

Thesis Report
on
“Digital Banking System of United Commercial Bank PLC”



Date of Submission: 3rd September, 2023



Daffodil
International
University

Thesis Report

on

Digital Banking System of United Commercial Bank PLC

Submitted to

Mr. Md. Anhar Sharif Mollah

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Prepared by

Sakila Akter

ID: 181-11-536

Program: BBA

Major in Finance

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Date of Submission: 3rd September, 2023

Letter of Transmittal

3rd September, 2023

Mr. Md. Anhar Sharif Mollah

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on “Digital Banking System of United Commercial Bank PLC”

Dear Sir,

I'm satisfied to illuminate you that I have finished my temporary job report and might want to submit it for your survey. The report centers around “**Digital Banking System of United Commercial Bank PLC**” according to the guidelines gave to me. I thoroughly enjoyed my internship at United Commercial Bank PLC, Savar Branch, where I worked in the general banking department.

I have tried to introduce a complete record of my temporary position insight in this report, and I accept it contains all the fundamental data. I viewed my temporary position period as massively gainful as it permitted me to obtain pragmatic information in the field.

Mercifully acknowledge this report for your evaluation. I trust that my endeavors are palatable and measure up to your assumptions.

Yours Sincerely,

.....

(Sakila Akter)

ID: 181-11-536

Program: BBA

Major in Finance

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Certificate of Approval

This is to ensure that Sakila Akter Biswas ID No: 181-11-536 an ordinary understudy of Daffodil Worldwide College (DIU) of Lone wolf of Business Organization program under branch of Money. She finished her internship report on "Digital Banking System of United Commercial Bank PLC" successfully, earning a Bachelor of Business Administration (BBA) degree while working under my supervision.

As far as I could possibly know and according to her statement the report a bona fide take care of on the problem and has not been submitted to anyplace for granting any degree. She can submit the internship report, and I wish her the best of luck and prosperity.

.....

(Md. Anhar Sharif Mollah)

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Student's Declaration

I, Sakila Akter with ID number 181-11-536, thus proclaim that the entry level position report named "Advanced Financial Arrangement of Joined Business Bank PLC" has been finished totally without help from anyone else after the fruitful finish of my temporary job at UCB Bank PLC.

I ensure that this report has been composed solely to satisfy the scholarly prerequisite and has not been recently distributed in any diary or site. Moreover, it has not been acknowledged by some other college or establishment to fulfill any degree apprenticeship or understudy association.

Have confidence that the items in this report are unique and have not been duplicated or copied from any source. From my internship experience, the report accurately reflects my own thoughts, analysis, and conclusions.

I trust this report will fulfill the scholastic guidelines and assumptions set out by the college.

.....

(Sakila Akter)

ID: 181-11-536

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Daffodil International University

Acknowledgement

As an understudy chasing after a Single guy's program, finishing a temporary position is a basic part of satisfying the course necessities. Accordingly, I might want to make a move to offer my thanks to all the employees at Daffodil Global College, whose enduring help has assisted me with effectively finishing this entry level position report.

I'm tremendously appreciative to the All-powerful Allah for empowering me to achieve this assignment. In addition, I would like to express my sincere gratitude to Md. Anhar Sharif Mollah, my supervisor, who has consistently provided me with sound instruction, encouragement, and direction. His help has been instrumental in assisting me with arriving at the most significant level of greatness in finishing my report.

Also, I can't neglect to recognize the huge help given by the senior and junior bank officials of Joined Business Bank PLC Savar Branch, who helped me during the Entry level position program. Their significant commitments and help have been irreplaceable in finishing this report.

In conclusion, I might want to communicate my appreciation for the positive working air that I have encountered during my temporary job, which has empowered me to learn and perform banking exercises really.

By and by, thank you to every one of the people who have upheld me in the interim.

Executive Summary

One of the nation's most prestigious financial institutions, United Commercial Bank Public Limited Company (UCBPLC) offers cutting-edge banking services to customers. UCBPLC, a state-owned commercial bank, is dedicated to meeting the diverse financial needs of individuals and businesses alike.

UCBPLC is a public limited company that aims to promote purposeful banking by meeting the country's expanding and diverse financial requirements for economic growth. Their standing as a high level financial area is notable all through the nation, inferable from their excellent administrations and offices.

UCBPLC offers a scope of charge, store, and credit items to both individual and corporate clients. They endeavor to make keeping money with them an agreeable encounter, offering probably the most reduced loan fees on the lookout. What separates UCBPLC is their unfaltering obligation to computerized help for their clients. In order to acquire and maintain a larger customer base, they engage in excellent promotional activities. In addition, they are aware of their clients' financial requirements and cultivate long-term relationships with them in order to supply high-quality services that meet their clients' needs.

Chapter-01

Introduction

1.1 Introduction

The BBA temporary job program is an imperative part of the course necessities, as it gives understudies a genuine openness to the difficulties of the business world. This program commonly goes on for a very long time and includes working with representatives at an assigned organization, for example, the Savar part of Joined Business Bank PLC.

This internship's primary objective is to provide students with the opportunity to apply theoretical concepts in a real-world setting. The program covers a time of 8-12 weeks and envelops various hierarchical connections, including understudy drives, monetary organizations, and improvement projects.

Endless supply of the credit hours expected for the BBA program, understudies are expected to present a report itemizing their commonsense encounters. The temporary position program is intended to furnish understudies with a difficult climate in their pertinent field, where they can apply their hypothetical information to commonsense circumstances.

Students learn about the realities of business during their academic careers and get a taste of the unique atmosphere of the organization during internship training. This assists with fostering their certainty and information as they leave on their vocation ways. In this way, every college has an arrangement for giving business temporary jobs to their understudies.

Also, this program gives understudies the chance to apply the hypothetical information acquired from their traditional talks, books, diaries, contextual investigations, ventures, and studios, and contrast them with certifiable settings.

1.2 Scope of the study

United Commercial Bank Public Limited Company (UCBPLC) is a well-known bank with 218 branches and several sub-branch locations across the nation. My involvement with Joined Business Bank Restricted has been an important chance to acquire pragmatic information and experiences into the functions of the bank. This study focuses primarily on United Commercial Bank's digital

banking system, including an examination of the advantages of the bank's digital banking services and ways in which they can be improved to offer customers more value. By investigating the computerized financial scene of Joined Business Bank, this study plans to give a far reaching comprehension of its contributions and the way that they can be improved to meet the developing necessities of clients.

1.3 Objectives of the study

The main purpose of this report is to explore strategies for enhancing the banking sector, with a particular focus on the impact of digital banking. The digital revolution has transformed the entire landscape of the banking industry, and it is important for banks to embrace this trend in order to remain competitive.

The key objectives of this study include the following:

1. To conduct an analysis of the performance of United Commercial Bank PLC in the area of digital banking.
2. To evaluate the significance of digital banking for UCB PLC and its customers.
3. To apply theoretical knowledge to practical situations in the field of digital banking.
4. To identify any issues or challenges related to digital banking and provide recommendations for addressing them.
5. By fulfilling these objectives, we aim to provide valuable insights and recommendations that can help UCB and other banks improve their digital banking services and enhance customer satisfaction.

1.4 Methodology of the study

The report depends on the information accumulated from different sources utilizing a particular strategy. The information is divided into two parts to accomplish the report's goals. To make the report more exhaustive, two wellsprings of data are used:

Essential information sources:

- i. Personal conversations with officials and chiefs of Joined Business Bank PLC
- ii. Individual meetings with clients
- iii. Portrayal of computerized financial cycle with benefits

Auxiliary information sources:

- i. Annual report on computerized banking of Joined Business Bank PLC
- ii. Records, reports, applications, and sites of the branch
- iii. Various kinds of advanced banking connected with account opening, e-banking process, online installment, cash move, account shutting, and so on.
- iv. Official applications and site of Joined Business Bank PLC and Google search.

1.7 Limitations of the study

The current report centers around the computerized financial framework in Joined Business Bank PLC and depends on a careful information assortment process. UCBPLC's digital banking system's limitations and difficulties are highlighted in the following points:

1. Notwithstanding the comfort and openness of advanced banking, there are examples where innovation and administration interferences happen, prompting bother for clients.
2. There are sure impediments on the stores that account holders can make, which might end up being a prevention for certain clients.
3. Albeit computerized banking is intended to be a quicker and more productive approach to managing banking exchanges, it isn't generally the situation.
4. One of the downsides of computerized banking is the absence of individual investor relationship, which might prompt a sensation of separation for clients.
5. Time impediments can be really difficult for clients who need quick help or backing with their financial necessities.
6. There might be restrictions as far as the sources where information can be gathered, which could influence the exactness and unwavering quality of the discoveries.
7. Admittance to assets and data connected with computerized banking might be restricted, in this way representing a test for directing an extensive report regarding the matter.

Chapter-02

Profile of UCBPLC

2.1 Overview of United Commercial Bank Public Limited Company

Joined Business Bank is an exceptionally respected financial establishment that serves the necessities of state-claimed business banks and little to medium-sized organizations all through the country. As a public restricted organization, focused on giving deliberate financial administrations take care of the developing and different monetary necessities of its clients, while supporting the country's financial turn of events.

United Commercial Bank has grown to become the largest and most successful banking company in the country since its founding in June 1983, with over 218 branches spread across the entire region. The bank's tasks are partitioned into a few sections, including SME Banking, Retail Banking, Corporate Banking, Seaward Banking, and Settlement, which are all intended to meet the exceptional requirements of its clients.

United Commercial Bank offers a variety of import and export loan products in addition to traditional banking products like deposits and loans. These loan products can generate foreign currency, which can help the nation's economy grow. UCB Cards, one of the bank's famous shopper items, has been appreciating gigantic accomplishment since its send off in 2006, and presently has around 40,000 cardholders.

Additionally, clients who use remittance services receive specialized services from United Commercial Bank. With regards to its obligation to advancing the SME area, the bank intently breaks down and screens business credits, supporting dangers, estimating items, overseeing business activities, and pursuing further advancement of little to medium-sized undertakings.

At last, the bank's corporate financial help offers everything from straightforward credits to additional complex monetary exchanges, for example, charge minimization for abroad auxiliaries, unfamiliar conversion scales the board, and supporting bundles for development projects.

2.2 Products of UCB PLC

Deposit Products	Credit Products
Savings Deposit Account	Personal Loan
Current Deposit Account	Auto Loan
Dynamic Benefits Savings	Home Loan

UCB NRB Savings	Credit card
UCB Youngster Savings	Business Card
UCB Prothom Accounts	
NFCD & RFCD	
UCB Earning Plus FD	
Fixed Deposit	
UCB Super Flex DPS	
UCB Multi-millionaire	
UCB NRB DPS Plus	
UCB TAKWA Account	

2.3 Services of UCB PCL

Storage Administrations: Joined Business Bank offers easy to use and tie down storage administrations to its clients. The security and secrecy of significant belongings put away in the storage spaces is guaranteed, making it an optimal office for keeping significant archives. The bank likewise gives storage offices to gems and adornments at 84 of its branches.

SMS Banking: United Commercial Bank has introduced SMS banking services in response to customer demand for modern banking convenience. Customers can get a real banking experience on their mobile devices with this service. UCB SMS banking is a protected and monetary way for clients to remain associated with their records whenever and anyplace.

Client Administrations: Joined Business Bank's contact place is accessible day in and day out, 365 days per year, from anyplace on the planet. It is intended to give an all-inclusive resource to credit administrations to Mastercard holders. The bank endeavors to offer its clients the most ideal administrations, guaranteeing they can completely partake in the advantages of their UCB Mastercards.

2.4 Mission of UCB PLC

Through the provision of exceptional services, their ultimate objective is to establish themselves as the nation's leading financial institution. They try to accomplish this by utilizing state of the art innovation and building a group of propelled and talented experts who are focused on conveying greatness in every aspect of banking.

2.5 Vision of UCB PLC

At Joined Business Bank, they draw their motivation from the far off stars and mean to give outstanding financial administrations that surpass their clients' assumptions. Their group is focused on guaranteeing that each financial exchange is a consistent and good experience. They trust in setting an elevated expectation for them and endeavor to ceaselessly work on their administrations to more readily serve their clients.

2.6 E-Services and Internet Banking of UCB PLC

E-services	Internet Banking
Speedy Remittance Ria, Western Union Money transfer	Current/ savings deposits status
Automated Clearing	FDR Account status
Internet Banking	Advance Account status
ATM Banking	Allow user to change their Pin code
Debit card Operation	

2.7 Types of Digital Banking used in UCB PLC

The Unified Business Bank Restricted is committed to giving a far reaching scope of computerized financial administrations to meet the developing necessities of its clients. Among the numerous advanced administrations offered, four unmistakable administrations stick out:

UNET BANKING (Retail): Their web based financial stage intended for individual clients, offers a large number of elements, including account data, store moves, charge installments, and that's

just the beginning. It is secure and easy to use, making it more straightforward for clients to deal with their financial requirements from the solace of their homes or workplaces.

UNET BANKING (Corporate): Their corporate online banking platform is made to cater to corporate customers' banking requirements. It gives a large number of highlights, including on the web reserve moves, installment handling, account balance checks, and that's just the beginning. The stage is secure and intended to smooth out corporate financial exchanges.

U-Snap UCBL: Their portable financial application, U-Snap UCBL, gives clients admittance to their ledgers in a hurry. An easy to use application offers a scope of highlights, including account data, store moves, charge installments, and the sky is the limit from there. U-Snap UCBL gives a solid and helpful way for clients to get to their records and deal with their funds.

WhatsApp banking: They have presented another way for clients to get to their financial balances by utilizing WhatsApp. This assistance permits clients to check their record adjusts, view their exchange history, and even take care of their bills. Customers can easily access their accounts at any time and from any location thanks to the service's round-the-clock availability.

At The Assembled Business Bank Restricted, they are focused on furnishing their clients with inventive and secure advanced financial administrations to meet their financial necessities. In order to ensure that their clients have access to the best possible banking experience, their assortment of digital services is constantly evolving to keep up with the most recent technologies and trends.

2.7.1 UNET Banking (Retail)

Joined Business Bank is satisfied to offer its clients a helpful and easy to understand computerized banking application called UNET. This application gives clients consistent admittance to really deal with their records. UNET offers two sorts of financial administrations to take special care of the requirements of various clients: Retail Banking and Corporate Banking.

Retail Banking is meant for customers who only use their accounts for themselves. Retail Banking provides the following services:

- Balance request
- Store move
- Portable re-energize
- Service bill installment
- Exchange requests
- Balance proclamation

Moreover, UNET offers a scope of different elements and advantages to upgrade the financial experience for clients. With UNET, clients can deal with their records effortlessly and certainty, realizing that they approach secure and dependable advanced financial administrations.

2.7.2 UNET Banking (Corporate)

United Commercial Bank is proud to announce the launch of UNET, a cutting-edge digital banking app designed to give customers easy access to manage their accounts. This cutting-edge application provides two distinct services: Retail Banking and Endeavor Banking, where the last option is explicitly customized to meet the financial requirements of record holders who own associations.

One of UNET's two main services, Enterprise Banking offers a plethora of features and services to make banking easier and more accessible to account holders. These incorporate however are not restricted to adjust checking, store moves, portable re-energize, service bill installments, exchange requests, balance articulations, existing offers, markdown offers, and ATM finders.

With the presentation of UNET, Joined Business Bank means to upset computerized financial administrations and give their clients an easy to use and productive financial experience, whether they are a retail client or an entrepreneur.

2.7.3 U-Click UCBL

UCB invests wholeheartedly in offering a creative advanced answer for the tedious and strenuous course of client on-boarding, U-click. Customers can open a bank account with UCB at any time and from any location thanks to this platform's e-KYC (Electronic Know Your Customer) system, which eliminates the need for customers to visit any UCB branches.

U-click fills in as a solid and helpful computerized client on-boarding stage, intended to take care of the necessities of people (18 years or more) who hold a substantial NID (Public ID Card) in Bangladesh. Clients can undoubtedly start and complete the record opening cycle from the solace of their homes or work environments, without requiring any face to face visit to an actual UCB branch.

With U-click, UCB tries to furnish its clients with an easy and productive approach to opening a financial balance, limiting the time and exertion engaged with the conventional record opening interaction.

2.7.4 WhatsApp Banking UCB PLC

They are glad to present another computerized financial assistance that permits clients to connect with the bank utilizing WhatsApp. As a client driven association, their essential center is to offer administrations that take care of clients' comfort and security.

While benefiting these intelligent financial administrations through WhatsApp, focusing on the security of individual information is fundamental. They perceive that shielding clients' information is a common obligation among them and the bank. Thusly, they demand clients to rigorously comply to their organization rules while utilizing the WhatsApp banking administration.

At UCB, they are focused on giving clients an easy and secure financial experience. They are certain that their WhatsApp banking administration will be a significant expansion to the variety of computerized administrations they offer, empowering clients to appreciate both free banking readily available.

Chapter-03

Digital Banking

3.1 Digital Banking

Computerized banking is a progressive financial framework that gives clients admittance to different financial administrations through web-based stages. The quintessence of computerized banking is to consolidate portable financial administrations and online administrations under one umbrella.

Internet banking, for example, gives clients the accommodation of getting to banking administrations from the solace of their homes or workplaces. By signing into their web based financial entry, clients can undoubtedly check their record adjusts, cover their bills, and apply for advances or Visas.

Notwithstanding the abovementioned, internet banking disposes of the need to visit the bank for individual budget exchanges actually. Customers can use all of their bank's banking services with just a computer and an internet connection.

Portable banking, then again, alludes to getting to banking administrations through a versatile application on a cell phone or tablet. This banking service is designed for people who are always on the go and makes it easy for students to pay their tuition fees.

Portable banking applications normally offer the most utilized financial highlights, for example, versatile check store, reserves moves, and bill installments. These apps can also be used by banks to notify customers of low balance and fraud detection alerts.

Advanced banking can be communicated as the amount of web based banking and portable banking. This financial framework is acquiring ubiquity among the more youthful age, who are acclimated with involving innovation in their day to day routines. They view computerized banking as a smoother and more effective method for getting to banking administrations, contrasted with conventional techniques for visiting the bank.

At the cutting edge of mechanical progressions, banks like Joined Business Bank are focused on giving consistent advanced financial encounters to their clients.

3.2 Who is offering Digital Banking?

Computerized banking can be gotten to through two principal sources: online banks in addition to traditional brick-and-mortar banks and credit unions. There is no superiority between the two sources. Rather, a few shoppers might view one source as more reasonable for their necessities than the other.

Physical banks and credit associations have actual places where clients can visit to get face to face help with their financial requirements. These businesses have been around for a long time and are well-known in the banking sector. In addition to their in-person services, they provide a variety of digital services, including mobile banking apps and online banking.

Then again, online banks work exclusively through advanced stages and don't have actual branches. They furnish clients with the comfort of banking from anyplace, whenever, through their sites or versatile banking applications. Online banks regularly offer cutthroat loan fees and low expenses because of their lower above costs contrasted with customary banks.

At last, the decision among physical banks and online banks boils down to individual inclination and banking needs. A few clients might esteem the comfort of face to face benefits, while others might focus on the adaptability and openness of internet banking. To determine which kind of financial institution is best suited to you, it is essential to evaluate your needs and financial goals.

3.3 Digital Banking by Online Banks

As of late, a plenty of online banks have arisen, furnishing clients with various benefits, for example, exorbitant loan fees on bank accounts and remarkable internet based encounters. Since they don't work through actual branches, online banks take special care of record holders who favor computerized banking and don't need face to face financial offices.

Online banks come in different structures, all of which challenge the conventional physical financial model portrayed by high charges and low yields. A few internet based banks are subsidiary with conventional banks, filling in as their web-based division, while others work

exclusively on the web. The most recent fintech cycles have led to what are ordinarily alluded to as challenger banks.

Most of online banks offer low-to no-charge structures, smoothed out financial capabilities, and higher-than-normal loan fees in return for no face to face branch insight. By zeroing in on an on the web and portable just item offering, online banks can decrease functional expenses, making it more straightforward for underbanked and unbanked networks to get to banking administrations.

Albeit a few internet based banks offer credits and Mastercards, others, similar to Partner, began as moneylenders, offering many administrations like web-based investment funds, advances, and Visas. At times, online banks might not have gotten a financial permit themselves and collaborate with bigger banks to offer fundamental administrations, for example, checking and investment funds capabilities, with protection to safeguard investors. Such organizations are typically straightforward to account holders and don't influence the manner in which their web-based financial balance capabilities contrasted with a blocks and concrete, significant bank partner.

Additionally, online banks are expanding into business banking in addition to personal banking. Entrepreneurs and new companies can get to a few different internet based business banks intended to address their issues, giving them a helpful business banking experience that is basically as close as their work area or cell phone.

3.4 Benefits of Digital Banking

Advanced financial offers various advantages to the two clients and proprietors the same. How about we dig into some of them more meticulously: Above all else, computerized banking gives unmatched admittance to your financial balances. Gone are the days where you would need to genuinely visit a branch and stand by in lengthy lines to deal with your funds. With computerized banking, you can undoubtedly get to your records through work area and cell phones, permitting you to deal with your funds in a hurry, any place you might be.

Also, online banks have had the option to drive down expenses and deal preferable rates over conventional blocks and concrete monetary foundations. This gives buyers a more extensive scope

of choices to browse, and the capacity to contrast expense designs and rates with track down the best bank for their requirements. This expanded rivalry has constrained customary banks to reevaluate their expense structures, which eventually helps the customer.

In conclusion, advanced banking has assisted with evening the odds with regards to banking access. Upstart internet based banks have had the option to reach unbanked and underbanked networks who might not approach actual bank offices, yet who depend intensely on cell phones. This has assisted with expanding value and admittance to monetary administrations for the individuals who might have been recently rejected from the financial framework.

By and large, computerized banking has altered the manner in which we contemplate banking and monetary administrations. It offers a scope of advantages to purchasers, including expanded admittance, lower expenses, and better rates. Moreover, it has assisted with advancing value and consideration in the financial framework, which is a shared benefit for all interested parties.

3.5 Drawbacks of Digital Banking

Advanced banking has without a doubt reformed the customary financial industry, furnishing clients with unmatched comfort and admittance to banking administrations. In any case, similar to some other mechanical headway, computerized banking additionally has own arrangement of difficulties should be thought of.

Quite possibly of the main test that computerized financial postures is margin time. In case of framework disappointments or server crashes, web based financial administrations might become inaccessible, causing burden and dissatisfaction for clients who depend entirely on advanced banking. Moreover, a few web-based banks don't have physical branches, which might be hazardous for clients who favor eye to eye communications or need face to face help with complex financial exchanges.

One more test related with advanced banking is the expectation to absorb information for certain clients. While more youthful ages have grown up with innovation and are open to utilizing portable banking and internet banking stages, more established clients might battle to adjust to advanced financial frameworks. Therefore, it is essential for banks to provide customers with clear

instructions and user-friendly interfaces so that they can easily navigate the online banking procedure.

In addition, computerized banking has likewise raised concerns in regards to network protection and information security. With expanding episodes of online misrepresentation and hacking, banks need to put resources into hearty safety efforts to safeguard their clients' information and monetary data.

All in all, while computerized financial offers various advantages, it is fundamental to know about the possible difficulties and dangers related with it. Banks should focus on the advancement of solid and secure computerized financial frameworks, while likewise offering sufficient help and help to clients who might confront challenges with internet banking.

Chapter-04

Internship Duties and Responsibilities

4.1 Brief on Tasks

During my temporary job at Joined Business Bank PLC, Savar Branch, I was relegated to work in the Advanced Financial Division where my obligations included overseeing account opening techniques, managing different kinds of computerized financial cycles, clarifying how to utilize advanced financial stages and featuring the advantages of advanced banking to clients. I had the valuable chance to work intimately with Md Sajjad Hossain, a Senior Official of Joined Business Bank PLC Savar Branch, who was responsible for dealing with the front work area. All through my temporary job, I basically worked in the client support division, intently noticing the guidelines and guidelines of Computerized Banking and the standard methods that were continued in the Advanced Financial Area.

During my time at the Computerized Financial Division, I got an opportunity to acquire a more profound comprehension of the different advanced financial cycles like web based banking, portable banking, and e-wallets. I additionally figured out how to help clients with settling issues connected with advanced banking and gave direction on prescribed procedures to using computerized financial stages. I was able to improve my customer service, communication, and banking industry knowledge from these experiences.

Overall, my internship at the Savar Branch of United Commercial Bank PLC was an enriching experience that gave me valuable insights into the digital banking industry. It was an extraordinary chance for me to apply the hypothetical information that I had procured during my scholarly examinations and gain commonsense involvement with a certifiable setting.

4.2 Job Responsibilities

During my residency as an understudy at the Computerized Financial Division of Joined Business Bank PLC (Savar branch), I was depended with a bunch of liabilities. My workday began promptly at 10:00 a.m. and ended at 6:00 p.m., during which time I completed a diverse array of tasks essential to the department's smooth operation.

As a component of my job, I was liable for helping with the record opening cycle for clients, as

well as giving direction and help with exploring the bank's computerized stages. This included making sense of the advantages of advanced banking and how it tends to be used to smooth out and improve on financial activities.

I had the honor of working intimately with Md Sajjad Hossain, a Senior Official at Joined Business Bank PLC Savar branch, who was liable for supervising the front work area tasks. During my time at the bank, I fundamentally worked in the Client Assistance Division and had the option to notice direct the arrangements and strategies that were stuck to in the Advanced Financial Area.

Notwithstanding the previously mentioned undertakings, I likewise offered help in different region of the division on a case by case basis. By and large, my time at Joined Business Bank PLC was an improving and compensating experience that gave me significant bits of knowledge into the inward functions of the financial business.

4.3 Account Opening for Digital Banking

The course of record opening is central in advanced banking, as it sets the establishment for clients to get to different computerized administrations given by the bank. Prior to opening any record, it is essential to distinguish the objective client base of the bank. The designated clients might incorporate people, accomplices, business entities, legal administrator/clubs/partners, and various kinds of foundations. It is likewise basic to find out the explanations for the client's revenue in opening a record involving computerized financial administrations in the bank. Revealing the client's motivation of opening a record can be very difficult, however with an accomplished and keen record opening official, the reason can be effortlessly uncovered, permitting the client to partake in the advanced administrations advertised.

At Joined Business Bank PLC, a scope of records with computerized administrations are accessible for their objective gatherings. These incorporate current records and bank accounts. Opening a record is the underlying move toward turning into a client of Joined Business Bank PLC and getting a charge out of computerized financial administrations. As a component of my obligations, I was entrusted with conveying computerized benefits and guaranteeing that our clients stay happy with the principles of our administrations, in this way advancing client maintenance.

4.4 Explaining customers in the digital banking platforms

By allowing customers to access banking products and services through electronic or online platforms, digital banking has transformed traditional banking services. It is our responsibility as representatives of our bank to inform our customers about the processes and advantages of digital banking in order to make banking simpler and more convenient for them. Customers can save time and convenience by completing banking tasks from the convenience of their own homes with digital banking. Whether an older individual is worn out on holding up in lines or a functioning proficient who is found work, computerized banking guarantees that clients can without much of a stretch access and deal with their funds.

Besides, computerized banking gives a scope of highlights and advantages that customary financial techniques need. Clients can set up programmed installments for ordinary service bills, like power, gas, telephone, and Visas, which kills the memorable need due dates and oversees funds all the more really. Moreover, online stages make buying items simple, with web banking contributing fundamentally to online installments. Clients can likewise report and log uprooted charge cards at the snap of a button, which gives an extra layer of protection and security for bank clients.

While clearing up the advantages of computerized banking for our clients, we underline the capacity to bank anyplace and whenever they need. It offers longer-tail accommodations, for example, going credit only, customized monetary guidance, investment funds instruments, large buy adding machines, and remote helpers that can assist clients with concluding what they can really manage, all inside the comfort of an application. Customers have even more reasons to use digital banking tools because, in some cases, digital payments and e-wallets offer greater security than physical credit cards. Advanced financial gives clients command over their funds with ongoing admittance to oversee and move cash as they see fit. This internet banking item likewise offers a more extensive base of correspondence that can be utilized for things like showing monetary education. Computerized banking is likewise turning into a method for finding networks and choices custom-made to the requirements of individual financial clients.

In conclusion, digital banking gives customers a lot of advantages that make banking easier, more effective, and safer for them. As a delegate of our bank, it is our obligation to help our clients comprehend and utilize these advantages for their potential benefit.

Chapter-05

Analysis

5.1 SWOT Analysis

In business, SWOT examination is a critical device for breaking down the inward and outside climate of an association. This thorough examination assesses the Qualities, Shortcomings, Open doors, and Dangers (SWOT) that an organization might look in its everyday tasks. It enables businesses to determine their competitive advantages, evaluate their limitations, comprehend market trends, and prepare performance-enhancing strategies. SWOT investigation likewise assists organizations with perceiving and make the most of chances and limit possible dangers by giving a thorough outline of the market and industry. Through this cycle, organizations can acquire experiences into how to accomplish their drawn out goals and keep up with their strategic advantage on the lookout. Eventually, a SWOT investigation is a fundamental instrument for any business to pursue informed choices, improve their exhibition, and guarantee long haul achievement.

Strengths	Weakness
<ul style="list-style-type: none"> • UCBL app is user-friendly. • It has a nice appearance. • The app is free to use and doesn't come with any charges. • The app uses a 2-factor authentication system for enhanced security, which includes a PIN and authorized PIN + SMS (password) combination. 	<ul style="list-style-type: none"> • Similar apps exist among competitors. • Competitors regularly update their apps. • Deposit limitations. • No personal banker relationship.
Opportunities	Threats
<ul style="list-style-type: none"> • Innovative • Eco-friendly • Multiple features and functionalities • User-friendly interface • Customizable settings • Wide availability and accessibility • Improved security measures 	<ul style="list-style-type: none"> • Slow internet connectivity. • Lack of internet access in remote areas. • Security breach due to unauthorized sharing of PINs. • Limited range of services offered. • Time-consuming procedures to access the services.

Right off the bat, we should investigate UCBL's assets. UCBL has taken huge steps in the financial area by offering clients various advanced financial administrations. Their app's design is truly impressive and extremely user-friendly. Moreover, they offer their types of assistance for nothing, making them an alluring choice for clients. Besides, UCBL offers 2-factor verification, including both a pin and approved admittance, to guarantee the security of their clients' records.

Let's now take a look at some of UCBL's flaws. One significant shortcoming is that their application isn't especially exceptional. Numerous different banks offer comparable applications and are constantly further developing them.

Moreover, there are impediments on stores, which can be disappointing for clients. Moreover, the connection among clients and their own investor isn't ideal all of the time.

Continuing on toward potential open doors, the computerized financial area is quickly arising and is cost-effective. It doesn't need broad schooling to work UCBL's application, making it open to a wide scope of clients. The app has grown significantly in crowded cities and is particularly popular with younger generations. Its popularity has also increased as a result of recent advertising boosts and heightened public awareness.

Last but not least, let's take a look at some of the potential threats to digital banking. First and foremost, sluggish internet and the absence of an internet connection in many locations can be significant obstacles. There is likewise a chance of PIN hacks, which can be obliterating for clients. Furthermore, restricted administrations are a likely danger to the development and prominence of UCBL's application.

5.2 Customers who are not using digital banking

Digital banking is a method of managing one's finances that many customers find to be easy and convenient. Nonetheless, there are as yet numerous clients who don't utilize advanced banking, and there are a few explanations for this.

One of the essential reasons is absence of commonality. Many record holders of Joined Business

Bank Restricted don't know about the web-based administrations presented by the bank, and hence don't utilize computerized banking. Appropriate publicizing and advertising of advanced financial administrations can assist with instructing clients about the advantages of utilizing them.

The customers' age is another significant obstacle. Elderly customers make up a significant portion of United Commercial Bank Limited's customer base, and they might not be familiar with using mobile banking apps. As a result, they are unable to take advantage of digital banking's ease of use.

Absence of administrations is one more issue raised by clients. Numerous clients find it trying to move cash to different banks flawlessly, and the server is known to run gradually, making bother clients. These issues should be addressed by the bank to further develop the client experience.

At long last, numerous clients feel that the versatile applications and site need adequate highlights to address their issues. The bank needs to chip away at fostering its advanced stages to give clients more thorough and adjustable highlights that meet their particular prerequisites.

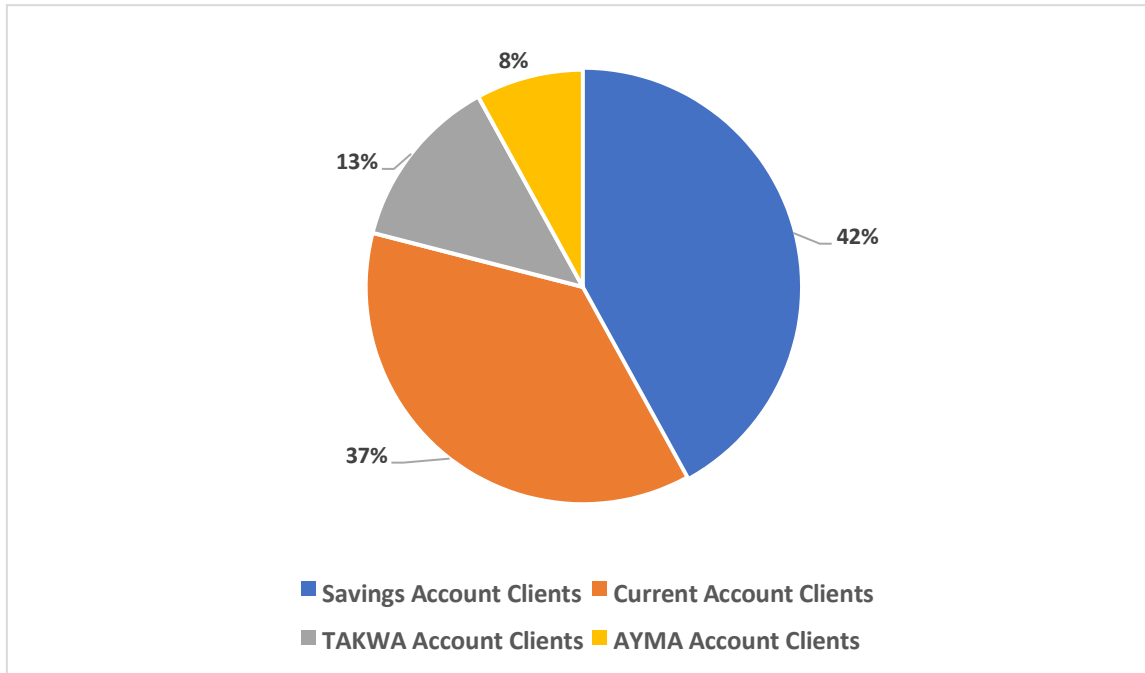
5.3 Customers that are using digital banking

To acquire knowledge into the level of clients who utilize computerized financial administrations given by Joined Business Bank PLC, I directed a complete review using various sources including bank information and individual meetings with bank work force. Through this exploration, I had the option to gather a surmised assessment of the extent of clients who use advanced financial administrations presented by the bank.

The consequences of the review showed that a critical extent of Joined Business Bank PLC's client base is presently profiting themselves of the advantages presented by computerized banking. It is evident that a growing number of customers are turning to digital banking to manage their financial transactions, even though the exact percentage varies depending on a number of factors.

However, despite this trend, a significant number of customers have yet to take advantage of digital banking's benefits. This might be because of various factors like an absence of experience with the

innovation or an inclination for conventional financial strategies. The bank must think about these obstructions and to pursue addressing them to energize more prominent reception of computerized financial administrations among its clients.

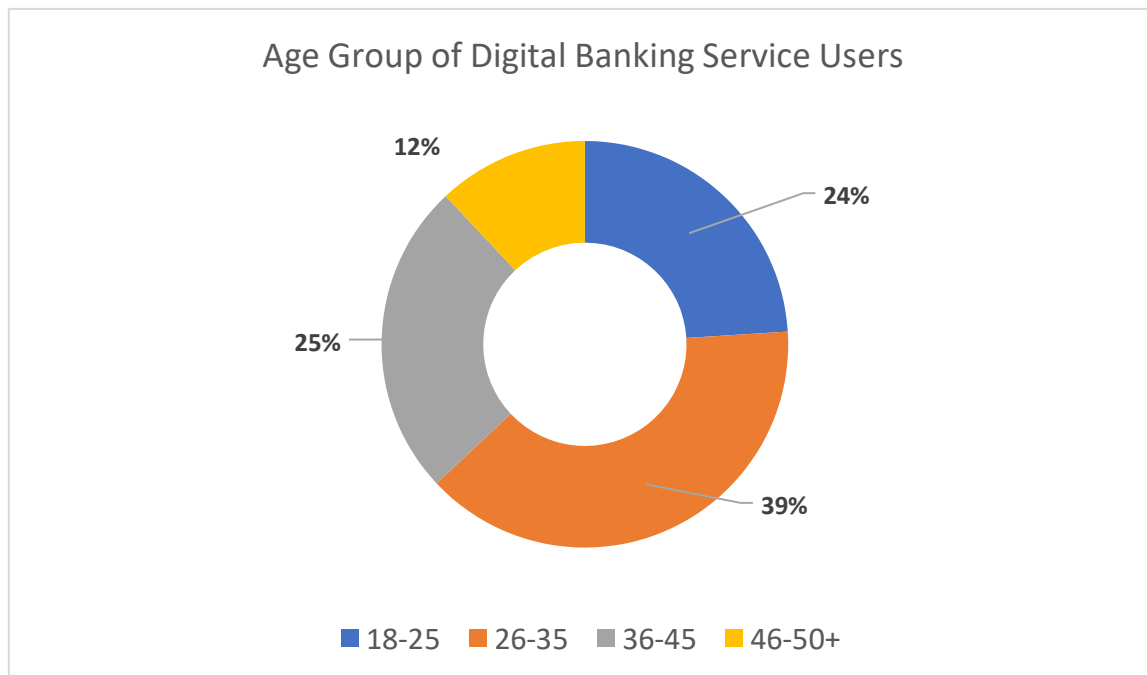


Interpretation: The given pie outlines give a visual portrayal of the level of clients who utilize computerized banking in Joined Business Bank PLC. Analyses reveal that savings accounts account for the vast majority of customers who use digital banking, with 42% of those customers using digital banking services. Current record holders are additionally common clients of advanced banking, with 37% of clients utilizing this help.

Moreover, TAWKA account holders make up around 13% of computerized financial clients, while AYMA account holders possess a more modest level of around 8% in the computerized financial area. These outcomes depend on a review directed utilizing information got from bank records as well as private sources inside UCB PLC. The discoveries shed light on the prominence of advanced banking among UCB PLC clients and give significant bits of knowledge to the bank to additionally create and further develop their computerized financial administrations.

5.4 Age of the customers who are using Digital Banking

In this examination, we have divided the information into various age gatherings to recognize which age bunches are essentially utilizing the computerized financial administrations of UCB PLC. Thusly, we can figure out which gatherings ought to be designated more or given need as far as further developing their client experience and fulfillment with the help.



Interpretation: The pie outline shows that the biggest level of clients, representing 39%, are in the age gathering of 26-35. This suggests that UCB PLC's digital banking services are most popular with people between the ages of 26 and 35.

The second-biggest age gathering of advanced financial assistance clients is the 36-45 age bunch, which represents 25% of the complete clients. This recommends that UCB PLC has a critical number of clients who fall in the moderately aged segment.

The 18-25 age bunch addresses 24% of the computerized financial assistance clients. This demonstrates that UCB PLC has a significant number of youthful clients who are taking on computerized financial administrations as a helpful and simple approach to dealing with their funds.

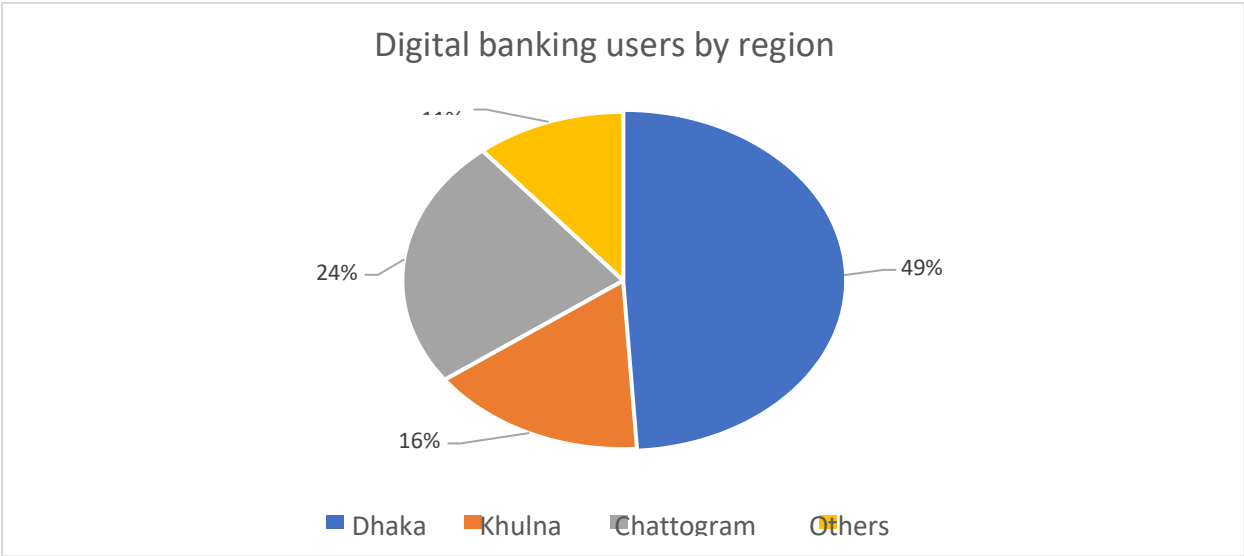
The smallest gathering of clients, representing 12%, are those in the 46-50+ age group. This indicates that users over the age of 46 may not be as enthusiastic about UCB PLC's digital banking services, pointing to a potential area for improvement.

Generally, the pie chart of the age groupings of computerized financial help clients of UCB PLC recommends that the bank has a different client base with most of its clients being youthful and moderately aged people. This data can be used to get a better understanding of the demographics of their customers and to tailor their digital banking services to their customers' needs.

5.5 Analysis of digital banking usage by region or location

The frequency and intensity of digital banking usage in various areas would be examined as part of an analysis of digital banking usage by region or location. This could incorporate examination of the quantity of clients involving computerized financial administrations in every district, as well as the recurrence and sorts of exchanges performed. The examination could likewise analyze any provincial distinctions in the utilization of explicit highlights or administrations, as well as any distinctions in consumer loyalty levels between locales.

This data could be utilized by UCB PLC to foster designated showcasing efforts or limited time offers to energize computerized financial reception in unambiguous locales or to further develop the generally advanced financial experience for clients in specific regions. It could also help decide where to put resources for enhancing infrastructure or offering additional customer support in areas with low digital banking usage.

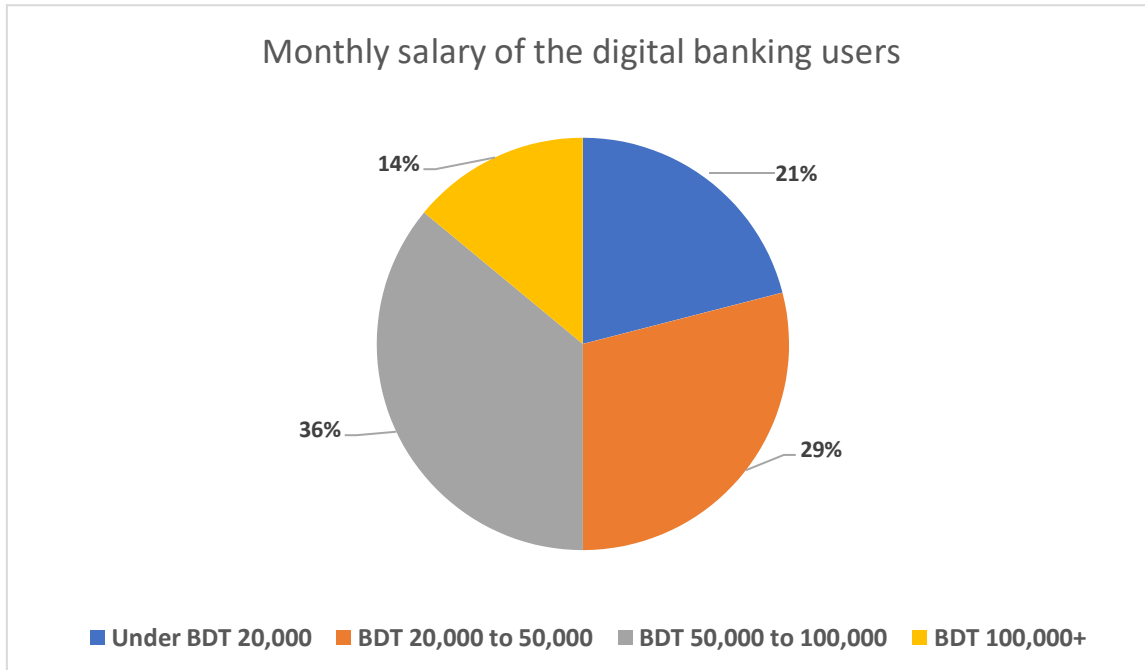


Interpretation: The distribution of digital banking usage across various regions or locations is depicted in this data. Dhaka has the most noteworthy use rate, representing 49% of the absolute use. Khulna and Chattogram have lower use paces of 16% and 24%, individually. The excess 11% of use is spread across different areas not determined in the information. Understanding the utilization of computerized financial administrations in various districts can assist saves money with fitting their administrations to meet the particular necessities and inclinations of clients in every area.

5.6 Comparison of digital banking usage between different income groups of customers

It includes investigating the utilization of computerized financial administrations by clients across various pay gatherings. This examination can be utilized to comprehend how different pay bunches are adjusting to advanced banking, and what elements or administrations they see as generally significant.

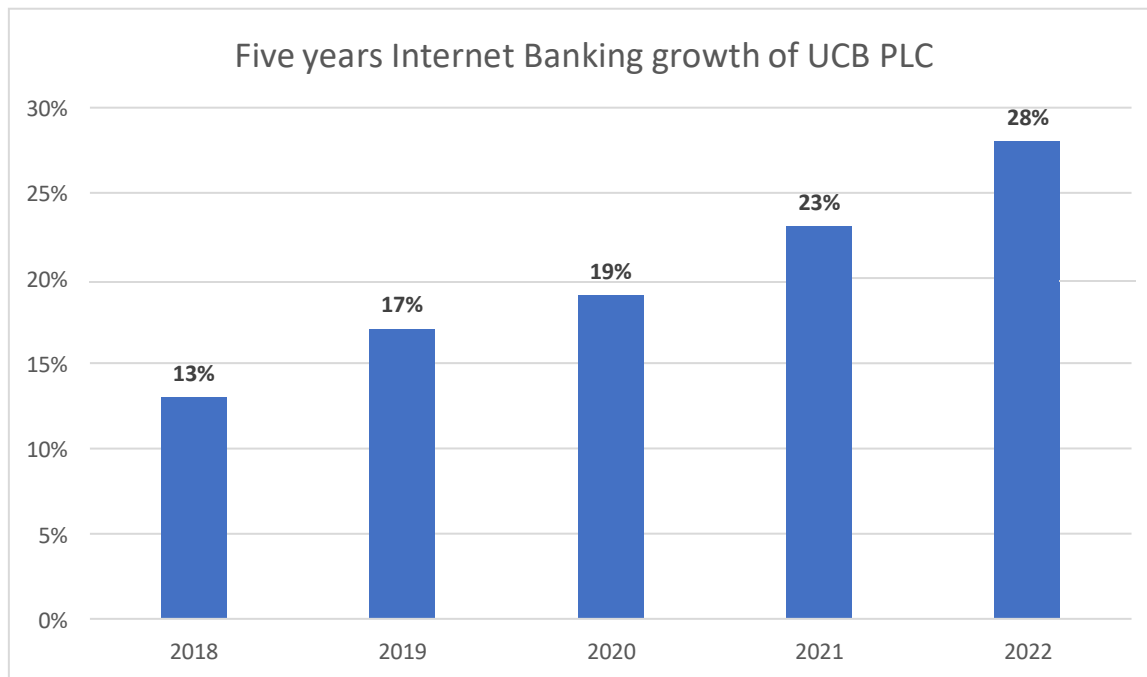
Banks can identify areas in which they may need to focus on improving access to digital banking for lower-income groups or developing services that cater to their specific needs by comparing digital banking usage among income groups.



Interpretation: This information addresses the correlation of computerized financial use between various pay gatherings of clients. Among the respondents, 21% had a pay of under BDT 20,000, 29% had a pay between BDT 20,000 to 50,000, 36% had a pay between BDT 50,000 to 100,000, and just 14% had a pay of BDT at least 100,000. According to the data, the majority of people who use digital banking have incomes ranging from moderate to high, with the highest proportion falling within the BDT 50,000 to 100,000 income range. The highest income bracket includes the lowest percentage of digital banking users. UCB PLC genuinely should remember the pay appropriation of their advanced financial clients while planning and showcasing their administrations.

5.7 Growth of internet banking users of UCB PLC

Web banking has altered the financial area by giving productive and secure internet based monetary administrations to clients. In such manner, introducing a nitty gritty examination of the five-year development pattern of web banking in Joined Business Bank PLC.



Interpretation: The bar diagram portrayed above shows a correlation of the level of computerized financial clients in the year 2022 and 2017. As can be seen, compared to 2017, there has been a significant increase in the use of digital banking in 2022. This demonstrates that United Commercial Bank Limited's digital banking services are becoming increasingly popular with customers.

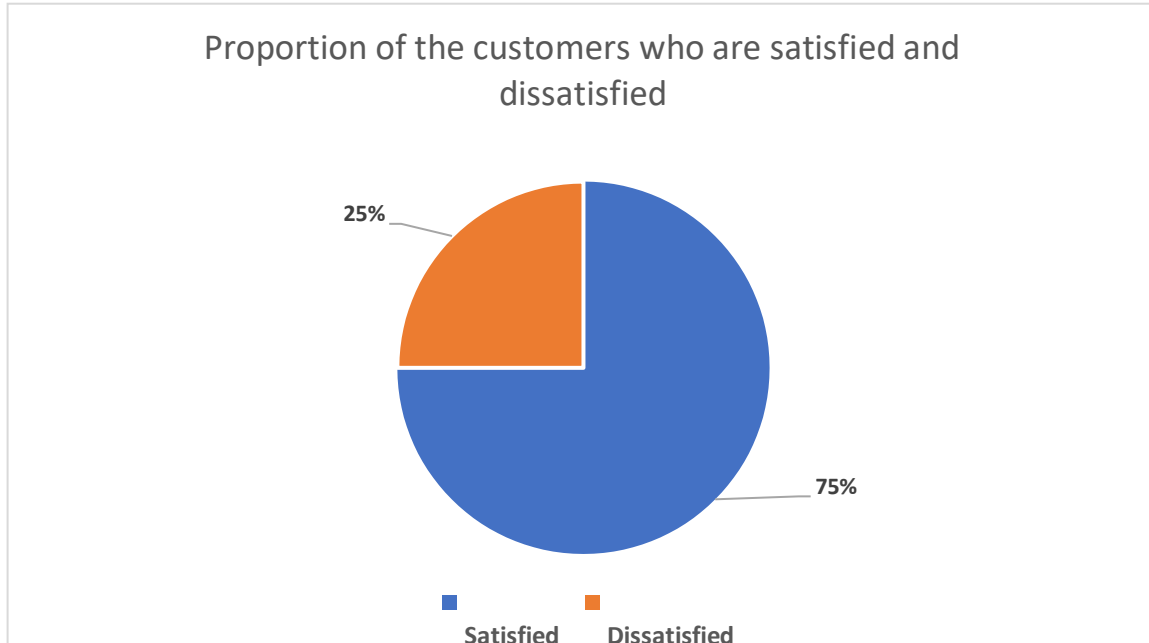
Also, with the quick progressions in innovation and the web, it is apparent that the quantity of web clients is expanding dramatically as time passes. This, thus, is prompting an ascent in the utilization of web banking administrations too. As a result, it is safe to assume that the use of online banking will soon surpass all previous records and continue to expand exponentially.

5.8 Feedback on digital banking from customers

Gathering criticism about computerized financial administrations is a pivotal part of further developing consumer loyalty. We have gotten a lot of criticism about the applications and site, which can assist us with distinguishing regions that need improvement. Allow us first to investigate a portion of the input surveys that we have gotten.

After examining the criticism got from clients, we have found that a few clients have lauded the

easy to use connection point and comfort of the computerized financial administrations. However, a significant number of customers have expressed concerns regarding the website and apps' functionality. These issues range from difficulties navigating the platforms to technical issues.



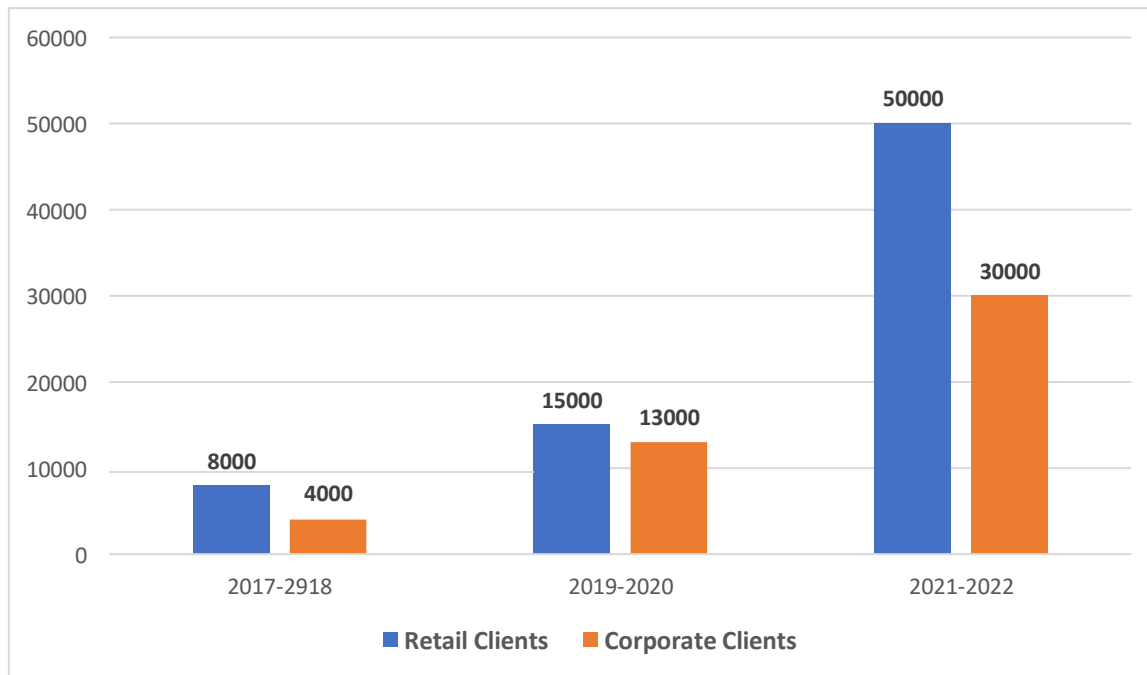
To acquire a more thorough comprehension of consumer loyalty, we have led a review to decide the extent of clients who are fulfilled and disappointed with the computerized financial administrations. The consequences of the overview show that a greater part of clients, 75%, are happy with the applications and site. In any case, there are as yet an impressive number of clients, 25%, who are disappointed with the computerized financial administrations gave.

In conclusion, despite the fact that the majority of customers are pleased with the digital banking services provided by UCB PLC, it is still essential to address concerns and feedback from dissatisfied customers in order to guarantee that the services will continue to be improved.

5.9 Comparison between client growth with historical data

Using data from the past and the present, we will compare and contrast the usage patterns of digital banking. The data introduced in this diagram depends on information acquired from interior wellsprings of Joined Business Bank Restricted. It is vital to take note of that the outcomes are rough and may not address the specific figures. In any case, the diagram gives important bits of

knowledge into the progressions in advanced financial utilization among UCBL clients over the long run.



Interpretation: The previously mentioned chart portrays the advancement of computerized financial use among retail and corporate clients in the beyond couple of years. It is obvious that there has been a huge flood in the reception of computerized financial administrations by the two classes of clients.

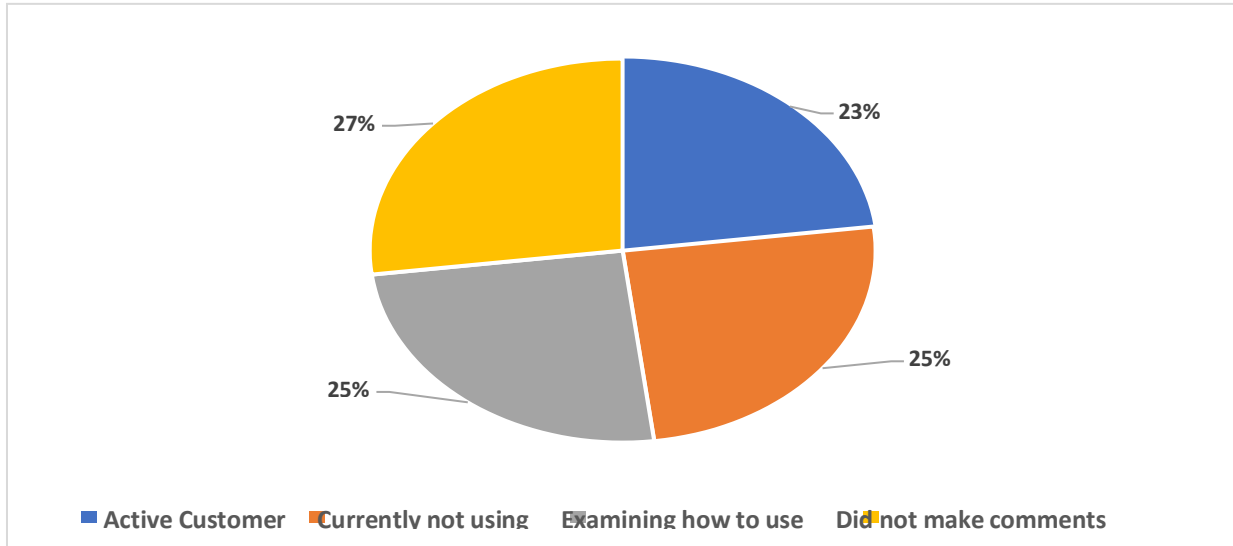
To begin, 8000 retail customers and 4000 corporate customers utilized digital banking services between 2017 and 2018. Continuing on toward the year 2019-20, there was a significant expansion in the quantity of clients from the two areas, with 15000 retail clients and 13000 corporate clients utilizing computerized financial administrations.

The latest information, from the year 2021-22, is especially significant, as it shows a surprising development in the quantity of clients using computerized banking. In particular, there were 50000 retail clients and 30000 corporate clients who used computerized financial administrations. Customers' increasing preference for digital banking is highlighted by this upward trend, as is the significance of banks providing efficient and user-friendly digital banking services to their clients.

5.10 Active online banking users by survey

Here are some data on active and non-active user of United Commercial Bank PLC.

Active Customer	21%
Currently not using	25%
Examining route to use	25%
Did not make comments	27%

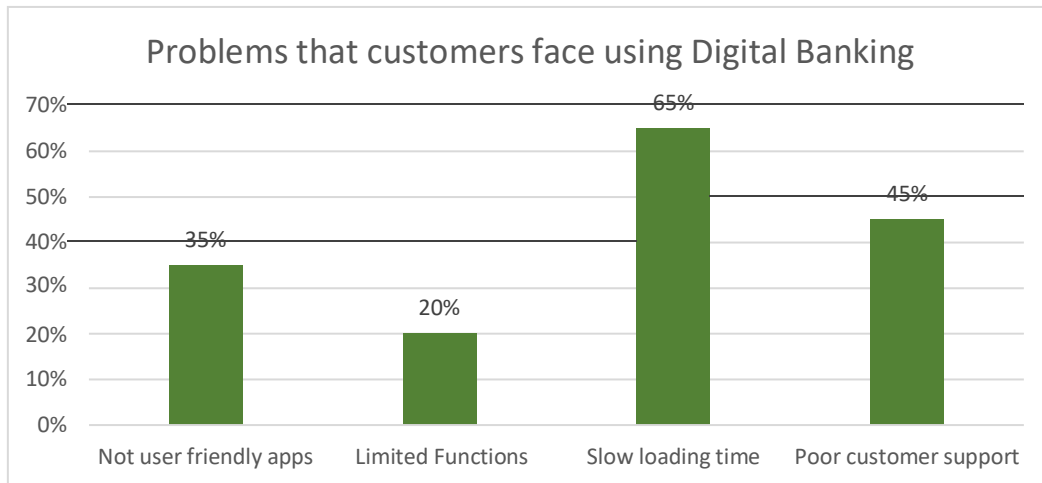


Interpretation: The introduced pie diagram gives knowledge into the dispersion of dynamic clients among the client base of United Commercial Bank PLC. As indicated by the graph, 21% of clients are at present dynamic clients of UCBPLC's administrations. Another 26% of customers do not use the bank's digital services at the moment, but 23% are considering doing so in the future. Curiously, 29% of clients decided not to give any remark on this, maybe demonstrating an indifference or information in the point. These discoveries propose that there is still space for development in UCBPLC's computerized financial client base, as a huge part of clients are not presently utilizing these administrations.

5.11 Drawbacks of digital banking according to the customers

In the wake of directing a complete study among the clients and expected clients of UCB PLC's computerized financial administrations, we were quick to distinguish any issues they looked while using the administrations, as well as gain knowledge into regions that require improvement. Our goal was to assemble important information that would permit us to all the more likely grasp the

client's point of view and give them an improved financial encounter.



In light of the criticism got, we have distinguished the absolute most normal worries that clients face while utilizing UCB's computerized financial administrations. These issues incorporate trouble exploring the application or site, restricted usefulness, slow stacking times, and unfortunate client service.

Interpretation: In light of the information we got; we can gather that client are encountering a few issues with the bank's computerized financial administrations. A huge piece (65%) of the respondents detailed sluggish stacking times as a significant issue, which can be baffling for clients who need to get to their records or make exchanges rapidly. One more significant issue announced by clients was unfortunate client assistance (45%), demonstrating that the bank might have to further develop their client assistance to all the more likely location client concerns and requests. A sizeable extent of respondents (35%) likewise revealed that the applications were not easy to use, which could recommend that the bank might have to work on the plan and usefulness of their applications to improve the client experience. Furthermore, 20% of respondents announced restricted capabilities, which could show that the bank needs to grow the scope of administrations accessible through their computerized financial channels to all the more likely address client issues.

Overall, the data suggests that the bank may need to improve several aspects of their digital banking services, such as app design and functionality, customer support, and the variety of services offered.

5.12 Expectations from customers of improvements of digital banking services

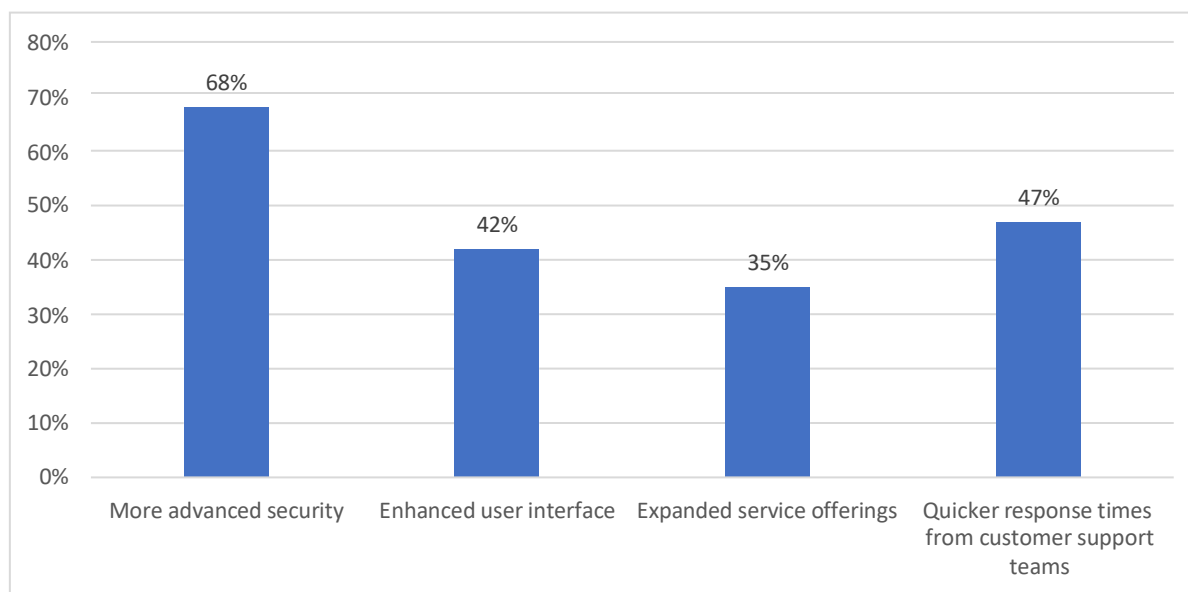
As a component of our endeavors to persistently further develop our computerized financial administrations, we led an overview to more readily grasp our clients' inclinations and assumptions. We were able to obtain valuable feedback on the areas in which our customers believe we could enhance our services through this survey.

Perhaps of the most widely recognized demand we got from our clients was the requirement for further developed safety efforts. This is justifiable given the rising commonness of digital dangers and the need to guarantee the security of delicate monetary data. Accordingly, we are focused on executing the most recent security advancements to upgrade the wellbeing and security of our clients' exchanges.

One more significant solicitation was for an improved UI that is instinctive and simple to utilize. We perceive that our clients need a consistent and bother free financial experience, and we are devoted to giving an easy to understand stage that addresses their issues.

Customers also said they wanted more service options, which shows they need digital banking services that are more comprehensive and flexible. In that capacity, we are consistently investigating new administrations and highlights to meet the developing necessities of our clients.

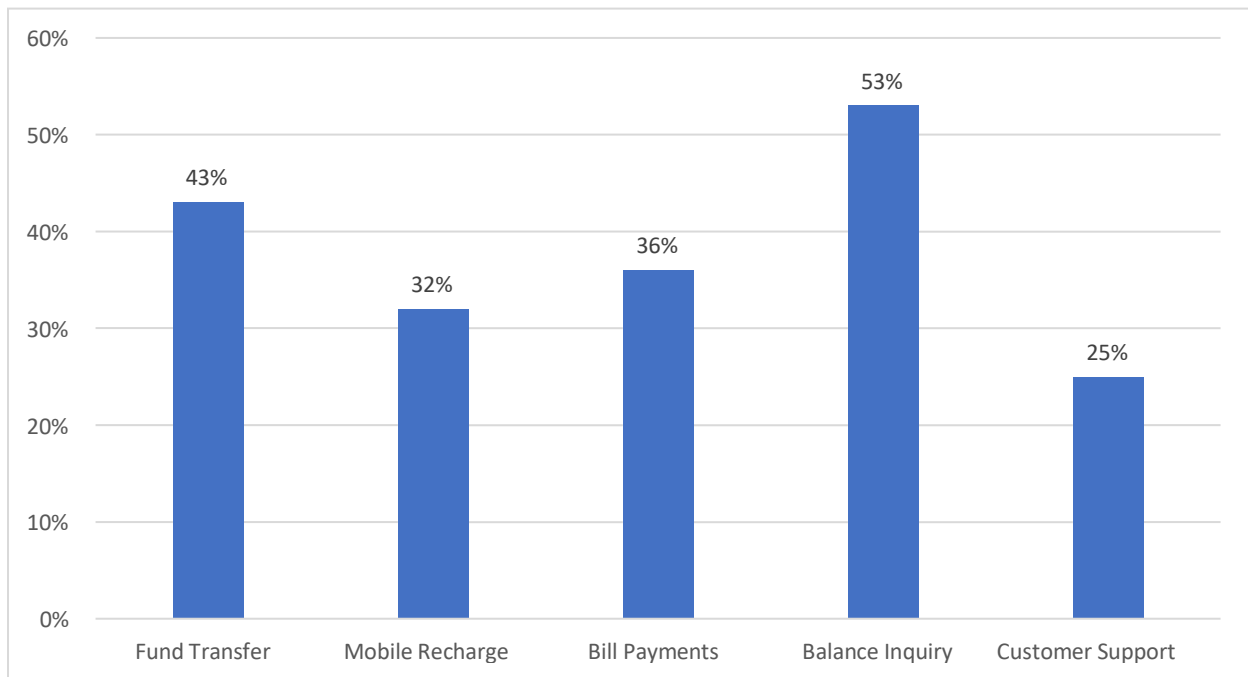
Finally, clients mentioned speedier reaction times from our client service groups, underlining the significance of brief and effective help administrations. We grasp the meaning of convenient help with settling any issues or concerns, and we are doing whatever it may take to further develop our emotionally supportive networks to give quicker and more successful reactions to our clients.



Interpretation: In light of our review of UCB's computerized financial administrations, a critical larger part of clients (68%) communicated a craving for further developed safety efforts, showing that this is a first concern for clients. Furthermore, 42% of clients might want to see an improved UI, recommending that the convenience and availability of the advanced financial stage is likewise a significant thought for clients. A remarkable piece of clients (35%) mentioned extended help contributions, which could incorporate extra elements like speculation choices or credit applications. At last, 47% of clients might want to see speedier reaction times from client service groups, featuring the significance of responsive and accommodating client care in the advanced financial experience.

5.13 Analysis of the most frequently used features in digital banking by customers

It includes breaking down the most often involved highlights in advanced banking by clients. This examination means to recognize the key advanced financial highlights that clients utilize the most, which can help in improving and upgrading the computerized financial administrations presented by the bank. By distinguishing the most often utilized highlights, the bank can zero in on working on those elements, guaranteeing their smooth working, and upgrading the general client experience.



Interpretation: The information addresses the level of clients who habitually utilize various elements of computerized banking. Among these, the most often utilized highlight is balance request, with 53% of clients demonstrating that they use it frequently. The following most often utilized highlight is store move, with 43% of clients showing that they use it frequently. Charge installments are likewise generally utilized by clients, with 36% of clients showing that they use it frequently. With only 32% of customers indicating that they use it frequently, mobile recharge is the feature that is utilized the least frequently out of these options. Client assistance is additionally not every now and again utilized, with just 25% of clients demonstrating that they use it frequently.

Chapter-06
**Findings, Recommendations
and Conclusion**

6.1 Findings of the study

The information utilized in this concentrate on computerized banking is obtained from Joined Business Bank PLC and gives significant experiences into the bank's advanced financial administrations. The key discoveries include:

- 1) Perceptions of Customers: Because of their client base, offices, market-esteem, and limited time systems, numerous clients stay new to the full scope of administrations presented through UCBPLC's application.
- 2) Internet Financial Clients: UCBPLC has seen a critical expansion in their web banking administration clients, from 17% in 2017 to 28% in 2021.
- 3) Customer Fulfillment: 75% of UCBPLC's clients are happy with their administrations, while 25% are disappointed.
- 4) Client Expansion: UCBPLC's retail client base has developed from 8000 clients in 2017-18 to 15000 clients in 2019-20, and kept on expanding bit by bit after some time. In a similar vein, the bank's corporate clientele has also experienced steady expansion, increasing from 4,000 in 2017-18 to 13,000 in 2019-20.
- 5) Websites and Applications: The site and portable applications presented by UCBPL have not been created in a coordinated manner, with less spotlight on their usefulness and plan. Applications are not quickly enough for smooth exchanges, and needs includes contrasted with other banking applications available.
- 6) Language Obstruction: When using UCBPLC's digital banking services, many customers encounter language barriers because the majority of customers are Bengali.
- 7) Products and administrations: UCBPLC's computerized financial administrations need offers and motivations for clients, and the application has not been refreshed starting around 2021.
- 8) Promotion: UCBPLC's advanced financial administrations are not really promoted, bringing about numerous clients being ignorant about their choices.

6.2 Recommendations

- 1) Improve client discernment: In order to improve customers' perceptions of the bank, UCBL needs to provide a user-friendly and well-organized application.
- 2) Prioritize internet based administrations: UCBL ought to concentrate entirely on their web-based area and offer types of assistance tantamount to different banks on the lookout.
- 3) Offer language choices: The bank ought to acquaint a Bangla connect with take special care of clients who are not conversant in English.
- 4) Develop applications and site: UCBL necessities to work on their applications and site by integrating high innovation offices for clients to easily get to administrations.
- 5) Update elements: The application and site ought to incorporate extra elements like bank articulations, credit-related help, and settlement administrations to address client issues.
- 6) Give incentives like: UCBL ought to offer motivations to draw in clients to advanced banking, which will build their computerized financial exercises.
- 7) Increase commercial: The bank ought to zero in more on advancing their computerized financial administrations to increment mindfulness among clients.
- 8) Expert help: UCBL ought to recruit advanced financial specialists who can give help to clients who face challenges utilizing the application or site.

6.3 Conclusion

Digitalization has turned into a fundamental part of present day life. With the ascent of innovation, the financial business is likewise continually developing to offer better types of assistance to clients. Be that as it may, with the advantages of computerized banking, come the dangers related with it. In spite of the critical headway made in decreasing the quantity of unbanked people, the greater part of the populace in numerous nations actually stays outside the financial local area.

The temporary position report depends on essential information, which gives important bits of knowledge into client familiarity with internet banking administrations. The discoveries uncover that most bank clients are know all about web based financial administrations. Notwithstanding, it is pivotal for banks to do whatever it takes to teach their clients on the new advancements and administrations advertised.

One of the vital suggestions for banks is to expand client meeting time with bank authorities and embrace a cordial way to deal with guarantee consumer loyalty. Banks can do this to improve their services and encourage the country's banking industry to grow.

In conclusion, the findings of this research report emphasize the significance of ensuring that customers are aware of the advantages of online banking systems. Banks can use the findings as a helpful tool to evaluate their current procedures and make necessary adjustments to improve the customer experience.

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