Loan Process of Mortgage Broker Assist: A Case Study by EZY Hub Ltd.

Submitted To:

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LETTER OF TRANSMITTAL

Professor Dr. Md. Abdur Rouf
Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on "Loan Process of Mortgage Broker Assist: A Case Study by EZY Hub Ltd."

Dear Sir,

With due respect, I am pleased to submit my internship report titled "Loan Process of Mortgage Broker Assist: A Case Study by EZY Hub Ltd." prepared as part of the requirements for the Bachelor of Business Administration (BBA) program at Daffodil International University.

During my internship at **EZY Hub Ltd**, I had the opportunity to work as a **Junior Finance Executive (Intern)**, where I was directly involved in loan processing operations for mortgage brokers assisting clients in Australia. This experience gave me a practical understanding of financial data handling, CRM systems, loan application preparation, and compliance documentation.

The report highlights the step-by-step mortgage loan process, my specific roles and responsibilities, and the practical lessons I learned about financial documentation and accounting processes within an outsourcing environment.

I sincerely thank you for your continuous guidance, inspiration, and valuable suggestions throughout this journey. I hope this report reflects my genuine effort and contributes to understanding how finance and accounting principles operate in a real-world setting like EZY Hub Ltd.

Sincerely,
Habibullah Hasan
ID: 221-11-1538
Major: Accounting
Department of Business Administration

Faculty of Business and Entrepreneurship
Daffodil International University

ACKNOWDEGEMENT

At the very beginning, I express my deepest gratitude to Almighty Allah for granting me the strength, patience, and opportunity to complete my internship and this report successfully.

I have the privilege to express my deepest gratitude to my academic supervisor who is Professor Dr. Md. Abdur Rouf. Professor, Department of Business Administration, due to his unwavering assistance, good suggestions, and drive during this internship time. His careful tutelage brought me into contact. Theory and practice of finance and accounting.

I also wish to highly appreciate my supervisor at the work place Mr. Shafayat Hossain Siyam, His mentoring, encouragement and practicality will be done by Finance Executive Manager at EZY Hub Ltd. My internship training. His knowledge on financial documentation and mortgage loans. processes proved to be invaluable in improving my knowledge about the industry.

Lastly, I am grateful to my team members in EZY Hub Ltd and also to all the faculty members of Daffodil. Their cooperation and inspiration to International University. This was through their assistance and aid. have a pleasant and a learning experience.

Habibullah

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APPROVAL OF INTERNSHIP REPORT

This is to notify you that Habibullah Hasan ,ID: 221-11-1538, has prepared this internship report entitled "Loan Process of Mortgage Broker Assist: A Case Study by EZY Hub Ltd." under my guidance, I hereby approve this internship report. This is to partially fulfill a BBA degree in major Accounting under the Department of Business and Administration of Daffodil International University.

I wish him every moral success in life.

15.11.25

Prof. Md. Abdur Rouf,PhD

Professor in Accounting

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

DECLARATION

I, **Habibullah Hasan**, hereby declare that this internship report titled "Loan Process of Mortgage Broker Assist: A Case Study by EZY Hub Ltd." is the result of my own work, carried out as part of the requirements of the Bachelor of Business Administration (BBA) program at Daffodil International University.

The report has not been submitted previously for any degree, diploma, or certificate at any other university or institution. The information and data presented are based on my practical experience during my internship at EZY Hub Ltd beneth the supervision of Mr. Shafayat Hossain Siyam, Finance Executive Manager.

Habibullah

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EXECUTIVE SUMMARY

This report is a detailed description of the internship experience I have acquired at EZY Hub Ltd, where I had the opportunity to work as a Junior Finance Executive (Intern) between August 2025 and October 2025. The organization is a business process outsourcing (BPO) company that accommodates Australian. mortgage brokers through documentation of clients, loan issuance and financial evaluation.

This report is primarily aimed at discussing the loan procedure of mortgage broker assistance and the accounting procedures observed in that workflow. My internship has helped me to interact. directly through loan applications, client financial analysis, CRM systems, including SalesTrekker, MyCRM, flex, and apply online, and loan lender document submission processes.

This experience provided me with practical experience in financial documentation, credit. evaluation, and contact with brokers and lenders. The report outlines my daily fatigue, work load, learning outcomes, and therapeutic comments. Further, the research paper singles out financial discipline, data accuracy, and regulatory compliance. have significant roles in mortgage business. It also incorporates suggestions of improvement. efficiency of workflow by automation and improvement of data integration.

On the whole, this internship brought the gap between the academic learning and professional practice. assisting me in enhancing my analytical, documentation and financial coordination skills in a changing global business world.

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Chapter 1

Introduction

1.1 Background of the Study

The internship is crucial in linking the classroom with the working world. Being a student in Accounting, having a chance of using the knowledge received at the classroom in a practical environment was an essential step of knowing how financial systems in the modern organizations work.

I have fulfilled my internship in an Australian mortgage broker customized business process outsourcing (BPO) and digital services company, EZY Hub Ltd. The firm focuses on loan application, financial document development, verification of client information and CRM workflow management.

The complexity of the financial documentation and lenders requirements have seen the demand of the efficient mortgage processing support increase rapidly within the last few years. EZY Hub Ltd fills this gap by providing expert professionals that handle the administrative and financial part of loan application, making sure that there is accuracy, compliance, and prompt delivery. Being a member of the finance team, I have been able to have first-hand experience in analyzing financial documents, taking mortgage applications, managing client information, and communicating with brokers and lenders. This internship has taught me that accounting knowledge aids in making financial decisions and maintaining a document of accuracy and reducing the risks in an international financial service setting.

1.2 Rationale of the Study

The reason behind choosing the topic of this internship project is the Loan Process of Mortgage Broker Assist: A Case Study by EZY Hub Ltd. is due to the growing relevance of financial process outsourcing in the contemporary globalized economy. Accuracy and transparency in loan processing must be maintained in the financial services industry. Since organizations deal with sensitive financial information, accounting principles are deeply involved in each of the steps involving checking income and liabilities up to the evaluation of loan requirements.

I sought to do this study to be able to see how accounting and financial practices are entrenched in the mortgage loan process and how EZY Hub Ltd will be able to guarantee compliance, data integrity and efficiency in the management of various clients across borders.

This internship gave me the opportunity to see how the accounting theories that I previously studied, like internal control systems, reconciliation, and accuracy of the documentation, are actually used in the real life of financial outsourcing and mortgage brokerage support.

1.3 Objectives of the Study

The aim of this report is to investigate and examine the loan procedure of mortgage broker support at the EZY Hub Ltd in terms of its financial and operational components.

Broad Objective

- To understand the entire loan processing system of EZY Hub Ltd with mortgage brokers in Australia.

Specific Objectives

- To identify the major steps that are followed when processing an application to a mortgage loan.
- To evaluate the use of CRM systems (such as SalesTrekker, MyCRM, and ApplyOnline) in conserving financial records and workflow efficiency

1.4 Scope of the Study

This paper is a case study of loan processing and documentation within EZY Hub Ltd; the organization where I was employed as a Junior Finance Executive (Intern).

The report highlights:

- My first-hand experience with mortgage loan application and documents.
- Workflows, financial and CRM systems applied in the process by the organization.
- The correlation between theoretical accounting principles and real-life financial operations.

The range of activities is also restricted to processing mortgage loans, client financial documentation and workflow management. This report does not cover other areas of operations of the company like digital marketing or IT support.

1.5 Data Collection Methods

In writing this report, my main sources of information were secondary data and observations that were experienced throughout my internship in EZY Hub Ltd.

Secondary Data

- The internal company documents including client information templates, loan checklists, and policy guidelines.
- Status logs of loans and CRM system reports.
- Internet materials and articles and documentation concerning the process of lending out mortgage in Australia.

These data sources combined enabled me to create a holistic view of the analysis of how EZY Hub Ltd can effectively run financial operations and have numerous mortgage brokers at the same time.

1.6 Limitations of the Study

Nevertheless, there were some limitations of this study:

- Lack of confidentiality: It was restricted by data privacy regulations because I was not able to access all client financial data or detail of communication on the lender side.
- Short term: The internship was only three months long, and this did not give a chance to look at the long-term analysis of loan cycles, or retention pattern of clients.
- Reliance on secondary data: Part of the insights was based on documents and other existing systems as opposed to a direct quantitative analysis.
- Technical constraints: the company has been facing limitations with CRM tools allowing interns access, hence not allowing them to exposure to advanced analytics or reporting capabilities.

In spite of these shortcomings, the internship was a good chance to have practical exposure of financial documentation, accounting programs and the complete cycle of loan management in a BPO setup.

Chapter 2

Company Overview

2.1 Overview of the Company

EZY Digital Hub, formerly EZY Hub Ltd, is a professional business process outsourcing (BPO) and digital services company that offers back-office services, mortgage processing, digital marketing, and virtual assistance to its clients who are mostly located in Australia.

Baridhara DOHS, Dhaka, Bangladesh is the main operational center of the company but the head office is situated in Harrison, ACT, Australia. EZY Hub Ltd is a reliable business ally to the small and medium-sized enterprises through its international reach who need to outsource services that are dependable, especially when it comes to finance, documentation, and customer service.

EZY Hub Ltd is also a subsidiary of the bigger EZY Group that deals in offering agile business services to various industries. The increasing portfolio and the wide-range of its customers have assisted the firm to build a robust reputation of efficiency, professionalism and security of data in handling sensitive financial and customer information.

2.2 History and Background

The idea of EZY Hub Ltd was first thought of around 2015, when the founding team decided on the idea of establishing a digital platform to provide outsourcing solutions to foreign companies. It was legally formed around 2020 and has since grown swiftly in terms of services and geographic presence.

The firm initially specialized in virtual support and administrative outsourcing, but with time, it has diversified into more specialized services which include mortgage loan processing, CRM workflow management, digital marketing, and content development.

EZY Hub Ltd is a significant part of the Australian mortgage industry today, offering skilled financial and administrative services to mortgage brokers and assisting them in preparing, examining, and filing loan requests correctly and effectively. Local experience in Bangladesh and international practices in Australia allow the company to balance between price-effectiveness and professional service.

2.3 Mission, Vision, and Core Values

Vision

To be a globally known provider of outsourcing services and digital solutions through operational excellence, innovation, and trust in all services provided.

Mission
EZY Hub Ltd strives to:

- Provide superior outsourcing and digital services to global clients.
- Assist business partners with trusted and precise financial processing systems.
- Be transparent, ethical, and constantly improve all business domains.
- Empower employees by training, offering growth, and providing supportive working culture.

Core Values
- Integrity- To carry out all operations fairly and with honesty.
- Accountability: Becoming the owner of outcomes and customer satisfaction.
- Efficiency: This is the proper and timely completion of tasks.
- Teamwork: encouraging departmental co-operation and global teams.
- Learning and Innovation: The ability to constantly improve skills and technological achievements.

2.4 Organizational Structure

EZY Hub Ltd is guided by a flat, though functionally separated structure, which guarantees the lack of obstacles when communicating between teams and supervisors. The primary departments are included as:

- Mortgage Processing Department and Finance.
- Digital marketing unit.
- Customer Support Department and Virtual Assistance.
- IT and System Development Department.
- Human Resource and Administration Department.

The company has each department headed by an executive or a manager who reports directly to the management board. This framework facilitates operational flexibility and accountability whereby employees can work hand in hand with the supervisors and clients.

2.5 Services Offered by EZY Hub Ltd

EZY Hub Ltd offers a wide scope of options in the outsourcing and digital business solutions program. The core services include:

Mortgage Broker Assistance

This is the main specialization of this company. EZY Hub Ltd assists mortgage brokers in Australia by preparing, verifying and lodging loan applications. Activities involve gathering of client data, checking their income, testing their serviceability, uploading documents and communicating with lenders.

Virtual Assistant (VA)

Individual employees or small teams will be put on full-time assignment to individual brokers through the VA Support. They do the processes related to all loans being processed, communication with clients, and update, making the quality of the constantly provided services uniform.

Office and Administrative Services.

The company offers outsourced administrative support, such as data entry, document control, customer follow up and business reporting.

Digital Marketing and Web Services

EZY Hub Ltd also provides SEO, SMM, SEM, web development, and content creation services to those clients who would like to enhance their online presence.

Business Consulting and BPO

Being a part of the EZY Group, the company can assist business customers in streamlining their operations, enhancing performance, and expanding internationally.

2.6 Financial and Accounting Relevance

Despite the fact that the core of the functions of EZY Hub Ltd is the outsourcing and the provision of services, financial integrity and accounting skill are central to its activity. The finance department will assume the responsibility of:

- Maintaining a client billing and broker transaction registry.
- Controlling payment, invoices and company revenues.
- Compliance with international standards of data protection and financial reporting.
- Helping brokers to confirm income, liabilities as well as loan eligibility-some of the accounting tasks that demand accuracy and analytical competency.

These were the operations that were directly related to my job in the role of my Junior Finance. Executive (Intern) since on a daily basis, the accounting principles of documentation, verification, and reconciliation was employed in order to make the efficient circulation of loan applications.

2.7 Competitive Advantage

The competitive advantage of EZY Hub Ltd is due to the following:

- Mortgage knowledge: Australian mortgage processing.
- Highly trained and foreign exposed labor force.
- This is utilized in applications such as SalesTrekker, MyCRM, Flex, and other new CRM applications. ApplyOnline. Adaptability through a customer-based model, which offers file-based services.
- Efficient turnaround times that are very concerned with standard of the information and confidentiality.

All these merits have contributed to the establishment of long term relations between EZY Hub Ltd and international. customers and be differentiated in the competitive outsourcing and BPO industry.

2.8 Summary

In summary, EZY Hub Ltd is a lively organization that combines technology, financial knowledge, and efficient outsourcing to serve clients around the world, especially in the mortgage and finance sectors. Its organized way of processing loans, focus on financial discipline, and dedication to precision strongly reflect the principles of accounting and business administration.

My internship experience at this organization gave me a deep understanding of how financial documents and loan assessment systems work in real business settings. It connected academic theories with practices used globally.

Chapter 3

Internship Role and Responsibilities

3.1 Position and Department

During my internship at EZY Hub Ltd, I worked in the Finance and Mortgage Processing Department as a Junior Finance Executive (Intern). I was placed under the direct supervision of Mr. Shafayat Hossain Siyam, the Finance Executive Manager.

The department is responsible for handling financial data processing, client document verification, loan application preparation, and CRM (Customer Relationship Management) operations for Australian mortgage brokers. My internship period lasted from August 2025 to October 2025, during which I gained valuable insight into how accounting principles are applied in international financial documentation and loan assessment.

3.2 Major Roles and Responsibilities

I was an intern and engaged in day-to-day operations of loan processing. My primary role involved financial documentation and operational support roles. The most important responsibilities are listed below:

Client Data Verification

- Confirmed documents of customer identity including passports, driver licenses and Medicare cards.
- Check bank statements, income statements and pay slips of clients to verify authenticity of the financial records.

Loan Application Preparation

- Developed and updated client profiles on CRM systems like MyCRM, Flex and SalesTrekker.
- Logged loan information into the ApplyOnline, checked the accuracy of the data and uploaded the required documents to be submitted to the lenders.

Financial Assessment and Serviceability Calculation

- Helped to produce Equifax credit report to measure liabilities and current debts of the clients.
- Relied on lender-specific calculators that used to find out how easily a client can repay the loan through his/her income and expenses.

Pricing and Valuation Assistance

- This was done through pricing analysis comparing interest rates with different lenders.

- Helped to get property valuation via CoreLogic and PropertyHub websites to back refinance or purchase applications.

Document Handling and Quality Checking

- Prepared and audited financial statements (e.g., tax returns, NOA, payslips, business financials).
- Verified the absence or discrepancy of documents and opened a Missing Information Request (MIR) on behalf of clients.

Communication and Coordination

- Laid communication with brokers and where necessary, lenders to clarify the matters of application or other requirements.
- Send follow-up mails to clients on the submission of documents and the application process.

System Updates and Reporting

- Improved CRM and Apply Online applications as per the current status of the application.
- Ready in-house reports on the status of applications, pending documentation in applications, and processing schedules of applications.

These tasks provided me with practical knowledge in financial documentation, accuracy in accounting, data analysis, and management of workflow in a global financial setting.

3.3 Workflow of Loan Processing

The loan processing business at EZY Hub Ltd has a clear series of steps, which are aimed at accuracy and compliance. I was trained to work following the general workflow that includes:

Client Profiling:
The brokers gather the information about clients and forward it to the EZY Hub team. The information consists of personal identification, income, savings, liabilities, and use of the loan.

Documentation and Compliance:
I checked completeness and accuracy of the documentation prior to entering them into CRM systems. All the client files shall have to comply with the lender requirements as well as the Australian financial requirements.

Serviceability and Credit Assessment:
We have determined using financial calculators and Equifax reports the ability of clients to handle their proposed loan repayments according to income and debt ratios.

Loan Structuring and Lender Selection:
This was done by choosing the most appropriate lender depending on the price proffers, product quality, and customer requirements. This entailed close evaluation of numerous lender systems.

CRM and Apply Online Completion:
After the information was confirmed, I logged in all information into CRM and Apply Online systems, completed all the missing fields, and made sure that documents were uploaded prior to their submission.

Conditional Approval and Follow-Up:
In case of conditionally approved loan, I was helping to provide more documents as lenders required (e.g. new statements or valuations).

Final Submission and Settlement Tracking:
Loan documents were signed, unconditionally approved and sent in order to finalize the settlement process. The process of high transparency and consistency of all client files was also assisted in this organized way.

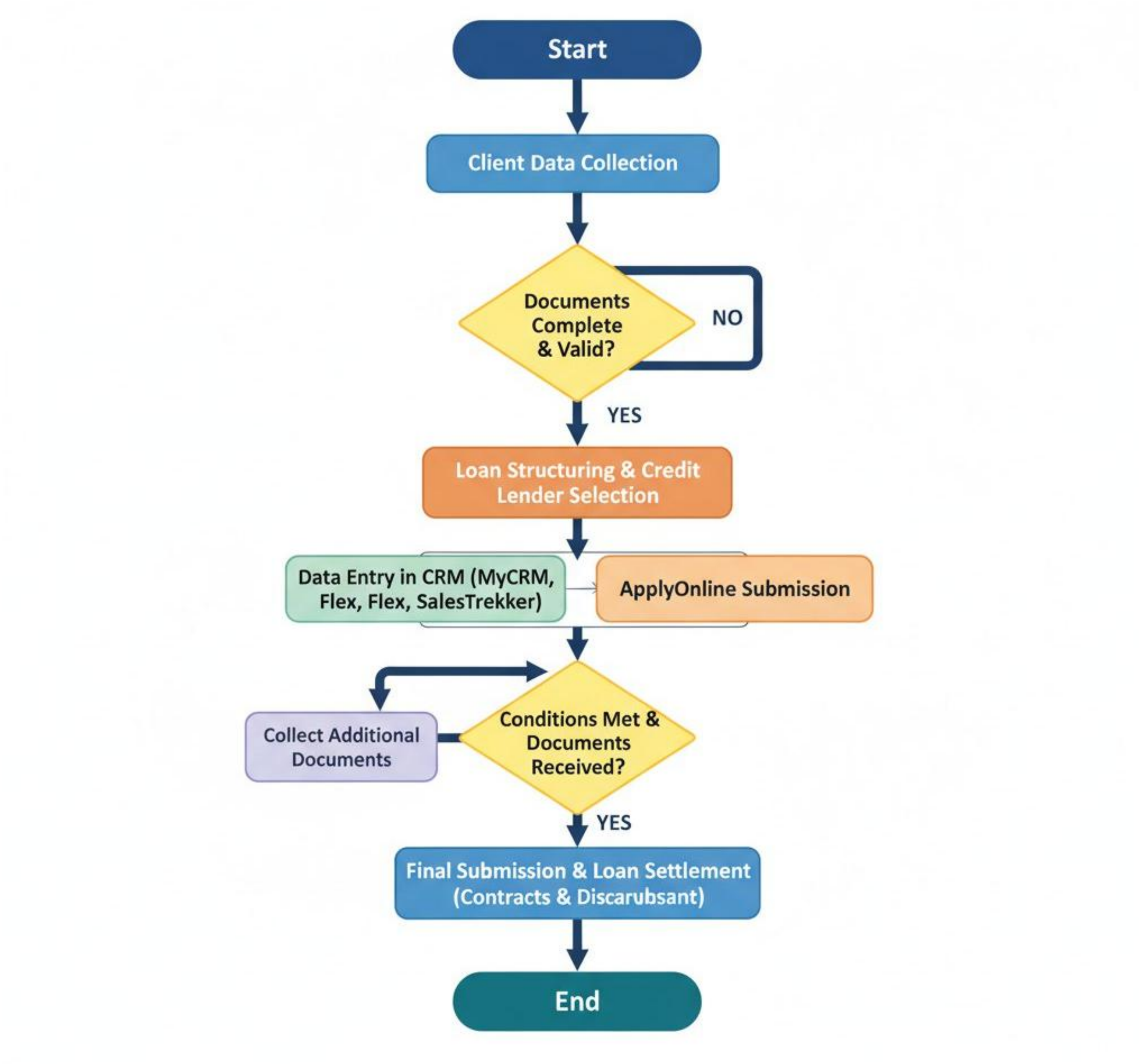


Figure: Loan Processing Workflow at EZY Hub Ltd.

3.4 Rationale of Roles and Responsibilities

The tasks I was assigned to complete were in line with the organizational mission of delivering accurate and timely support in processing loans to international brokers.

According to accounting point of view, such responsibilities have served to promote data accuracy, financial reliability, and appropriate recordkeeping all vital components of financial reporting and auditing. The checking of client documents and financial capacity analysis was the practical use of accounting and finance theories including internal control, reconciliation and accuracy checking.

In addition, it was demonstrated through the CRM applications and online submission portals that digital technology is more effective in accounting and reduces human error in financial processing systems. The internship did not only enable me to train my theoretical knowledge in accounting but also enabled me to realize how finance, technology, and client service work together in a BPO environment.

3.5 Example of a Completed Task

Among the most important assignments that I completed during my internship was the refinance application of clients Liyana and Madhuranga who wanted to renew their current home loan with a new lending company to get better interest rates.

Steps I followed:

- Obtained customer identification and revenue records of the broker.
- Registered their profiles on MyCRM and electronically signed the consent forms.
- Currently prepared their Equifax report to check their current liabilities.
- Calculated serviceability on the online calculator of the lender.
- Quoted rates with multiple lenders and demanded pricing discounts where available.
- PropertyHub ordered property valuation and assess it after completion.
- Ready the loan file and added all the necessary documents to ApplyOnline and then submitted it to the lender.

Such a process showed how various systems and accounting records are assembled to form a complete financial application. It also enhanced my skills to control data integrity and achieve business deadlines within a well-organized working process.

3.6 Skills Applied and Developed

During the internship, I acquired a number of technical and professional skills which include:

- Analytical Abilities: Assessment of financial information pertaining to clients and interpretation of loan eligibility.
- Knowledge of Accounting: Implementation of principles of accuracy, reconciliation and control of documentation.
- Technological Skill: CRM systems and online lending systems.
- Communication Skills: Be able to work with brokers, clients, and supervisors.
- Time Management: Multitasking under time constraints.
- Focus on Care: Making sure that financial records are complete and accurate.

Such competencies have enabled me to work in professional accounting settings that require accuracy, honor, and reliability.

3.7 Summary

The internship experience in EZY Hub Ltd has offered me a simple and viable insight into how concepts in accounting are integrated in the contemporary financial service operations. As a Junior Finance Executive (Intern), I was directly involved in the loan documentation and financial assessment processes which guarantee a client trust and compliance with the regulations.

This experience was not only very informative in terms of technical knowledge of accounting and financial analysis, but it also enhanced my flexibility, problem-solving and digital literacy qualities that are critical in an accounting professional in the future.

Chapter 4

Key Learnings and Experiences

4.1 Important Learnings

My internship experience in EZY Hub Ltd was a revolution that helped me to put to practice the knowledge that I had gained during my Bachelor of Business Administration program particularly in Accounting and Finance in the real world.

The greatest learning experience was that of gaining an idea of the entire process of managing a mortgage loan, the profiling of a client, or the settlement of the loan. This made me realize the role of financial documentation, serviceability analysis and accuracy in accountings as that of ensuring smooth financial operations and client satisfaction.

Major lessons I learnt are:

- The relevance of accuracy and data integrity in financial documentation.
- The way in which CRM systems such as MyCRM, SalesTrekker and ApplyOnline automate workflow and reduce manual error rates.
- Use of accounting and auditing principles in checking of the income, expenses, liabilities and the loan eligibility.
- The importance of rule-abiding and secrecy when working with financial data.
- The importance of collaboration and communication in the process of coordinating with brokers and supervisors in various time zones.

Such hands-on experience not only helped me expand my professional background but also helped me to become more at ease with using digital systems to manage financial transactions.

4.2 Application of Academic Knowledge

The internship enabled me to close the gap between the theoretical knowledge gained in the classroom and the practical one. Most of the ideas and methods I learnt in Accounting, Financial Management, and Auditing classes were directly relevant in my day-to-day activity at EZY Hub Ltd.

Examples include:

- Financial Accounting Principles: This is applied in checking and arranging the client records, checking pay slips, bank accounts, and taxation records.
- Auditing and Internal Control: The practice will be performed by verifying documents, detecting errors, and ensuring the consistency of CRM data with the records in other files.
- Corporate Finance: This is applied in comparison of lender rates, comprehension of loan structure and cost benefit analysis options to clients.
- Business Communication: This is necessary when it is needed to send professional emails, create missing information needed (MIR), and make progress reports to brokers.

Through the process of actual financial processing, I learned how theoretical models are critical towards ensuring accuracy, ethics and professionalism in financial services.

4.3 Practical Experiences and Skills Developed

During the three months internship, I realized a practical exposure to the current tools, systems and management of workflow in the financial outsourcing industry.

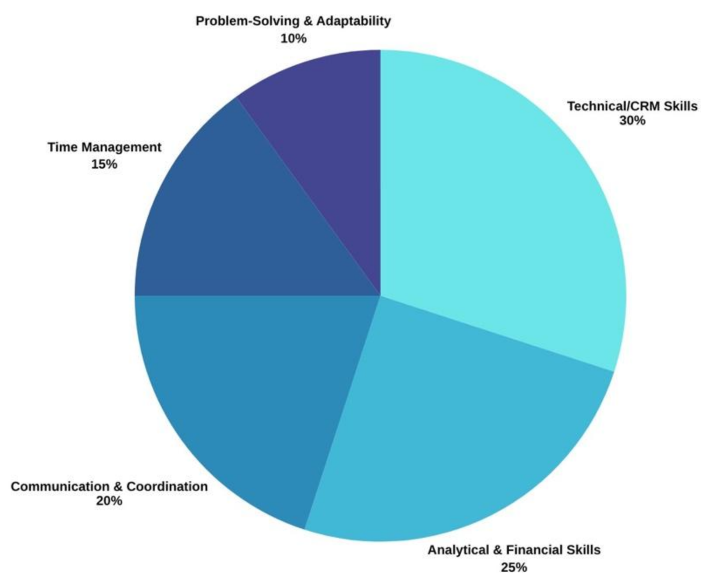
Technical Skills

- Acquired expertise in CRM software (MyCRM, SalesTrekker, Flex, ApplyOnline).
- Knowledge Learned how to create and interpret Equifax credit reports.
- Helped with serviceability computations with multiple lender-specific tools.
- Assisted property accreditation demands through online portals (CoreLogic, PropertyHub).
- Mastered data input and documentation control.

Soft Skills

- Better communication and teamwork, particularly during communication with brokers and other team leaders.
- Enhanced time management, adherence to deadlines of submission of documents and lender follow-ups.
- Increased problem solving skill particularly in solving data inconsistency or missing client information.
- As a practitioner, professional ethics and confidentiality in dealing with sensitive financial information were upheld.

This technical and interpersonal growth allowed me to become a well-rounded accounting professional who can work in the dynamic business setting.



4.4 Assiciation with Accounting Profession

My internship at EZY Hub Ltd was a very suitable complement to my studies as an Accounting major. The activities that I completed like checking financial reports, evaluating customer debts, keeping digital records and balancing information were directly related to the principles of accounting.

It was an experience that proved that accounting is not only traditional bookkeeping or auditing, but it is. solidly embedded in the modern financial service activities. All mortgage applications had the same degree of financial accountability and moral responsibility as accounting. professionals prepare or test financial reports when.

In addition, the working process with the digital systems helped me to know how through which ways. Financial management and audit practice are changing due to automation and cloud based tools. I also learned the need to appreciate the role of technology in improving transparency, compliance and data security.

4.5 Example of Learning through Real Case

The processing of the refinance loan of the clients was one of the most valuable learning activities. Liyana and Madhuranga. Because of this task, a deep familiarity with the financial documentation. and there was need of system operation.

I learned during the course of working on their file how to:

- While working on their file, I learned to:
- Obtain revenue and cost information on Equifax reports.
- Capacity of repaying tests with calculators of serviceability.
- Compare interest rates facilities and draw up pricing applications with regard to discounts.
- When talking to the broker, discuss the information that is lacking.

This case made me realize how financial analysis, facts and communication with the client come together in a real-life loan processing. It additionally demonstrated how every step of the process leads to operational success and satisfaction of the company client.

4.6 Personal Growth

The internship experience has not only expanded my professional knowledge, but also enabled me to grow as a person. I was taught how to be disciplined, patient and flexible in a business environment that is at a high pace. The collaboration with the international clients also boosted my confidence and enabled me to learn how to cope with duties with minimum supervision.

Also, I learned to be accountable and exhibit ethical behavior when handling sensitive financial information. These lessons have influenced my work mind and have made me ready to work in accounting or financial services.

4.7 Summary

Altogether, during my internship in EZY Hub Ltd, I received sufficient insight into the functioning of financial operations and accounting practice. It gave me a clear vision of the way mortgage processing combines the accuracy of accounting, financial analysis, and the digital management of the workflow.

The experience helped me to enhance my technical skills, enhance my professional communication, and appreciate the importance of accounting in providing transparency, compliance, and integrity in financial institutions.

Chapter 5

Critique and Reflection

5.1 Introduction

The purpose of the internships is not solely a way of getting hands-on experience; rather, it is a way of self-evaluation and critical reflection as well. I have had rewarding experiences and significant challenges during my three-month internship within the EZY Hub Ltd. All of the situations, both simple and challenging, made me develop as a professional and deepened my comprehension of the work of accounting and finance in the actual situation within a corporation.

This chapter represents a critical review of my internship experience, the strengths of the organization, areas of improvement, the challenges, and the way to overcome them by being adaptive and learning.

5.2 Organizational Strengths Observed

As an employee of EZY Hub Ltd, I have been impressed by a number of elements in the company management and operations systems that have made it an efficient and reputable company:

Structured Workflow:
The company has a concise and sequential procedure in issuing mortgage loans that reduces confusion and encourages precision. The departments are well coordinated with each department having its role.

Use of Advanced Digital Systems:
The introduction of CRM systems including SalesTrekker, MyCRM, Flex, and ApplyOnline helped employees to handle various loan files effectively decreasing paperwork and errors made by human hands.

Supportive Work Environment:
There was free communication between supervisors and top executives who provided frequent feedback and advices to interns. This assisted in the generation of confidence and performance.

Client-Centric Approach:
The company is concerned with client satisfaction and this idea is reflected in three main aspects, namely the accuracy of data, timely response, and professional behavior that should be observed in any financial or accounting business.

Emphasis on Confidentiality and Compliance:
Every employee, such as interns, was taught to work with financial data in a responsible way and adhere to the requirement of privacy and data protection.

These were the organizational strengths that enable EZY Hub Ltd to be an ideal learning environment particularly among accounting and finance students.

5.3 Challenges Faced During the Internship

Although the atmosphere was favorable, I had multiple issues that challenged my patience, flexibility, and the capacity to solve problems:

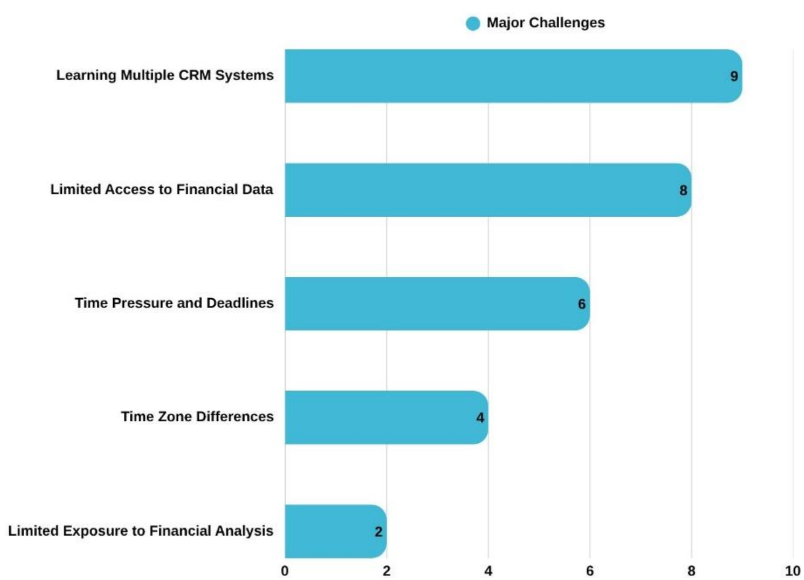
Learning Curve with CRM Tools:
I was not able to work well with the various CRM systems at the start of the internship. Becoming proficient required practice and advice on my part by my supervisor.

Limited Access to Financial Data:
Some information on the financial side of clients and the lender-side logs of conversation were not available to me, as per the policy of privacy and confidentiality. This sometimes hampered my capacity to get the overall picture of some of the loan applications.

Data Entry Pressure and Deadlines:
The accuracy and speed were required in processing multiple loan files at a time. One error in data might stop an application, which had to be attended to with a high level of attention and focus.

Time Zone Differences:
As EZY Hub Ltd caters to the needs of Australian clients, most of the work needed to be done within the Australian business hours. Time management was very important in managing schedules and responses that cut across time zones.

Limited Exposure to Broader Financial Analysis:
This fact concluded that my position was more of loan documentation and processing as opposed to full-scale accounting or even financial reporting and this limited the range of my learning slightly.



5.4 How Challenges Were Overcome

All these were a learning opportunity. I conquered them by normal means. training, flexibility and my supervisor support. In order to address the insufficiency of access to the entire data, I focused on learning the sections.

- of the process which I possessed access to, and this brought me to the realization of the form of the loan system. even where the whole view is wanting.
- In CRM system problems that I have been struggling with in my day to day life, I have been hunted by searching tutorials and have been in search of. help of talented peers, and it made me work more productively in the long-term.
- To cope with the time zones, I made my own schedule that was in keeping with both the. The time of Bangladesh and Australia was such that I was able to get all work done on time.
- I also got to know how to prioritize my tasks and proofread forwarding prior to doing it. sending so as to deal with stress when there are tight deadlines.

These attempts assisted me in enhancing my focus, accountability, and adaptation to work-related issues.

5.5 Evaluation of the Internship Experience

On the whole, the internship was a very valuable learning activity that provided actual exposure into the financial outsourcing business. The assignments I performed were in touch with my academic background and considerably contributed to my knowledge about accounting in the global environment.

Positive aspects included:

- Practical knowledge about financial documentation.
- Authentic knowledge of the way accounting helps services in finance.
- Digital literacy building using CRM systems.
- Developing communication and time management capabilities.

Areas for improvement:

- To a greater extent, engaging in financial reporting or auditing would have diversified my accountancy.
- The opportunity to take training sessions on Australian financial regulations would have improved my global knowledge on mortgage compliance.

In spite of these aspects, the general internship was practical, relevant, and needed to enhance my professional development.

5.6 Personal Reflections

Looking back at my internship experience, I can easily state that the time made me change my mindset as an intern and became a professional one. It helped me to understand that, in order to be successful in the workplace, it is not only about knowledge but also about discipline, consistency and communication.

My experience in the international BPO setting made me appreciate the attribute of accuracy, accountability, and adaptability that cannot be compromised on by an accountant. I also got to understand the value of teamwork, patience and the value of upholding professional ethics when handling confidential financial information.

The internship has also motivated me to embark on a career in financial operations, auditing or international accounting where I can still practice skills and knowledge acquired in EZY Hub Ltd.

5.7 Summary

To sum up, the internship experience in EZY Hub Ltd was both challenging and fruitful, which took a considerable part of my personal and professional growth. Through confrontation of actual real-life issues, familiarizing myself with a digital financial setting, and the professional oversight, I gained the confidence and abilities to pursue an accounting and finance career in the future.

The problems I have faced aided in the process of sharpening the decision-making process and reminded me of the values of constant learning that I will strive to bring into my career life.

Chapter 6

Conclusion

6.1 Summary of the Internship Experience

My three months internship with EZY Hub Ltd was an eye opener and a career building experience that enabled me to put my knowledge on accounting into practice in an actual business environment. Being a Junior Finance Executive (Intern), I was actively involved into the process of loan processing to Australian mortgage brokers a process that includes checking and verifying documents, evaluation of the serviceability, CRM management, and communication with the brokers and clients.

During this internship period, I was able to have a real experience on the application of accounting principles to financial documentation, accuracy of data, and internal controls systems in a professional outsourcing setting. Being in an organized company such as the EZY Hub Ltd provided practical experience regarding the necessity to be precise, comply and act ethically when dealing with financial information.

6.2 Achievement of Internship Objectives

The intern attained all of the objectives outlined in the internship program. This internship achieved the objectives successfully by getting first-hand experience in financial and documentation activities.

I was able to:

- Know the entire procedure of mortgage loan assistance, client profiling to settlement of loan.
- Use accounting and auditing concepts to make sure that the financial documentation is accurate.
- Get a hands-on subjection to CRM systems and online loan management systems.
- Develop professional and communication skills by working with the supervisors and brokers.

These results addressed both the academic and practical learning goals of my internship and proved the relevance of the combination of the accounting knowledge and the modern financial service systems.

6.3 Professional Development

The internship has played a major role in my growth as a professional in several aspects. It has sharpened my analytical and problem-solving skills, contributed to my keen observation, and made me understand the need to manage my time efficiently and work with other people to reach the organizational objectives.

Also, through an international BPO setting, I was able to learn the functioning of accounting and financial services at a global level. The exposure helped me to appreciate the wide usage of the accounting principles beyond the normal business activities particularly in such functions as financial documentation, loan applications, and compliance management.

Another skill I gained during the internship was that I became flexible to technological work environments where precision, speed, and efficiency are critical. The experiences that I will gain through these jobs will be highly valuable in my further life as an accounting and finance professional.

6.4 Future Career Perspective

My internship experience has made me feel motivated to work in the long-term period in the field of finance and accounting, and such areas like financial operations, auditing, banking services, etc. could become my focus.

My responsibilities towards handling financial information have become more transparent and I have better understanding of the role accounting standards play in making business transparent. Another thing that I have understood is that learning constantly and being technologically flexible is the key to success in the modern financial sector.

The internship was a skillful learning experience that enabled me to acquire competence and confidence in serving any accounting or financial organization as an effective employee.

6.5 Conclusion

To sum up, the internship that I have had at EZY Hub Ltd was a precious experience, as it bridged the gap between the theoretical background and the implementation of business concepts into practice. It has helped me to understand that accounting is not just about numbers but also about accuracy, ethics and communications.

This experience enabled me to learn the true definition of accountability and professionalism. The acquired lessons, both professional and personal will assist me toward shaping my career and keep developing as a responsible, competent, and ethical accounting professional prepared to deal with the demands of the modern business environment.

Chapter 7

Implications, Recommendations, and Suggestions

7.1 Introduction

All the internship experiences are both educative to the student, the organization, and to the educational institution. The EZY Hub Ltd internship provided useful experience of working in an international financial operating, mortgage loans processing, and accounting integration context of digital outsourcing.

According to my observations, the chapter offers implications of internship experience, as well as some recommendations and suggestions that can help in enhancing organizational practices and academic learning strategies among future interns.

7.2 Implications for Academic Learning

The internship helped me to bridge the gap between theory and practice. Being a student in the field of Accounting, I realized that the ideas acquired during such courses as Financial Accounting, Auditing, Management Accounting, and Financial Management could be directly applied to my work in EZY Hub Ltd.

The major academic implication are:

- The work with real financial documents provided me with more knowledge about the principles of income verification, reconciliation, and internal control.
- Knowledge of working accounting systems:
- Learning about CRM and digital financial management systems also allowed me to observe how accounting operations have been changed through automation.
- Ethical awareness: The employee has heard of the code of ethics and is doing everything he/she can to respect them.
- The internship also taught the need to have confidentiality and integrity in handling sensitive financial information.
- Skill-based learning:
- The practice-based learning enhanced my analytical, reporting, and decision-making capabilities, which were supplemented by the classroom-based learning.

Through these implications, the role of internship in enhancing the relevance and effectiveness of academic learning in business and accounting programs can be noted.

7.3 Implications for Professional Development

Career wise, the internship proved to be very valuable to my career development. Using real clients, time limits and systems enabled me to achieve some of the necessary skills like communicating, time management and being flexible.

The experience also equipped me to deal with challenges at the workplace professionally and accountably. Through the financial checking and documentation, I was able to understand the significance of accuracy, discipline and technological flexibility all of which are very critical to success in the current world financial arena.

This experience once again confirmed that I am motivated to take a career in the field of financial operations, auditing, or banking where my accounting skills can generate actual organizational value.

7.4 Recommendations for EZY Hub Ltd

Although the level of professionalism and efficiency in EZY Hub Ltd is rather high, there are a few areas that might be enhanced to make the processes even more efficient and profit-friendly to the employees:

Enhanced Training Sessions:
Short structured training modules on CRM tools and financial systems would help new interns to work through the initial learning curve by learning about these two areas.

Expanded Access for Interns:
The interns can be offered access to little non-sensitive financial information or fake cases to gain a clearer insight into the whole process of loan processing.

Knowledge Sharing Sessions:
Internal meetings during which the interns exchange their experiences and challenges might help increase collaboration and problem solving within teams.

Improved Scheduling Flexibility:
Given that the company has Australian clients, the flexible working hours offered to them to some degree might have to balance the time zone difference and boost the productivity at the same time.

Regular Performance Feedback:
Frequent performance appraisals would enable the interns to determine their strengths and weaknesses in order to boost their career progression.

These recommendations would also enhance the reputation of EZY Hub Ltd as a learning organization and one that is globally competitive.

7.5 Recommendations for Future Interns

In the case of students who will be doing internships in such organizations, I would advise the following:

Be Proactive:
Be proactive enough to pose questions, seek assignments, and seek new learning opportunities instead of accepting assignments.

Learn the Tools Early:
Introduce yourself to CRM systems, Excel, and digital documentation as quickly as possible in order to be more efficient.

Maintain Professionalism:
Responsibly processing financial data and keeping confidentiality integrity are always essential in profession jobs associated with finance.

Time Management:

Arrange your everyday schedule and focus on priorities to complete the task by the deadline and not to lose its quality.

Reflect and Record Learning:
Note down your activities and things you have learnt daily or weekly keeps the report writing very easy and will help in monitoring your professional development.

The practices will assist the upcoming interns to maximize the results of their learning and to attain a better association between the theory and its application.

7.6 Suggestions for the University

Daffodil International University has a robust system of internship in the department of Business Administration. Nevertheless, there are some recommendations which would make academic-industry linkage even more efficient:

Pre-Internship Orientation:
It would be better to hold the workshops introducing the students to professional tools (such as CRM, Excel modeling, or accounting software) before the internship.

Academic-Industry Collaboration:
Research projects should be encouraged with outsourcing and financial companies, which may contribute to the development of more internship programs among students in other industries.

Continuous Faculty Monitoring:
Academic supervisors should also carry out regular check-in to students throughout the internship period to ensure that students can solve challenges and reconcile tasks with academic goals.

Such measures would make sure that the future students obtain the optimum of their internship experiences and will be able to apply theory to practice.

7.7 Summary

The internship experience in EZY Hub Ltd was invaluable in providing insights into how accounting principles operate in an international financial outsourcing business model. It enhanced my knowledge and skills in technology, practice and values in the profession.

By being critical and actively involved, I could recognize various areas of growth both to the organization and to the future interns. On the whole, this experience has helped me to advance in studies and prepared me to enter into the world of accounting and finance with confidence.

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