



Internship Report on
The Role Of Digital Banking in Enhancing Customer Satisfaction:
A Study On Trust Bank PLC, Savar Cantt. Branch

Submitted To

Md. Mahbobor Rahman
Senior Lecturer
Department of Business Administration
Faculty of Business Entrepreneurship
Daffodil International University

Submitted By

Md Fojle Rabbi
ID: 221-11-1735
Batch : 61
Program: BBA (Major in MIS)
Department of Business Administration
Faculty of Business Entrepreneurship
Daffodil International University

Date of Submission: 09/11/2025

Letter of Transmittal

Mahbobor Rahman

Senior Lecturer

Department of Business Administration

Faculty of Business Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

With due respect, I, Md Fojle Rabbi, submit my internship report on **The Role of Digital Banking in Enhancing Customer Satisfaction: A study on Trust Bank PLC, Savar Cantt. Branch** and what should be done to improve it,

for your kind consideration as a part of the requirement for completing the BBA program. I have tried my level best to complete this report with the necessary information.

I hope that the report will be acceptable to you.

Thank you

Sincerely,

Rabbi

Md. Fojle Rabbi

ID: 221-11-1735

Program: BBA (Major in Management Information Systems)

Department of Business Administration

Faculty of Business Entrepreneurship

Daffodil International University

Approval

This is to certify that the internship report titled **The Role of Digital Banking in Enhancing Customer Satisfaction: A Study on Trust Bank PLC, Savar Cantt. Branch.**

An internship experience at Trust Bank PLC, Savar Cantt. Branch, submitted by Fojle **Rabbi**, Student ID: **221-11-1735**, has been reviewed and approved for academic submission. The report meets the required standards and fulfils the internship requirements for the Bachelor of Business Administration (BBA) program under the Faculty of Business and Entrepreneurship at Daffodil International University.

Supervised by:

Mahbobor Rahman

Senior Lecturer

Department: Business Administration

Daffodil International University

Signature:



Date:30/11/2025

Declaration

I hereby declare that this internship report, entitled “Internship Report on **The Role of Digital Banking in Enhancing Customer Satisfaction: A Study On Trust Bank PLC Savar Cantt. Branch**, has been prepared by me as a requirement for the completion of the Bachelor of Business Administration (BBA) program at Daffodil International University. I also declare that this report is my original work and has not been submitted, in whole or in part, for the award of any degree. The entire information used in this report is based on my practical experience during my internship period in Trust Bank PLC, Savar Cantt. Branch, and, where appropriate, secondary sources, of which the sources have been duly referred to. The present report is academic in nature and does not reflect the perspectives or attitudes of Trust Bank PLC or any of its employees.

Rabbi

Md Fojle Rabbi

ID: 221-11-1735

Program: BBA (Major in Management Information Systems)

Department of Business Administration

Faculty of Business Entrepreneurship

Daffodil International University

Acknowledgement

My utmost thanks to Almighty Allah first: I would not be able to complete my internship and write this report without the patience, strength, and chance that Almighty Allah was kind enough to grant me. I wish to thank all the officials and colleagues of Trust Bank PLC, Savar Cantt Branch, on behalf of my heart, who helped me, exhibited patience, and cooperation throughout my program as an intern. The warmth that they showed me in sharing their knowledge and interests rendered my experience highly rewarding. I am particularly thankful to my academic supervisor, Mr. Mahabobor Rahman, Lecturer, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University to guide and provide me with brilliant ideas and support throughout the making of this report. His constructive feedback pushed me to improvement of my work and make it more significant. Lastly, I would like to thank my family, friends, and classmates who provided me with constant inspiration, moral support, and encouragement throughout all my academic and personal path. I could not do my internship and this report without the help and collaboration of these people.

Executive Summary

This is a report entitled Level of Bank and What Should Be Done to Improve, **Role of Digital Banking, Trust Bank PLC, Savar Cantt. Branch**, It was done as a part of BBA internship program in Daffodil International University. The research aims at measuring the degree of customer satisfaction in The Trust Bank PLC, specifically, the service efficiency, responsiveness, and digital banking facilities. The internship was experienced in the Savar Catt Branch of Trust Bank where I was closely engaged in the provision of banking services to the customers. I was to be involved in account related services, support of digital banking, and answer customer related questions. These assignments gave me the opportunity to experience customers in real life and define the areas that require enhancement. The results indicate that even though Premier Bank has positioned itself as a reliable financial organization offering a variety of services to its customers, customer satisfaction depends on a number of crucial factors. The overall satisfaction with the bank was fair, although issues about waiting time, the staff responsiveness, and the ease of use in digital platforms were mentioned by most customers. The importance of such issues is that the bank has a chance to enhance customer loyalty and enhance its competitive stance. This report concludes that the level of satisfaction can be improved greatly by ameliorating digital banking services, offering periodic employee training, and introducing systematic customer feedback. Other skills, essential in the banking sector and included in the internship would be communication, problem-solving, adaptability, and professional etiquette, and helped me to appreciate the importance of management information systems in the current banking sector. On the whole, the internship experience proved the role of customer satisfaction as the catalyst of the expansion in the banking sector. It also helped me in personal and professional growth as I was ready to use theoretical knowledge in my real-life financial service setting.

Contents

Letter of Transmittal	ii
Approval	iii
Declaration	iv
Acknowledgement	v
Executive Summary	vi
Chapter 1: Introduction	1
1.1 Background of the Study.....	2
1.2 Statement of the Problem	3
1.3 Objectives of the Study.....	3
Chapter 2: Company/Organization Overview.....	5
2.1 Overview of the Organization.....	6
2.2 Mission, Vision, and Core Values of Trust Bank PLC.....	7
2.3 History and Current Operations of Trust Bank PLC	8
Chapter 3: Internship Role and Responsibilities.....	11
3.1 Role and Responsibilities	12
3.2 Rationale of the Roles and Responsibilities.....	14
3.3 Examples of Tasks and Projects Completed	15
Chapter 4: Key Learnings and Experiences.....	18
4.1 Important Learnings.....	19
4.2 Rationale of Those Roles and Responsibilities.....	20
4.3 Connection with Academia.....	21
4.4 Examples of Experiences that Contributed to My Growth.....	21
Chapter 5: Critique and Reflections.....	23
5.1 Critical Evaluation of the Internship Experience	24
5.2 Key Challenges Faced During the Internship Period.....	24
5.3 Learning from the Challenges	26
5.4 Overall Reflection.....	26

Chapter 6: Conclusion	29
Chapter 7: Implications	31
7.1 Applicability of Academic Learning	32
7.2 Organizational Impact	32
7.3 Industry Relevance	32
7.4 Lessons Learned	33
7.5 Skill Development	33
7.6 Challenges Faced and Their Implications	33
7.7 Networking and Relationships	33
7.8 Recommendations and Future Directions:	33
References	35
Appendix	37

**The Role of Digital Banking in Enhancing Customer Satisfaction: A Study on
Trust Bank PLC, Savar Cantt. Branch**

Chapter 1: Introduction

1.1 Background of the Study

The internship program has been an essential aspect of Bachelor of Business Administration (BBA) course at Daffodil International University to ease the students to experience how theories can be combined in practice within organisations and more specifically in a corporate house, which operates on various levels/regions. The game allows students to use textbook theory in managing, marketing, and finance (including accounting), information decision systems in a profitable situation. In the process, students acquire the essential management behaviour, collaborative skills, problem solving and communicative skills that are of use in the global business environment. To achieve such academic requirement, I had chosen to pursue the internship at Trust Bank PLC>>Savar Cantonment Branch. Professional and academic perspective was viewed as a reason to make the decision. TO BEGIN: -1) The industry of modern banking is highly dependent on digitalization, data manipulation, and business operations that are supported by technologies -ALL of which are closely related to my major in Management Information Systems (MIS). Trust bank PLC is one of the best-established and technically-operated commercial banks in Bangladesh and it offered a rare chance to see the merging of the traditional banking system with the modern information technology. The AWT Boot method Trust Bank Limited officially began operations in the year 1999, and after four years of its operations, in its financial year of June 22, 2003, it broke through in profits, both in the deposit front. The bank has a good reputation in the country due to its customer-focused culture, innovation, discipline and transparency. The Savar Cantonment Branch in specific is very crucial as it caters to both military and civilian clients. It provides different banking services that are modern including agent banking, Internet banking, ATMs, and Trust Money App. I was engaged in different activities such as data entry, CRM screening, digital service assistance and our client account management. Under this position, I engaged my customer satisfaction, service quality, and digital effectiveness theoretical models and transposed them to real banking services. Therefore, the paper was written under the title of Impact of Digital Banking on Customer Satisfaction: (A Case Study of Trust Bank PLC) in order to understand how the digital revolution by the bank has enhanced its customer experience and its working efficiency. It also updates on the existing issues and future prospects. Overall, the study findings indicate that there is a marriage between business administration knowledge and field experience of digital banking practice in Bangladesh.

1.2 Statement of the Problem

The modern bank, therefore, sees digital transformation not just as a competitive advantage but also as an opportunity. Today, consumers expect financial services to be available fast, simple, and safe whenever they are needed. However, till now, the banks of developing countries such as Bangladesh are still struggling to sustain high service quality and full docile satisfaction through e-services, even though they are highly developed.

The convenience and access have also been boosted by Trust Bank PLC's heavy investments in digital channels such as the Trust Money mobile banking app, Internet banking, and ATM/POS networks. Yet just from my internship, I witnessed a series of activity/service issues that can hold up client approval, including:

Part of the clientele, namely in the rural regions and aged people, is partially digitally literate; there are also server breakdowns and technical failures when making contact. The issue of mixed purchases, operational, and security resistance. Hope to see more user-friendly borders of the app and quicker resolution of issues. These obstacles indicate that although Trust Bank has made an effective use of digital technologies, ongoing development is required to make it reliable and inclusive with the purpose of gaining user trust. This paper contains an analysis of the effects of digital banking service on the customer satisfaction of Trust Bank PLC, and the existing challenges and solutions that can be provided to enhance the quality of digital services offered by the bank.

1.3 Objectives of the Study

Board Objective

To identify the digital banking process for improving customer satisfaction, how digital banking helps Trust Bank PLC, Savar Cantonment Branch, improve customer satisfaction, efficiency, and service quality.

Specific Objectives

- To gain hands-on experience in various bank departments and comprehend the actual application of business administration theory in daily operations.
- To see how client convenience, accessibility, and dependability are improved by digital platforms, including Internet banking, mobile banking, and ATM services.

- To determine the obstacles or issues that clients and staff have when implementing and utilizing digital banking systems.
- To assess how the bank's digital activities fit into the BBA curriculum's teachings of service management and management information systems (MIS).

Limitations of the Study

The study on Trust Bank PLC was carried out within certain natural boundaries that shaped its depth and conclusions. Access to internal documents and confidential operational data was restricted due to the bank's privacy policies, which meant the analysis depended largely on publicly available information and selected interviews. The study period itself was limited, offering only a short window to observe activities that usually reveal their full character over a longer span. Interaction with bank officials was also constrained, as only a few specific departments were available for discussion, preventing a complete understanding of all operational layers. Since the research focused on particular branches of Trust Bank PLC, the findings may not fully represent the practices of the entire organization across Bangladesh. Additionally, reliance on secondary sources introduced the possibility of outdated or incomplete perspectives. With the banking sector rapidly evolving—especially through digital transformation and regulatory changes—some insights gathered during the study may shift over time.

Study Method

Primary information was gathered through direct observation within the bank's working environment and through informal discussions with employees from selected departments. These conversations offered firsthand insight into daily activities, service procedures, and internal workflows. Secondary data supported and strengthened the analysis, drawn from annual reports, official publications, industry articles, and relevant online resources. Together, these sources created a layered picture—one built from both lived experience and documented evidence. The collected information was then organized, reviewed, and interpreted to identify patterns, operational characteristics, and key findings relevant to the study's objectives.

Chapter 2: Company/Organization Overview

2.1 Overview of the Organization

Trust Bank PLC is one of the leading private commercial banks having a spread network of 126 branches, known for its superlative services significantly to the business community with modern banking facilities. Founded by the Bangladesh Army Welfare Trust in 1999, it is one of moderately newer generation banks that help the security sector and the public with an extensive range of products and services to look after their banking needs.

From a time it brought about its transformation to becoming customer customer-oriented, technically cultivated bank, thanks to the front-line digital keys woven into predictable banking values. It operates as an ordered commercial bank under the control of Bangladesh Bank, with all applicable laws and supervisory requirements concerning corporate power, risk management, and financial disclosure being followed.

Now Trust Bank PLC offers a breadth of other financial products and services, including:

- Retail Banking – Assets, Demand Deposit Accounts (DDA), Fixed Principal Savings Accounts, Consumer Loans, Auto Loans, and Home Equity.
- Corporate Banking: Used working capital facilities, project finance, and treasury management
- .FX & Trade Finance: Import/export cash, remittance , and FCY accounts.
- Digital Banking: Trust Money App, Internet Cash, SMS Banking, 24/7 ATM & POS.

My internship was in Savar Cantonment Branch, which is among the most successful and effective branches of the bank. This store is located in a large military and industrial place, and it is used by both staff and army persons. It handles heavy transactions including payroll, remittances, ATM, and loans on a daily basis. The branch boasts of professional staff, customer service and care about digital platforms, such as Trust Money App and Internet Banking. I did it to correlate theory to practice, to raise my professional level, and bridge the gap between the study of BBA and working process in financial institutions. The information about the process of digital banking, its satisfaction of customers, and information infrastructure that enables the delivery of efficient services in a contemporary bank were revealed thanks to the internship.

I also learned key communication skills, how to manage digital services, and how a physical bank is run during my internship at this branch. I observed how the front-line staff handled customer

inquiries, managed paperwork, monitored online transactions, and provided excellent customer service as per the bank's policy.

2.2 Mission, Vision, and Core Values of Trust Bank PLC

Mission

At Hello, we seek to provide innovative and cutting-edge financial products and services so that banking will be both easy and intuitive, safe, while being available for everyone, keeping at the same time honesty, professionalism, and client satisfaction.

Vision

To be recognized as one of Bangladesh's most respected and leading financial institutions, committed to quality, innovation, and development in all frontiers of business operation.

Core Values

Trust Bank PLC signifies a determined set of opinions to subsequently follow professional morality and official identity. They may include the subsequent holdings:

- Integrity: Taking responsibility, truthfully, and justifiably in all manners.
- Discipline: Applying the highest efficiency urges of fighting bottom.
- Client Focus: Secure all generations by promoting customer pleasure first by providing good service.
- Innovation: Invest in new currency and computer-based structures and digital technology to undertake excellent consumer service.
- Teamwork: Develop welcome coordination, Respect, and sharing responsibilities among all employees to achieve their objectives
- .Transparency: Adjust to Banking Affairs by reflecting on all business, including some clear banking measures.

Excellence: Develop an awareness of corporate operations across all activities, beyond excellent action to long-term growth and branding. These statements drive each employee

and initiative across the body and develop true Trust Bank's commitment to discipline, service to the client, and creativity in financial affairs.

2.3 History and Current Operations of Trust Bank PLC

Historical Background

Trust Bank PLC started working in 1999, forming sponsorship under the current Bangladesh Army Welfare Trust. It was setting up banking management infrastructure to provide a modern banking service to the Defense. Additionally, Earn Dinner also decides to promote the economy of Bangladesh. Therefore, the Trust Bank was the new establishment and had a few separate branches. TensorFlow was not given meals or amenities TOKRCH. Thus, the concourse used the military welfare trust leadership and strategic management. Consequently, the locker concluded core banking and automated processes in early 2000. By 2005, Trust Bank, PLC was one of the first banks to offer ATM and online banking services in Bangladesh, internet banking, and SMS banking to help own customers. In the years that followed, however, Trust Bank has not only joined the bandwagon of digital transformation with its latest product- The Trust Money App- which enables their customers to bank from their mobile phones, make transactions, pay utility bills transfer among other transactions. The bank has also improved its cybersecurity and IT systems to make sure that digital transactions of users are safe and secure.

Current Operations

Trust Bank PLC is a full-service commercial bank providing banking and financial services to all sectors of The Gambia's economy. It can be classified according to its operations:

a. Network and Infrastructure

- 119 (including 8 sub-branches), as well as strategically located across Bangladesh.
- Network over 282 ATMs/POS terminals connected through NPSB (National Payment Switch of Bangladesh).
- Agent banking in rural and semi-urban areas for ensuring financial inclusion.

- A Head Office comprising Management, Compliance, and Strategic Planning at Shadhinota Tower, Dhaka Cantonment.

b. Products and Services

- Deposit: with a current, savings, and term deposit account with good interest rates.
- Loans and Advances: Unsecured loans, Loan Against Property (LAP), Car loans, Home loans, SME funding, and Corporate financing.
- Cards: Local and international debit, credit, and prepaid cards behaviours.
- Foreign Exchange & Remittance: Import/export trade finance, FC accounts, and foreign inward remittance of expatriates.
- Islamic Banking: There is a separate Shariah-compliant Division which is being advertised as Trust Islami Banking.
- Digital Banking Services – Trust Money App, Internet, and SMS Banking: This enables customers to perform banking services at any time.

c. Technology and Innovation

Trust Bank has been putting a significant amount of money in the current technology with an aim of enhancing its efficiency and standards of service delivery. The IT department of the bank manages the efficient functioning of the digital services and new improvements have led to:

- Artificial intelligence based fraud detection systems to identify suspicious transactions. Currently there is MFA, which helps in securing online banking.
- Performance visibility and risk profiling real-time data analytics.
- Cyber Security Projects as per the international banking standards.

d. Customer Base

Its clients are military, corporate and SMEs. The bank has a good reputation, rigour and reliability which have enabled it to establish a loyal customer base who can be certain that they can do business with the bank online or at their physical locations.

e. Social and Ethical Commitments

Besides making profits, Trust Bank PLC engages in social activities, which also involve sponsoring education, providing medical care, protecting the environment, as well as offering services to the less fortunate in the society. Trust, technology and service excellence are the core values at the bank. Trust Bank also announced the new banking experience that is motivated by its digital transformation initiatives and would enable customers to transfer money, pay bills, borrow, or check their account balance at the comfort of their homes at any given time.

Summary:

As a typical bank, Trust Bank PLC has evolved into a tech-savvy financial institution that values ethical governance, technology advancements, and customer satisfaction. I worked in the Savar Cantonment Branch, which is contributing a lot to this transformation by rendering various banking services to the clients with professionalism, trust, and technical skill.

Chapter 3: Internship Role and Responsibilities

3.1 Role and Responsibilities

During my Internship at Trust Bank PLC, Savar Cantonment Branch, I performed a variety of routine banking services under the supervision of the Customer Service & General Banking Department. My responsibilities were assisting the clients, handling online transactions, documentation, and checking how the bank uses technology to provide efficient financial services.

1. Customer Assistance:

- Guided clients in the opening of new accounts through account type disclosure, documentation collection, and filling out of forms.
- Helped clients, especially someone who did not know how to use the digital banking system, register for Trust Money App / Internet Banking and ATM.
- Confirmed that clients were made aware of terms, interest rates, and service charges by giving information for a variety of deposit and loan products.

2. Documentation and Record Management:

- I was prompted and on the contract creation, loan recording for remittance services, I consented, under which I made both electronic/on paper records.
- Verified customer information and compliance with KYC (Know Your Customer) and AML (Anti Money Laundering).
- Assisted in filling out and collecting information within the bank's own software.

Example of My Role/Responsibility

My training period was fully under the maintenance of digital and conventional records of the control of bank business, viz. Account opening, loan processing type functions, including money Transfer/payout services. I reviewed the customer data and upheld the KYC (know your customer) and the AML (anti-money laundering) regulations. I have also assisted in file preparation and inputting data in the internal management software of the bank and this has provided me with a feel of how proper documentation is essential in sound banking practices as well as in regulatory compliance.

3. **Digital Banking Operations:**

- Contributed to and participated in average digital transactions that include bill payments, fund transfers, plus stability inquiries.
- o Helping consumers with issues such as a failed online purchase, a login that does not work, or needs to be reset
- o. To identify any technical issues or service outages, we tracked ATM and mobile banking contacts.

Example of My Role/Responsibility

I typed and also monitored electronic payments like bill payments, fund transfer and balance inquiries payments. I also assisted the clients who had problems with their transactions with online lessons, wrong logins, and reset of passwords, etc. Besides, I also kept checking ATM and mobile banking channels any form of technical problems and service disruption. This made me understand the fact that through digital platforms, customers can be convenient and that quick problem-solving always leads to customer satisfaction.

4. **Customer Relationship Management (CRM):**

- Recorded and monitored customer input on in-branch and digital delivery.
- Working with customer care counsel on complaint matters and escalating complaints to the actions or IT unit.
- Learned how the CRM system monitors client satisfaction, opinions, and records.

Example of My Role/Responsibility

I was already tracking and recording customer feedback for our online as well as in-branch services. I helped the customer service department with complaints and escalated open items to operations or IT. This way, I got to know how the bank's CRM system traces customer preferences, satisfaction meters, and service history, which in turn enables building stronger relationships with clients and restoring /boosting the quality of service.

5. General Banking Support:

- Assisted with fund transfers, account closures, and check disbursements.
- I helped the front desk personnel during peak banking hours in order to ensure effective service delivery.
- Controlled System & interdepartmental communication of IT, cash, and General Banking.

Example of My Role/Responsibility

I was handling all the day-to-day activities of general banking like fund transfer, cheque processing and Account closing. I even manned the front desk during peak banking hours to help expedite customer service. I also learnt to observe and track the communication between different departments like IT, Cash & General Banking, and how coordination among these departments is important for hassle-free operations. This opportunity has further solidified my understanding of greater efficiency and customer experience through digital banking integration.

3.2 Rationale of the Roles and Responsibilities

Each job I had increased my learning about running customer service and operational efficiency in a modern bank. My responsibilities fit well in the structure of Trust Bank PLC, and I graduated from business administration (MIS).

- **Alignment with Organizational Goals:**

The objective of Trust Bank PLC prioritizes innovation in digital and customer satisfaction. My role in client support and digital service assistance aligned perfectly with these goals by helping the branch deliver a positive customer experience while promoting digital banking.

- **Connection to the Organizational Structure:**

The entities General Banking, Cash, Credit, Foreign Exchange, and IT structure the functional parts of the Savar Cantonment Branch. I am now employed in the General Banking Division, the base of all branch business activities, as an intern. In this capacity,

I had a chance to see how decisions are implemented at different operating levels and work with a number of departments.

- **Relevance to My Academic Field:**

My work with barcode stands, data entry, and CRM systems as an MIS student exposed me to the practical implementation of technology in enhancing corporate performance. I got to use classroom concepts like managing information, mixing systems, and modeling customer satisfaction — by assisting with digital banking, verifying client data, and reconciling accounts on the job.

In addition, through my owed duties for technology and customer relations from the banking industry, I could develop general professionalism both technically and customer relationship-wise in the field of study.

3.3 Examples of Tasks and Projects Completed

Account Setup and Regulatory Paperwork Process

I assisted personal and corporate clients to open current and savings accounts at the time of account opening. Generally, I would meet customers and help in filling their forms and checking on their details before submitting them to the operations desk. I did it compliant with KYC (Know Your Customer) and AML (Anti-Money Laundering) as I also verified the primary documents, such as National ID cards, TIN certificates, passport photos, etc. Upon verification of the documents I was involved in creation and arrangement of customer files by entering the information into the core bank software. I learnt the importance of accuracy and compliance in the banking transactions in this work; a minor error in the documents may lead to a sluggish process or legal actions. Digital Banking Support.

Digital Banking Services and Customer Assistance

My most enjoyable experience as an intern was serving customers Trust Money app. However, there were a lot of customers, first-time clients as well, who did not know how to turn on their accounts as well as how to link their mobile numbers. I took them through every step, which is the downloading of the app, and proceeded with the next step, which is the activation with OTP (One-Time Password). I would help people who were having issues like inability to log in, accounts prevented, or transactions were not responding, etc., too. I was then able to witness how the IT team was tracking the digital banking services in real-time in order to address the slow or problematic ones. This was what showed me how far digital banking had come in terms of convenience to the customers and how technical reliability is a side effect that leads to customer satisfaction.

Client Concerns Handling and Service Recovery

I was one of the customer care desk employees, and I used to chat with the customers about the use of ATMs, online banking, or mobile applications. Throughout the months, I observed collective fight to operate with app interfaces, sluggish confirmation of transactions and ATM malfunctions. Summarizing this perception, I worked out short feedback reports and gave them to my supervisor. The management encouraged us to come up with real changes we would have preferred that included being able to have better instructions on how to use the apps and more prompt responses. This taught me the extent to which the bank highly regards customer feedback as a reference tool on how to become better and that proper communication fosters trust.

Information Processing and Recordkeeping Procedures

I was also required to feed the software with customer information as well as the data concerning day to day operations in the bank management software. In the meantime, I have been engaged in submitting hard copies and non-electronic copies of clients when conducting internal audit exercises. Verifying the database of information that is digital in nature with paper records will remain one of my primary responsibilities. The job would demand I be patient and attentive and it would make me realize how vital account keeping in any office is since the banks were very transparent say like.

Assessment of Lending Activities and Remittance Handling

Another thing that was impressive was the way loans and remittances were done. I got to witness how the loan applications were processed in their way up to the verification, approval, and disbursement stages. I also got to visit the remittance section where they process and receive local/overseas remittances to customer accounts. I would also help in case of filing of securities files and transaction reports. This exposure gave me the entire picture of how financial transactions are done safely and how different departments liaised with each other in an attempt to serve clients fast and with precision.

Overall Learning Outcome

My internship has helped me to observe personally how different banking activities (including documentation and customer service or digital enablement and operations) relate to one another. I also got to know that customer success is not only digital innovation, but also a teamwork, accuracy, and effective communication. I believe the experience has provided me with knowledge about the banking industry and improved my skills when working with actual financials, clients.

Chapter 4: Key Learnings and Experiences

4.1 Important Learnings

Having interns around was a great experience that exposed me to opportunities of professional advancement, as well as private", said Harun Best of the Trust Bank Cantonment Branch, Savar, thanks to his internship. It made it possible for me to witness firsthand how current financial markets operate and allowed me to transfer my theoretical understanding into practical use. Some of the most important learnings from my internship include

1. **Understanding of Banking Operations:**

I developed hands-on experience in the basic functions of a bank, such as account opening, check clearing, remittances, and fund transfers, as well as customer service. I got a better understanding of the process and legal framework for the salable banks in Bangladesh with these works.

2. **Exposure to Digital Banking Systems:**

My understanding of the way that digital channels are redefining banking has improved, thanks to my collaboration with users and partners from Trust Money App, internet Banking, and ATMs. I learned about the security of data, verifications of transactions, and then relieving customer concerns with digital access.

3. **Customer Relationship Management (CRM):** I would simply state that I open how necessary it is to ensure that the pressure of download carriers is maintained through highly professional, understanding and sensitive communications. This played a critical role in providing the clients with the means or humanising the non-tech savvy in the clientele regarding the digital services.

4. **Operational Efficiency and Compliance:** My internship helped me understand the importance of ensuring that things are done correctly, privately, and legally as requested by the law like Know Your Customer (KYC) and Anti-Money Laundering (AML). The processes that are necessary to ensure credibility and trust in banking activities are quite a number.

5. **Soft Skills and Professionalism:**

I learned some real soft skills, such as working in a team, managing my time, being flexible, and communicating effectively - skills I could use further down the track (pun intended) in a professional context. My self-confidence and skill to deliver goods in a environment were improved by my communication with officers and customers on a high level.

These sit-downs showed me that banking is more than transactions, but also rich inter-personal relationships, trust, and constant technology development.

4.2 Rationale of Those Roles and Responsibilities

The job description that I applied for was in consonance with Trust Bank PLC's working mission-vision and work culture. A few of the departments inside the Savar Cantonment Branch are General Banking, Loans and Advances, Foreign Exchange, Customer Service, IT, etc. As an intern, I worked in the General Banking and Customer Service section of the bank, which is considered its working, customer interaction, and face offices.

I felt it was intelligent to get involved in various areas of operations within this location, observe departmental coordination, and how the branch offers both traditional banking along electronic services.

- With instant help available for clients and a decreased volume of calls to the facility desk, my customer service role boosted client satisfaction.
- I helped the bank achieve its target of an increase in customer adoption of digital banking by facilitating provision.
- Data entry and documentation contribution resulting in better customer record accuracy, which supported operational reporting and agreement.

This ensures that what I am responsible for naturally integrates itself with the company's procedures, but also that it is aligned with Trust Bank's impartial provision of cutting-edge service that is both secure and user-friendly.

4.3 Connection with Academia

I now have a better insight into how digital channels are transforming the banking industry, which is due to my cooperation with Trust Money App, internet Banking, and ATM users and partners. I got to know the safety of data, transaction checking, and dispelling of worries in the minds of the customers with online access.

- **MIS:** Actual alert of the safekeeping and real management of large data porches by the bank's digital platforms, & core banking software.
- **Marketing & CRM:** Use the facility quality and customer satisfaction theories to manage client relationships and responses.
- **Operations Management:** Seeing how workflow efficiency and direction among various departments can result in streamlined banking operations.
- **Banking:** Foresight into how banks are handling their deposits, loan books, and financial disclosure, in accordance with Bangladesh Bank guidelines.
- **Business Communication:** The application of verbal and written communication skills on an actual basis with the clients and preparing reports.

As a result of such exposure, I got the opportunity to see how academic concepts are applied in practical life, like how technology helps the customer delivery times and accelerates actions within a ferociously competitive financial environment.

4.4 Examples of Experiences that Contributed to My Growth

1. I was also able to assist the clients to activate and use Trust Money App, assist them in creating mobile banking structures, and assist them in case they had issues with their logs in or their transaction. This was not just to expand my technical knowledge, but also to increase my patience, empathy and maintain communication skills. ///// The internship served to offset the gap that existed between theory that I had acquired in the process of

pursuing my Bachelor of Business Administration (BBA) to practice. My management information systems (MIS) training enabled me to create a foundation of understanding and knowledge so that I can appreciate the management and technical issues involved in online banking. M/s Documentations And KYC Verifications:- Being involved in account-opening processes I gained a thorough and reflective knowledge of customer verification, compliance policies, and accuracy for record-keeping.

2. Customer Complaints and Resolutions Visited On my internship, I visited customers to watch how the bank's employees professionally handle customer protests-job wise that is-protest like unsuccessful transaction or behind-funds transfer; however, direct resolutions making trust and satisfaction.is constructed.
3. Operating as a Team Player Being a Team Player: It pushed me to collaborate with officers and other interns because I had to be in harmony, respecting differences, and agile which is a quality that a future business world requires.
4. Real Problems in Banking I learnt about banks' management of problems like system downtime, server outages, customer resistance to using online services, and how quality is maintained by the staff. The experiences enhanced my critical thinking, enhanced empathy and empathy, and strengthened social relationship skills, as well as completed a part of my life legacy, wanting to nourish other people.

Value if customers find them likeable and trustworthy,

- The balanced hybrid model (digital + in-branch) continues to be required to better serve all demographic profiles of customers.

Conclusion: My thoughts are that despite the imposing strides made by Trust Bank PLC in digital banking, the journey to full adoption requires continued investment into technology, user experience , and customer authentication.

Chapter 5: Critique and Reflections

5.1 Critical Evaluation of the Internship Experience

My internship with Trust Bank PLC (Savar Cantonment Branch) has been life-altering and of immense value. It offered me an intimate view of how a modern-day commercial bank operates in a ruthless, technology-driven environment. I had the opportunity to observe and participate in the day-to-day operations of a bank, from digital service delivery to traditional banking activities, during my internship, and I could apply the theoretical concepts I learnt in school in the real world. I have learned more about administrative duties, customer service training, and digital banking systems. I quote “Trust Bank has the best of both, technology” (to create an efficient process) and "predictable customer-facing banking" (in everything but name). During my internship, I could find out how many departments, such as IT, customer service, and general banking, operate in synergy to ensure a smooth transfer of services.

But there were some issues with the knowledge. I would also occasionally run into inefficient work caused by department statement breaks or the system being down. More digital consciousness and literacy programmes are required , as some customers struggle to adapt to digital banking platforms. But despite all these cons, I was able to learn something new every day and give high output at work because of the challenging work environment provided and direction from my seniors.

On the whole, by teaching and if provided with an in-depth and thoughtful insight into the practical world of Bangladesh's banking industry, I not only met but even surpassed my expectations.

5.2 Key Challenges Faced During the Internship Period

Through my internship, I performed all over tasks that familiar my elasticity, endurance, and problem-solving skills. These trials can be measured in **working, practical, and social** structures:

1. **Operational Challenges:**

- High volume of customers, especially during the peak of banking hours, resulted in fast fast-paced work environment where multitasking and time management were mandatory.
- Verifying the authenticity of certification and data entry was taken seriously because even a small mistake could create problems in purchases or purchaser logs.

2. **Technical Challenges:**

- Occasional server outages interfered with digital transactions via trust Money App and Internet Banking, leading to customer dissatisfaction and protests.
- I had, like many businesses, a transition period after explaining patience and only being paid on. Like us on Facebook, Follow us on Twitter, Daily Newsletter Sign up for updates direct to your inbox. We will use your email address only for sending you newsletters.

3. **Behavioral Challenges:**

- Managing prospects and complaints of customers was at times very challenging, particularly when clients were displeased as a result of power interruption or service constraints.
- At first, it was difficult getting used to the regulated, 'formal' philosophy of the bank wherein one had to always be professional, on time, and mind your part.

4. **Learning Curve:**

- Took time as a new intern to learn the inner workings, order, and communication flow within the company.

But with all that adversity, every condition served to make me stronger and help me become more self-assured — even improving my skills in managing real-life workloads.

5.3 Learning from the Challenges

Every obstacle I encountered on the internship presented a teachable moment for me, one that helped shape my personal and professional growth:

- **Through Operational Difficulties:** I taught him the importance of precision, efficiency and discipline when performing day-to-day banking deals. Multi tasking has taught me how to be ready when it is on fire.
- **Technical Challenges:** I learned the functionality of a digital bank and the ability to resolve the most widespread customer problems. I learned the significance of information technology infrastructure and cyber safety to ensure Client trust and availability of plant.
- **Out of Customer Interactions:** I have learned how to communicate, be patient and empathetic through dealing with difficult customers, who test my patience as I offer solutions to them. I discovered that customer service is not merely about the issue-solving, but it is about the reputation and professionalism.
- **From Organizational Culture:** Engaged in a professional and formal environment-teaching me the value of trust, teamwork, privacy, and responsibility; emphasizing to be essential for any professional career. These lessons taught me how to challenge challenges usefully, transform weakness into strengths, and continuously improve through self-reflection and response.

From this, I learned the value of challenging challenges as a useful skill, turning weaknesses into their complementary pair of strengths, and growing every time by reflection followed by action.

5.4 Overall Reflection

The Internship program in Trust Bank (Pvt.) Ltd., Savar Cantonment Branch was a unique experience in my academic life as well as my professional career. It provided me with a first-hand experience of the professional world and allowed me to gain an understanding, albeit theoretical, gained from the Business Administration program – particularly in MIS *, marketing, and operations management - and apply it practically.

At a minimum level, this taught me customer association management skills, how to keep all the T's crossed and I's dotted, and helped increase my ability to work with others both inside and

outside of a structured environment. Information on digital banking experiences broadened my perspective on how jobs, purchases, and customer satisfaction are reinforced in the banking industry with technology.

On the personality level, I was taught about more discipline, strength, and independence. Reality had me engulfed in depth in a culture of precision, communications, and morally based company culture which allowed me to create a professional resistance and as well as to develop my problem solving. In general, this was not an internship that I needed to do to get a piece of paper through, but one that completely equipped me with a future in the area of finance and business. It also ensured that to me success in banking is an amalgamation of information, technology, ethics and human relationships.

Services of the Trust Bank PLC

Service	Number of Users
Trust Money App	500,000+
Tax Return	1,432,463(Not Specified)
Sena Credit Card	36,000
Debit Card	510,000

Customer Satisfaction with Digital Banking Services

1. Convenience-Satisfaction Summary (20 Customers)

Satisfaction Level	Number of Customers
Highly Satisfied	5
Satisfied	4
Neutral	1
Dissatisfied	5
Highly Dissatisfied	5

2. Speed-Satisfaction Summary (20 Customers)

Satisfaction Level	Number of Customers
Highly Satisfied	4
Satisfied	3
Neutral	3
Dissatisfied	5
Highly Dissatisfied	5

3. Reliability-Satisfaction Summary (20 Customers)

Satisfaction Level	Number of Customers
Highly Satisfied	5
Satisfied	5
Neutral	0
Dissatisfied	3
Highly Dissatisfied	2

4. 24/7 accessibility-Satisfaction Summary (20 Customers)

Satisfaction Level	Number of Customers
Highly Satisfied	5
Satisfied	4
Neutral	1
Dissatisfied	5
Highly Dissatisfied	5

Chapter 6: Conclusion

I was able to gain an insight into the wider practical concept of modern banking system, especially when I visited Trust Bank, Savar Cantonment Branch. I (wo)manned the business banking operations in my real-world experience by applying the academic knowledge acquired during my Bachelor's degree which was a Bachelor of Business Administration(BBA); forced into customer service and online banking support and documentation, and some CRM work too. This taught the lesson of accuracy, efficiency, and customer-oriented services to achieve continued operational excellence and safety. My technical and soft skills actually enhanced in the course of the internship. In a personal work experience, I was also introduced to the digital banking services, including the Trust Money App, Internet Banking, and ATM services, and the way they help users feel comfortable, secure, and supported. At the personal level, I have enhanced my problem solving, communication, team work and time management skills which are all essential in career development. Another thing that I had gained was the interaction of the effect that technology, compliance and customer service have in a contemporary financial institution by observing and being actively mentored through the day-to-day operations at the bank. I gained a lot of experience because of the mess I got into, both crashing of systems and transitioning customers to a new system, and being very meticulous when I was under pressure to produce work with high volume. They helped me to build up stamina, generosity, and critical rational capacities, which, as usual, will prove useful to me to spend some time upfront on the job as I make decisions and solve problems. Overall, the internship was a lifetime experience that solidified my intention to get into the profession of management information systems, banking, and finance. It has influenced part of my thinking with regard to customer centricity and digital innovation as the drivers of success in banking. The information, skills, and career perspectives that I have acquired during this internship will empower me to make future career decisions, become more confident in matters related to energy conditions, and acquire additional education and practice at the workplace in the new field of my working activity.

Chapter 7: Implications

Internship in Trust Bank PLC (Savar Cantonment Branch) “The internship provided complex learning episodes which involve more than the usual operational activities; but understandings concerning individual, structural and industry level suggestions. When thinking about my experience as an intern, the subsequent areas discuss the overall reflection of the implications of my experience.

7.1 Applicability of Academic Learning

Academic learning can be applied to the area of the study and to the practice of organization and management within the oil industry, and the study of business operations. The practicum helped me to apply knowledge gained in my BBA (Bachelor of Business Administration) program with an emphasis on MIS, marketing, acts, and customer relationship management. Such concepts as system optimization, digital service expertise, data protection, and service excellence were experienced in actual banking flow. This practical knowledge strengthened the understanding that the academic concepts, in reality, concerned real-life issues, and caused an increased understanding of the way the MIS facilitates the digital banking services.

7.2 Organizational Impact

The dynamic efficiency at the Savar Cantonment Branch was driven by the involvement of me, in customer service, digital banking support and documentation. I enhanced the digital adoption of the branch which was neutral to positive by helping the customers navigate their path through Trust Money App, Internet Banking, and ATM services. My data management and general CRM efforts served to keep clean records, which follows the customer approval that eventually drives to an improved service provision and a more trusting audience.

7.3 Industry Relevance

The data highlighted the growing significance of digital transformation to banks. My placement has strengthened the fact that the acceptance of technology based on customer-centric service is central to ensuring that Britannia stays competitive in the industry as long as the demands of clients to access banking services fast, securely and then conveniently keep increasing. These and such movements here, along with the visions of future industrial followers and critics, make me sympathetic.

7.4 Lessons Learned

Some of the sales and training in the internship have the significance of accuracy, workmanship and flexibility in a business environment. It taught me that subject-matter expertise is not sufficient to ensure the achievement of the goals of the customers; the human interaction, empathy and information synthesis were not less serious. Besides, i think that my working and practical accommodating experiences have prepared me with a feeling of cooperation, communication shadowing and active thinking in problem solving.

7.5 Skill Development

Among the developments were various technical (coding) and soft skills: Skills Needed: process of e-lending, data entry, use and troubleshooting stages of CRM. • Soft Skills: Teamwork, flexibility, communication, and organization skills, and professionalism. These competencies will be required in future career positions in investor, technology and technology related sectors.

7.6 Challenges Faced and Their Implications

The competitions such as normal slowdowns, the resistance of clients to digital services and volume projects remains a pointer of the need to make continuous improvement in working events as well as digital learning innovation. And he that hath what I have not, fill out that last sentence, as ye will. The performance of Boseman taught me that I should give donations; that my struggles helped me realize that problem-solving is the most important thing and that it can be as easy as simply making a point against active challenges.

7.7 Networking and Relationships

The author additionally indicates the importance of networking and relationships in the seventh chapter (Barton, 2005).<|human|>The author also points out the significance of networking and relationship in the seventh chapter (Barton, 2005). Working in close relationships with bank officers, IT professionals as well as co-workers as a possibility to build professional network. Experienced professionals, lack of mentorship and understanding of the field will simply do that - it will be useful in managing the career and working with others in the future.

7.8 Recommendations and Future Directions:

Bait to the customer - desirable digital knowledge packages more so in the semi-urban and rural regions. Conferences on the normal staff training that could be used by the staff to address the

digital banking issues in a competent way. Continue to advance digital mediums in order to enhance usability and reliability of services. Feedback tightening mechanisms to legitimize streamlining of consideration of client issues. These referrals could lead to a higher level of customer satisfaction, efficiency and overall performance of the branch and is consistent with the objective of bank, technology-led service excellence.

References

1. B.Com Institute. (n.d.). *Importance of e-banking: Benefits & advantages*. Retrieved September 21, 2025, from <https://bcom.institute/e-commerce/importance-of-e-banking-benefits-advantages/>
2. Investopedia. (n.d.). *The future of fintech*. Retrieved September 21, 2025, from <https://www.investopedia.com/the-future-of-fintech-4770491>
3. Amity University. (n.d.). *Digital banking trends – An overview*. Retrieved September 21, 2025, from <https://aitd.amity.edu/blog/digital-banking-trends-in-an-overview/>
4. Enduz Online. (2025, February 6). *5 key benefits of digital banking you should know in 2025*. Retrieved September 21, 2025, from <https://enduz.online/index.php/2025/02/06/5-key-benefits-of-digital-banking-you-should-know-in-2025/>
5. CoinLaw. (n.d.). *Virtual banking statistics*. Retrieved September 21, 2025, from <https://coinlaw.io/virtual-banking-statistics/>
6. arXiv. (2025, March). *Research paper on digital banking risks*. Retrieved September 21, 2025, from <https://arxiv.org/abs/2503.22710>
7. Bashir, M., et al. (2023). Service quality and customer experience in e-banking satisfaction in Bangladesh. *MDPI*, 2(3), 36. <https://www.mdpi.com/2674-1032/2/3/36>
8. IJSAB International. (n.d.). *System quality, information quality, and customer trust in mobile banking*. Retrieved September 21, 2025, from <https://www.ijstab.com/volume-34-issue-1/6749>
9. Journal of Science and Technology, HSTU. (n.d.). *E-banking service quality and customer satisfaction: Evidence from Sonali Bank*. Retrieved September 21, 2025, from https://jst.hstu.ac.bd/home/paper_details/id/268
10. Bashir, M., et al. (2024). Comprehensive framework on service quality and e-banking satisfaction in Bangladesh. *ECSENET Journal*, 2576-6759. <https://ecsenet.com/index.php/2576-6759/article/view/228>
11. Reuters. (2024, May 16). *Digitalization in banking creates new risks, says global watchdog*. Retrieved September 21, 2025, from <https://www.reuters.com/business/finance/digitalisation-banking-creates-new-risks-says-global-watchdog-2024-05-16/>

12. Wikipedia. (n.d.). *Trust Bank PLC*. In *Wikipedia*. Retrieved September 21, 2025, from https://en.wikipedia.org/wiki/Trust_Bank
13. Trust Bank PLC. (n.d.). *Products and services*. Retrieved September 21, 2025, from <https://www.tblbd.com/>
14. Trust Bank PLC. (n.d.). *Trust Money App*. Retrieved September 21, 2025, from <https://www.tblbd.com/trust-money-apps>
15. Google Play Store. (n.d.). *Trust Money App by CIBL*. Retrieved September 21, 2025, from <https://play.google.com/store/apps/details?id=com.cibl.tbl>

Appendix

ORIGINALITY REPORT

9%

SIMILARITY INDEX

8%

INTERNET SOURCES

1%

PUBLICATIONS

6%

STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Daffodil International University Student Paper	3%
2	dspace.daffodilvarsity.edu.bd:8080 Internet Source	2%
3	www.coursehero.com Internet Source	<1%
4	Submitted to SolBridge International School of Business Student Paper	<1%
5	budgit.org Internet Source	<1%
6	Submitted to BRAC University Student Paper	<1%
7	Submitted to Moodle 2020/2021 Student Paper	<1%
8	ideas.repec.org Internet Source	<1%
9	Submitted to Dublin City University Student Paper	<1%
10	www.tblbd.com Internet Source	<1%
11	aws.amazon.com Internet Source	<1%
12	Submitted to RMIT University Student Paper	<1%

13	Submitted to UNITEC Institute of Technology Student Paper	<1 %
14	Submitted to University of Birmingham Student Paper	<1 %
15	dspace.bracu.ac.bd Internet Source	<1 %
16	moldstud.com Internet Source	<1 %
17	nativenewsonline.net Internet Source	<1 %
18	fastercapital.com Internet Source	<1 %
19	123dok.com Internet Source	<1 %
20	mpra.ub.uni-muenchen.de Internet Source	<1 %
21	www.midwestone.com Internet Source	<1 %
22	www.slideshare.net Internet Source	<1 %

Exclude quotes Off

Exclude matches Off

Exclude bibliography Off