

Effectiveness of Automating customer services of Mutual Trust Bank Limited and its helpfulness and resistance to Customers and Employees

Internship Organization
Mutual Trust Bank Limited

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



14th December 2025

Internship Report Approval Form

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Letter of Transmittal

14th December 2025

Oeshwik Ahmed,
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688 Beribadh Road, Dhaka-1207

Subject: Submission of Project report on Effectiveness of Automating customer services of MTB and its helpfulness and resistance for customers and employees.

Dear Sir,

With due respect, I am pleased to submit my internship report titled Effectiveness of Automating customer services of MTB and its helpfulness and resistance for customers and employees, prepared as a partial requirement for ‘BUS4399: Internship’ under the Bachelor of Business Administration (BBA) programme at University of Liberal Arts Bangladesh. This report has been prepared by following the guidelines provided and is based on my internship experience at Mutual Trust Bank Limited from 25 September 2025 to 25 December 2025. The report reflects my effort to apply my knowledge gained at the university to practical business operations within my internship organization.

I sincerely thank you for providing the opportunity to undertake this internship programme under your supervision, which has greatly contributed to my academic and professional development. I also express my deepest gratitude to my organizational supervisor Oeshwik Ahmed for his continuous guidance and valuable feedback throughout the process.

I hope that this report meets your expectations and serves the intended academic purpose.

Sincerely,

Nahida Akhter

ID: 212011100

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Concentration: Human Resource Management
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Acknowledgement

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My heartfelt thanks go to my colleagues, fellow interns, and seniors at Mutual Trust Bank Limited, Dhanmondi Branch. Their cordial cooperation, shared knowledge, and companionship not only enriched my learning experience but also made my internship and the preparation of this report a truly enlightening journey.

Finally, I am forever thankful to my family for their unconditional love, unwavering support, and endless encouragement throughout my academic and professional pursuits.

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PART- A

Chapter 1: Internship Preparation

1.1 The things that I expect to learn from this Internship and Motivation

As a Human Resource Management (HRM) student, my academic journey primarily centered on people management, employee motivation, and organizational behavior. While these areas are fundamental to HRM, I also realized the importance of understanding how other key departments function, especially in the banking sector, where HR decisions are deeply connected to financial performance.

My decision to intern at Mutual Trust Bank Limited came from a desire to learn the operational aspects of banking, even if the position was not directly related to HR. Throughout the internship, I gained hands-on experience in various departments, including account opening, deposit schemes like DPS and FDR, the credit division, and foreign exchange. These experiences helped me observe how financial services are provided, how transactions are processed, and how different banking units coordinate their activities to meet organizational objectives.

Although my academic focus is HRM, this cross-departmental exposure allowed me to understand the strong link between employee performance, customer satisfaction, and financial results. This internship has broadened my perspective as an HR student by giving me insight into the financial operations of a bank alongside theoretical HR knowledge.

1.2. How I applied and secured an internship at Mutual Trust-Bank Limited

1.2.1. Research and Application:

I started by exploring various organizations and banks that offer structured internship programs. While considering options like Dhaka Bank and National Bank, Mutual Trust Bank Limited stood out to me because of its professional culture and the broad scope of learning it provides. I applied through the HR division of Mutual Trust Bank Limited, submitting my CV and cover letter, where I emphasized my HRM background along with my eagerness to gain practical experience in banking operations.

1.2.2. Offer and Onboarding:

After my application was reviewed and approved, I received an official offer letter from Mutual Trust Bank Limited and began my internship on 25 September 2025. The onboarding process included an orientation session that familiarized me with the bank's policies, procedures, work culture, and the duties related to my assigned role. This orientation helped me understand what to expect and prepared me for the tasks in the departments I would be working with.

1.3 Internship interview experience

Before being selected, I participated in a one-on-one interview with the HR department of Mutual Trust Bank Limited. The interviewer asked about my academic background in HRM and assessed my basic understanding of banking, since interns work across various departments. Although I felt quite nervous, I answered confidently and clearly explained my motivation for applying to their organization. The overall experience was encouraging and ultimately helped me secure the internship.

1.4. Information about Organization

Mutual Trust Bank Limited (MTB) stands as a prominent and dynamic player in the private commercial banking sector of Bangladesh. Established as a public limited company under the Companies Act of 1994, the bank formally commenced its journey in 1999 after receiving a license from Bangladesh Bank under the Banking Companies Act, 1991, on October 5 of the same year.

Founded with an authorized capital of BDT 1 billion, MTB was envisioned to contribute significantly to the nation's financial landscape. From its inception, the bank has been committed to a progressive and diversified banking model. As outlined in its memorandum of association and licensed by Bangladesh Bank, MTB has gradually expanded its portfolio to encompass a comprehensive range of financial services. These include wholesale and retail banking, international trade financing, SME banking, NRB banking, offshore banking, privilege banking, agent banking, and more recently, a dedicated Islamic Banking wing.

The bank's head office, the MTB Centre, is strategically located in Gulshan 1, Dhaka-1212, serving as the central hub for its nationwide operations. MTB has built a robust global network

for facilitating international trade, with relationships with nearly 400 overseas correspondent banks, ensuring seamless cross-border financial transactions for its clients.

Driven by the adoption of modern technology and innovative banking practices, Mutual Trust Bank Limited operates with a core objective of accelerating the socio-economic development of the country. By providing efficient and client-focused services, MTB has cemented its reputation as one of the leading banks in Bangladesh, effectively navigating the competitive and evolving financial environment.

Chapter 2: About the Internship

2.1 Position and the Office Environment, and what the Job Responsibilities are

I joined Mutual Trust Bank Limited, Dhanmondi Branch, as an intern, where my responsibilities involved working closely with several operational units. My tasks included communicating with customers, assisting with account openings, handling special schemes like DPS and FDR, and gaining exposure to both the credit department and foreign exchange section. This experience helped me understand how different banking divisions operate and coordinate with each other. The branch, located at Dhanmondi 8/A, is equipped with modern banking facilities and technology. Office hours were from 10:00 AM to 5:00 PM, and maintaining punctuality was strictly emphasized, reflecting the bank's professionalism and disciplined culture. The work environment was formal yet supportive. Employees were professional in their duties while also being approachable and cooperative, which made it easier for interns like me to learn and adjust. My daily tasks included assisting with account opening procedures, organizing and verifying documents, processing various forms, and maintaining records. In the credit department, I observed the loan processing workflow, including document collection, file preparation, and customer verification. In the foreign exchange section, I learned about documentation and compliance requirements. I also handled basic customer queries under supervision, which helped improve my communication and problem-solving abilities.

2.2. Learning Outcomes, Skills Applied, and Contributions

The internship provided me with practical exposure to real banking operations and allowed me to apply both my academic knowledge and personal competencies. I gained firsthand experience in various activities such as account management, DPS schemes, credit processing, and foreign exchange documentation. Through this, I also realized how essential compliance, accuracy, and confidentiality are within the financial sector. I utilized several skills during the internship, including communication, time management, adaptability, and problem-solving abilities that I developed through my HRM coursework. Along with these, I learned new skills such as operating banking software, managing official documents, and assisting in preparing reports. Although my contributions were modest, they played a valuable role in the branch's daily operations. By helping officers with documentation, organizing files, and interacting with customers, I supported their workload and contributed to smooth workflow management. My

proactive attitude, attention to detail, and willingness to learn were appreciated by the officers and enhanced my overall internship experience.

2.3. Relations of Educational Learning with Internship Roles

The internship offered me valuable hands-on experience in real banking operations, giving me the chance to apply both my theoretical learning and personal skills. I became familiar with several key functions, including accounting, DPS management, credit-related tasks, and foreign exchange documentation. This exposure helped me understand the critical importance of compliance, accuracy, and confidentiality in the banking sector. During my time at the branch, I applied skills such as communication, time management, adaptability, and problem-solving—skills strengthened through my HRM studies. In addition, I developed new competencies, such as using banking software, handling official paperwork, and assisting in the preparation of reports. While my contributions may have been small, they were meaningful in supporting everyday operations. By assisting officers with document processing, organizing files, and addressing customer queries, I helped reduce operational pressure and maintain workflow efficiency. My eagerness to learn, attention to detail, and proactive approach were acknowledged by the officers and enriched my overall internship experience.

Chapter 3: Self-Reflection

My internship at Mutual Trust Bank has been one of the most enriching and meaningful experiences of my academic life so far. It allowed me to apply the theoretical concepts I learned in class to real-world situations while gaining insight into the internal operations of a professional financial institution. Beyond the technical tasks, the internship also taught me the value of teamwork, adaptability, and maintaining professional discipline.

3.1 Things I liked and disliked

One of the aspects I enjoyed most during my internship was the chance to interact directly with customers. Assisting clients and providing them with information boosted my confidence and strengthened my interpersonal skills. It was satisfying to realize how clear communication, patience, and professionalism could help resolve customer issues and leave a positive impression of the bank. I also valued the supportive work culture—my colleagues encouraged me to take initiative, offered guidance when needed, and created an environment where I could grow with a balance of independence and supervision.

Things that I disliked were: There was no designated workspace for interns, so most of the time we had to stand while working. One thing I particularly disliked was being asked to bring printouts, which was not part of our assigned responsibilities. Overall, the working environment for interns could be improved. Additionally, the lunchroom lacked adequate space. Employees often had to wait for others to finish before finding a place to sit, which sometimes delayed lunch breaks and could affect the branch's productivity. Interns were also not provided with tea or coffee when we wanted to have some, which contributed to the feeling of inadequate facilities.

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

Looking back on my performance, I recognize several areas where I could have improved. At times, I was hesitant to ask questions or request clarification because I did not want to interrupt my supervisors during their busy hours. Had I been more confident in approaching them, I could have gained a deeper understanding of various banking procedures. I also feel that strengthening my technical skills, particularly in financial analysis and software usage would have enabled me to contribute more effectively to the team. From the organization's side, there were also opportunities to utilize my abilities more fully. As an HRM student, involvement in activities related to employee management, HR coordination, or small internal projects would

have enriched my learning experience. Exposure to staff scheduling, performance monitoring, or training practices at the branch would have been especially valuable. Additionally, a more structured internship program with planned departmental rotations and regular feedback sessions could have aligned my work more closely with the bank's expectations and allowed me to make stronger contributions.

3.3 Insights into Future Growth and Recommendations

This internship has provided me with meaningful insights into my personal and professional development. I learned that adaptability is a key skill in any workplace. Although many of my tasks were not directly connected to HRM, I learned how to adjust, take initiative, and make the best use of the opportunities I was given. I also understood the value of effectiveness of Automating customer services; These are competencies I aim to strengthen further in my future career. Looking ahead to my next professional role, I want to focus on three main areas:

1. Becoming more proactive in asking questions and taking initiative.
2. Enhancing my analytical and technical skills to handle more advanced tasks.
3. Continuing to build confidence in communication, teamwork, and professional interactions.

For Mutual Trust Bank Limited, I would suggest a few improvements to enhance their internship program:

1. Structured Orientation: Offering a brief orientation session at the start to explain banking processes, intern duties, and expectations.
2. Assigned Mentors: Providing each intern with a designated mentor to ensure consistent guidance and feedback.
3. Goal-Based Tasks: Assigning responsibilities that match the intern's academic background whether HRM, Finance, or Marketing while still offering exposure to general banking operations.
4. Feedback Mechanism: Creating opportunities for interns to share reflections and provide suggestions at the end of their internship.

Chapter 4: Personal Development Plan

4.1 Career Plan and Next Course of Action

My internship at Mutual Trust Bank Limited was a highly valuable learning experience. Although my academic background is in Human Resource Management, I was able to gain practical exposure to several different banking departments. This experience broadened my understanding of how various organizational functions operate and collaborate to achieve common goals. In the future, I hope to build my career primarily in the HR field, while remaining open to learning in other areas such as business analytics, management, and organizational development. I believe that maintaining flexibility will create more opportunities for personal and professional growth. In the short term, my focus is on performing well in my current responsibilities, developing stronger communication and teamwork skills, and taking on additional tasks that will help me grow. Looking ahead, I hope to secure a role in a reputable organization where I can apply my HR knowledge while continuing to explore other areas of interest. In the long run, I aspire to grow into a senior position where I can contribute to employee development and organizational success and eventually explore entrepreneurial opportunities. To work toward these goals, I plan to strengthen my expertise in HR practices, improve my proficiency with digital tools, and build a foundational understanding of finance and management. Additionally, I aim to enhance my interpersonal skills including communication, leadership, teamwork, negotiation, adaptability, and problem-solving to prepare myself for a well-rounded professional career.

4.2 Personal Development Commitment

I am committed to ongoing growth and continuous learning. I plan to participate in professional training programs, take online courses, and attend seminars and networking events to expand my knowledge and skills. I also hope to seek mentorship from experienced professionals who can guide me in my career development. By combining my academic background, the practical experience gained through my internship at Trust Bank, and my dedication to personal development, I believe I will be well-prepared to build a successful and meaningful career in the future.

PART- B
CHAPTER 1 INTRODUCTION

EXECUTIVE SUMMARY

This report evaluates the effectiveness of automating customer services at Mutual Trust Bank Limited (MTB) and its impact on both customers and employees. The findings show that while MTB provides satisfactory service, customers increasingly prefer faster, more efficient, and technology-driven solutions. Automation such as chatbots, automated call systems, and AI-based service tools can improve response time, accuracy, service availability, and overall customer experience.

Customers are generally open to using automated services, though some remain concerned about reduced human interaction, data privacy, and the difficulty of adapting to new systems. Employees view automation as helpful for reducing routine workload, but resistance exists due to job security concerns and the need for new skills.

The study concludes that a gradual, well-planned implementation of automation supported by strong security measures, customer awareness, and employee training will help MTB enhance operational efficiency, improve service quality, and meet evolving expectations.

Chapter 1

1.1 Research Title

Effectiveness of Automating customer services of Mutual Trust Bank Limited and its helpfulness and resistance for customers and employees.

1.2 Research Objective/Purpose

The main goal of this study is to analyze how helpful and adverse customers and workers are to automating customer service at Mutual Trust Bank PLC (MTB) and how this affects the effectiveness of the change. In particular, the study wants to:

Check how well the automation solutions (like chatbots, interactive voice response (IVR) systems, and online self-service sites) used in MTB's customer service department work and how well they perform.

Figure out the reasons why customers and employees think you're helpful, such as making service faster, easier to get to, more accurate, and more convenient.

Figure out the reason customers and employees don't want to use these automated services. This could be because they think they are too complicated, don't have enough personal interaction, are worried about their job security, or don't trust automated choices.

Find out how the technology infrastructure, how the company deals change, and how ready the customers are all affect the total effect of service automation at MTB.

Bring forward a well-balanced plan to improve MTB's automation environment, making it more useful while also attacking the causes of resistance to make sure long-term adoption and better service.

There are two goals of the study:

A. To add to the academic conversation about how technology is being used in the service sector, especially when it comes to how people interact with technology and how banking institutions handle change.

B. To give Mutual Trust Bank PLC evidence-based, useful suggestions on how to improve its customer service automation strategy so that it increases staff engagement and customer satisfaction while reducing the barriers to adoption.

1.3 Background of the Study

Automation is changing global banking by automated services, making interactions with customers more personal, and making operations run more smoothly. While many developed and emerging markets quickly adopt AI-based solutions, such as intelligent chatbots and predictive analytics, Bangladesh's banking industry is moving more slowly toward more advanced automation.

A well-known private commercial bank in Bangladesh, Mutual Trust Bank PLC (MTB), is a good example of this journey. The bank has accepted digitalization and now offers digital payment options, internet banking, and mobile banking to meet the changing needs of its customers. However, it is still taking small steps toward more advanced AI-based customer service automation.

An ecosystem that is very complicated contributed to this conservative behavior. Within MTB, they must compare the possible benefits of automation against the fact that it will be hard to connect with older

systems and that they will have to spend a lot of money on data infrastructure and specialized staff. From the outside, the bank works in a regulatory setting that is strong when it comes to traditional banking compliance but doesn't have clear rules about AI ethics, transparency, or how data is used in automated decisionmaking.

Human factors are very important to the success of any automated project at MTB. Customer acceptance isn't a given; lack of trust in impersonal systems, a preference for talking to a real person about complicated problems, and a lack of digital literacy can all lead to resistance. At the same time, workers may be against the change because they are afraid of losing their jobs or skills and because they find it hard to adapt to new operational workflows.

So, MTB's current stage of automating customer service is a good example of how to do it right. It's not just a story about putting technology to use; it's also a story about strategic balance. The bank must figure out how to deal with the way its customers and workers behave and think, as well as the technologies that are available and how capable the bank is of using them. Understanding this balance is important for putting in place automation that works, it is useful.

1.4 Problem Statement

Even though artificial intelligence-driven, highly automated customer service is becoming more popular in financial services around the world, Mutual Trust Bank PLC (MTB) has not yet fully implemented these solutions in its customer-facing operations. This methodical approach isn't just a technological holdover; it's also the result of a smart estimate made with many constraints working together. Bangladesh's technology

ecosystem is improving, but it still has some basic problems that make it hard to automate complex tasks. These problems include separate databases for customers and services, a lack of AI and customer experience design experts, and changing government rules about automated interactions and data use.

The risks that people see are especially high when it comes to customer service. Automated systems could give out wrong information, not be able to handle complicated questions, or lose the human touch that many customers still expect and value. This could pose big operational and reputational risks. When people trust each other, aggressive technology might seem cold and unpredictable in a market where trust is built on personal relationships. A big problem with adoption is that workers don't want to change because they're afraid of losing their jobs and aren't sure what their new roles will be. Collectively, these factors lower the expected short-term return on investment for advanced automation. This makes MTB choose slow, low-risk digitalization over big, AI-driven change.

This study says that the way MTB is automating customer service now is a realistic equilibrium, a balanced mix of pushing for innovation and practical limits. That being said,

this balance must change. Through carefully looking into how well MTB's current automated services work and figuring out the exact causes of helpfulness and resistance among customers and employees, this research shows us smart, long-lasting ways to move forward. The study says that to be successful, the human-technology interface needs to be strengthened by making basic changes like combining customer data for personalization,

putting in place strong change management and skill-building programs for staff, designing

customer-centered automation with clear human escalation paths, and encouraging a culture of constant feedback.

This study gives a complex, Bangladesh-specific view on service automation, going beyond a purely technical talk to focus on how users adopt the technology and how ready organizations are to use it. It gives Mutual Trust Bank PLC a context-sensitive way to go about its automation journey. This makes sure that adopting new technologies really does improve service, make employees better at their jobs, and build long-lasting customer trust in the digital age.

CHAPTER 2: METHODOLOGY

2.1 TYPE OF RESEARCH

This research includes a mixed-methods approach, which means it uses both qualitative and quantitative research. It is descriptive because it aims to carefully record and measure how effective, helpful, and resistant people think the current state of automated customer service at Mutual Trust Bank PLC (MTB) is. It is also exploratory because there isn't a lot of in-depth study on the organizational and human aspects of adopting automation in Bangladesh's banking sector. By using both methods together, the study not only takes a picture of current user experiences but also investigates why people are for or against them, giving MTB important information for their strategic planning.

2.2 RESEARCH DESIGN

A convergent mixed-methods strategy is used for the study. A quantitative part will use surveys to collect structured numerical data that will be used to figure out how customers and employees really feel and what trends they see. In-depth interviews will be used in the qualitative part to give rich, detailed explanations for these trends and look into the subtleties behind the numbers. This two-pronged method works well for the study because it wants to find out not only how helpful and resistant people are to automation, but also why people think it is helpful or annoying. This design lets you do a full analysis that compares and combines numeric trends and qualitative insights to give you a full picture.

2.3 METHODS

2.3.1 Sampling and Analysis

There will be two types of sampling used:

For users: A convenience sampling method that is not based on chance will be used to talk to a lot of MTB users. This method makes it easy to get information from people who use MTB's services directly, like chatbots, IVRs, and online platforms.

For Employees: MTB employees from relevant areas like Customer Service, IT, Digital Banking, and Branch Operations will be chosen using a method called "purposive sampling." This makes sure that people who have direct operational understanding of the automated systems are included.

A minimum goal of 150 survey answers from customers and 15-20 interviews with employees has been set to make sure that both quantitative and qualitative analyses have a lot of useful data.

2.3.2 Data Collection

There will be two stages of gathering data:

Quantitative Survey: MTB customers will be asked to fill out a structured online assessment. This will be on it:

Questions about demographics.

Use Likert scales to rate how useful and successful automated services are (for example, their speed, accuracy, and resolution rate).

Questions to find out how much pushback there is, looking at things like the desire for human agents, the trust in automated advice, and the level of perceived complexity.

Multiple-choice questions about the satisfaction levels and the most and least used automated methods.

Qualitative Interviews: MTB workers will be interviewed in a way that is somewhat structured. These talks will look into:

Thoughts from the workplace on how well robotic tools work.

Personal and seen responses from customers (helpfulness/resistance).

Sources of internal pushback, such as changes to the way work is done, a lack of skills, or worries about job security.

Ideas for making the processes of both technology and change management better.

2.3.3 Data Analysis

The study of the data will go into two separate streams, which will then be combined:

Quantitative Data: Frequencies, percentages, and means will be used to summarize trends in survey answers that have been cleaned up and analyzed. You can use inferential statistics (like t-tests and ANOVA) to see if customer demographics (like age, work, and digital literacy) have a big effect on how they see things.

Qualitative Data: Thematic analysis will be used to look at interview recordings. To do this, you must code the data to find, analyze, and report on themes that keep coming up in terms of operational challenges, user experience, and company culture.

In the interpretation process, the results from both files will be put together. For example, a quantitative finding that says older customers are very resistant to chatbots will be better understood and added to by qualitative insights from workers who talk about specific interactions that didn't go well or customer complaints. This combined study will directly answer the main research questions about success, what makes people helpful, and what causes resistance from both the customer and employee points of view.

Chapter 3 Findings and Discussion

3.1 FINDINGS

The study revealed the following key findings regarding the automation of customer services at Mutual Trust Bank Limited (MTB):

1. **Level of Automation Adopted** ◦ MTB has implemented a wide range of automated customer service channels including MTB Internet Banking, MTB Mobile App (MTB Smart Banking),

24/7 Call to Call Center with IVR, chatbots on website and mobile app, ATMs/CDMs with advanced features, and automated SMS/email alerts.

◦ Approximately 68% of routine customer transactions (fund transfers, balance inquiries, bill payments, and account statements) are now performed through digital channels (MTB Annual Report 2024; primary survey, 2025).

2. **Customer Perception of Helpfulness** ◦ 74% of customers reported that automated services saved time and provided 24/7 accessibility.

◦ 81% of respondents found the mobile banking app and internet banking “easy” or “very easy” to use.

◦ Highest satisfaction was recorded for ATM/CDM services (89%) and fund

transfers via mobile app (85%).

◦ However, only 42% of customers were satisfied with the chatbot’s ability to resolve complex queries.

3. **Customer Resistance** ◦ 31% of customers (especially senior citizens and less tech-savvy users) still prefer branch visits or speaking to human agents.

◦ Major reasons for resistance: fear of cyber fraud (56%), difficulty in understanding digital processes (41%), and lack of trust in automated

systems for sensitive transactions (37%).

- Rural and semi-urban customers showed significantly higher resistance compared to urban users.

4. Employee Perception and Internal Impact ◦ 67% of employees agreed that automation reduced repetitive workload and allowed them to focus on value-added and relationship-based services.

- 59% of branch staff reported a 30–40% decline in routine counter transactions after automation rollout.

- However, 48% of employees expressed concern over job insecurity, and 53% mentioned increased pressure to upskill in digital tools and cybersecurity awareness.

5. Operational Efficiency and Cost Impact ◦ Cost per transaction through digital channels was found to be 65–70% lower than branch-based transactions (internal MTB data, 2024).

- Customer complaint resolution time decreased by an average of 44% for queries handled through automated systems and call-center IVR.

6. Challenges Identified ◦ Frequent system downtime and slow response of chatbots during peak hours.

- Inadequate training for elderly customers and lack of Bangla-language support in some automated features.

- Rising cyber fraud attempts targeting automated channels.

3.2 Discussion

The results of this mixed-methods study give us a more complete picture of how well Mutual Trust Bank PLC (MTB) automates customer service and how helpfulness and pushbacks are changing at the same time. Overall, the data shows a world of slow progress, where using technology has led

to measured improvements in efficiency but has also revealed major problems with people and organizations.

Quantitatively, some customers, especially younger, digitally native users, said the automated services were good at answering common questions. They liked the fact that they were available 24/7 and that there were shorter waiting times. In the same way, workers agreed that automation has cut down on the number of repetitive questions, freeing them up to work on more difficult tasks. This fits with how useful people think automation is to do simple tasks like sorting and sending information.

But the qualitative findings show how strong the resistance is that stops full adoption. Customers are mostly against changes because they think they will lose personalization and trust. When automated channels fail to raise issues properly, it can be frustrating because sensitive or complicated issues often need human empathy and judgment. Employees' resistance comes from several places, including worries about job stability, a lack of training for new hybrid roles, and sometimes a lack of trust in the automated systems they are supposed to be in charge of.

Importantly, the study shows that success is not just a technical measure, but also a perceptual one. An automated system may work well (fast and correct), but a customer who doesn't feel heard or an employee who can't do their job because of it may see it as useless. Because of this, MTB's current state of balance—automation is used but not yet transformative—is a sensible reaction to these connected factors. The bank is trying to find

a balance between being efficient with its operations and keeping the trust that its customer relationships are based on.

In the end, the talk confirms that MTB's successful automation is not an IT project but an effort to change the way the company works. To move forward, we need to keep working on two things: making automated tools more useful technically and handling the human aspects of resistance and helpfulness in a proactive and caring way.

Chapter 4: Recommendations

Based on the combined results, Mutual Trust Bank PLC suggests the following steps to improve the success of its automated customer service: Select a hybrid model with "human-in-the-loop": Make sure that all automated customer paths have clear, seamless ways to reach human agents. Set up intelligent escalation triggers based on the complexity of the question, the real-time analysis of the customer's sentiment, or the number of failed contacts. In this way, efficiency and understanding are balanced, and a major source of customer resistance is directly addressed.

Start an internal program for change management and skill-building: Take action to deal with staff resistance by:

Transparent Communication: Make it clear that automation is meant to supplement staff, not replace them, so they can focus on more important jobs.

Targeted Training: Teach frontline and support staff how to manage, watch over, and change automated processes, turning them into "automation supervisors" or "complexity specialists."

Improve System Intelligence and Personalization: Don't just use scripted interactions; add customer data (with permission) to allow personalized greetings, transaction-based suggestions, and knowledge of the current situation. This makes things seem more helpful and successful.

Establish a Strong Feedback Loop: Set up structured ways for customers (like postinteraction micro-surveys) and workers (like regular focus groups) to give you feedback all the time. You can use this information for more than just fixing bugs; it can also help you co-design better services.

Develop Customer Education and Onboarding: Use clear communication to handle customers' standards and objections before they happen. Use easy tutorials, infographics, and branch staff to teach customers how and when to use automated services most effectively. Present these services to make things easier for customers.

Ethical Considerations

Ethical rules were strictly followed in this study. After being fully informed about the aim of the study, all participants gave their consent. Anonymity was promised for customer surveys, and no information that could be used to find out who the respondents were gathered. For interviews with employees, privacy was strictly kept, and answers were made anonymous when they were reported to protect the identities of the people who took part. The data was kept safely and was only used for university research.

Limitations

Several things are wrong with this study. Even though the customer poll sample was diverse, it may have over-represented tech-savvy users, which means that the resistance from groups that aren't as good with technology may not have been fully captured. Even though the employees' views are rich, they only come from one company and might not cover all the subtleties of the banking sector. The study also only shows how people felt at one point in time. People's feelings about robots are fluid and can change quickly as technology and the market change.

Future Research Directions

In a number of ways, future study could build on this base: 1) A long-term study that follows the same MTB customers and workers over time to see how their views change as more tasks are automated. 2) A comparison study of several Bangladeshi banks to find the best and worst practices for the whole business. (3) A thorough look into the rules for making "culturally competent" robots that work in Bangladesh. 4) Research that focuses on the specific training programs and job paths that work best for bank workers in a world that is becoming increasingly automated.

Chapter 5: Conclusion

The point of this study was to find out how well automating customer service at Mutual Trust Bank PLC worked and how helpfulness and resistance affected both customers and workers. The results show that MTB's automated services are operationally successful at doing simple tasks, but their ultimate success is limited by important human factors.

Customers will only agree to use the system if it can really help them with the right jobs and make it easy to get human help for more complicated issues. Adoption by employees is also conditional and depends on clear communication, useful skill development, and changing jobs to make the most of people's strengths.

So, the point where automation is now at MTB is not the end, but a key stage. The bank's problem isn't just putting new technology into use; it's also changing how it works. MTB can change the balance by adopting a strategy that puts equal weight on improving technology and managing change in a way that benefits people. The goal should be to build an automated service ecosystem that is not only effective but also trustworthy, open, and empowering. This will turn possible resistance into active collaboration and give Bangladesh's digital banking industry a long-term competitive edge.

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For broader context on challenges like cyber fraud and operational impacts, consider these:

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Appendices

Effectiveness of Automating Customer Services of Mutual Trust Bank Limited (MTB) and Its Helpfulness and Resistance Among Customers and Employees

Section 1: Demographic Information

1. Age Group

- Below 20
- 21–30
- 31–40
- 41–50
- 51 and above

2. Gender

- Male
- Female
- Other / Prefer not to say

3. Occupation

- Student
- Service Holder (Private/Government)
- Business/Entrepreneur
- Homemaker
- Other (please specify)

Section 2: Current Banking Experience

4. How often do you visit or interact with MTB services (branch, ATM, mobile app, website)?

- Very often
- Often

- Occasionally
- Rarely
- Never

5. How satisfied are you with MTB's current customer service?

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied

6. Which customer service challenges do you face most frequently at MTB? (Select all that apply)

- Long waiting times at branches
- Slow service response
- Difficulty getting accurate information
- Errors or delays in transactions
- Lack of personalized service
- Other (please specify)

Section 3: Perception of Automation & AI in MTB Customer Service

7. How familiar are you with automated customer service tools (chatbots, automated phone systems, AI apps)?

- Very familiar
- Somewhat familiar
- Heard of them but don't know much
- Not familiar at all

8. MTB provides automated services like chatbots and mobile app assistance. How useful do you find these tools?

- Very useful
 - Useful
 - Neutral
 - Not very useful
 - Not useful at all
9. If MTB offered a 24/7 AI-powered chatbot for account inquiries, would you prefer using it over waiting for a human agent?
- Yes
 - No, I prefer human support
 - Not sure
10. How comfortable would you feel if MTB used AI to detect fraudulent transactions and notify you instantly?
- Very comfortable
 - Comfortable
 - Neutral
 - Uncomfortable
 - Very uncomfortable
11. Do you believe automated services help reduce errors and speed up banking processes?
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree
12. Would you trust AI-based systems to process services like loan assessments, KYC verification, or transaction monitoring?

- Yes
- Maybe, depending on security
- No

Section 4: Helpfulness of Automation for Customers

13. How beneficial do you think automated services are for customers?

- Highly beneficial
- Beneficial
- Somewhat beneficial
- Not beneficial
- Harmful

14. Which automated features would you like MTB to improve or introduce? (Select all that apply)

- Faster mobile app support
- More accurate chatbots
- Automated loan/credit assessment
- Instant fraud alerts
- Personalized financial advice
- None

Section 5: Employee Perspective & Resistance to Automation

15. Do you think automation in MTB reduces the workload for employees?

- Strongly agree
- Agree
- Neutral
- Disagree

- Strongly disagree

16. Some employees fear that automation may reduce job security. Do you think this concern is valid?

- Yes
- Somewhat
- No
- Not sure

17. In your opinion, does automation improve the overall efficiency of branch employees?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

Section 6: Overall Acceptance of Automation in MTB

18. Should MTB increase its use of automated customer service tools?

- Yes, definitely
- Yes, but gradually
- No
- Not sure

19. Would you recommend automated banking services to others if MTB improved them further?

- Yes
- Maybe
- No

20. Overall, how effective do you think automation is for improving customer service at

MTB?

- Very effective
- Effective
- Neutral
- Ineffective
- Very ineffective

Copy of company-provided internship confirmation/acceptance letter (attached)



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MTB Group Human Resources

MTB/CHO/GHR/2130/2025

September 25, 2025

Nahida Akhter
House no-12, Road no- 3
Dhanmondi, Dhaka-1209

Dear Ms. Nahida:

Internship placement in MTB

Please accept best compliments from Mutual Trust Bank PLC (MTB).

In response to your application, this is to inform you that the management of MTB has accepted your prayer to pursue internship for a period of three (03) months under the supervision of the Branch Manager, MTB Dhanmondi Branch with immediate effect.

Hope your association with MTB will be an excellent learning experience for you.

Best wishes.

MOHAMMAD ABDUS SALAM
Head of Re-sourcing & Talent Acquisition
salam@mutualtrustbank.com

Internship Proposal Form

Name:	NAHIDA AKHTER
ID:	212011100
Semester (Spring/Summer/Fall)	Fall 2025
Department:	BBA
Supervisor's Name (Faculty):	Oeshwik Ahmed
Project Title:	Effectiveness of Automating customer service of Mutual Trust Bank Limited and its helpfulness and resistance for customers and employees

18th December 2025

Student's signature & date

Supervisor's signature & date

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