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International
University

Internship Report:
**"General Banking of Islami Bank Bangladesh PLC – A Study on
Shyamoli Branch"**

Supervised by:

Mr Md. Ali Imran

Assistant Professor

Department of Management

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Submitted by:

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Department of Management

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Date of Submission:

Letter of Transmittal

Date:

To

Mr Md. Ali Imran
Assistant Professor
Department of Management
Faculty of Business & Entrepreneurship
Daffodil International University
Daffodil Smart City, Birulia, Savar, Dhaka, Bangladesh.

Subject: Submission of Internship Report

Dear Sir,

It is my great pleasure to present the internship report known as; **general Banking of Islami Bank Bangladesh PLC -a Study on Shyamoli Branch** that has been written as the part of the completion of the **BBA in management program at Daffodil International University**.

This report is founded on my three months of internship in the General Banking Department in **the Islami Bank Bangladesh PLC, Shyamoli Branch**. Through the Shariah-compliant banking operations, I had a chance to gain practical experience in most of the general banking activities as an intern among them the opening of accounts, remittance processing, customer service, and documentation processes.

I have done my level best to ensure that the report reflects the information, the viewpoints, and the real life experience that I acquired during my internship. I do like your unshaken leadership, advice, and invaluable support during the process of writing this report.

I submit this report in all its particulars to your consideration. I am hoping that it will serve its educational aim and meet your expectation.

Thank you for your valuable support & coordination. Sincerely,



Md. Jahidul Islam

ID: 203-52-018

Department of Management
Daffodil International University

Letter of Submission

Date:

To

The Supervisor
Department of Management
Daffodil International University
Daffodil Smart City, Birulia, Savar, Dhaka, Bangladesh.

Subject: Authorisation Letter for Internship Report Submission

Dear Sir

The student I am referring to is **Md. Jahidul Islam** who was a student of the **Department of Management in the Faculty of Business and Entrepreneurship** of the Daffodil International University, **Student ID: 203-52-018** and had done his internship at the **Shyamoli Branch of the Islami Bank Bangladesh PLC**.

The period of his internship was between **15 th April 2025 and 25 th June 2025** during which he was detached to the **General Banking Department**. At this time he took an active part in different general banking operations, such as account service, customer service, remittance processing, and paperwork. He has been sincere, professional and caution of interest in learning during the internship period. We therefore authorize Mr. Md. Jahidul Islam to compose and submit his internship report, which will be named:

“General Banking of Islami Bank Bangladesh PLC A Study on Shyamoli Branch”

Considering the knowledge and experience attained by him in his active interaction with this branch. We hope that he can be a successful student and a successful professional.

Sincerely,



ARIF AHMED
Senior Principal Officer, IS-2057
Islami Bank Bangladesh PLC
Shyamoli Branch, Dhaka-1207

Mr. Arif Ahmed
SPO- Senior Principal Officer
Islami Bank Bangladesh PLC
Shyamoli Branch, Dhaka

Acknowledgement

To begin with, I would like to show that I owe the greatest debt of gratitude to the Almighty Allah who enabled me to have power and patience to complete my internship and write this report.

I am happy to offer my heartfelt gratitude to **Daffodil international university** in its choice to include the internship as a mandatory element of the **BBA program in management** which has allowed me a wonderful opportunity to acquire some practical experience along with the theoretical knowledge.

I highly appreciate my honourable university supervisor, **Mr Md. Ali Imran**, Assistant Professor, Department of Management, whose unending assistance, direction, feedback of great importance, and encouragement in the process of preparing this report. His brilliant ideas and positive feedback enabled me to stay in track and to be confident.

I would also like to say my pure gratitude to **Mr Arif Ahmed**, my internship supervisor of **Islami Bank Bangladesh PLC, Shyamoli Branch**, who made me work in a professional and disciplined environment. The mentorship, patience, and readiness to share his knowledge has played a major role in developing my knowledge on the general banking activities.

I would like to thank the entire officers and staff members of Islami Bank Bangladesh PLC, Shyamoli Branch, who collaborated, well behaved, and offered me valuable support in the course of my internship. Their work ethos and their experience has added innumerable value to my experience.

Lastly, I want to offer my family members and friends the moral support and encouragement that made me make it through this journey.

It is due to the assistance and collaboration of the individuals and institutions mentioned above that this internship report would not have been completed.



Md. Ali Imran

Assistant Professor

Department of Management

Daffodil International University

Date:

Declaration

I, **Md. Jahidul Islam**, bearing **Student ID: 203-52-018**, a student of the **Department of Management, Faculty of Business and Entrepreneurship, Daffodil International University**, hereby declares that the internship report titled:

“General Banking of Islami Bank Bangladesh PLC – A Study on Shyamoli Branch”

This is what I have been preparing to complete the BBA in Management program partially.

I can also say that the report is a product of my independent work, as I had an opportunity to work at the **Islami Bank Bangladesh PLC, Shyamoli Branch**, and I got the practical experience. Any data and information on this report has been gathered using authentic sources and is only applied in academic activities.

I also testify that this report has not been published or presented either in its entirety or in part to any other institution or university to obtain any academic qualification.



Md. Jahidul Islam

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Date:

Internship Report on “General Banking of
Islami Bank Bangladesh PLC – A Study
on Shyamoli Branch”

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Executive Summary

This internship report titled “**General Banking of Islami Bank Bangladesh PLC – A Study on Shyamoli Branch**” has been prepared as a part of the partial fulfilment of the requirements for the **Bachelor of Business Administration (BBA)** degree under the **Department of Management, Daffodil International University**.

The report is the result of my three-month internship in the General Banking Department at Islami Bank Bangladesh PLC, Shyamoli Branch. This internship's main goal was to close the knowledge gap between theory and practice by watching and taking part in regular banking activities in a financial institution that complies with Shariah.

The main operations of general banking, including account management, remittance services, customer support, documentation, and administrative assistance, are examined in this report. It also provides information on how Islamic banking concepts—like interest-free transactions, profit-sharing schemes, and moral investing—are applied in practical situations.

My skills in communication and time management have improved whilst completing internship thatched house of business. I have a working knowledge and experience of performing tasks on core banking software (Coreline) I also gain practical knowledge how operation works and how to interact with client. The report will conclude with the personal reflection on how this experience is used for academic, institutional and personal development. It also criticizes the weakness of the company and things need to improve.

Overall, it may be said that this internship was a beneficial learning and informative experience which greatly contributed to the furtherance of my studies and to defining key elements of my future career objectives in Islamic banking and finance.

Keywords: Islamic Banking, General Banking, Shariah Compliance, Islami Bank Bangladesh PLC, Internship, Financial Services, Remittance, Account Management, Ethical Finance.

Chapter 1

Introduction

Introduction

1.1 Background

Internship courses are a key component within the academic experience, which expose students concretely to the real business world in an ever-changing world economy where knowledge on its own is no longer sufficient to guarantee professional success. Against this backdrop, the DoM of Daffodil International University (DIU) has emphasized internship for its students pursuing BBA in Management Program. This educational need is intended to enhance students' employability, develop the technical and soft skills needed for success in their profession, and increase their understanding of business activity.

One of the leading and oldest Islamic banks in the country being **Islami Bank Bangladesh PLC (IBBPLC)**, Shyamoli Branch, gave me the opportunity to complete my internship following this academic requirement. The reason why I want to intern at IBBPLC combined academic, professional and personal factors. For one, the bank was a tempting place to acquire hands-on knowledge of moral and interest-free banking as it has a good track record as being the pioneer of Islamic-banking services in Bangladesh. Unlike conventional banks, IBBPLC conducts its business in accordance with Islamic law, making it an incredible opportunity to see “Shariah-based” finance model principles put into practice.

Furthermore, the venue at Shyamoli Branch being a busy urban branch with diverse types of clients was opportune in terms of observing and participating in many day- to-day banking transactions. This encompassed customer service, account management, remittance processing and reporting processes. Not only was this a central part of general banking, it also had much to do with my management and e-business studies. With those theoretical concepts I had already studied: service marketing, customer relation management, operation management and financial business technology to mention a few, I got hands-on knowledge of how to deal with clients in construction market, how to digitize office automation processing, work flow coordination.

Also the Islamic banking which offers moral alternatives to the customary financial mechanisms is swiftly growing in Bangladesh and elsewhere across the globe. Being an intern in an organization that adheres to Shariah, and as a future promoter of inclusive finance and sustainable development, I got a chance to see how financial institutions can generate money and at the same time uphold moral and social values, as is the case of IBBPLC. This experience and not only the maximization of profits helped me to bring my belief to the next level that banking institutions have the ability to help in the development of moral, poverty reduction and community welfare.

My internship experience from April 15 to June 25, 2025, is academically reflected in the report "*General Banking of Islami Bank Bangladesh PLC – A Study on Shyamoli Branch.*" It describes

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my duties and responsibilities, the professional abilities I gained, the main obstacles

I faced, and the realizations I gained about Islamic banking concepts and customer-focused service provision. The report is also set up to provide a critical assessment of the organization's procedures and suggestions for additional development, both from the viewpoint of an intern and in relation to more general industry norms.

In conclusion, this internship has helped me to close the divide between my theoretical studies and the real challenges faced in the financial sector besides satisfying an academic course. My career objectives were better formed, my moral base was strengthened, and I was in a much better position to go out there and follow the upcoming opportunities in the banking, finance, or development related sectors.

1.2 Objectives

Internships are a crucial component of the Bachelor of Business Administration (BBA) program in Daffodil International University as they provide the students with the exposure to the business world and professional exposure they require to start a successful career. This internship functions as a bridge between academic study and professional practice in addition to being a required academic requirement.

My main objective for this internship at the Islami Bank Bangladesh PLC (IBBPLC), Shyamoli Branch, was to gain experience in a professional banking setting where I could use the theories and knowledge.

In my undergrad, I knew how to solve the problems of business. Given the increasingly importance of Islamic finance in both domestic and international financial markets, this internship was a golden opportunity to delve into real processes of a Shariah-compliant banking center—ethical driven and an academic role.

The objectives of this internship are categorised into broad and specific goals to illustrate both the general purpose and targeted outcomes of the internship experience.

Broad Objective

To obtain practical knowledge and professional experience in the general banking operations of a leading Shariah-based financial institution in Bangladesh, and to critically assess how Islamic principles are applied in day-to-day banking activities while identifying the key learning outcomes that align with my academic specialisation in Management and E-Business.

Specific Objectives

Objectives of the Report

1. To have an operational exposure to general banking operations.

To observe and be involved in the basic operations including account management, remittance services, customer support as well as documentation, hence to obtain practical experience in the working structure of a major Shariah compliant bank.

2. To improve professional and interpersonal skills.

To acquire the necessary qualities as effective communication, time management, multitasking, and problem-solving aspects of their work through daily interactions with the customers and cooperation with banking professionals.

3. To put the theoretical learning into practice.

To combine the theoretical content studied on the Management and E-Business Management courses with the practical banking practices, such as digital banking, customer relationship management, and financial documentation.

4. To learn the concepts and activities of Islamic finance.

To thoroughly understand the financial products and ethics banking that are in compliance with Shariah laws, as well as to examine how the Islamic principles have been applied in the day to day banking transactions.

Chapter 2

Company/Organization Overview

Company/Organization Overview

2.1 Background of Islami Bank Bangladesh PLC

Islami Bank Bangladesh PLC (IBBPLC) is a Shariah based bank with no interest, the first such bank in the Southeast Asian region, and was incorporated on March 13, 1983, by the Companies Act, 1913 as a limited liability company which is a public one. It began business on March 30, 1983, a historic day of the introduction of the Islamic finance in the region. IBBPLC became one of the first banks to provide banking, which is based on the principles of the Islamic Shariah, with all operations being based on the absence of riba (interest), gharar (uncertainty), and haram (prohibited) practices (Islami Bank Bangladesh PLC, 2024). (Islami Bank Bangladesh PLC, 2024)

The bank has expanded tremendously since its inception in terms of **geographic coverage** as well as **financial capacity**. By 2025, it has been operating in **394 full-fledged branches, 228 sub-branches**, and over 2700 agent banking outlets in urban, semi-urban as well as rural regions. It also has an extensive network of **more than 1000 ATM and digital banking sites** which makes its services easily reachable.

The headquarters of IBBPLC are in the **Islami bank tower, Dilkusha commercial area, Dhaka**, and the bank is controlled by **Bangladesh bank**. The **foreign Islamic financial institutions**, along with the **local public and institutional** investors make up the major shareholders of the bank demonstrating the inimitable combination of international collaboration and trust within the local society.

The product portfolio of the bank consists of:

- **Mudarabah Deposits** (profit-sharing),
- **Al--Wadeah Current Accounts** (safekeeping),
- **Investment Schemes** under Musharakah, Bai-Murabaha, Bai-Muajjal, and Ijara,
- **Foreign Remittance Services**,
- **Corporate Financing**, and
- **Digital Financial Services**.

IBBPLC is of critical importance in **mobilising foreign remittance, agricultural development, financing small and medium enterprises (SME)**, and empowering rural people. It has built a firm base by **transparency, trust** and financial inclusion on faith. The bank has won many national and international awards in appreciation of its superior performance and these include:

- Best Islamic Retail Bank in South Asia(2022),:
- Best Islamic Retail Bank in South Asia (2022),
- Most Outstanding Islamic Bank (GIFA Awards 2024),
- Best Corporate Award by ICMB,
- own several award from International Finance Magazine.

IBBPLC has positioned itself as more than just a financial institution by integrating Islamic economic and ethical concepts into its services, making it a catalyst for **poverty alleviation, social justice, and socioeconomic development**.

2.2 Vision and Mission

Vision:

To be the most compassionate and prominent Shariah-based bank in Southeast Asia, guaranteeing sustainable development, fair economic growth, and welfare-oriented banking services for all societal groups.

Mission :

Islami Bank Bangladesh PLC is dedicated to:

- Offering **complete Shariah-based banking solutions** that satisfy both individual and institutional financial needs.
- Continuous **ethical conduct, social responsibility and financial stability** in everything it provides.

- Fostering **entrepreneurial development, job** creation and poverty reduction as the elements of balanced economic development.
- Playing a role in the balanced economic development, with the emphasis on the reduction of poverty, job creation, and supporting the entrepreneurs.
- To provide high-technology, services and comply with **the customer-oriented**, and **efficient financial Islamic** moral and legal principles.

In its mission and vision, IBBPLC seeks to remake a different financial ecosystem that integrates financial progress, human values, justice, and compassion. It aims to be a source of **social change** by offering financial solutions that will support faith, promote dignity and ensure long-term prosperity.

2.3 Key Departments at Shyamoli Branch

One of the popular branch of IBBPLC is the Shyamoli Branch in Dhaka that is located to serve personal and business clients. Each department in the branch is effective and Islamic because all office work is doing successfully as an Islamic office. Following is the summary of the Shyamoli Branch three major departments:

1. General Banking Department

Often The General Banking Department is the lifeline of the branch; most of the other departments are service departments, but this department is a revenue-generating department. It handles the day-to-day banking activities and performs several important functions including:

- **Account Opening Services:** helps in opening a variety of accounts i.e fixed deposit accounts, Al-Wadeah Current Account and Mudarabah Saving Account. The department covers documentation, customer identification and regulatory requirements (including KYC/anti-money laundering).
- **Cash Management:** Oversees checks, cash deposit or withdrawal and money transfer. The department has strict protocols concerning accuracy, safety and security in the handling of cash.
- **Remittance Processing:** Local and international payments are supported. The bank promises quick flow of money, securely and in a transparent manner, using its network and partnership with international remittances service providers.
- **Bills and Clearing:** Cheque collection, inter-bank clearing through Bangladesh Automated Clearing House (BACH), payment orders.
- **Customer Service and Account Maintenance:** Include responding to your enquiries, statements of accounts and providing you with information about products and services or requests for grievances or service issues.

This department is essential to establishing rapport with clients and guaranteeing their pleasure. Its operations demonstrate the bank's dedication to openness, trust, and customer-focused care.

2. Investment Department

Islamic Bank of Britain Investment department is just a Muslim incarnation of the loan department of a traditional bank. In place trade with money and credit products of unethical interest income-oriented performance, it still provides such, of investment banks as Irithalibm, which is profitable according to the Islamic principles-primarily of Mudarabah (profit-and-loss sharing), Musharakah (joint venture), Murabaha (mark-up or mark-on-cost financing), Ijara (leasing) and others.

- **SME & Corporate Investment:** This one offers start-up companies as well as small to medium sized firms with exceptional services that are customized to the clients and are not in accordance with the industry practices. This develops businesses, generates employment and makes businesses to establish.
- **Agriculture Rural Development:** Tailor made loans special to farmers with agricultural interests. The bank focuses on the projects that will strengthen the lives of people on the grassroots level.
- **Women Entrepreneur Programmes:** This is a special programme of targeting the woman entrepreneur wherein funds are given to women to invest. It expands the foundation of economic practice and balances social opportunity.
- **Investment Refinance:** Observes and takes care of investing money getting it back in time. To achieve a balance between the sharia laws and the principle of risk management applied by the bank, the team discusses with clients directly, making some steps in case a deadline appears not to be reached soon.

3. Foreign Exchange Department

The department of **Foreign Exchange** is involved in Foreign trade and outward remittances. Services Offered It plays a vital role in facilitating its clients to remit/receive foreign exchange overseas and to do business in imports and exports, in accordance with the dictates of local laws. Main areas of operation include:

- **Import and Export Finance:** Legal advisory services to business clients, from the issuing of LC to clearance through customs and payments to settlement in international trade.

- **Foreign Remittance Services:** Inbound remittance from Bangladeshi migrant worker. And to make the money move more easily, the bank engages in deals with international money transfer companies like Western Union and MoneyGram.

- **Currency Exchange:** This allows you to provide currency exchange services to a patron.

This wing operates as per the Bangladesh Bank laws and practice the international compliance regulations, particularly Anti-Money Laundering (AML) & Know Your Customer (KYC) policy of KYC in practice (Financial Action Task Force, 2022). The organisation should also have an effective framework in place so that information around the risk money laundering process is shared across various stakeholder (Financial Action Taskforce (FATF), 2022). The institution must also have good structure that would facilitate the sharing of information amongst multiple participants in the risk money laundering process (Financial Action Taskforce (FATF), 2022).

There's never been a better way to showcase brand or service than on the walls of IBBPLC Shyamoli Branch All IBBPLC department have functions and there are specific people and technology back-up, to ensure that decisions taken result in effective operations and satisfied customers. hey come together to symbolise the bank's mission, namely to offer inclusive, Shariah-compliant and development-focused banking services.

Chapter 3

Internship Role and Responsibilities

Internship Role and Responsibilities

My internship in **Islami Bank Bangladesh PLC (IBBPLC), Shyamoli Branch**, I worked in the **General Banking Department**, which is usually regarded the heart of banking activities. This department comes in direct contact with the clients and is the department in charge of offering various banking services that are considered vital. Through the internship, I received various tasks and responsibilities and this allowed me to gain practical skills and also to learn the corresponding knowledge on how a modern Islamic banking institution functions in real life.

My roles were divided into the following major areas:

3.1 Account Management

One of my main duties was to help with the opening and closing of various kinds of customer accounts, including:

- Mudarabah Savings Account (MSA)
- Al-Wadeah Current Account (AWCA)
- Mudarabah Term Deposit Receipt (MTDR)
- Mudarabah Special Savings (MSS)

I also got to know how to assist the clients in opening the accounts and gathering all the necessary documents to be signed and certified including National ID cards, photos, nominee details, evidence of income, and address confirmation. To avoid fraud, money laundering, and identity theft, I made sure that the **KYC (Know Your Customer)** and the **AML (Anti- Money Laundering)** regulations were followed.

I also helped prepare final statements, verifying transactions, and paying customer balances as customers would close out an account. I also comply with the bank's request to freeze or close dormant and inactive accounts after a certain number of years.

In this position, I understood the requirements for regulatory compliance and the importance of **client identification**, **data correctness**, and **secrecy** in order to maintain the security of banking.

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3.2 Customer Service

Having direct contact with consumers was a big part of my internship. When they came to the branch, I helped them with the following:

- Inquiries about account balances, statements and history of transactions.
- Details on Islamic investment instruments and deposit plans
- Help with the deposit and withdrawal of checks
- Addressing little disagreements or miscommunications over transactions

These interactions helped to build my excellent communication and interpersonal skills. I also learned to understand the importance of **problem-solving, empathy, and active listening** in order to deliver a satisfying experience to the client. I also learnt how to be a professional especially when dealing with unhappy or ambiguous clients.

To make sure that each of the customers who entered the bank left satisfied, informed, and confident in the organization, my supervisor encouraged me to adopt the customer-first approach. To this work, I now understand how the customer service is critical to client retention and brand loyalty in the banking industry. I now have a better understanding of how important customer service is to **client retention** and **brand loyalty** in the banking industry because to this work.

3.3 Remittance Services

IBBPLC makes possible money transfers both locally and internationally. During my internship, I acquired the skills of dealing with remittances by:

- **Local Petitions:** These consist of Telegraphic Remittance (TT), Demand Drafts (DD), and Payment Orders (PO) in Bangladesh.
- **Foreign Remittances:** This is typically sent by the expats of Bangladesh, which is received via collaboration with such companies as Western Union, RIA, and MoneyGram.

I assisted in:

- Collecting remittance-related documents
- Verifying beneficiary details

- Preparing remittance forms
- Updating transaction records

- Using the bank's software systems to monitor the remittance status

This role made me have a comprehensive understanding of the implementation of the cross-border financial transactions in a highly regulated environment, particularly in international Know Your Customer (KYC) and Anti-Money Laundering (AML) standards. It also highlighted the significance of remittances to the economic welfare of most of the Bangladeshi households and communities (Bangladesh Bank, 2025; World Bank, 2024). (Bank of Bangladesh, 2025).

3.4 Risk Management (Observational Role)

Despite not being actively involved in carrying out risk management tasks, I was permitted to watch how the bank recognizes and controls a range of hazards, such as:

- **Credit Risk:** Verifying loan applicants' legitimacy and ability to repay
- **Operational Risk:** overseeing internal procedures such documentation, currency security, and transaction processing
- **Compliance Risk:** Following Islamic Shariah rules, Bangladesh Bank regulations, and internal procedures

I also learnt the significance of risk mitigation mechanisms in lowering loss and protecting the interest of the customers and institutions. These methods involve **internal audit, secondary verification and role segmentation**.

This exposure allowed seeing the importance of maintaining a **robust risk** structure by banks, especially when they are subject to Shariah risk principles that prohibit speculation and profit on interest.

3.5 Documentation & Reporting

I managed the records, and helped produce records in some official formats throughout my internship, including:

- Cash transaction summaries on a daily basis.
- Accounts open and delete logs
- Customer KYC (know your customer) compliance documents

- Deposits by weekly and monthly On Deposit mobilization and remittance Weekly and monthly Cheque clearing records Funds transfer log.

My responsibilities also brought me into more frequent contact with the bank's various computer software and data processing interfaces since I had to file manually and enter data in the main banking systems of the bank. As such a simple mistake in documentation can have great impact on the work of bank, it also helped me become more responsible and meticulous.

One of the most important lessons I learned from this all is definitely a timely, transparent and verifiable documentation!

3.6 Administrative Support

In addition to my primary banking responsibilities, I also carried out a number of administrative chores that helped the department run smoothly on a daily basis. Among these were:

- Compiling and storing client paperwork and forms
- Greeting and directing clients to the proper counters
- Handling memos for internal communication
- Helping bank employees with document photocopying, scanning, and printing
- Taking notes and creating summaries to support internal meetings

Even though these jobs were administrative in nature, I gained valuable experience on the processes that happen behind the scenes to ensure the effectiveness of a bank branch and the focus on the clients. I learned the importance of **coordination, discipline** and collaboration in a fast moving financial environment.

Further on, my internship provided me with a range of valuable assignments to do. They also helped me to have a practical understanding of customer service, administrative efficiency, Islamic financial principles and the banking business. Besides reinforcing my academic knowledge, this experience served to shape my professional perspective and strengthen my passion to be employed in the banking and finance sector.

Chapter 4

Key Learning and Responsibility

Key Learnings and Experiences

The internships are aimed at enhancing the information, skills and attitudes that are central to the growth of the professional besides exposing the students to the working environment. The **Shyamoli Branch of Islami Bank Bangladesh PLC (IBBPLC)** where I was an intern provided me with a multitude of professional and personal development opportunities. The four main topics of this chapter—professional skill development, academic enrichment, understanding Islamic finance, and workplace culture adaptation—explain the variety of abilities and insights I gained throughout my three months with the bank.

4.1 Professional Skill Development

Communication Skills

One of the most significant spheres of personal growth that happened during the internship consisted in the development of **good communication skills**. The financial institution I worked in was the General Banking Department where I often encountered clients who have different socioeconomic, ethnic, and educational backgrounds. I was forced to explain to the senior citizens in a clear, concise and polite way when I was helping them with using an ATM or the procedures involved in opening a Mudarabah Savings Account.

This experience strengthened my:

- **Verbal communication:** Education on how to communicate technical banking information in an easy and client approachable language.
- **Non-verbal communication:** Positive body language and active listening in interaction with clients.
- **Problem-solving through communication:** It requires empathy in handling the concerns of customers and the minor complaints resolved by the individual officers or consulting other senior officers.

Technical Knowledge

Through hands-on tasks and close observation, I became familiar with several banking software and digital tools used by IBBPLC. I was introduced to their core banking system (CBS) and internal management systems like IBS (Integrated Banking Software) and FinTech platforms for real-time customer transactions (Bangladesh Bank, 2022; Al Mamun & Kibria, 2021). (Bangladesh Bank , 2022) (Al Mamun, 2021)

I learned how to:

- Check customer balances and transaction histories.
- Generate daily transaction and remittance reports.
- Input KYC data and maintain digital records.
- Process inward and outward cheque clearing entries.

They were useful skills especially in learning the inner workings of the banks **backend infrastructure** and being able to recognize the changes that **digital transformation** brings into the financial sector.

Time Management and Multitasking

My work in the general banking section required me to handle many things with pressure- especially during peak hours e.g. in the mornings, month-ends or pay-day. I developed effective **time management and prioritisation skills** by:

- Completing account opening documentation while attending to customer queries.
- Coordinating between the cash counter and customer help desk during high footfall.
- Organising reports and documents within tight deadlines for audit or review.

This experience has to a large extent enhanced my **multitasking skills**, they have made me very organized and can stay composed even when in a situation of pressure and these are very

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important qual

4.2 Academic Enrichment

Through the internship, I was able to put into practice and test the theories and models I learned in my academic course in Daffodil International University.

Application of Theoretical Knowledge

From **Management courses**, I applied concepts like:

- Organisational structure and hierarchy
- Customer relationship management
- Performance appraisal and motivation

From my **E-Business Management specialisation**, I observed:

- The adoption of mobile banking apps, SMS banking, and online services
- Use of digital payment gateways and agent banking systems
- Customer data privacy practices in digital systems

This combination of theory and practice in academics and professional life led to the strengthening of my decision-making skills, **analytical thinking, and real-life problem-solving skills.**

Insight into Islamic Banking Products

I also furthered my knowledge of Shariah - compliant financial instruments such as:

- **Mudarabah** – Investor (account): Profit-sharing account where the depositor is the rabb al Malik and the bank becomes a mudarib.
- **Murabaha**- It is a kind of investment on an investment and used for it especially business clients, which depends on cost plus profit.
- **Bai-Muajjal**: Sale on a deferred payment basis with price markup allowing purchase without interest.

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This made me understand how islamic banking is not only conceptually distinct from conventional banking but also how does it manifest in practice.

4.3 Understanding Islamic Finance

A unique and highly valuable aspect of this internship was my immersion into the world of **Islamic finance**, which is built on the principles of justice, equity, and risk-sharing, rather than interest.

Ethical and Faith-Based Finance

Through my daily tasks, I observed that all financial products and services of IBBPLC are carefully structured to ensure:

- Prohibition of riba (interest)
- Avoidance of uncertainty (gharar) and gambling (maysir)
- Promotion of ethical investments and profit-loss sharing

This model promotes **responsible banking** by ensuring that the bank profits only when the client profits, and that no party is unfairly disadvantaged.

Product Design and Shariah Compliance

Every service, including investment facilities and deposit plans, was created with the help of a **Shariah Supervisory Board** that examines agreements, practices, and returns.

- I observed that even the paperwork avoided interest-based language and was modified to match Islamic concepts.
- Instead, **investment agreements** with predetermined but transparent profit margins were presented to clients looking for loans, such as those for **SME** or agricultural projects.

A major differentiator for Islamic banks, this strategy not only increases client trust but also harmonizes banking operations with moral and spiritual ideals.

4.4 Workplace Culture

Another important aspect of my personal development throughout my internship was comprehending and adjusting to workplace culture.

Organisational Structure and Professional Ethics

Every employee at **IBBPLC** works in a **hierarchical**, structured setting with a clearly defined line of command, ranging from junior officers to branch managers. In addition to ensuring efficient decision-making and service delivery, this structure encourages responsibility.

The bank also upholds **Islamic ethical values**, such as:

- Transparency in dealings
- Treating customers fairly
- Being modest in both behavior and speech
- Steer clear of immoral investing

The employees are subject to constant training regarding the **Shariah compliance**, the ethics of serving the customer and the integrity of operations.

Team Collaboration and Communication

Some of the **cross-functional** teams that I had an opportunity to work closely with were the Cash Section, Account Opening Desk, Investment Department and Remittance Unit.

- This has provided me with a chance to observe the importance of the internal cooperation and communication to the quick response to the problems.
- In accordance with the specifics and urgency of the task, both formal memos and verbal communication can be used in a casual tone.

I learned that the **culture of respect towards** each other, cooperation, and professional manners

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was highly valued in all the departments. This enhanced employee morale and output besides creating a good working environment

The time I spent in the Islami Bank Bangladesh PLC, Shyamoli Branch as an intern has largely shaped my professional skills and career objectives. I not only enhanced my interpersonal competence but also acquired a solid knowledge of a strong banking operation and also a better understanding of the Islamic financial concepts. The hands-on experience that I got helped in improving my academic education in that I was able to gain a comprehensive knowledge of the financial services industry. Such lessons will assist me to my future venture be it in the business, development or banking field.

Chapter 5

Critique and Reflections

Critique and Reflections

Critique and Reflections

An internship is more than just a learning experience but also a time to make all of the key yes/no observations, valuations and re-evaluations regarding company operations, office culture, and your own worth. The internship program in the Shyamoli branch of **Islami Bank Bangladesh PLC (IBBPLC)** was as challenging as it could be eye opening and informative I gained invaluable knowledge about how Islamic banking works. But it also exposed a number of obstacles and limitations, as individual and institutional. This chapter is a critical reflection of my organizational learning experience by discussing the difficulties encountered, emphasizing both the strengths and areas that needed further development on which I have to focus as an intern in order to enhance both intern learning and institutional development.

5.1 Challenges Faced

Manual Processes

One of the most persistent problems I noticed throughout my internship were the manual way banking operations were carried out in many aspects. Even though IBBPLC offered digital platform for some services like remittance, SMS notification and accounts statement there are still significant operations related tasks including account opening, form verification, voucher preparation, cheque processing and transaction logging etc.47), 48) that rely solely on paper-based mechanism (Rahman & Uddin,%Pr(2022); Bangladesh Bank, 2022).

This dependence on manual work created several difficulties:

- **Time inefficiency:** the regular routines like filling deposit slips or checking documents often take a lot of time than in automated setting. This especially was seen during peak times where the long queues would arise and customers get frustrated.
- **Human error and duplication:** With physical record-keeping and manual data entry, the possibility of errors may increase. It also made the workload heavier since the employees were required to check documents or correct entries with a lot of frequency. Also, storing electronic and paper documentation resulted in duplication and time wastage of employees.
- **Limited innovation and adaptability:** Overdependence on manual operations lowers

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the competitiveness in an era when fintech is quickly transforming the banking process in the world. Consumers desire the digital-first service more than before, particularly younger and tech-savvy consumers.

According to an intern, this manual setting limited opportunities for hands-on learning in cutting-edge digital and banking technology. Interns would have been more equipped for the future of banking, where blockchain, mobile platforms, and artificial intelligence are becoming commonplace, if they had been exposed to automated operations.

Limited Access to Sensitive Data and Core Operations

Concerns about confidentiality, compliance, and risk management naturally prevented me from handling sensitive data as an intern or actively taking part in high-level activities. Among the restricted zones were:

- Access to detailed client investment portfolios
- Loan application reviews and approval procedures
- Risk assessment, due diligence, and compliance reports
- Strategic decision-making and investment negotiations

Such constraints restrict, albeit justifiably in the interest of customer confidentiality and institutional independence, the extent to which Islamic banking's most critical dimensions are exposed. I have not been given permission to form policy and was locked out of the decision-making process other than sitting on the sidelines and observing how foreign exchanges/funding could occur.

The result of this has been an education gap because Islamic banking is based on: risk; sharing investment mechanisms that are Shariah compliant but profit-and loss-sharing so it's quite different than the conventional concept. In large part this exposure was conceptual rather than experiential and little to no follow-through penetration of these fundamental issues occurred.

On balance, many banks struggle with the trade-offs of intern troubleshooting and confidentiality. A somehow structured approach (e.g., controlled data access, mocked tasks or anonymized use cases) might help to fill this gap and benefit of more comprehensive learning frameworks without endangering at the same time cyber security.

Customer Handling Pressure

Another major obstacle was handling the large number of client interactions, especially during busy times like:

- Salary disbursement days at the start of the month
- Month-end account settlements
- Pre-holiday banking rushes when branches were overcrowded

Interns were frequently called upon to fill in and offer front-line assistance during these periods, answering questions from clients, assisting them with procedures, and keeping the busy hallways orderly.

This pressure introduced multiple difficulties:

- **Multitasking strain:** It was difficult balancing the number of customers to help and the paperwork to get done and be accurate in documentation.
- **Customer dissatisfaction:** The customers who could not use the banking regulations or online platforms expressed their anger regularly, and it was necessary to be diplomatic, listen to the customers, and be patient.
- **Emotional resilience:** Sometimes, it was very difficult to overcome the pressure of constant contact and dealing with complaints, which once again emphasizes the role of emotional intelligence in the service industry.

It is these challenges that notwithstanding made this experience have a bright side. It was able to make me connect with people better in diverse backgrounds, enhanced my sensitivity, and taught me how to stay calm during stressful times. They are invaluable skills that will be in use in future career.

Broader Organisational Weaknesses

Along with these pressing difficulties, a number of structural problems with IBBPLC's organizational structure and strategy emerged:

1. Slow Digitization Pace

IBBPLC has not been as quick to adopt innovative fintech solutions as some of its competitors have been. Although mobile banking applications and physical agent presence have enhanced access, such functions as built-in mobile wallet, AI-based

customer support, and real-time digital onboarding are yet to be present. Consumers that are younger are more likely to select the banks offering quick, easy, and completely digital solutions, and thus there is a competitive gap.

1. **Tough Organization and Concentrated Decision-Making**

This organizational structure is highly hierarchical and decision making is centralized at the upper levels of authority. Despite the consistency in Shariah compliance as a result of this centralization, operation agility is also reduced. Branch employees were often required by the authority of upper management, which complicated their ability to be innovative in problem solving and slack the service of clients. This rigidity implied that interns did not have as many opportunities to be more proactive or present new ideas.

2. **Limited Digital Outreach and Urban Marketing**

IBBPLC is quite active in the rural and semi-urban regions as well in line with its mission of promoting financial inclusion. Nevertheless, compared to the conventional banks and fintech-based organizations, its branding and marketing efforts are not as intensive in metropolitan, technology-focused markets. Social media, online advertising, and customer experience design are at a disadvantage compared with peers. Consequently, the bank will lose its relevance with urban professionals and young people, who are starting to think more digitally about banking.

Such higher-order imperfections reflect the need to strategically adjust, and not to negatively impact on the benefits of inclusiveness and ethical banking of IBBPLC. By accelerating the digital transformation process, decentralizing part of the decision-making process, and enhancing its online presence, the bank will be able to remain competitive in a rapidly changing market.

5.2 Strengths of the Organisation

Commitment to Shariah Compliance

The compliance/ click here of the bank with the Shariah regulations. In comparison with those in other banks, all financial products and services are being reviewed by the Shariah Supervisory Board that controls IBBPlc to ensure that they are in accordance with the Fiqh al-Muamalat (Islamic commercial jurisprudence).

This will make sure that the bank is not involved in any interest related business (riba) but instead would facilitate morally sound business practices like musharakah (joint ventures), mudarabah(partnership) or profit and loss sharing.

This commitment was not at all theoretical as I found in my internship. Among the examples were: Depository and investment design of Shariah based contracts in which the fairness and transparency were evident.

Graphical: The sensitivity of faith Faith-sensitive communication, employees could address the customers with professional doors and mannerly communicating towards them in a culturally fitting manner and ensure them that the ethical foundation of their monetary transactions was actual.

They held training sessions to the members of staff in Islamic financial ethics that ensured the staff members were aware of the moral and religious ethics which dictated technical processes.

The moral business practice of IBBPLC, in the highly competitive financial sector, makes it unique

and customers are likely to be more loyal and trusting. The bank does not only provide financial services to its faith-conscious clients, but it also provides them with a feeling of elementary safety that their money is being spent in a socially and halal manner. Islamic banking is expanding rapidly at the international level and IBBPLC is leading as a leader and a role model in Bangladesh owing to its consistency in compliances. **Broad Branch Network and Access to Finance**

IBBPLC's broad branch and agent banking network, which is among the largest in the nation, is another important asset. With thousands of agent outlets, hundreds of branches, and sub-branches, the bank has effectively closed the financial gap by providing services to semi-urban and rural areas that traditional banks sometimes overlook.

This extensive outreach is essential for:

- **Facilitating access:** The low-income groups may not be able to access formal financial institutions otherwise. IBBPLC has also seen the reduction of financial exclusion through provision of deposit, savings and remittance services in remote areas.
- **Mobilising remittances and grassroots savings,** which are not only beneficial to the households, but also inject the national economy with liquidity. The services of IBBPLC are affordable and reliable to the migrant workers, small traders, and farmers.
- **Strengthening its social mission of inclusive finance,** which will make the banking operations compatible with wider development objectives, including poverty reduction and economic empowerment.

In the course of my internship in the Shyamoli Branch, I was able to observe how clients of various walks of life such as students, salaried workers, pensioners, and small entrepreneurs turned to IBBPLC to carry out their daily transactions. This inclusivity is seen to allude to the fact that the bank is not only successful in positioning itself as a commercial institution but also as a collaborator in the socio-economic development of the nation.

Strong Brand Image and Customer Trust

IBBPLC is a well established strong brand for decades, as the first ever and largest full fledged Islamic bank in South Asia. It has a unique market position and customer credibility as it was the first of its kind. The bank maintains deep customer loyalty, as a result of its longstanding alignment with ethical values, transparency and dependable service.

Based on what I've observed, the reason why this belief is stable can be attributed to the following:

Since its formation in 1983 for 40 manufactured years IBBPLC has been present. Their longevity provides it with grassroots networks in every community, legislature and customers. And in an environment so highly competitive as this industry is, they have survived increased their activities further.

Perhaps the reason why this conception has been upheld is because:

Industry presence and legacy: Presence and legacy in the industry: IBBPLC has over 40 years of experience in the industry since its establishment in 1983, which has enabled the company to develop networks with communities, legislators, and consumers. Its strength and growth in a very cutthroat business is due to its perseverance.

CSR activities: The bank also backs community projects such as welfare, healthcare grants, educational scholarships and disaster relief. These efforts help the agri-marine giant to show that it is a socially responsible entity interested in human affairs above all others.

Service quality management: Most of the customers who I served wrote with admiration about the banks's honesty, efforts to treat them respectfully and in a reasonably equitable manner but still within Nigerian excessive consumer traffic.

IBBPLC has a unique advantage in a business that depends on trust because it has such an excellent brand profile.

IBBPLC has two advantages over most other traditional banks, which are usually charging interest (or fees) on loans: professional referral and religious approval. This marriage of advantages is not only bringing in new customers--it is also keeping old ones, all the more so in a society where religion is so important in everyday decision making.

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Areas for Improvement

Although IBBPLC has several noteworthy advantages, there are still some areas that should be strengthened to increase customer happiness, staff and intern development, and institutional efficiency. During my internship, the following areas needed improvement:

While IBBPLC possesses many notable strengths, certain areas could be further improved to enhance institutional efficiency, customer satisfaction, and employee and intern development. The following areas of improvement emerged during my internship experience:

- Digitizing Account Opening and verification processes using biometric and online ID verification tools.

- Introducing electronic document management systems (EDMS) to reduce paper usage and improve file accessibility.

Program for Structured Internships

While the bank offers internships formed on ad hoc basis, a full fledged learning is not possible. Like lots of interns, in the absence of a formal curriculum, I had to learn procedures on an ad-hoc basis by observing other staff members or asking them for their advice. A well-organised internship programme may include a structured departmental rotation, allocated mentors and scheduled sessions on digital banking and Islamic finance. Frequent feedback sessions will also allow interns to check on their progress and receive valuable guidance. These sort of drives not only enhance the intern experience, but assist the bank to groom future-fit personnel who could in the long run be potential recruits.

Participation of Inclusive Interns

Intern's are frequently restricted to observational positions or simple customer service duties, which, although beneficial, do not adequately expose them to the difficulties of contemporary banking. IBBPLC might assign interns to more dynamic fields including marketing campaigns, customer behavior research, and digital product development in order to maximize the value of internships. In addition to giving interns worthwhile educational experiences, involving them in such programs would enable the bank to have access to new ideas and viewpoints from younger generations.

Agility in Decision-Making

The main characteristic of the organisation is the use of centralised and hierarchical decision making by IBBPLC. Though this ensures consistency and compliance to the Shariah principles, in some instances, it slows down provision of services and reduces reaction to client needs. The operational agility may be enhanced by making certain bureaucratic procedures less complicated and providing the managers of the different branches with more liberty to address the challenges encountered throughout the day. Encouraging bottom-up creativity and employee suggestions would also contribute towards the establishment of a culture of responsiveness and flexibility which is increasingly significant in an ever more competitive and fast-evolving financial climate.

I would like to reflect on my internship period in Islami Bank Bangladesh PLC, as i felt that it was a quite enriching and thought-provoking experience. The bank's ethical system, its customers high trust level and wide reach were positives. But in other area, things like manual operations, intern exposure, hierarchical hardness and slow rollout of digitalized practice it was a kick towards improvement. Leveraging technology, better developed internship schemes and a modern culture of operation, IBBPLC has an opportunity to entrench its

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position as a global faith-based banking enterprise that is prepared for the future. this criticism will serve to create the ideal junction between appreciation and positive critique which shall let the bank continue getting better.

Chapter 6

Conclusion

Conclusion

The term of my internship in Shyamoli Branch, Islami Bank Bangladesh PLC (IBBPLC) has been a turning-point in my academic and professional career. I correlated whatever theory I learnt in my BBA course to Banking for 3 months. I not only learned a lot of banking terms, but this internship certainly had a great influence on my life and career.

It was a great experience to see and actively take part in a Shariah- compliant financial model. Islamic Sharia rules form the basis for IBBPLC banking principles (which prohibits interest), while conventional banks operate with Interest and ancillary charges. Compared to this, my knowledge of how Islamic finance manage to reconcile returns and justice, as with fairness and social responsibility is underlined by what I have observed in the practising of it myself. The company taught me what banking with integrity looks like — honesty, transparency and the health of community.

I have done many of the major tasks in General Banking Department including: A/C opening, Customer Service, Remittances, posting and admin support. It provided me with a well-rounded view of the business as a whole at that bank and the various parts that, when working well together, make it both efficient and customer friendly. Also, got a wider experience about financial business beyond conventional banking working with the Investment and Foreign Exchange sections.

My interpersonal and communication skills have also been able to develop significantly due to my regular contacts with the consumers. I have also got to know the importance of professionalism, patience, and empathy as a source of building trust. Besides this, I also gained practical experience on the use of banking software systems, documentation, and compliance standards- all of which are essentials to a future in the field of finance. On busy days, I was forced to learn how to effectively use my time, multi-task, and prioritize things but did not compromise accuracy, which enabled me to do tasks under pressure in a controlled environment.

The aim of this internship makes my long-term professional objectives more evident. I was initially interested in the broader field of finance; however, having been encouraged to work with a Shariah-compliant financial institution, I became interested in the field of Islamic banking and development finance. These are some of the policies that I am especially encouraged to work in institutions that focus on ethical banking, financial inclusion, and sustainable economic growth.

This was a very important experience that influenced my personal ideals besides my professional skills. It emphasized that banking is not only about transactions and profit, but also about people, ensuring moral standards and making a huge economic contribution. The environment of IBBPLC where modern financial operations are compliant with Islamic values demonstrated how finance can be a medium of social liberation.

In conclusion, this internship was not merely a typical academic requirement but a life experience that helped me relate what I learned in the classroom with what I learned in the field. It allowed me to grow in terms of ethics, profession, and intellect. I want to thank all the employees and managers of the Shyamoli Branch with their help and assistance at this moment. My future is sound based on the values, skills and knowledge that I have gained and I am certain that they will serve as the basis in shaping a successful and responsible career in the field of financial industry.

Chapter 7

Implication

Implications

Besides being beneficial, to the individual within the scope of learning, internships have broader consequences to the intern, the host organization and the academic institution. This internship experience of **Islami Bank Bangladesh PLC (Shyamoli)** branch exposed me to a disciplined, moral and professional workplace. In this chapter, I take into account how the internship experience contributed to my professional development, the way it helped the company and how it helps my university to achieve its academic goals.

7.1 Implications for My Career

The internship really influenced my personal and career growth. It was an invaluable stepping stone to a career in banking and financial services sector especially in the field of Islamic finance.

Strengthened My Resume with Practical Banking Experience

The first and the most obvious positive impact of such an internship was the improvement of my resume. Real-world experience is really appreciated by employers, and internships can be regarded as one of the most important signs of job preparedness (NACE, 2023). This internship helped me to gain practical experience in the operations of the main banking business operations, such as customer service, remittance handling, account management, and administrative coordination. This experience in the field now makes me stand out among other new graduates with high academic outcomes but without exposure to the workplace (Smith and Johnson, 2022). Among the most accurately represented archetypes of highly effective leaders is the type A leader who is typically seen as a charismatic leader. One of the best-represented archetypes of highly effective leaders is the type A leader, who is often perceived as a charismatic leader.

Deepened Understanding of Islamic Finance Principles

My experience in a Shariah-compliant bank also helped me to learn more **about Islamic finance**, including Mudarabah, Murabaha and Bai-Muajjal. These principles are not only applicable in Bangladesh but also more and more they are innovative among financial institutions all over the world. The experience with this ethical and inclusive banking model has already equipped me to undertake higher learning or professional qualifications in the field of Islamic finance, including the **Certified Islamic Finance Executive (CIFE)** or **AAOIFI Shariah Standards**, which will also improve my opportunities in the field.

Built Professional Networks and Mentorship Connections

During my internship, I was able to have regular contact with bank officials, managers, and customers. It is through these interactions that I managed to network **professionally and get experience** with the more experienced bankers who did not mind taking the time to talk to me. Besides assisting me in achieving better results at work, they also encouraged me to pursue further promotion in the world of finance.

7.2 Implications for the Organisation (Islami Bank Bangladesh PLC)

Internships are not just about getting students exposed to training but a lot more in organisational terms. Interns will work their way through the internship relationship that will benefit them and that is formed via operational exposure, newness, customer service.

Guidance on Efficiency and Service to Customers:

I was pro-active in helping out with basic questions, supplying forms and direction to the public during peak times. This support improved service continuity and reduced the pressure on regular staff. Interns like me can be key as frontline helpers, especially at overwhelmed busy branches.

Potential to Contribute to Digital and Innovation Initiatives

Interns, particularly those with experience in marketing, IT, or e-business, can help to digital transformation initiatives like:

- Building databases of client feedback with the correct instruction and direction.
- Engaging in social media promotion
- Supporting outreach for online and mobile banking
- Making recommendations on ways to enhance the user experience on digital platforms

As they compete in an increasingly digital financial world, companies like IBBPLC may benefit from our tech-savvy nature and new viewpoint.

Remarks and Input for Improving Services

The intern provides a new perspective and often finds development opportunities that will not

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be noticed by full-time employees. In my case, during the internship, I encountered opportunities to streamline the form layouts, speed up document verification and enhance customer communication. By urging the interns to provide feedback at the end of their

internship, the banks can gain the information that leads to further improvement of internal processes and quality of services.

7.3 Implications for the University (Daffodil International University)

A key element of universities' academic and professional development objectives is internships. The institution encourages a culture of experiential learning and skill development among students by including fieldwork into the curriculum.

Encouragement of Career Readiness and Employability

This internship has significantly helped me in enhancing my confidence, communication, technical and understanding of workplace dynamics. This growth will be consistent with the objective of the university to produce graduates ready to join the labor market and capable of making an immediate contribution to companies.

Cases of frequent internships with reputable firms like IBBPLC enhance the profile of employability of university graduates.

Opportunities for Research, Training, and Industry Collaboration

Stronger relationships between banks and universities can be achieved through:

- Training and certification of cooperative Islamic finance programs.
- Collaborative consumer behavior, fintech, and banking research.

Contribution to the Islamic Finance Academic Literature

The reports presented in this internship add to the **growing body of information on Islamic banking in Bangladesh besides serving an academic purpose**. These pragmatic perspectives can be used by upcoming intellectuals and students whose research is on Islamic economics, organizational behavior or financial systems. Recording actual life experiences assists the university in achieving its mission which is promotion of **applied knowledge and academic excellence**.

In sum, the repercussions of this internship are numerous and complex. Not only that it has helped me boost up my career path but also the host organization and Daffodil International University's academic goals as well. The best answer to the problem of students, schools and industry working together is via internships. They ensure that next-generation professionals like myself are able to satisfy the needs of today's diverse global labor market, and support one another in developing trilateral practical skills. utilize existing intercultural environment. So, the internship has given me power to shape the future as well as giving.

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