



Internship report on

The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh

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Date: 29.11.2025

Letter of Submission

29th November, 2025

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Subject: Submission of Internship Report on **“The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh”**.

Dear Sir,

It is a great honor to submit the internship report on **"The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh"**, which is prepared and conducted as partial requirement on the Bachelor of Business Administration (BBA) Program.

This report is prepared on the basis of secondary data, observation in the organization & practical experience gained at the time of internship. Thanks to you for constant guidance and supervision, warmth, and encouragement during the course of the preparation of this report.

Shah Nawaz

Yours Sincerely,

Md Shah Nawaz Sarker

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Program: BBA (Major in Human Resource Management)

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Certificate of Supervisor

This is to certify that the internship report titled "**The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh**" has been prepared by Md. Shah Nawaz Sarker (ID: 212-11-1274) under my supervision.

It is also certified that the report is an original work of the student and the report is suitable for submission in partial fulfillment of the requirement of BBA degree.



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Declaration

I, **Md. Shah Nawaz Sarker (ID No: 212-11-1274)**, hereby declare that the internship report titled "**The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh**" was prepared entirely by me for partial fulfillment of the Bachelor of Business Administration (BBA) degree from Daffodil International University.

The information provided in the report is strictly based on my personal research, observations, and insights obtained during the preparation. This report has never been submitted either partially or in full to any other educational institution.

I have prepared the report with honesty and ethics. I have appropriately acknowledged and cited all secondary sources used.

Shah Nawaz

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Acknowledgment

My utmost respect goes to Almighty Allah who has given me the strength and patience to finish this report.

I would like to thank my supervisor Dr. Md. Mahfuzul Islam for all the continuous guidance and academic assistance.

My sincere gratitude to all the officers and the employees of the Dutch-Bangla Bank PLC, without their kind co-operation and guidance, this report would not have been attainable.

Finally, I dedicate this to my loved ones, friends, and faculty members for the support during all these years of university.

Executive Summary

This report is presented in partial fulfillment of the requirements for a Business Administration degree at Daffodil International University. It explores Dutch-Bangla Bank PLC 's innovative status in digital banking, driving reform across the country 's financial landscape.

The paper shows that from its establishment in 1995, Dutch-Bangla Bank has always used technology in its banking business to give customers a faster, safer and more convenient service. It was the pioneer of banking revolution in Bangladesh by introducing full automation and the country 's ATM network from scratch.

Among them, DBBL's prominent contributions included the launching of the Rocket Mobile Banking, the first mobile financial service managed by a scheduled commercial bank in Bangladesh. This innovation allowed millions of people to access formal banking services without stepping foot in an office, even in the most remote communities. Similarly, its agent banking, e-payment gateways and online banking have been instrumental in promoting cashless economy as well as financial inclusion.

DBBL has continued to make its digital infrastructure more user-friendly and provide "Rocket Mobile Banking" through people oriented technological innovation by concentrating on financial accessibility, customer happiness and security. It discusses how the bank has helped electronic payments, remittance services and e-commerce, as well as participating in national program such as "Digital Bangladesh".

Descriptive research also showed us that DBBL contributes to changing the country's digital ecological environment amid upgrading the contemporary financial system by promoting diversity, openness and understanding of technology. In particular, although the field still faces

prominently an absence of digital literacy and gaps in rural infrastructure, DBBL at all times takes on a leading role in transforming Bangladesh's banking industry into digital.

In conclusion the paper gives readers the firm knowledge that Dutch-Bangla Bank PLC is indeed an innovative pioneer in digital banking. Because it is dedicated to technology for the good of all society, social responsibility, and all-round progress, the bank is an important part of what Bangladesh will experience by way a complete digital financial future.

Table of Contents

<u>CHAPTER 1- INTRODUCTION</u>	
1.1 Introduction	1
1.2 Background of the Study	1
1.3 Scope of the Study	2
1.4 Objective of the Study	3
1.4.1 General Objective	3
1.4.2 Specific Objectives	3
1.5 Methodology of the Study	4
1.6 Limitations of Study	
<u>CHAPTER 2: ORGANIZATIONAL OVERVIEW OF DUTCH BANGLA BANK PLC</u>	
2.1 Overview of Dutch-Bangla Bank PLC	5
2.2 Vision of the Bank	5
2.3 Mission of the Bank	6
2.4 Core Values	6
2.5 Management Structure	7
2.6 Major Products and Services	8
2.7 Digital Innovation and Technology	8
2.8 Social Responsibility and Community Engagement	9
2.9 Achievements and Recognition	10
<u>CHAPTER 3: INTERNSHIP ROLE AND RESPONSIBILITIES</u>	
3.1 Roles and Responsibilities	11
3.2 The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh	12
<u>CHAPTER 4: KEY LEARNINGS AND EXPERIENCES, & ANALYSIS</u>	

4.1 Technical Learnings	14
4.2 Professional and Soft Skills Development	14
4.3 Practical Insights and Experiences	14
4.4 Analysis of The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh	15
<u>CHAPTER 5: CRITIQUE AND REFLECTIONS</u>	
5.1 Strengths Demonstrated by the Organization	19
5.2 Identified Major Weaknesses and Challenges	19
5.3 Individual Perspective on the Company	20
<u>CHAPTER 6: CONCLUSION</u>	
6.1 Conclusion	21
<u>CHAPTER 7: IMPLICATIONS AND RECOMMENDATIONS</u>	
7.1 Implications for Professional Growth	22
7.2 Organizational and Industry Implications	22
7.3 Recommendations	23
REFERENCES	24

CHAPTER-1: INTRODUCTION

1.1 Introduction

The financial landscape has changed so much in the digital banking stage today with added ease, efficiency and accessibility for each consumer now and then. Users can perform transactions from wherever they are and wherever they want but without physically visiting the bank. That journey started in Bangladesh more than two decades ago, and Dutch-Bangla Bank PLC has been at the forefront of this very transformation.

Digital Banking had its inception when IT was injecting itself in the banking system making Dutch-Bangla Bank PLC is the pioneer of full automation in bank history. This bank has been the pioneer of a digital rupture in the financial industry by creating the first nationwide ATM system and providing mobile banking via its primary platform, Rocket.

This study demonstrates how the innovative services of Dutch-Bangla Bank PLC, together with its investments in technology, and determination to meet customer expectations has fueled the growth of digital banking in Bangladesh and helped the nation realize its vision of a "Digital Bangladesh".

1.2 Background of the Study

The banks in Bangladesh have been advanced so quickly to a modern Bangladesh technology driven sector compared to a traditional manual one. But gradually, they started wanting a quicker, more reliable and convenient mode of availing banking services, which made digitization drive a necessity.

The power change thus took place, and eventually all the new concept, new electrifying phenomenon took place, and the Dutch-Bangla Bank PLC stepped into a new horizon leaving all the other leading organizations of the country behind in the race to run for full automation and provision of electronic banking services.

Dutch-Bangla Bank PLC is a pioneer bank from the beginning of its journey in 1995 which field data with technical qualification and financial knowledge. In 2004, it also launched the first extensive ATM network in Bangladesh that enabled consumers to withdraw cash, check balances, and pay at their convenience. Past that bank propelled to the online banking more, clients can cooperate with the bank administrations when it sitting at their homes towards the money moves, installments in the distinctive utility bills, the account supports among others.

It was a crucial milestone for availing financial services even for the remote rural areas when Rocket Mobile Banking was launched in 2011 as millions of users achieved the ability to send and receive money through their mobile phones without the need of a conventional bank account. But more than that, these activities bolstered financial inclusion and gave a tremendous push to digital economy in Bangladesh.

Dutch-Bangla Bank PLC is an example of how a little introduction of technology in banking can convert a company into a more friendly efficient and inclusive banking system.

1.3 Scope of the Study

In this regard, the concerned study is focused on identifying how Dutch-Bangla Bank PLC adds to digital banking in Bangladesh. The report focuses on various tech-based digital products including ATM banking, internet banking, Rocket mobile banking and the agent banking and looks into their role in moving forward toward technology-based and cash-free financial system.

The assessment is for 2015-2025 because the company's focus will remain on developing digital transactions, customer adoption, expanding services and network expansion. Methodology The report is based on secondary information collected from annual reports of DBBL, publications of the Bangladesh Bank, journal articles and a few online reports.

The limitations of this work include the absence of face-to-face interviews, comparison with other banks and other statistical testing. The paper is confined only to presenting a descriptive analysis of

the trends through various charts along with graphical representation as how DBBL has contributed in enhancing the digital financial inclusion and in comparing it with rest of the national's goals for a beginning or start towards ensuring representative model of digital Bangladesh.

1.4 Objectives of the Study

1.4.1 General Objective

My primary research objective is to find out how Dutch-Bangla Bank PLC contributes to the development and the promotion of digital banking in Bangladesh.

1.4.2 Specific Objectives

1. To analyze the growth trend of Dutch-Bangla Bank's digital transactions over the period of 2015 to 2025.
2. To examine the expansion of Rocket Mobile Banking and Agent Banking services and their contribution to digital financial services.
3. To evaluate the expansion of DBBL's ATM and Agent Banking Network and how it enhanced customer accessibility to Digital Banking services.

1.5 Methodology of the Study

The report is based on a descriptive research methodology with an emphasis on qualitative analysis with visual representation. It is 100% based on secondary information that was collected from official website of Dutch-Bangla Bank, Bangladesh Bank journals, the Bank's annual reports, journals and articles published in academic journal as well as research papers and authentic websites related to finance.

Graphs and charts have been employed to present trends in some important indicators of the bank's digitalization – the magnitude of digital transactions, number of Rocket and agent banking users, ATM and agent network size, movement from traditional to digital banking over 2015-2025.

1.6 Limitations of the Study

- ✓ No primary survey and face to face interviews were carried out in producing this report; the research is informed by secondary data information alone.
- ✓ Dutch-Bangla Bank kept some internal data that was private and changed data.
- ✓ Because digital banking tools are rapidly changing, some information may become outdated over time.
- ✓ There is also no quantitative analysis, nor are any results interpreted for significance in the report; it's focus is more on descriptive understanding.

CHAPTER 2: ORGANIZATIONAL OVERVIEW OF DUTCH BANGLA BANK PLC

2.1 Overview of Dutch-Bangla Bank PLC

Dutch-Bangla Bank PLC (DBBL) is a joint venture bank started in 1995 between Dutch investors and local businessman. It is a technology-oriented bank and now one of the largest commercial banks in the country. DBBL has always been a pioneer in service delivery by automating and bringing innovation in the process since its inception.

While majority of the banks in Bangladesh were still practicing manual banking, DBBL in Bangladesh was the 1st fully computerized bank and also one of the pioneers in adopting electronic banking. The early provision of online banking services and then its establishment of one of the largest statewide ATM networks transformed the financial landscape of the country. Over the years, the bank has boosted the number of branches, ATM facilities, and mobile agent networks, bringing urban and rural consumers easy access to its services.

Besides, DBBL is appreciated for its financial inclusion activities as well. It offers products and services to low-income workers, students, small business owners, and corporate clients. Such initiatives exemplify the commitment of the bank toward inclusive growth as it helps create a link between mainstream banking and unbanked or underbanked regions. Rocket, the bank's mobile

banking platform, is a key part of the digital transformation in the country, enabling millions to access financial transactions.

2.2 Vision of the Bank

Their aim is to be the most innovative and tech-savvy bank in Bangladesh providing customer-oriented financial solutions that will assist the nation in its journey towards the creation of a digital and inclusive economy.

2.3 Mission of the Bank

- To offer fast, safe and tech-efficient financial services for companies and individuals.
- To improve financial inclusion so that all segments of the population can access banking services.
- Enhance customer satisfaction through better service and ethical conduct, and so on for improving continuously.
- To act as a digital financial ecosystem provider thereby contribute to sustainable economic development in Bangladesh.

2.4 Core Values

The core values appended below is in line with the ethical base and corporate philosophy of Dutch-Bangla Bank PLC.

- Innovation
- Integrity
- Customer Focus
- Inclusion
- Accountability and
- Sustainability.

Dutch-Bangla Bank PLC aims to transform financial systems using creativity and technology and continually strive for betterment. By the same token ethical standards, the transparency, and honesty in all operations. Moreover, meet customer expectations and demands through reliability and politeness. Then, financial access for underserved and less quality rural communities. This Bank is not just worshipping the compliance & good governance but there was practice behind it. As a result, it is in fact accelerating long-term pro-society and pro-consumer growth.

2.5 Management Structure

The Board of Directors of Dutch-Bangla Bank PLC is comprised of experienced professionals and business executives. Under the leadership of the Managing Director and CEO, an Executive Management Team assisted by heads of operations, technology, human resources and compliance drive the business.

The bank follows a decentralized management structure, which ensures the distribution of decision-making powers in departments for better efficiency and a quicker process in delivering the services. With respect to staying ahead in the market, the management lays emphasis on collaboration, technical adaptability, and accountability driven performance.

2.6 Major Products and Services

Dutch-Bangla Bank PLC provides a wide spectrum of modern banking services and products to meet the varying needs of its clients. Some of them include:

Products for Deposits-

- A savings account
- The current account
- A fixed deposit
- The Student Savings Plan
- The Pension Savings Plan

Loan and Investment Services

Loans to businesses and individuals. In this includes SME financing:

- Business Loans
- Agricultural Loans

Digital Banking and E-Services

1. **ATM Network:** Largest ATM network among private commercial banks in Bangladesh, having over 5000 ATM booths spread over the country providing fast and easy transaction convenience to the customers.
2. **Internet banking:** Customers can check account, pay bill and transfer money from one bank to others via DBBL online banking platform.
3. **Rocket Mobile Banking:** Rocket is the mobile-based service of the bank, which provides customers the convenience of completing simple deposit and withdrawal transactions instantly at your fingertips.
4. **DBBL NEXUS Cards:** NEXUS-branded debit, credit and prepaid cards offer secure digital payment convenience to online and day-to-day purchases.
5. **Point-of-Sale Services:** It enables merchants to accept different types of card payments through POS terminals for instant, effortless and cashless transactions.

Foreign exchange and remittance services

For expatriates living abroad, DBBL facilitates to send remittance through a network of international partner institutions that guarantees fast and secure transaction.

Banking Agents

Furthermore, Dutch-Bangla bank is providing these agent banking services to the Rural and suburban villages also, so that local people can avail these banking services at their doorsteps for the first time in BD.

2.7 Digital Innovation and Technology

Dutch-Bangla Bank was the first to introduce digital banks in Bangladesh. In a time period when most of the banks were still stuck with paper-based systems; they automated their branches and established a massive internal electronic transaction network throughout the nation. In the meantime, they are in the process of updating their IT systems, security and digital platforms on a regular basis so that within their services are not disrupted and customers are able to continue their transactions safely.

There is a lot of new convenience available to consumers through mobile apps and online banking it is now possible to open accounts, send money, pay bills and much more from the comfort of your home. This way DBBL has made a slow but steady foundation of cashless transaction culture in the country.

A big part of this has been Rocket. It is now possible for the people to pay bills, send money, recharge, receive salary etc. using nothing more than a basic mobile code or application. Rocket has integrated with the daily life of many people by drawing them in to the banking system for the first time.

2.8 Social Responsibility and Community Engagement

Dutch-Bangla Bank is recognized not only for its technological use but also for its contribution towards society. The bank has been conducting social responsibility work in the fields of disaster relief, health, education, and the environment for years. Every year the Dutch-Bangla Bank Foundation provides scholarships to thousands of talented students all over the country. Now, this has turned out to be one of the most loved works of the bank.

Apart from educational activities, they organize blood donation programs, many environmental projects, and also take part in providing assistance in case of floods or any other natural disaster as well. DBBL is committed to contributing to the development of the country through balancing profit and social responsibility.

2.9 Achievements and Recognition

Dutch-Bangla Bank is a well-reputed name in technological innovations and has achieved many national and international awards and recognitions through the years. DBBL has been mentioned as a leader of the sector like a pioneer of bringing digital services in the nation banking sector.

At different times, the bank was marked for constructing an ATM network, launching an innovative Rocket Mobile Banking service, and implementing a secure e-payment system for customers. Separately, they have also been commended for their part in the country effort of promoting financial inclusion.

The bank has also been given commendations associated with scholarship programs, emergency assistance, and environmentally friendly projects from numerous organizations for such social work. To sum up, Dutch-Bangla Bank placed a topmost position in the mind of its consumer through their unchanged focus in Technology, Security, Customer service and their responsibilities towards the society.

CHAPTER 3: INTERNSHIP ROLE AND RESPONSIBILITIES

3.1 Roles and Responsibilities

As an intern, my major responsibilities included working at the Customer Service Desk where I helped customers with account opening formalities, KYC document verification and resolving debit card related issues, ATM services related issue as well as Rocket Mobile Banking & Internet Banking. These duties enhanced my clarity in explaining the banking processes and how to treat customers professionally.

I looked at Digital Banking Operations, they see something we call Rocket transactions (cash-in, cash-out, bill pay, transfers). I even helped in registering new Internet Banking services and activating the same and I grasped how settlement for POS machines & ATM related activities.

During the internship, I shadowed in Agent Banking and was able to witness how bank services make it out to customers in rural areas through authorized agents. I also audited cash in, cash out procedures, Government allowance transfer through Rocket and documentation of account opening in agent banking activities. This added more insights to what extent DBBL is contributing in financial inclusion.

I have also worked at Compliance and Back-Office Department beside my front-end duty. The duties included monitoring BEFTN, EFTN processing activities, and training on AML policies, reviewing alerts of suspicious activity by customers as well as assisting with verifying customer's identities per CDD protocol. These exercises increased my understanding of the compliance and security necessities for digital banking.

Overall, the internship duties were an excellent exposure to operational as well as digital banking activities at Dutch-Bangla Bank PLC. These experiences provided me with being hands-on in working and handling the customers, digital transactions process management, compliance standards and the technology that acts as a backbone for these services.

3.2 The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh

Dutch-Bangla Bank PLC has been fulfilling the role of a pioneer for the digital banking in Bangladesh, and the internship is the journey of witnessing the transformation very closely. Since the early days of the new millennium, DBBL had proactively sought to inform its decision making with automation and technology evolution well before most banks in the country acknowledged the digital systems.

1. Early Adoption of Digital Technologies

The deployment of automation and the establishment of a full computerized banking system was a pioneering effort at that time in Bangladesh, DBBL can lay claim to the honor of being one of the first banks to embark on this path. The Bank was also one of the first to invest in technology making the Bank the first choice in the country, paving the way for mass digital banking in the country as well as first for online banking.

2. Introduction of the First Nationwide ATM Network

When, in 2004, a proper ATM network was launched, the way in which customers transacted changed drastically. It facilitated easy and secure access for cash withdrawals, fund transfers, and balance inquiries while minimizing the need for a visit at the branch.

3. The Launch of “Rocket” Mobile Banking

MFS in the form of Rocket became the first of its kind that a scheduled commercial bank operated and quickly transformed the behavior of transactions from physical cash towards digital cash across the nation. It was a means by which consumers could transfer money, pay bills, receive their salaries and conduct other crucial financial services via their mobile phone no internet needed. This allowed for wider access to digital banking services, specifically targeting low-income and rural customers.

4. Agent Banking and Rural Outreach

DBBL extended financial access to remote regions via Agent Banking services. They provided services like cash deposits, withdrawals, remittance payments and account

opening to rural customers through its authorized agents. This took financial inclusion to the next step while also tearing down some of the geographic barriers.

5. Electronic Payment Systems and E-Commerce Support

Secure electronic payments through DBBLs Nexus cards, POS terminals, and online payment gateway across the country. These services aided e-commerce growth, promoted contactless payments, and gave rise to digital entrepreneurship.

6. Strengthening of Digital Security Infrastructure

The bank spends on a continuous basis to trap fraud activities through multi-layer authentication, real-time fraud tracking, and transaction encrypted systems-wise. This not only increased customer confidence in digital banking but also made online transactions safer.

7. Contribution to Financial Inclusion

Rocket and Agent Banking brought formal banking services to millions and transformed communities with no access to banking services (i.e. unbanked). These digital channels had great impact on Women, Low-income groups and rural households.

8. Consistency with the Vision of “Digital Bangladesh”

DBBL is an active partner in national digitalization endeavors. The bank promotes electronic government payment, online fee collection, digital remittance service along with their e-governance initiatives which itself direct contribution to the digitalization of Bangladesh.

9. Continuous Expansion of Digital Infrastructure

For years, higher-scale expansion for DBBL ATM, agent network and digital transaction platforms have seen regular improvement over the years. Such scalability alleviated the burden from traditional branches and fostered seamless and quicker customer servicing.

10. Customer Behavior is shifting to all the transactions in Cashless Mode

It would not be an understatement to say that, DBBL innovations brought about a paradigm shift in customer behavior. An increasing proportion of digitized daily transactions illustrate strengthened confidence in the digital systems of the bank.

CHAPTER 4: KEY LEARNINGS AND EXPERIENCES, & ANALYSIS

4.1 Technical Learnings

The internship greatly improved my knowledge on digital banking systems. I learnt operational processes involved with Rocket Mobile Financial Services, Internet Banking and ATM operations, POS settlements and transaction reconciliation. Watching the process of each digital service operation EE showed us that DBBL has figured out how to keep its processes efficient and accurate over millions of transactions.

I was also exposed to compliance and cybersecurity best practices. I understood how the bank passes transactions through fraud risks, adherence to AML/CFT regulations and customer identification by KYC, CDD or EDD processes. Learning about these helped me easily understand environments of digital banking with compliance and control in place.

4.2 Professional and Soft Skills Development

Aside from technical expertise, the internship taught me important professional skills. Through taking orders from people of varying personalities, I was able to develop a stronger communication style and mastered the art addressing prospective inquiries and complaints in a cordial and patient manner. I developed problem solving skills and exercised my ability to respond in the moment through such transaction issues and documentation mishaps.

It also taught me to be a good team player and versatility. It was working alongside branch officers, operations teams and compliance units that showed me how these different departments intermingle to keep functional banking running smoothly. In an institution like this, I accomplished in adapting to a structured workflow and also realized the significance of coordination that needs to be there within bank.

4.3 Practical Insights and Experiences

The internship provided me a hands-on understanding of how digital banking empowers financial inclusion in Bangladesh. Rocket and agent banking practices reflected on the routine activities of both Rocket and bank agent, which illustrated how DBBL reaches out to poor areas on a daily basis. In addition, I was able to actively participate in account opening, customer verification and reconciliation processes. This allowed me to appreciate the operational underpinnings of a contemporary corporate bank.

In brief, the whole internship program was very insightful in terms of understanding the basic activities that take place at Dutch-Bangla Bank Limited. It improved my technical aspects about digital banking, and also improved soft skills of mine that how technology is changing the banking landscape in Bangladesh.

4.4 Analysis of The Role of Dutch-Bangla Bank PLC in Promoting Digital Banking in Bangladesh

This internship experience helped to know closely how Dutch-Bangla Bank PLC has established its leadership position in digital banking in Bangladesh. DBBL had the first-mover advantage and the right technology up its sleeves, and an analysis of DBBL's digital platforms and transactions trends reflect an immense rise in customers over the past ten years. The customer confidence in using online and mobile-based services such as online banking instead of branch banking is shown as the growth of digital transactions has remained consistent. Rocket Mobile Banking and Agent Banking, in particular, have transformed business as usual with the sustained growth in users from both urban and rural communities. This growth reflects DBBL's ability to provide trendy & affordable financial services to every stratum of the society.

For the years of studying, covering 2015–2025 trends in 4 key variables have been studied for promoting digital banking for the rule of Dutch-Bangla Bank PLC. From rise in digital transaction, growth in the reach of ATMs and even agent banking, growth of Rocket and agent banking users,

to traditional to digital transaction migration. The graphs of those trends evidently demonstrate that DBBL has been improving digital infrastructure continuously and has been working to increase financial inclusion broadly in Bangladesh.

1. Digital Transactions Growth (2016–2024)

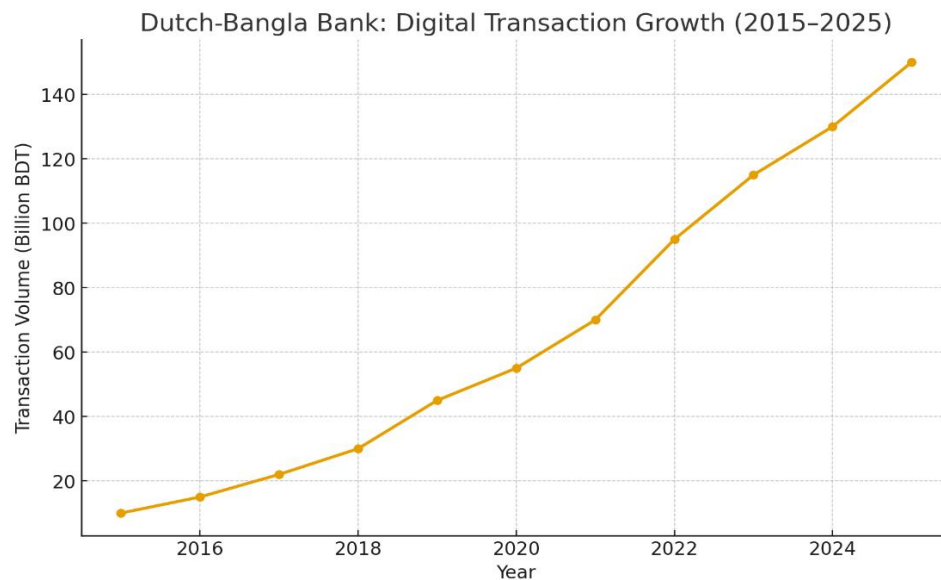


Figure 1. Digital Transactions Growth (2016–2025)

For example, the amount of money transferred digitally through Dutch-Bangla Bank swelled from around 10 billion BDT in 2015 to 150 billion BDT in 2025, representing approximately a fifteenfold increase. This expansion comes as a result of digital payment system-related investments made by the bank during, and after, the pandemic, which were aimed at improving online platforms and mobile apps. In this series, we will highlight the role DBBL has played in creatively shaping the modern digital banking landscape in Bangladesh.

2. Mobile Banking Users (Rocket & Agent Banking)

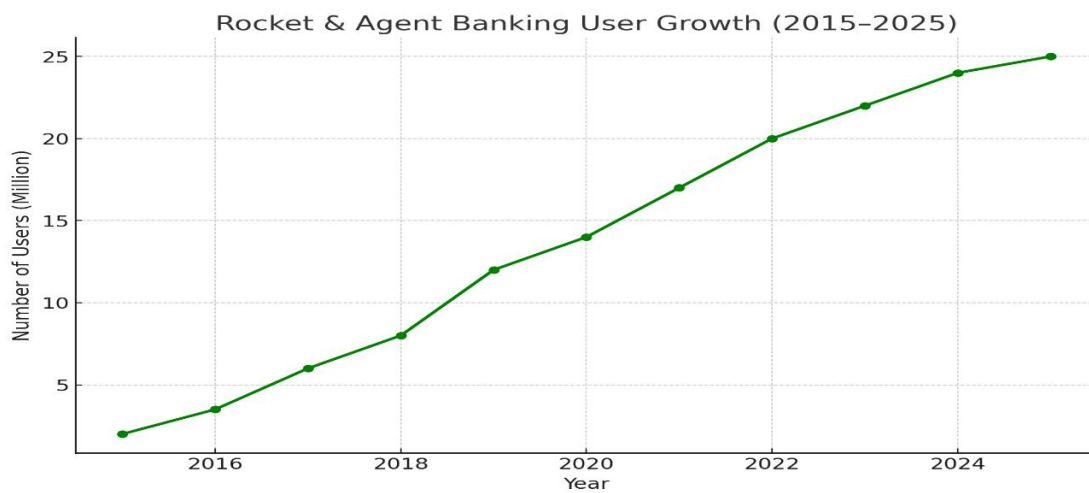


Figure 2. Mobile Banking Users (Rocket & Agent Banking)

Rocket Mobile Banking and Agent Banking used to serve only 2 million users in 2015, and it is expected to grow to 25 million by 2025. The increasing trend clearly reflects the fact that DBBL has empowered crores of rural users through digital channels and also expanding financial services to non-urban areas resulting in less dependency on traditional branch banking.

3. ATM & Agent Banking Network Expansion

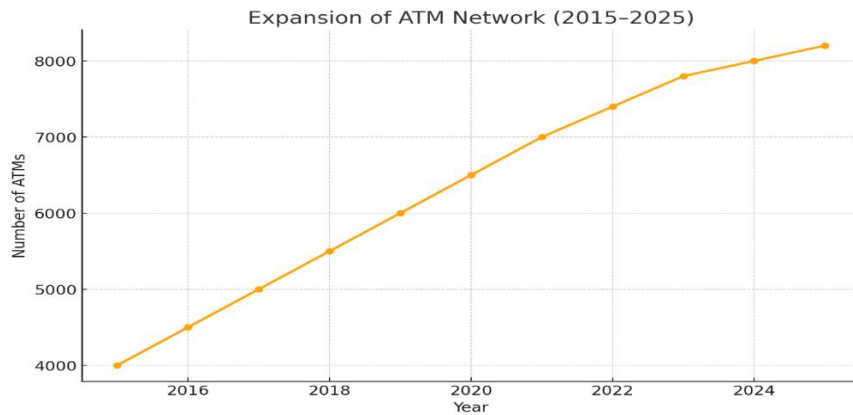


Figure 3. ATM & Agent Banking Network Expansion

Only in the period from 2015 to 2025 was increased agent banking locations in the country in the range of 400% with respect to Dutch-Bangla Bank and ATM network to 100%. This step-up in physical and digital infrastructure enabled DBBL to create a native digital ecosystem in the country, extending the reach of banking services to customers across the urban and remote landscapes.

4. Share of Digital vs. Traditional Transactions

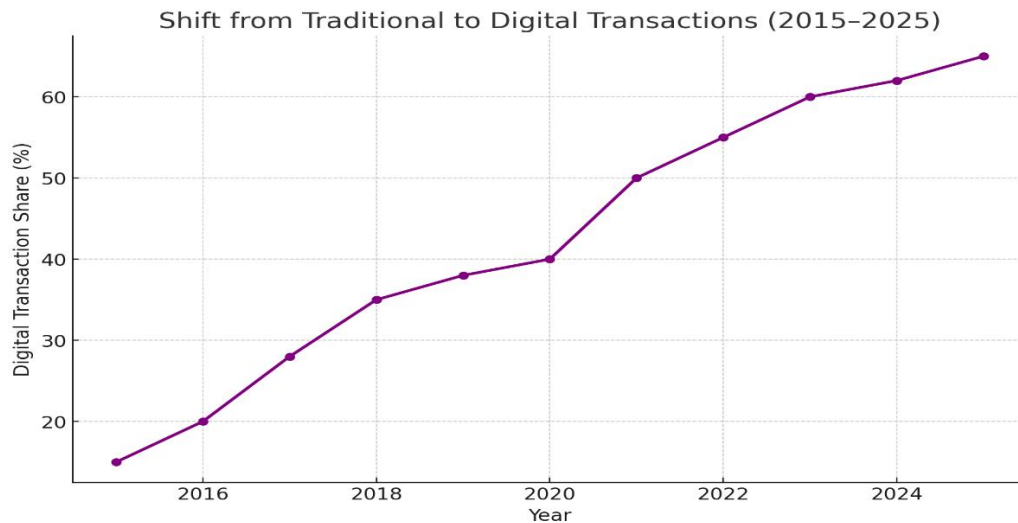


Figure 4. Share of Digital vs. Traditional Transactions

An example is Dutch-Bangla Bank as shown maintaining its growth in overall transaction but moving from a structure 85% based counter transaction to a mix where 65% of all transaction are now using digital channels. This strategic move is the harbinger of increasing customer confidence in digital technology and the bank's perseverance in developing a cashless, efficient banking atmosphere.

CHAPTER 5: CRITIQUE AND REFLECTIONS

In this chapter a general analysis of Dutch-Bangla Bank PLC (DBBL) is presented following the critical evaluation of the concept developed from work experiences over the internship period. Reflects seeks to analyze org practices, identify strengths and pin point potential pain points that can improve both organizational efficiency and customer efficiency.

5.1 Strengths Demonstrated by the Organization

With the internship, there were many good things about how DBBL operates and how its digital infrastructure was set up:

❖ **Strong Digital Banking System**

DBBL digital platform and services delivery including Rocket, Internet Banking, ATM network and POS services are highly efficient. It indicates a robust technological competence to process millions of daily transactions accurately.

❖ **Effective Customer Service Delivery**

Kindness, professionalism, and initiative shown by branch employees in response to customer inquiries. The organized workflow at Customer Service Desk makes sure service delivery happens quickly and accurately.

❖ **Commitment to Financial Inclusion**

DBBL emerges as a pioneer in enabling digital banking and financial accessibility to pockets of population traditionally excluded from any formal financial system across the far corners of remote and deep rural areas of Bangladesh through Agent Banking and Rocket services.

❖ **Culture of Compliance and Security**

At the top of its mind is compliance with AML/CFT provisions, customer identification and the prevention of digital fraud. The regular monitoring and verification of such factors help maintain a secured operational environment.

5.2 Identified Major Weaknesses and Challenges

In discussions, some issues and challenges were identified that may affect customer satisfaction and operational efficiency, along with the strengths:

❖ **Digital Illiteracy Among Customers**

Digital banking processes are hard for many customers, especially elderly and rural ones, to grasp. It leads to service requests over and over again and time delays.

❖ **Heavy Customer Traffic and Long Queues**

The branches usually see heavy traffic, and this translates into long wait times during peak hour. This problem can become worse if the customer service desk is not fully staffed.

❖ **Technical Interruptions in Digital Services**

Rocket or ATM systems sometimes go negative or there is a lag in networks leading to delayed transactions, irritating customers.

❖ **Insufficient User-Friendly Instructions**

While DBBL surely has solid digital ground, not all customers could find away through the application interface or USSD instruction, specially the first users.

❖ **Limited Training for Customers**

Customer education is absent in many branches, which would help minimize confusion and stop people from reaching out to an officer for simple queries.

5.3 Individual Perspective on the Company

When I consider the internship, several aspects of both the institutional backdrop and the operational sphere of DBBL stand out:

- DBBL has a very organized work culture, emphasizing discipline, punctuality, and correctness.
- The bank offers a lot of on-the-job experience if you are eager to learn about other parts of the bank, then you will have the opportunity to do so, especially as an intern.
- Most of the staff members are supportive and helpful and it is between them that learning the banking process and also complex tasks becomes much easier.
- The internship also made clear the relationship between technology and traditional banks, as many of the services we now expect to be digital were already available but digital channels were becoming more dominant.
- Direct exposure to customers as part of the role enhanced my understanding of customer psychology, expectations and behavior, which is applicable in any career.

CHAPTER 6: CONCLUSION

6.1 Conclusion

The following internship report have investigated about the position of Dutch-Bangla Bank PLC in boosting Digital banking in Bangladesh along with a detailed knowledge of how Balancing and exchange services had evolved digitally in Bangladesh. The study states that DBBL has always been at the front in the concept of digital banking by introducing ATM services in earlier, internet banking, Rocket Mobile Financial Services and rebate banking ultimately. These, in turn, have helped to fasten the financial inclusion to a great extent, made customers more accessible and contributed to the cashless economy.

Following are the analyses of the digital transaction trend, network expansion, and customers adopted for DBBL which showcased that to have robust technological infrastructure with the reliability of providing secure, convenient, and efficient delivery of banking services. Though challenged by digital illiteracy, cyber security, and connectivity issues, the bank continues to invest in advanced infrastructure, digital literacy, and country-wide outreach to create a more inclusive financial ecosystem.

In practical terms, the exposure I gained from the internship regarding the operation and digital processes of DBBL is recommendable. Participation in customer service, digital banking operations, compliance tasks, and reconciliation activities filled the gap between theoretical knowledge and practical banking skills. Such experience improved my technical skills, communication skills as well as provided me with recognition by the feedback that technology is an ever-growing part of the finance industry.

In conclusion, Dutch-Bangla Bank PLC has been transforming the digital financial landscape of Bangladesh, this study generally concludes. This sets the company ahead as one of the key drivers of the nation's push towards a fully digital and financial inclusive economy, thanks to its ongoing innovations, good governance and client-centric strategies.

CHAPTER 7: IMPLICATIONS AND RECOMMENDATIONS

7.1 Implications for Professional Growth

The internship at Dutch-Bangla Bank PLC was highly influential in the sense of professional development because it has crafted such as idea related to the Learnings to Understand the groundbreaking perform of modern banking systems. Experiencing first-hand the technological backbone for financial activities in the country while working with digital platforms including Rocket, Internet Banking, Real Time Gross Settlement (RTGS) and Electronic Fund Transfer Network (EFTN)/Bangladesh Electronic Funds Transfer Network (BEFTN) operations. I learnt how much banking institutions rely on accuracy, system workability, and strong supervisory systems for demand for customer confidence. Working directly with customers only helped to bolster these skills, in addition to things like patience, and adaptability as well— all essentials to a workplace setting. Seek understanding of regulatory frameworks, non-disclosure obligations and compliance reflex, especially through my internship where I was immersed into compliance tasks and risk-monitoring processes. In a nutshell, it was great to get these in a work environment where you start to learn what is expected in a more traditional banking environment.

7.2 Organizational and Industry Implications

Additionally, this internship painted a bigger picture on organizational and banking implications. The integration of technology in traditional banks is transforming the banking experience in Bangladesh as the country progresses from cash to digital and Dutch Bangla Bank has a significant investment in this area. My internship was very beneficial, especially to learn that the digital infrastructure of DBBL is acting as a driving force for improvement of financial inclusion in the country by providing services to the unserved areas through Agent Banking and mobile financial services. This is in line with an aspiration of a digitally empowered Bangladesh. As digital transactions grow, it reinforces the need for staying cyber group-focused on strong cybersecurity, 24/7 monitoring and stability of the systems to support customer trust. Several customers also struggle with digital platforms due to a lack of familiarity or limited digital literacy, and this

highlights the necessity for constant improvement in user experience. Hence, it showed about the need of being technologically advanced, but being customer ready and operationally sound as well.

7.3 Recommendations

Finally, some recommendations can be given according to the observations, and the reflections throughout the internship which may help DBBL to improve its service quality and the entire digital banking service. The report suggests that one key need is for banks to have planned programs on digital literacy for customers, particularly senior citizens and rural users who often struggle with the ease of use of mobile and internet banking platforms. Making the user interface less complicated and providing in-app guided support would definitely reduce confusion and enable customers to be more self-reliant in the tools. Also, there needs to be reduced downtime for the systems so that only a few times Rocket or ATM service is interrupted which is always a annoying experience. This could be resolved via continuous upgrade of the systems, enhanced server capacity as well as prevention by proactive technical monitoring. For instance, the app should add more responsive digital support tools and in-app assistance to strengthen customer service channels. Conducting in-house periodic training sessions for employees on communication skills, customer behavior and likely use of modern digital tools would be great for achieving quality of service at all branches. These recommendations are all goal together to help improve operational aspects and customer retention in the long run while DBBL continue to grow its business in Bangladesh digital financial market.

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DAFFODIL INTERNATIONAL UNIVERSITY

Faculty of Business and Entrepreneurship (FBE)

Department of Business Administration

INTERNSHIP LOG BOOK

Student's Name:	Md Shah Nawaz Sarker	Internship Site:	Dutch-Bangla Bank
Supervisor's Name:	Dr. Md. Mahfuzul Islam	Week beginning:	1 st September, 2025
Internship Coordinator/Advisor:	Md Shamim Hossain		

Summary of Internship Activities

During my internship at Dutch-Bangla Bank PLC, I got the opportunity to observe various aspects of the bank's digital banking operations. In particular, I was able to closely understand and analyze the functions of Rocket Mobile Banking, Agent Banking, ATM Operations, and Customer Service. I have participated in various activities, including providing various services on a daily basis, resolving customer issues, verifying online transactions, preparing KYC forms, account opening processes, card issuance, check requisitions, and monitoring EFTN and BEFTN transactions.

In addition, I received insights from the management team about the bank's digital systems, cybersecurity management, standard operating processes (SOPs), and compliance issues. Problem solving, customer behavior analysis, data handling, and communication skills have significantly improved through weekly work.

This experience has enriched my practical knowledge and helped me gain a deeper understanding of the workings of digital banking.

Week & Date:	Description of Activity
Week 1:	<ul style="list-style-type: none"> • Office orientation, branch structure overview • Introducing DBBL digital services • ATM & POS monitoring basics • Customer service desk observation
Week 2:	<ul style="list-style-type: none"> • Rocket transaction process observation • Account opening (Savings & Current) documentation • KYC filling and verification • Customer queries on debit cards
Week 3:	<ul style="list-style-type: none"> • Agent banking operations overview • BEFTN & EFTN process • Cheque requisition handling

	<ul style="list-style-type: none"> • Internet banking registration support
Week 4:	<ul style="list-style-type: none"> • Debit card delivery & activation support • Cash section workflow overview • Transaction slip checks • Customer complaint handling basics
Week 5:	<ul style="list-style-type: none"> • SME client documentation observation • Merchant payment solution briefing • Rocket mobile app usability experience • Daily reconciliation checking
Week 6:	<ul style="list-style-type: none"> • Risk & Compliance briefing • Anti-money laundering training • Fraud prevention guidelines • Customer identity verification (CIF)
Week 7:	<ul style="list-style-type: none"> • DBBL Nexus card POS settlement • Charge dispute handling • Standing instruction process

	<ul style="list-style-type: none"> • Cash withdrawal & deposit workflow
Week 8:	<ul style="list-style-type: none"> • Government payment disbursement via Rocket • Agent cash-in/cash-out monitoring • Ledger update observation • Customer service desk rotation
Week 9:	<ul style="list-style-type: none"> • Problematic transaction resolution • Dormant account activation procedures • DBBL mobile app walk-through • Daily closing reconciliation
Week 10:	<ul style="list-style-type: none"> • Interaction with IT & digital banking team • Cybersecurity policy introduction • Real-time fraud detection demonstration • Online dispute resolution
Week 11:	<ul style="list-style-type: none"> • Customer feedback analysis • Digital adoption challenges among rural users • Agent banking field experience • Documentation for internship report
Week 12:	<ul style="list-style-type: none"> • Final observation tasks • Branch manager feedback session • Data consolidation for research portion • Completion of internship paperwork

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Intern Signature:	<i>Shah Nawaz</i>	05/12 /2025
	Signature Over Printed Name of Student	Date:

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