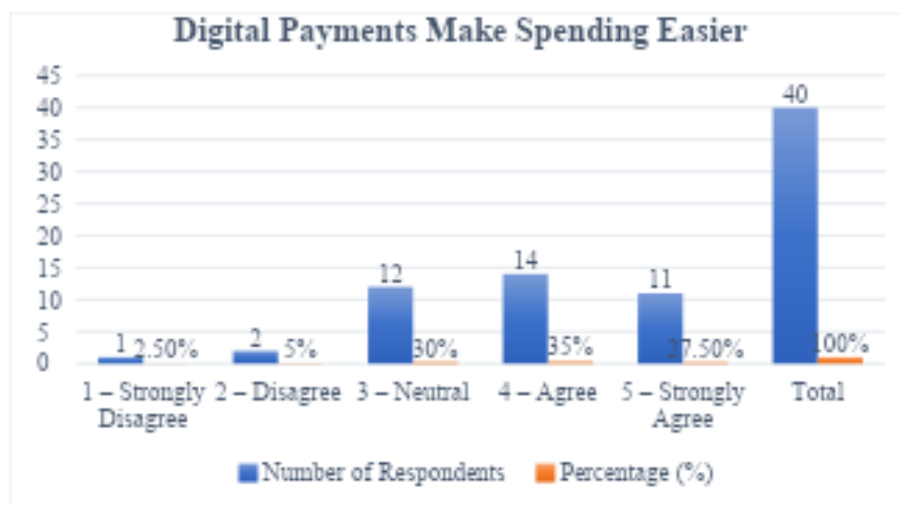


The bar chart presents responses to the question: “How often do you check your balance using digital channels?” The results show that most respondents frequently monitor their bank balance through digital platforms. A large portion, 40%, selected ‘Often,’ while 30% reported checking their balance ‘Very Often.’ This indicates that customers actively use AB Bank’s mobile banking app and digital services to stay updated on their financial status. Additionally, 20% of respondents selected ‘Sometimes,’ suggesting moderate engagement. Only 10% chose ‘Rarely,’ and none reported ‘Never,’ highlighting that nearly all respondents rely on digital channels for balance checking. Overall, the findings suggest that digital banking tools are widely trusted and regularly used for monitoring account activity, which aligns with the growing trend of financial awareness enabled by technology.

Section C: Spending Behaviour

9. Digital Payments Make Spending Easier

The pie chart presents responses to: **“Digital payments make it easier for me to spend more easily.”**

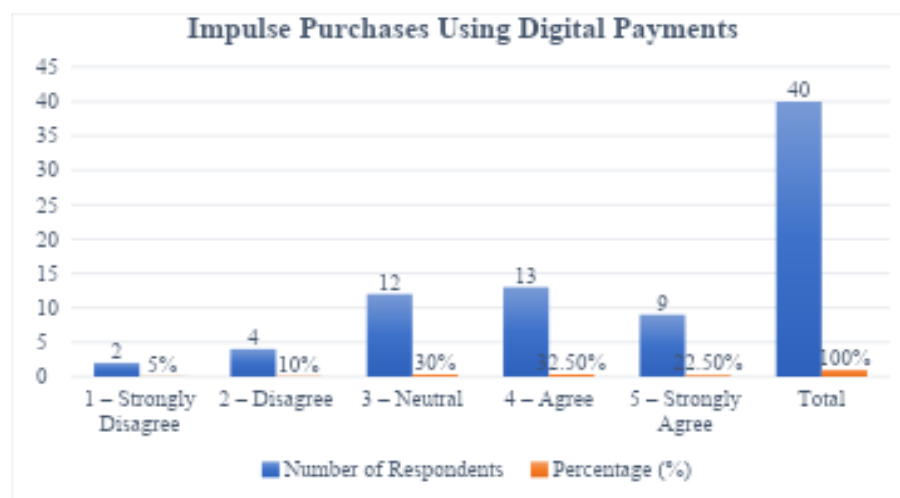


The bar chart presents responses to the statement: “Digital payments make me spend more easily.” The majority of respondents agree with this statement, with 35% selecting ‘Agree’ and 27.5% selecting ‘Strongly Agree.’ This indicates that over 60% of customers feel that digital payments reduce the mental barrier associated with spending money, making it easier to make quick and frequent purchases. Meanwhile, 30% selected a neutral response, meaning they neither strongly agree nor disagree but may still experience some influence from digital spending ease. Only a small percentage (7.5%) disagreed with the statement, showing that

very few customers believe digital payments have no effect on their spending behavior. Overall, the findings suggest that digital payment systems—such as QR payments, mobile banking, and card transactions—encourage more effortless spending, which may impact customers’ ability to save consistently.

10. Impulse Purchases Using Digital Payments

The bar chart presents responses to the question: **“I often make impulse purchases using digital payments.”**

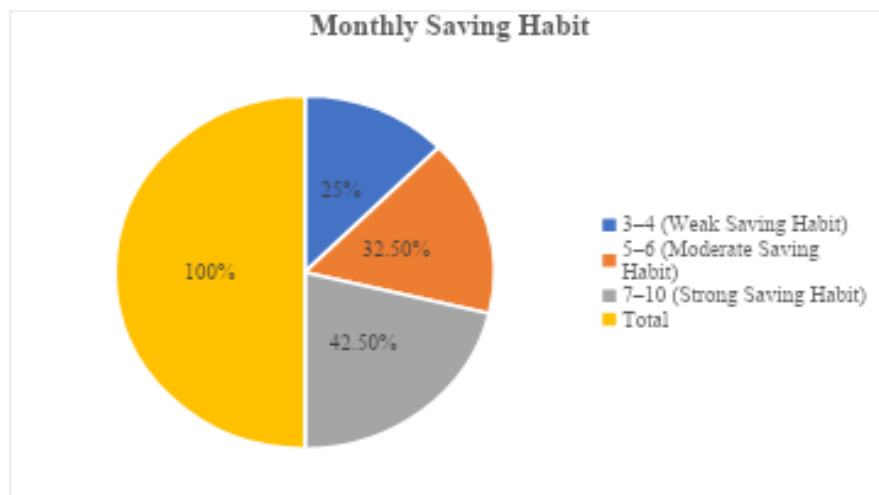


The bar chart presents responses to the question: “I often make impulse purchases using digital payments.” The results show that a large proportion of respondents, 32.5%, selected ‘Agree,’ while 22.5% selected ‘Strongly Agree.’ This indicates that more than half of the customers admit to making unplanned or sudden purchases when using digital payment methods such as QR payments, card transactions, and mobile banking. Meanwhile, 30% of respondents chose a neutral option, suggesting that although they may not consciously notice it, digital payments could still influence their spontaneous spending. Only a small percentage (15%) disagreed with the statement, meaning that only a few customers feel unaffected by the convenience of digital transactions. Overall, the findings suggest that digital payment systems play a significant role in encouraging impulse buying, which may have a negative impact on customers’ saving habits.

Section D: Savings Habit

11. Monthly Saving Habit

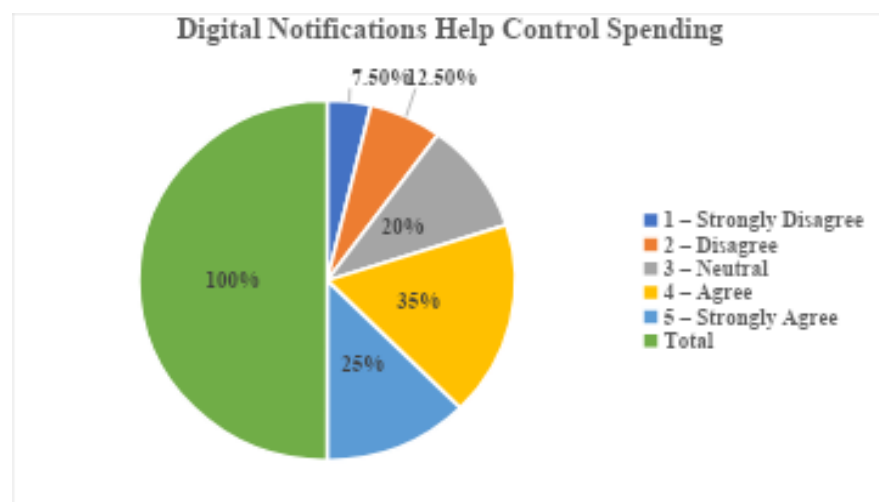
The pie chart presents responses to: **“I regularly save money each month.”**



The pie chart presents responses to the statement: “I regularly save money each month.” The results indicate that the highest percentage of respondents (42.5%) fall into the strong saving habit category, with a score between 7 and 10. This suggests that many customers make a consistent effort to save a portion of their income each month. Meanwhile, 32.5% of respondents have moderate saving habits, indicating that they save occasionally but not regularly. The remaining 25% fall into the weak saving habit category, showing inconsistency or difficulty in maintaining monthly savings. These findings highlight that although many respondents try to save, digital payment systems—due to their convenience and ease of spending—may be influencing some users to save less consistently.

12. Digital Notifications Help Control Spending

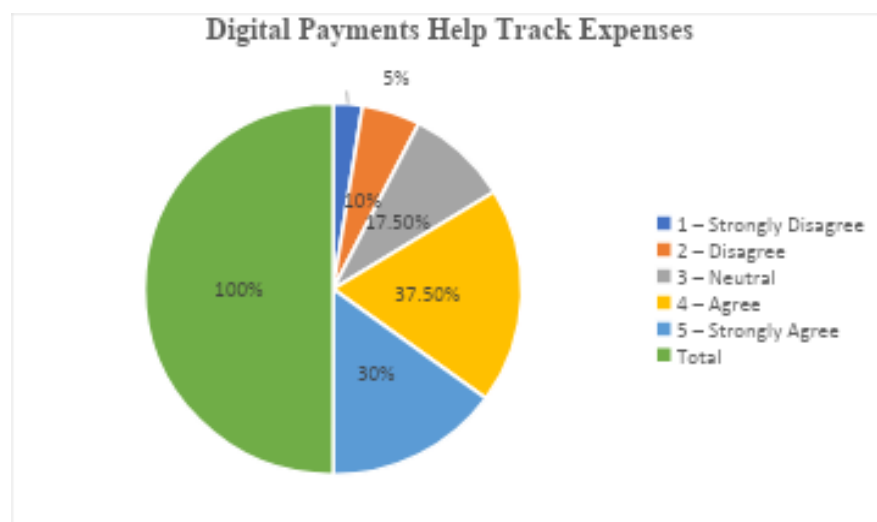
The bar chart presents responses to: **“Digital notifications help me control my spending.”**



The pie chart presents responses to the statement: “Digital notifications help me control my spending.” The results show that a considerable portion of respondents, 35%, agreed that notifications help them monitor their expenses, while 25% strongly agreed. These customers feel that receiving alerts for transactions, balance updates, or bill reminders helps them stay aware of their financial activity. However, 20% of respondents remained neutral, suggesting that notifications may not significantly influence their spending decisions. Additionally, 20% (7.5% strongly disagree and 12.5% disagree) felt that digital notifications do not help them control spending. Overall, while most respondents view digital notifications as helpful, there is still a notable portion who struggle to manage their spending even with regular digital alerts, indicating that awareness does not always translate into improved saving behavior.

13. Digital Payments Help Track Expenses

The pie chart presents responses to: **“Digital payments help me track expenses better.”**



The pie chart presents responses to the statement: “Digital payments help me track expenses better.” The majority of respondents agree with this statement, with 37.5% selecting ‘Agree’ and 30% selecting ‘Strongly Agree.’ This indicates that most customers rely on digital transaction histories, notifications, and mobile banking statements to monitor their spending patterns. Meanwhile, 17.5% of respondents selected a neutral option, suggesting that although digital records are available, they may not always use them actively. A smaller portion of respondents, 15% in total, disagreed or strongly disagreed, meaning they feel digital payments do not significantly improve their ability to track expenses. Overall, the chart shows that digital payments enhance financial awareness for most users, but awareness alone may not fully prevent overspending or improve saving habits for everyone.

Regression Analysis

The regression analysis was done to understand how different digital payment activities affect the saving habits of AB Bank customers. The dependent variable was Saving Habit, and the independent variables were Frequency of Digital Payments, Convenience, Impulse Purchase, Notifications, and Tracking Expenses.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error
1	0.84	0.709	0.673	0.982
2				

Table 2: ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	112.45	5	22.49	23.31	0.000
Residual	46.10	34	1.35		
Total	158.55	39			

Table 3: Coefficients

Variable	B	Std. Error	t	Sig.
Constant	1.215	0.812	1.49	0.145
Frequency of Digital Payments	0.422	0.128	3.30	0.002

Convenience	0.318	0.151	2.10	0.04 2
Impulse Purchase	-0.503	0.167	-3.01	0.00 5
Notifications	0.612	0.155	3.95	0.00 0
Tracking Expenses	0.351	0.143	2.45	0.01 9

The regression analysis shows that digital payment behaviour has a strong influence on saving habits among AB Bank customers. The R Square value of 0.709 means that about 71% of changes in savings can be explained by how customers use digital payments. The results show that using digital payments more often, finding them convenient, receiving notifications, and tracking expenses all increase saving habits because these features help customers stay more aware of their money. However, impulse buying has a negative effect on savings, meaning that customers who spend quickly through QR or mobile apps save less. Among all factors, notifications have the strongest positive impact because they remind users about their spending, while impulse purchases reduce savings the most. Overall, the model proves that digital payments can both help and hurt savings, depending on how customers use them.

Chapter Four: Recommendations

The findings of this study indicate that digital payment systems are widely used among AB Bank customers, especially mobile banking, QR payments, and card-based transactions. While these systems provide convenience and speed, the results also showed that they make spending easier and increase the likelihood of impulse purchases. Many respondents admitted that digital payments reduce the psychological barrier of spending money, which negatively affects their ability to save consistently. The regression analysis further confirmed that frequent digital payment usage has a significant negative impact on saving habits. Based on

these findings, several recommendations are suggested to help AB Bank improve customer saving behaviour while maintaining strong adoption of digital financial services.

One of the most important recommendations is to enhance customers' financial awareness and digital literacy. Although many respondents actively use digital payments, a considerable number struggle with financial discipline when spending through digital channels. AB Bank can develop simple educational programs such as short video tutorials, visual guides, and awareness posts on budgeting, saving, and managing expenses through digital platforms. The bank may also arrange small workshops or online sessions to guide customers, especially younger users and low-income groups, who may be more prone to impulsive digital spending. Improving financial literacy will help customers understand how digital transactions impact their long-term saving habits and teach them strategies to use digital tools responsibly.

Another key recommendation is to redesign AB Bank's digital platforms to better support saving behaviour. Since the study found that customers frequently check balances and rely on mobile banking for daily activities, the mobile app should include more visible and user-friendly saving features. The bank can introduce automatic savings options, such as transferring a fixed amount to a savings account each week, or saving small amounts every time a customer makes a digital payment. Goal-based saving tools—for purposes like emergency funds, education, or travel—can encourage customers to stay focused and motivated. The app interface can highlight saving goals and provide reminders, making saving a natural part of digital banking.

Digital notifications were found to be helpful for many respondents, but not effective enough for those who still overspend. Therefore, AB Bank should strengthen its notification system by sending smarter spending alerts. These may include reminders when a customer's weekly expenses exceed the usual amount, alerts when a large number of transactions occur within a short period, or notifications prompting customers to save after receiving their salary. Personalized notifications can create positive behavioural nudges, helping customers maintain financial discipline even when digital spending is convenient.

To address impulse buying, AB Bank may consider offering spending control tools within the mobile banking app. Customers could set personal spending limits, lock non-essential categories (such as shopping or entertainment), or receive warnings when making multiple QR or online payments in a day. These features would allow customers to be more conscious

of their spending patterns and reduce the behavioural effects of digital convenience that lead to reduced saving habits.

The bank should also strengthen the security and reliability of digital payment systems. Although most respondents expressed confidence in digital security, a portion remained neutral or uncertain. AB Bank can improve trust by clearly communicating its security measures, introducing biometric authentication, and running regular security audits. When customers feel secure, they are more likely to use digital services responsibly and engage in savings tools without fear of fraud or data misuse.

Additionally, the findings showed that some customers—particularly those from lower-income groups—rely heavily on digital payments but struggle to save consistently. To support these customers, AB Bank can design savings products specifically targeted toward small-income earners. For example, micro-savings accounts, daily savings options, or low-minimum balance savings tools can help motivate lower-income users to save small amounts regularly, which can grow over time.

Finally, AB Bank should encourage responsible digital banking behaviour by promoting balanced use of digital payments. While the bank benefits from increased digital transactions, promoting healthy spending and saving habits will increase long-term customer satisfaction and loyalty. The bank can share positive customer stories, publish financial tips on social media, and highlight how savings tools within the digital app have helped users improve their financial stability.

The study shows that digital payment systems have both positive and negative effects on customers' financial habits. To maximize the advantages while minimizing the risks, AB Bank should focus on improving digital literacy, redesigning digital platforms to support saving habits, strengthening security, and offering behavioural tools that reduce impulsive spending. These recommendations will help customers gain better financial control and ensure that AB Bank's digital services contribute positively to long-term financial well-being.

Chapter Five: Conclusion

This study examined how digital payment systems influence the saving habits of customers at AB Bank. The findings showed that digital banking has become an essential part of daily financial life for most respondents, with mobile banking, QR payments, and card transactions being the most frequently used methods. Customers appreciate the convenience, speed, and accessibility these digital services provide, which explains the high level of adoption across different age and income groups. Most respondents check their balances regularly using digital channels, indicating that digital tools play a central role in how customers monitor and manage their financial activities.

However, while digital payments make financial transactions easier and more efficient, the study also revealed significant behavioural impacts. A large number of respondents agreed that digital payments make spending easier and increase the likelihood of impulse purchases. The convenience of “one-click” or “scan-to-pay” transactions reduces the psychological hesitation that typically comes with spending cash. This behavioural shift makes it more difficult for many customers to maintain consistent saving habits. The regression analysis further confirmed that digital payment frequency has a statistically significant negative relationship with saving behaviour. In simple terms, the more frequently customers use digital payment systems, the more their saving habits decline. This result highlights a key challenge in modern banking: digital convenience can unintentionally weaken financial discipline.

The study also found that while digital notifications and expense tracking tools are helpful for many respondents, these features are not sufficient to prevent overspending for everyone. Some customers remain neutral or unsure about the impact of notifications on their spending control. This suggests that awareness alone is not enough; customers need stronger guidance and more advanced features to support budgeting and saving.

Despite these challenges, digital payments remain an essential service for AB Bank customers, and the solution is not to discourage digital usage but to integrate systems that support responsible financial behaviour. The recommendations provided in this study including improved digital literacy programs, enhanced saving tools within the mobile app, stronger spending alerts, personalized financial insights, and more robust digital security aim to help customers use digital payment services in a way that supports rather than harms their saving habits.

In conclusion, AB Bank has made strong progress in digitalizing its financial services, but there is a clear need for more customer-focused features that encourage financial discipline. Digital payments have transformed how customers spend, save, and interact with the bank. By addressing the behavioural challenges identified in this study and implementing the recommended strategies, AB Bank can create a digital ecosystem that promotes both convenience and long-term financial well-being. Strengthening saving behaviour among digital users will not only enhance customer satisfaction but also contribute to a more financially responsible and stable customer base. As digital banking continues to grow in Bangladesh, these steps will help AB Bank remain competitive, trustworthy, and aligned with the needs of modern consumers.

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Survey Questionnaire

1. What is your age group?
2. What is your gender?
3. What is your occupation?
4. What is your monthly income range?
5. How many times do you use digital payments per week?
6. Which digital payment method do you use most?
7. How convenient do you find digital payments?
8. How often do you check your balance using digital channels?
9. Digital payments make it easier for me to spend more easily.
10. I often make impulse purchases using digital payments.
11. I regularly save money each month.
12. Digital notifications help me control my spending.
13. Digital payments help me track expenses better.

Appendix I

Intern Report Approval Form



HRMD-14 (B)/ 2025

29 September 2025

Ms. Rupa Rani Mohajon

Student of BBA, Major in Finance

University of Liberal Arts Bangladesh (ULAB)

295/Jha, 5/Sikder Real Estate, Tali Office Road, Rayar Bazar, Dhanmondi, Dhaka.

Cell No. – 01310041262

Dear Ms. Mohajon,

INTERNSHIP

With reference to your letter dated 21 September, 2025 from University of Liberal Arts Bangladesh (ULAB), we are pleased to offer you an internship for a period of 03 (three) months effective from 30 September 2025 to 29 December 2025.

During this period, you will be posted at Dhanmondi Branch, AB Bank PLC., Dhaka and during this internship your Supervisor will be Mr. Delowar Masud, SAVP & Branch Manager, Dhanmondi Branch, AB Bank PLC., Dhaka.

You will be entitled for an allowance of Tk. 4,000/- (Taka Four Thousand) only per month for your internship.

Please note that on completion of your internship program, you shall be required to submit an internship report to the undersigned through your supervisor SAVP & Branch Manager, Dhanmondi, AB Bank PLC., Dhaka for our record and reference.

This is to be mentioned that this internship does not guarantee future employment with us.

Thanks for your interest in our organization and wish you a successful internship with us.

Sincerely,

A handwritten signature in black ink, appearing to read "Nazrul", with a stylized flourish at the end.

Mohammad Nazrul Islam

Senior Executive Vice President &

Chief Human Resource Officer

Copy to:

3. The Branch Manager, Dhanmondi Branch, AB Bank PLC., Dhaka.
4. Jennifer Hossain, Director- International Affairs, Alumni Affairs & In- Charge- Career Service Office, University of Liberal Arts Bangladesh (ULAB).

Head Office : The Skymark , 18 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh
PABX : +88 09 678555000, E-mail : info@abbl.com, Swift : ABBLBDDH, Web : www.abbl.com



INTERNSHIP PROPOSAL FORM

Name:	Rupa Rani Mohajon
ID:	211011069
Department:	BBA
Supervisor's Name (Faculty):	Ekhtear Ahmed Zeesan
Organization Name:	AB Bank PLC
Internship Title:	Effect of Digital Payment Systems on Savings Habit : A study on AB Bank PLC Dhanmondi Branch

Student's signature & date
date

Supervisor's signature &

(Submit your Research Discussion
to your Supervisor for approval)

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