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Digital Financial Services of NCC Bank PLC: A Study on Uttara Branch

Submitted To:

Md. Mahbobor Rahaman

Sr. Lecturer

Department of Business Administration
Faculty of Business and Entrepreneurship,
Daffodil International University

Submitted By:

Tasmia Tahnin Trimu

ID: 221-11-1477

Program: BBA

Department of Business Administration
Faculty of Business and Entrepreneurship,
Daffodil International University

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Digital Financial Services of NCC Bank PLC

: A Study on Uttara Branch

LETTER OF TRANSMITTAL

Date: 11/10/2025

To

Md. Mahbobor Rahaman

Sr. Lecturer

Department of Business Administration

Faculty of Business and Entrepreneurship,

Daffodil International University.

Subject: Submission of Internship Report on “**Digital Financial Services of NCC Bank PLC**”.

Honorable Sir,

It is a great honor for me, Tasmia Tahnin Trimu, to give in to the internship report “**Digital Financial Services of NCC Bank PLC**”. This report has been ready as a condition for the accomplishment of the BBA program. I have assumed my best energy to compile all the related information, experiences, and visions gained all through my internship at **NCC Bank PLC**.

I sincerely confidence this report encounters your prospects and necessities.

Sincerely,



Tasmia Tahnin Trimu

ID: 221-11-1477

Program: BBA

Department of Business Administration

Faculty of Business and Entrepreneurship,

Daffodil International University

LETTER OF APPROVAL

This is to confirm that the internship report allowed “**Digital Financial Services of NCC Bank PLC**”. It has been ready by Tasmia Tahnin Trimu, ID: 221-11-1477, as fragment of the necessities for the Bachelor of Business Administration (BBA) Program, Major in Management Information Systems, below the Department of Business Administration, Faculty of Business and Entrepreneurship at Daffodil International University.

The report is a unique work approved out under my supervision and is hereby suggested for submission.



Md. Mahbobor Rahaman

Sr. Lecturer

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

E-mail: mahaboborrahaman.ba@diu.edu.bd

DECLARATION

I am **Tasmia Tahnin Trimu**, a student of the Department of Business Administration, bearing ID: **221-11-1477**, Major in Management Information Systems, at Daffodil International University (DIU), do hereby sincerely declare that the internship report entitled “**Digital Financial Services of NCC Bank PLC**” has been authentically prepared by me. While preparing this internship report, I have not intentionally violated any copyright laws or academic integrity policies.

I further declare that this report has not been submitted anywhere else for the purpose of obtaining any degree, diploma, or certificate.



Tasmia Tahnin Trimu

ID: 221-11-1477

Program: BBA

Major in Management Information Systems

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

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Thanks are due to Nusrat Jahan Priti , who provided me with the opportunity to serve as an Intern at the NCC Bank PLC. I'm grateful for the great mentoring, promptings, and inspiration I received in my training.



Tasmia Tahnin Trimu

ID: 221-11-1477

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Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

EXECUTIVE SUMMARY

This report analyzes **Digital Financial Services** at **NCC Bank PLC, Uttara Branch**. The analysis is based on my three-part evidence base. First, I document my daily activities and observations. Second, I review policies and public information from reliable sources. Third, I synthesize lessons from current research on (Digital Financial Services DFS) in Bangladesh. The report follows the attached guideline exactly.

The objective is clear and practical. I assess how branch processes enable (Digital Financial Services DFS). I chart onboarding, servicing, and reconciliation rides. I assess risks and panels that protect clienteles and the bank. I attach every task to MIS ideas and quantifiable outcomes.

I finished six operational roles throughout the internship. I achieved Excel data entry and quality drafts. I created foreign student files with document confirmation. I received and submissive bills. I assisted open savings accounts at the counter. I distributed customer care and touched phone calls. These responsibilities providing end-to-end exposure to DFS enablement at the branch level.

Main findings occur from this experience. Data accuracy is the basis for (Digital Financial Services DFS) beginning. Organized checklists reduce repeat appointments. Customers adopt mobile and internet banking quicker when coached. Manufacturer checker controls prevent the most common errors. Peak-hour congestion and incomplete documentation remain major restraints. Customers fear digital fraud and need simple leadership.

The report suggests targeted developments. Present a standard Excel pattern with locked data-validation rules. Display plastic-coated quick-guides for account inaugural, PIN setup, and app activation. Use a digital line display with service codes throughout rush periods. Run monthly consciousness sessions for students and first-time users. Track simple KPIs to screen progress and accountability.

The internship strengthened my (Management Information System MIS) skills. I improved in process mapping, data governance, and help-desk communication. I learned to translate policy into practical steps. I also learned to escalate incidents with clear evidence and timestamps.

Overall, DFS is now vital to inclusive banking. Branches act as the bridge between policy and usage. Small, disciplined changes in front-office sequences produce outsized improvements. These advances appear in faster onboarding, fewer alterations, and better customer belief.

Table of Contents

“Digital financial service of NCC Bank PLC”	1
“ Digital Financial Services of NCC Bank PLC ”	1
LETTER OF TRANSMITTAL.....	2
LETTER OF APPROVAL.....	3
DECLARATION	4
ACKNOWLEDGEMENT	5
EXECUTIVE SUMMARY.....	7
Table of Contents	8
Chapter 1: Introduction	9
1.1 Background of the Study.....	10
1.2 Statement of the Problem.....	11
1.3 Objectives of the Study	12
1.4 Scope of the Study	13
1.5 Significance of the Study	14
CHAPTER TWO: Company Overview	15
2.1 Company Profile.....	16
2.2 Mission	17
2.3 Vision.....	18
2.4 Core Values of NCC Bank PLC	19
2.5 Services Offered by NCC Bank PLC	20
2.6 History and Current Operations	21
Chapter 3: Internship Role and Responsibilities	22
3.1 Role and Responsibilities.....	23
3.2 Rationale of Those Roles and Responsibilities.....	24
3.3 Example of the Tasks.....	25
Chapter 4: Key Learnings and Experiences	26
4.1 Important Learnings.....	27
4.2 Connection with Academia	28
4.3 Examples of Personal and Professional Growth	29
Chapter 5: Critique and Reflections.....	30
5.1 Critical Evaluation	31
5.2 Contribution to Operational Efficiency.....	32
5.3 Key Challenges Faced During the Internship.....	33
5.4 Overall Reflection.....	34
Chapter 6: Implications.....	35
6.1 Applicability of Academic Learning	36
6.2 Organizational Impact.....	37
6.3 Industry Relevance.....	38
6.4 Lessons Learned.....	39
6.5 Challenges Faced	40
6.6 Networking and Relationships	41
6.7 Recommendations and Future Directions	42
Chapter 7: Conclusion.....	43
Reference.....	44

Chapter 1: Introduction

1.1 Background of the Study

The internship is integrated into the BBA curriculum and aims to fill the need between theory learned and actual business practice. As a senior pursuing my degree in (Management Information Systems MIS), so far most of what I have learnt has been about the potential for information and technology to make organizations efficient, create better experiences for customers, and help managers make better decisions. Internship experience allowed me to exploit the theory I have learned and link it to the real-world setting, while increasing my professional skills and knowledge of practice.

Over the past few years, the banking industry of Bangladesh has changed dramatically due to technological innovations and the growing demand for digital banking products. The century-old approach to banking has turned banking into a tech-driven industry, providing online and mobile services for its customers. There is a growing discussion on the adoption and use of Digital Financial Services (DFS) for banks, both public and private, as they can now provide users with convenient, efficient, user-friendly digital services. Knowing the growing value of DFS in contemporary banking, I opted to do my internship at NCC Bank PLC, an innovative private commercial bank on a digital journey.

We have chosen (National Credit and Commerce Bank PLC) NCC Bank PLC to consider the following reasons. First, the bank has made a significant advancement in financial digitization by providing facilities like Internet Banking, Mobile Banking (NCC Always App), Automated Teller Machines (ATM), Point of Sale services (POS), and Online Fund Transfer Facilities enabled with Bangladesh Electronic Funds Transfer Network (BEFTN), Real-Time Gross Settlement (RTGS), and National Payment Switch Bangladesh (NPSB). It is interesting that indigenous innovations are well related to my academic discipline on Management Information System (MIS), which links technology with management. Secondly, NCC Bank has a good corporate image, customer nurture policy, and has much more emphasis on technology adoption, which gives a lot of learning scope about how to develop new tools that can build up the efficiency and satisfaction levels of clients in the banking sector.

NCC Bank PLC, Uttara branch, was chosen as the research location because it is a dynamic place of operation and is more involved in digital banking customer orientation. Situated in a bustling business area and with a diverse customer base, the Uttara branch is a perfect location to look at the implementation of DFS (Digital Financial Services), to see how DFS is being delivered, maintained, and used by service providers and corporate customers. It also provided me with an in-depth insight into customer behavior, staff communication, and technology systems within a current banking environment.

This internship report is completed as the required part of the Days Beyond Agreement (DBA) program that needs an academic constituent to work almost and then examine it from a explore point of view under the shadow of our major topic. "Digital Financial Services of NCC Bank PLC: A Study on Uttara Branch," by which the education wants to achieve its objective to investigate the digital banking services skillful in NCC Bank and highlight how they are in concert their role, how professionally they stand up using it, and what types of challenges they face. This article offers a sight into how digital alteration has impacted various areas of the bank, enhanced customer experience, and played its part in financial presence in Bangladesh.

1.2 Statement of the Problem

Banking in Bangladesh has embraced a rapidly developing digital age over the past years, thanks to technological innovation and an evolving consumer mindset. But, for many a bank, the successful operation of (Digital Financial Services DFS) is still handicapped by shortcomings in technical platforms and processes, customer education and awareness on how to use Digital Financial Services correctly and securely, cyber cybersecurity threats that might attack potential software systems. NCC Bank PLC has made significant strides in this regard, but many operational and strategic issues still affect the branch level, particularly when it comes to uniform service quality and customer satisfaction.

Through my internship, at Uttara Branch I noticed although banks have introduced a number of digital platforms which are making billions of transactions every year in total Foreword more and more user friendly for the general customer; still many customers including elderly people especially small business owners still feel comfortable with traditional banking, as they are not fully observed to online banking system yet. Furthermore, certain technical drawbacks such as intermittent server outages, poor compatibility between systems, and an inadequately designed customer training program have restricted digital services penetration. What's more, workers are often unable to help customers with complicated digital transactions because of their own workload and system limitations.

Therefore, the principal problem of this study is:

"How successful are the Digital financial services (DFS) of NCC Bank in meeting the needs of its customers and operations at the branch level, and what are the challenges that deter them from making effective use of them?"

1.3 Objectives of the Study

Broad Objective

The broad objective of this internship report is to examine the digital financial services of NCC Bank PLC.

Specific Objectives

1. To gain practical knowledge of banking operations and understand how digital tools are integrated into day-to-day financial services.

2. To identify the key challenges faced by both customer and employees in adopting and managing digital banking services.
3. To provide recommendations for improving the quality, accessibility, and reliability of NCC Bank's digital services.

1.4 Scope of the Study

The scope of this internship report is limited to the digital financial services providing by NCC Bank PLC, with an exact focus on the Uttara Branch. The learning emphasizes sympathetic the nature, operations, and customer reply to the bank's digital creativities. It comprises services such as mobile banking (NCC Always App), internet banking, ATM and Point of Sale (POS) transactions, fund handovers, and electronic payment entrances.

The study is partial to explanations, interviews, and data collected all through the three-month internship dated (May to July 2025). While the study makes available a summary of the bank's digital ecosystem, it does not consist of a relative investigation with other banks owing to time and data constraints.

1.5 Significance of the Study

The submissions of this study have significant insinuations for quite a rare stakeholder. For the academic public, it improves our knowledge in terms of how MIS principles are employed in digital banking sector. NCC Bank PLC offers a expressive report on the success of its digital services and avenues for promotion. As for clients, the research has raised both positive and negative aspects of digital banking, which will drive more clients' awareness and adoption of digital financial services. In the greater picture, the study will also donate to ongoing dialogue on digital transformation in Bangladesh banking, foremost the country towards a "Smart Bangladesh" arbitrated by technology and financial presence.

1.6 Methodology

This study will use a evocative case study approach, concentrating specifically on the Uttara Branch of NCC Bank and its acceptance of mobile apps, internet banking, cards, (Automated

Teller Machine) ATMs, and interbank rails. The study will follow these step ladder:

1. Primary Sources:

- Everyday task logs, concentrating on the use and customer interactions with mobile apps, internet banking, cards, ATMs, and interbank rails.
- Straight observations of customer support activities, as well as assistance with setting up mobile apps, guiding on ATM usage, and handling interbank transfer investigations.
- Meetings and feedback from staff members on by what mean these channels are combined into daily operations.

2. Secondary Sources:

- Public papers and policies from NCC Bank, stress the technical addition and operational guiding principle for mobile apps, internet banking, cards, Automated Teller machine ATM and interbank rails.
- Bangladesh Bank's controlling frameworks for digital services, directing on the use of (Real Time Gross Settlement RTGS) and NPSB.
- Pertinent academic and industry works on digital banking platforms and their role in enhancing customer satisfaction and service competence.

3. Data collection procedures.

- Built an **Excel template** to imprisonment observations per workflow phase.
- Logged each task example with date, document set, and issues originate.
- Logged customer FAQs and the direction provided.
- Amassed a **data dictionary** for key onboarding arenas.

Chapter 2:

Company Overview

2.1 Company Profile

National Credit and Commerce Bank PLC (NCC Bank) is a Bangladeshi private commercial bank with a characteristic development. It started as National Credit Limited (NCL), a savings company formed in 1985 to rally domestic savings and support manufacturing, trade, and the capital market. With the endorsement of the central bank, it was restructured into an arranged commercial bank in 1993, adopting the present banking platform and growing nationwide.

NCC Bank is a public banking company limited by stocks, merged on 15 May 1993 under the Bank Company Act, 1991. It is licensed and supervised by the Bangladesh Bank. The bank publishes statutory disclosures (financial reports, risk disclosures, compliance, and notices) on its official website.

Business segments. NCC Bank serves retail, SME, Corporate, and NRB segments and operates Islamic Banking Windows at selected service points. Essential lines include credits, loans and advances, cards, trade services (L/C, L/G), remittances, and cash management for organizations. Digital channels. The bank delivers retail digital services through NCC Always (internet and mobile banking) and corporate digital services via NCC ICON (corporate internet banking). NCC always provides balance/statement, transfers, and bill payments for individuals, while ICON supports payments, collections, and trade workflows for businesses. The bank also maintains an FAQ and application form for NCC Always enrollment.

Delivery network. NCC Bank operates a country-wide network of branches (sub-branches) and ATMs, with a published directory on its site for branch and ATM locations. Customers can access contact numbers, routing information, and service availability from those pages. Pricing disclosure. The bank publishes indicative deposit rates and scheme features (Special Savings and Special Fixed Deposit) and circulates effective rate changes through official ALCO circulars. Customers are advised to check effective dates when making decisions.

Technology posture and controls. Operations combine branch processes with secure digital platforms. Maker–checker approvals, (Know Your Customer) KYC/ Anti-money laundering (AML) procedures, and audit trails. Transport excellent financial capability to communities

through strong customer relations. Make available long-lasting solutions by joining technology, experience, and financial strength. Shape friendly customers and employees.

2.2 Mission

Bring excellent financial service to groups through strong customer dealings. Provide long-lasting explanations by combining technology, experience, and a financially strong point. Build a unified and friendly situation for customers and employees.

2.3 Vision

Be a liberal and socially in control institution that transports **credit** and **commerce** composed. Create value and maintainable growth for all stakeholders.



Figure 01: NCC Bank PLC, (Uttara Branch).

2.4 Core Values of NCC Bank PLC

The bank highlights integrity, professionalism, accountability, respect, and confidentiality. These standards support acquiescent operations, service quality, and in charge innovation. They line up with sustainability goals noted in public resources and sector leadership.

2.5 Services Offered by NCC Bank PLC

2.5.1 Retail Banking

- I. Deposit accounts: Savings, current, and arrangement deposits such as the Special Savings System and Special Fixed Credit Scheme with published features and indicative rates.
- II. Cards: Debit, credit, and selected prepaid programs.
- III. Digital banking: NCC is always for internet and mobile banking. Clients can view balances, transfer funds, and pay bills. Registration depends on the correct mobile and email data.
- IV. Remittance / NRB: Services for expatriates and family recipients via approved channels.

2.5.2 SME and Corporate Banking

- I. Working capital and term finance: Facilities for SMEs and corporates.
- II. Trade services: Letters of credit, guarantees, and import/export finance.
- III. Cash management: NCC ICON corporate internet banking for payments, collections, and account management.
- IV. Host-to-host connectivity: Options for ERP/MIS integration and customized reporting.
- V. Institutional collections: Utility bills, tuition fees, and payroll banking services.

2.5.3 Islamic Banking (Windows)

- Shariah-compliant deposit and financing products at selected service points.

2.5.4 Digital Channels and Platforms

- **NCC Always** (retail). Mobile and web banking for individuals; available on major app stores.
- **NCC ICON** (corporate). Online platform tailored for corporate and trade transactions; bank communications describe in-house development and unique features.

2.6 History and Current Operations

1. 1985. Incorporated as National Credit Limited (NCL), an investment company to mobilize resources and support the capital market.
2. 1993. Converted to NCC Bank Limited, a full private commercial bank under the Bangladesh Bank regulation.
3. 2010s–present. Expansion of branch/sub-branch network, cards, digital channels, and Islamic windows. Launch and growth of retail and corporate internet banking platforms.
4. Nationwide services across retail, SME, corporate, NRB, and Islamic windows.
5. Strong emphasis on digital financial services through NCC Always and NCC ICON.
6. Active use of national payment rails: BD-RTGS, BEFTN, and NPSB.
7. Ongoing sustainability actions and a formal Sustainable Finance function referenced in public materials.
8. At the branch level, operations depend on accurate onboarding, maker checker approvals, and clear customer education areas closely linked to my internship tasks.

Chapter 3: Internship Role and Responsibilities

3.1 Role and Responsibilities

I During my three-month internship at NCC Bank PLC, Uttara Branch, my primary responsibilities were centered on supporting and understanding the bank's (Digital Financial Services -DFS). As the banking sector transitions toward digitalization, NCC Bank is actively expanding digital platforms such as **Internet Banking, NCC Always App, Mobile financial services**, (Bangladesh Electronic Funds Transfer Network-BEFTN), (Real-Time Gross Settlement- RTGS), **card services**, (Electronic Know Your Customer e-KYC) and automated transaction processing. As an intern of (MIS), I was located in roles that permitted me to detect how technology, data, and financial processes integrate to bring secure and well-organized digital banking service area.

My everyday jobs included:

1. Digital Banking Onboarding and Customer Assistance

I amuse yourself an active role in supervising customers through the registration and beginning process for NCC Bank's digital platforms. This included:

- Back up customers with **NCC Always App enrollment**.
- Energizing **Internet Banking (IB)** identifications.
- Allowing **SMS Banking** and **instant notifications**.

Serving customers understand digital topographies like fund transfers, utility bill payments, QR costs, and balance investigations.

I reinforced customers by clearing up how these services work and backing them in navigating app interfaces and login events.

2. Data Entry and System Updates for Digital Services

Numerical services rely deeply on precise customer data within the **Core Banking System (CBS)**. I aided in:

- Bring up-to-date customer (Know Your Customer, KYC) statistics to enable digital services.
- Confirming NID data, mobile numbers, and email speeches.
- Between debit card statistics for online and mobile dealings.

This work in a straight line supported the bank's digital alteration initiatives, as updated

customer records ensure flat operation of online investment systems.

3. Handling Digital Transaction-Related Queries

A significant portion of my daily job involved supporting customers who had knowledge challenges with digital transactions. This included:

- Addressing subjects with **failed mobile banking transfers**.
- Supplementary with **password resets** or **PIN unlocks**.
- Providing leadership on **OTP-related issues**.
- Examine the status of **failed ATM or POS transactions**.

3.2 Rationale of Those Roles and Responsibilities

My assigned responsibilities were deliberately aligned with both the bank's digital alteration program and my academic background in MIS. The basis behind insertion me in digital service-focused parts can be clarified as follows:

1. Support for NCC Bank's Digital Banking Roadmap

NCC Bank is increasing its digital footmark through mobile banking, online platforms, Electronic Distinguish Your Customer (e-KYC), and automatic transaction systems. Interns with Management Information System-MIS upbringings are appropriate for these roles since we have a technical sympathetic of:

- System architecture.
- Data flows.
- Information security.

By attractive me in digital banking processes, the branch successfully utilized my academic skills to provision their planned goals.

2. Relevance to MIS Competencies

MIS highlights the addition of people, technology and business procedures. My errands

reproduced all three supports:

- Serving people (customers and staff) use skill.
- At work on information systems (CBS, card management system, mobile apps).
- Refining business procedures (digital onboarding, reporting, compliance).

Thus, the errands were allied with emerging my professional capability as an MIS graduate.

3. Contribution to Operational Efficiency

Digital services decrease assignment at the counters, minimize mistakes, and increase customer approval. My participation in:

- Customer onboarding.
- Technical troubleshooting.
- Data updating.

4. Increasing Customer Digital Adoption

One of the main goals of NCC Bank is inspiring customers to shift from physical systems to digital stages. My role in humanizing customers and resolution digital issues straight supported the branch's digital acceptance targets.

5. Exposure to Real-World ICT-Banking Integration

Through my responsibilities, I gained knowledge of:

- How do digital transaction data movements occur across banking systems?
- How ICT, core banking, and mobile banking platforms interrelate.
- How security procedures protect customer data.

This knowledge bridges the gap amid academic MIS knowledge and real banking processes.

3.3 Example of the Tasks

Throughout my internship, I was complicated in numerous expressive tasks and projects that provided applied exposure to digital financial processes. A few notable examples include:

➤ **Assisting in Customer Onboarding for NCC Always App**

One of my first tasks was to contribution customers in registration for the **NCC Always App**, the bank’s mobile banking platform. I directed customers through the connection and account start process, including connecting their bank books and verifying their credentials. Over period, I handled around 25–30 onboarding requests per week, helping upsurge the branch’s digital acceptance rate.

➤ **Internet Banking Activation and Issue Resolution**

Many customers confronted challenges in actuating their **Internet Banking** accounts or rearranging passwords. I functioned closely with the IT support side to resolve these issues professionally. By maintaining a log of common technical glitches, I helped the branch grow a simple FAQ sheet for customers, which advanced became a orientation tool for front-desk officers.

File ID	Fee Type	Destination Country	Annual Period	Transfer Amount (USD)	Beneficiary	Status	Required Doc	Notes
SF-2026-00126	File Renewal Fee (Bank)	N/A	Year 2	60	Internal Revenue Account	Completed	Fee Debt Form	BDT equivalent debited from Sponsor A/C
SF-2026-00127	Living Expenses (Supplementary)	USA	Q1 Top-up	500	Student's Foreign Bank A/C	Pending (Approval)	Sponsor Justification Letter	Requested dia to currency fluctuation
SF-2026-00128	Disertation Submission Fee	UK	Final Year	450	University Registrar Office	Transferred	Proof of Final Enrollment	Final fee before graduation
SF-2026-00129	Health Surcharge (HS)	UK	2 Year Extension	1,200	UK Home Office	Processing	New Visa Application	For student extending to PhD
SF-2026-00130	Tuition Fee (Year 3)	Canada	Year 3	9,000	Dalhousie University	Ready for Transfer	New Fee Schedule	Annual invoice checked against bank
SF-2026-01-15	Library/Access Fee	Australia	Semester 1, 2026	150	University Bursar	Approved	Rimbud University BSE	Minor fee, approved under incidental limit
SF-2026-01-16	Pre-Sessional English Fee	Germany	10 Weeks	3,200	Language Institute	Pending (Compliance)	BS Special Approval Form	Requires prior approval for language course
SF-2026-01-17	Refund/Processing	USA	N/A	1,500	Sponsor A/C (BDT)	Completed	University Refund Memo	Refund received from university, credited to sponsor
SF-2026-01-18	Tax/Ticket Fee	Singapore	N/A	500	Address (TT)	Processing	E-Ticket and Visa Copy	Final travel request on file
SF-2026-01-19	Semester Fee Deposit	USA	Summer Term	1,000	UC Berkeley	Ready for Transfer	Conditional Acceptance Letter	Seat retention deposit confirmed

Daily Digital Transaction Summary Preparation

Each day, I aided in compilation a Digital Transaction Swift Report. This report comprised data on fund transfers, bill payments, mobile renews, and card transactions treated via digital channels. I analyzed these figures using Excel to calculate daily transaction development and identify unusual trends or inconsistencies. These precises were later submitted to the Branch Processes Manager for review.

Form ID	Customer Name	Account Type	Initial Deposit (BDT)	KYC Status	Debit Card Req.	Remarks
SA-2025-00201	Karim Hossain	Standard Savings	5000	Completed	Yes	All documents in order.
SA-2025-00202	Shila Begum	Women's Savings	1000	Pending (TIN)	No	TIN certificate missing for large transactions.
SA-2025-00203	Tarim Ahmed	Student Account	500	Completed	Yes	School ID verified. Minor account guardian setup.
SA-2025-00204	Dr. Amina Khan	Senior Citizen	15000	Completed	Yes	Utility bill address verification pending.
SA-2025-00205	Faruk Dewan	Probashi Savings	50000	Completed	Yes	Foreign employment proof attached.
SA-2025-00206	Lima Akter	Standard Savings (Joint)	10000	Completed	Yes	Joint account with spouse (ID 19991212343457).
SA-2025-00207	Raju Das	Student Account	200	Pending (Signature)	No	Signature mismatch on specimen card.
SA-2025-00208	Nusrat Jahan	Standard Savings	3000	Rejected	N/A	Applicant blacklisted by Credit Bureau.
SA-2025-00209	Masud Rana	Monthly Savings Scheme	2000	Completed	Yes	Monthly deposit instruction added (BDT 5000).
SA-2025-00210	Abr Chowdhury	Zero Balance Account	50	Completed	No	Birth certificate and guardian NID used.

Figure 03: Daily Digital Transaction Summary Preparation.

- **Customer Feedback Collection on Digital Services**

At the appeal of the Branch Manager, I led informal interviews with customers to gather feedback on their knowledges with NCC's digital platforms. I ready a short report brief common issues such as delayed OTP messages, transaction limits, and app usability anxieties. This feedback was later advanced to the Digital Banking Department at the head office for assessment.

- **Supporting Compliance and KYC Updates**

While I was on an internship, the branch led a Know Your Customer- KYC data inform tickler for all digital customers to safeguard their information was present. I was at the end of the chain, confirming account information and contact address to cross-check for skimmed NIDs and photographs uploaded against each NID of the scanning history. This led me to a understanding of the meaning of data security and obedience in digital financial services.

Chapter 4: Key Learnings and Experiences

4.1 Key Learnings focused on Digital Financial Services

- Increased practical knowledge around **digital banking operations**, counting account management, fund transfers, bill payments, and mobile-based deal procedures through the NCC Always tool.
- Erudite how **customer onboarding and activation** of the NCC Always App are conducted, counting (Know Your Customer KYC) confirmation, (One Time Password OTP) verification, and basic security events.
- Technologically advanced an sympathetic of **common technical issues** confronted by customers, such as (One Time Password OTP) postponements, app go-slows, and login problems, and how bank staff contribution customers in resolution them.
- Learnt knowledge in **customer communication and service support**, chiefly in clearing up app topographies to users with incomplete digital reading ability.
- Better consciousness of **data security and compliance practices** in digital financial services, accenting the importance of privacy and secure transaction treatment.

4.2 Connection with Academia

My internship with NCC Bank PLC acted as a link amid academic theoretical ideas and professional work with specialism in MIS. During my undergraduate course, I studied courses like information systems management, database management systems, e-banking systems, system security, and business process integration. During the practice course, I saw how they work in the real environment of a bank. For example, the MIS theory on information flow and system integration becomes crystal when I watch how customer data is input through the front desk or digital sales channel, then stored in a bank-wide database. The theoretical structure of (Decision Support Systems DSS) and that of (Enterprise Resource Planning -ERP) were derived from the bank's use of a flex cube system, which integrates data across departments for the purpose of management controls and reporting.

For example, the MIS theory on information flow and system integration becomes crystal when I watch how customer data is input through the front desk or digital sales channel, then stored in a bank-wide database. The theoretical structure of (Decision Support Systems DSS) and that of (Enterprise Resource Planning -ERP) were derived from the bank's use of a flex cube

system, which integrates data across departments for the purpose of management controls and reporting.

My studies Digital Financial service came to fruition while examining the way NCC bank PLC encourages digital financial inclusion through mobile applications and Internet banking. I was able to bridge academic constructs in digital adoption and customer engagement with real-life processes the bank employed to attract tech-savvy customers while keeping hold of its traditional base.

4.3 Examples of Personal and Professional Growth

My period at NCC Bank PLC was a satisfying experience in both personal and professional development from the three schemes I have with the bank. The greatest impactful knowledge was serving customers who were not contented with digital banking stages. I learn how to interpret complex science and practical information into strong, simple language, which donated directly to my relational and message skills.

Some of the other experiences that I thought helped me grow were creating digital transaction reports and then seeing how data accuracy changes people's decisions. A slight daily error in the reconciliations of transactions could result in a significant difference, so I acquired a great sense of detail and an enhanced capability for analysis.

On the other hand, working in the professional life also taught me how to manage manpower, teamwork work and be disciplined. I also developed skills in task prioritization, time management, and teamwork to respond quickly to customer-handled queries. Attending team-level meetings and witnessing senior officers' decision-making at work sharpened my knowledge of governance and organizational conduct in a bank.

Chapter 5: Critique and Reflections

5.1 Critique and Reflections

The internship aided me gain practical information of how banking processes work and how digital tools provision daily financial services. By observant the use of the **NCC Always mobile app**, I unspoken how numerical services are linked with core investment activities such as fund transmissions, balance checks, and customer authentication. This experience showed me that digital banking is flattering an essential part of contemporary banking, and branch processes are now deeply dependent on flat digital support.

While employed with customers and employees, I recognized several challenges that touch the acceptance of digital services. Many customers, particularly older users, were not fully conscious of the app's features. Staffs also faced pressure when the app became slow, (One Time Password OTP) were late, or the system was down. These challenges slowed service delivery and sometimes created customer displeasure. It became clear that both customers and staff need better provision and training to use digital tools surely.

Based on these knowledges, I believe numerous developments can strengthen NCC Bank's digital financial facilities. The bank should emphasis on customer consciousness programs, even app updates, and stronger technical support. Refining accessibility, reliability and user-friendly project of the **NCC Always app** will help ensure healthier service quality and higher customer gratification in the upcoming.

5.2 Contribution to Operational Efficiency

NCC Bank's digital financial services are a significant cost saver, but not at its optimal use. Efficiency Gains The NCC Always Mobile App/internet banking system was designed to automate normal transactions, i.e. balance enquiries, fund transfers and bill payments thereby greatly reducing the requirement for manual teller interventions and paper based processing. Freeing up branch staff to focus on more complicated, value-added services. Inter-bank Rails: Bangladesh Electronic Funds Transfer Network- BEFTN, Real-Time Gross Settlement - RTGS) Automation of bulk and high-value payments to reducing errors, processing time etc in contrast with conventional Drafts or cash movements. Areas for Development: Competence is often disadvantaged at the point of onboarding. Imprecise data entry throughout account setup principals to downriver inefficiencies, such as failed moveable banking recordings and

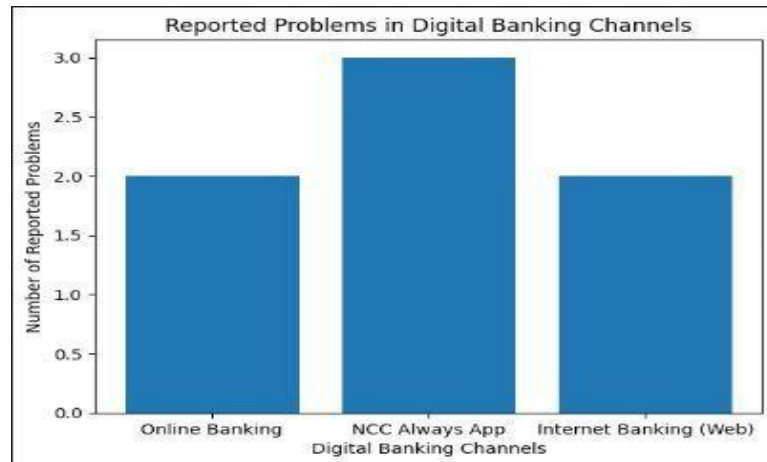
card starts, requiring staff time for alterations. Furthermore, peak-time mobbing at ATMs and counters designates that while Digital financial Service. Customer relocation from physical to digital channels is imperfect, placing a recurrent strain on branch capitals.

5.3 Key Challenges During the Internship

➤ Low Customer Awareness of Digital Services

- Numerous customers, particularly older people or first-time app users, fixed not know about the full topographies of the **NCC Always app**. They were frequently ignorant of services like account transfers, bill payments, or QR dealings. Because of this, I had to devote extra time controlling them and presentation each step.

➤ Technical Issues and Internet Slowdown



- **Online**
major problems
loading,

Banking → 2
*(Slow
delayed login)*

- **NCC Always**
major problems
(OTP delay, app slowdown, temporary freeze)

App → 3

- **Internet Banking (Web)** → 2 major problems
(Page not loading, session timeout)

➤ Difficulty in Managing Customer Feedback

Throughout my work with customer facility, I saw that it was not easy to gather and reply to customer response about the digital facilities. Some clientele wanted new topographies or faced glitches with the app, but the branch did not consume a direct way to dose these issues directly.

➤ Understanding Cybersecurity and Privacy Rules

Digital transactions must follow strict security rules. As an intern, it was sometimes hard to fully understand all the cybersecurity policies then data protection rules. Treatment sensitive information required extra care and attention.

➤ **Keeping Up with Fast Technological Changes**

The **NCC Always app** is efficient regularly. New features and changes in the interface required rapid learning. Adapting to these updates within a short internship retro was challenging.

5.5 Learning from Challenges

- I. Better Understanding of Digital Financial Services.
- II. Improved Customer Handling Skills.
- III. Real Experience with Technical Problems.
- IV. Awareness of Cybersecurity and Data Safety.
- V. Ability to Adapt to New Digital Features.
- VI. Basic Learning About the NCC Always Mobile App.

5.4 Overall Reflection

To better attain the goals of improved operational competence and client gratification, the following movements are optional:

➤ **Implement a Digital-First Onboarding Checklist**

Present a standardized, branch-level checklist for account opening those mandates and verifies key digital activation fields (mobile number, email) and includes a step for immediate NCC Always demo and setup support.

➤ **Develop Structured Digital Literacy Materials**

Create simple, graphic guides (laminated one-pagers, short videos) explanation the key features of NCC Always and the changes between RTGS, BEFTN and NPSB. These should be obtainable at the front desk and numerically within the app.

➤ **Launch Proactive "Digital Awareness" Sessions**

Host once-a-month, short in-branch sessions for new customers to walk them through the digital stages, reducing the future provision load and cumulative gratification.

➤ **Optimize Peak-Hour Management**

Use a digital line management system to classify customers with humble dealings and direct them to a devoted "Digital Quick Service" desk to improve amount.

Chapter 6: Implications

6.1 Applicability of Academic Learning

The internship repeated the importance of MIS ideas such as information systems development, digital business procedures, system security, and data-driven decision-making. Many theoretical frameworks learned in the classroomsuch as initiative systems, course automation, database management, and customer relationship managementwere directly observable in NCC Bank’s daily operations. Understanding back-end database constructions, KYC verification processes, and risk management outlines enhanced my ability to comprehend how digital platforms like NCC Bank’s Internet Banking (IB), NCC Always App, and (Bangladesh Electronic Funds Transfer Network BEFTN)& (Real Time Gross Payment RTGS) payment schemes are integrated by core banking package.

6.2 Organizational Impact

The internship reaffirmed the rank of MIS concepts such as information systems development, digital business courses, systemsecurity, and data-driven decision-making. Many theoretical frameworks learned in the classroom such as enterprise systems, process automation, database management, and customer relationship organization were directly observable in NCC Bank’s daily operations. Understanding back-enddatebase structures, KYC confirmation processes, and risk management frameworks enhancedmy ability to comprehend how digital platforms like NCC Bank’s Internet Banking (IB), NCC Smart App, and BEFTN/RTGS payment systems are integrated with core investment software.

For example, textbook concepts of system interoperability and API-driven integration became real when observing how the bank connects its mobile banking app with the central CBS (Core Banking System) to process real-time fund transfers. This applied exposure strengthened the connection between academic learning and industry execution.

6.3 Industry Relevance

Digital monetary services are no longer optional; they are essential mechanisms of modern banking operations in Bangladesh. NCC Bank’s onmobile banking, online payments, ATM/CRM automation, and digital channels underscores the industry-wide migration toward

technology-driven service delivery.

The internship highlighted numerous industry trends:

- I. Growing demand for contactless and paperless banking.
- II. Increased reliance on cybersecurity, authentication protocols, and fraud detection.
- III. Regulatory modernization
- IV. Fintech collaboration

Understanding these tendencies is crucial for MIS specialists, who will increasingly play strategic roles in scheming, analyzing, and securing digital monetary ecosystems.

6.4 Lessons Learned

One of the key lessons was knowing the difficulty behind apparently simple digital transactions. A single online transmission from a user tapping “Send” on the mobile app to the amount attainment the recipient requires healthy system organization involving authentication, server communication, database validation, and controlling checks. This highlights the importance of well-designed system architecture and error-handling mechanisms.

Another lesson was the growing importance of user experience (UX). Customer complaints often stemmed from app navigation difficulties or limited consciousness of digital services not necessarily system disappointments. This demonstrates that digital transformation is as much about educating users as it is about software development.

Lastly, the internship emphasized the importance of data accuracy and verification in banking. Mistakes in customer info, if not properly managed, can disrupt digital service admission, delay transactions, and cause compliance issues.

6.5 Skill Development

The internship significantly strengthened both technical and soft skills:

- **Technical Skills**
 - I. Practical understanding of CBS and its integration with digital banking channels.
 - II. Familiarity with transaction life cycles, payment gateways, and e-KYC processes.
 - III. Exposure to cybersecurity procedures (OTP, encryption, access privileges).
 - IV. Ability to observe and analyze system-level errors and customer-facing issues.

- **Soft Skills**
 - I. Message skills through contact with customers seeking digital banking help.
 - II. Problem-solving through troubleshooting issues connected to app registering or online dealings.
 - III. Time management and multitasking ID within a professional banking setting.

6.6 Challenges Faced

Several challenges emerged during the internship:

- I. **Customer Resistance to Digital Banking:** Many customers were hesitant to adopt online and mobile banking due to fear of fraud or lack of digital literateness.
- II. **Operational Delays:** System stoppages, server slow responses, or upkeep schedules occasionally interrupted digital services.
- III. **Information Gaps:** Incomplete user documentation and tutorials led to recurrent customer support queries.
- IV. **Strict Regulatory Rules:** Employed in a banking setting needs meticulous obedience, leaving little room for experimentation or nonconformity.

Circumnavigating these challenges improved flexibility and problem-handling skills, especially in sympathetic how large organizations manage digital change.

6.7 Recommendations and Future Directions

Based on internship observations, several references can support the progression of NCC Bank's digital financial services:

- I. **Enhancing App Usability:** Simplify steering, improve loading speed, and offer more intuitive self-service options.
- II. **Expanding Customer Education:** Introduce classes, FAQs, and digital literacy campaigns to encourage broader DFS adoption.
- III. **Strengthening Cybersecurity:** Implement progressive fraud detection tools, biometric authentication, and stronger data encoding.
- IV. **Increasing System Integration:** Expand API connectivity is third-party fintech's for fun more seamless payment and service options.

- V. **Boosting IT Infrastructure:** Invest in server scalability and network redundancy to reduce downtime during peak usage.

Chapter 7: Conclusion

The internship program of three months a r e duration in NCC Bank PLC, Uttara Branch, has provided a important learning experience for theoretical concepts and the application of knowledge into practical reality. This brief studied the bank's digital financial service (DFS) ventures how well they are working and what result they have happening making banking more convenient, efficient, and inclusive for customers. The research analyzed difficulties and opportunities of the bank in moving on towards digital banking amidst Bangladesh's dynamic banking business environment.

In the study, it was revealed that NCC Bank PLC has been profitable ahead by taking various steps regarding digital banking systems like Internet Banking, **NCC Always App**, SMS Banking, (Automated Teller Mechanism ATM), and (Point of Sale POS) services, as well as real-time fund transfer through (Bangladesh Electronic Funds Transfer Network BEFTN) and Real Time Gross Settlement RTGS). These services have significantly facilitated enhancing customer satisfaction, shortened transaction time, and improved security, as well as reliability for financial dealings. The Uttara Branch in particular are showed high adaptability to digital channels, which was reflective not only of the rising trust element but also of the increasing urban inclusivity. But the researchers also noted some tests, such as low digital literacy among certain customer segments, infrequent technical outages, and ongoing staff help training required to sustain service quality.

During the internship, I was able to observe and participate in different banking functions such as Account management, cashier functions, and customer facility. Both digital and traditional facets of banking provided an insight to see how it work NCCB operates on a daily basis using state-of-the-art technology to ensure smooth financial services. This hands-on experience allowed me to understand the complexities of rolling out digital projects in a controlled financial environment and how data security and obedience standards need to be upheld.

From both a personal and professional level, I have developed my analytical ability, communication capabilities, and problem-solving skills during this internship. After working in a real-life bank, I gained further understanding of MIS and how the application of that improves efficiency in operation. The experience remained also beneficial as it sharpened my

skills in working in a team, adjusting to the corporate environment, and working within deadlines. Without a reservation, seeing the rapid changes caused by digital in the banking was the motivation behind my eagerness to continue studying and working in finance technology (FinTech) and data-driven investment innovations

All in all, the internship experience at NCC Bank Ltd was a significant step in my academic and professional life. It not only solidified my theoretical sympathy for MIS but also gave me first-hand experience with the interactive approach that technology and banking had evolved to. The research showed that digital financial services is not a choice but an imperative for banks to set themselves apart from the competition and shift focus back to customers, in order to survive in today's banking landscape. (As I progress, this skill has inspired me to pursue a role where banking meets technology on working on decadent, smart, and safe digital financial keys of the future.

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