



**AN INTERNSHIP REPORT
ON
CHALLENGES OF THE ACCOUNTS SERVICES: EVIDENCE FROM
DAFFODIL INTERNATIONAL UNIVERSITY**

Submitted to:

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Date of Submission: 16-11-2025

Letter Of Transmittal

Date:16-11-2025

To,

Dr. Md. Azizur Rahman

Associate Professor and Head

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Faculty of Business & Entrepreneurship

Daffodil International University

**Subject: Submission of Internship Report on Challenges of The Accounts Services:
Evidence from Daffodil International University**

Dear Sir,

I am submitting the internship report “**Challenges of The Accounts Services: Evidence from Daffodil International University**”, which I was assigned for. I am very much thankful to you for your encouragement and cooperation. This report reveals to me valuable and educative experiences. I hope this report to be solid and sound to you. With the help of the data and background information concerning the subject that I have gathered during my tenure as an intern at the Accounts Section of Daffodil International University. I appreciate the internship program and the opportunity you have provided me I feel so honored to present my internship report to you.

Sincerely Yours,



Mithila Jahan Mim

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Student Declaration

I, hereby declare that the internship program entitled “**Challenges of The Accounts Services: Evidence from Daffodil International University**” embodies the results of my own effort after the conclusion of three-month internship at Accounts Section perused under the supervision Dr. Md. Azizur Rahman Associate Professor and Head, Department of Business Administration of Daffodil International University. I assure you that the report has been prepared in consideration of the fulfilment of my academic requirement and not for any other intention. I further affirm that the work reported in this internship is original and there is no part or any other students for the completion of BBA or other degree have submitted whole of the project.



.....
Mithila Jahan Mim

Id :221-11-1499

Program: BBA

Mejor in Finance

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Proof Of Internship Completion Letter



Ref: DIU/Tre/F&A/Exp-Cer/2025-03

Date: October 28, 2025

Experience Certificate

This is to certify that Ms. Mithila Jahan Mim, Student ID 221-11-1499, served at Daffodil International University (DIU) as an Intern in the Finance & Accounts Department.

She was assigned for internship on 18 August 2025 at our department and successfully completed the program on 22 October 2025. During her tenure with us, her conduct and performance were found satisfactory.

We wish her every success in her future professional endeavors.

Dr. Md. Hamidul Haque Khan
Treasurer
Daffodil International University

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Certificate Of Approval

This is to certify that, Mithila Jahan Mim ID No. 221-11-1499, a student of BBA program, Major in Finance, Department of Business Administration, Daffodil International University- has completed the internship report entitled “Challenge of The Maintenance of the Accounts and Service of The Accounts in the University Case Study Daffodil International University” successfully under my supervision and guidance.

She is permitted to submit the internship report for defense.

Mithila Jahan Mim bears a strong moral character and very pleasing personality. I wish her every success in life.



Dr. Md. Azizur Rahman
Associate Professor and Head
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

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After that I especially thank to Dr. Hamidul Haque Khan (Treasurer) Mr. Muhammad Rezaul Karim (Director, Finance & Accounts), and thanks to all the persons who have directly or indirectly contributed to preparing this report. Finally, I want to give my special thanks to the Academic supervisor, Dr. Md. Azizur Rahman Associate Professor and Head (Department of Business Administration), Daffodil International University, for his support and enormous help throughout this Internship program, especially his guidelines throughout the period of preparing the report. I would like to convey my best regards to all officials of the Daffodil International University (DIU)

Table of Contents

Particular	Page No
Title Page	i
Letter Of Transmittal	ii
Student Declaration	iii
Proof Of Internship Completion Letter	iv
Certificate Of Approval	v
Acknowledgement	vi
Executive summary	viii
 Chapter 1: Introduction	 1
1.1 Background:	2
1.2 Statement of the Problem:	3
1.3 Significance of the Study:	5
1.4 Objectives:	5
1.5 Limitation of the Study:	6
Chapter 2: Company Overview	7
2.1 Overview:	8
2.2 Mission, vision, and values:	8
2.3 History and current operations of Diu	10
Chapter 3: Internship Role and Responsibilities	12
3.1 Role and Responsibilities	12
3.2 Rationale of those roles and responsibilities	Error! Bookmark not defined.
3.3 Example of the task	Error! Bookmark not defined.
Chapter 4: Key Learnings and Experiences	13
4.1 Important Learnings	16
4.2 Rationale of those roles and responsibilities	16
4.3 Connection with academia	16
4.4 Example of Personal and professional Growth	17
Chapter 5: Critique and Reflections	18
5.1 Critical evaluation	19
5.2 Key challenges that faced during my internship	20
5.3 Learning from Challenges	21

5.4 Overall Reflection.....	22
Chapter 6: Conclusion.....	23
6.1 Conclusion	24
Chapter 7: Implications.....	25
7.1 Implications.....	26
REFERENCES.....	28

Executive summary

Daffodil International University is a foremost private university in Bangladesh. The university was established in 2002 with a view to meet the necessities of the society for higher education and research. The university provides quality education to the students at a moderate cost. DIU is renowned for its commitment to technological innovation and entrepreneurship within its education provisions.

The Accounts Department of DIU plays a vital role in maintaining overall financial management such as tuition, salary and other related financial transactions of the department. I joined this department only to gain practical knowledge and apply theoretical knowledge. This internship gave me the opportunity to observe the overall accounting process, maintain accounts, identify various challenges in service delivery. During this time, I performed many responsibilities including verifying payments, preparing clearance reports, maintaining financial records, and assisting students in providing financial information. This report focuses on analyzing the challenges faced by the Accounts Officer and service providers in ensuring smooth and efficient financial operations.

The first section holds the Background, statement of the problem, objective of the study & second section explained the Organizational summary or overview of DIU, mission vision. In contrast, the 3rd chapter holds the role and responsibilities in the intern period, and the 4th chapter explains key learning and experience. In contrast, the 5th chapter holds the critique and reflection of DIU, the 6th 7th chapter deals with conclusion and implication of the study.

Chapter 1: Introduction

1.1 Background:

In recent times, major changes are being observed in universities all over the world. The root of these changes is globalization, use of technology (digital transformation), etc. Higher education institutions (HEIs) have transformed from solely academic roles; they just not a place for studying, but now the importance is being given to financial sustainability, transparency, and operational effectiveness.

Proper financial and accounting management is very important for these implementations.

These play a role in managing the finances of the university, making good use of resources, making important decisions and achieving the reputation of the university. ([LambovskaLambovska & Angelova-Stanimirova, 2025](#)).

The higher education sector has encountered rising unpredictability due to reduced public funding, heightened competition, and the necessity for digitalized systems. Universities are required to oversee various financial operations, such as tuition management, research financing, asset management, and budget development. These challenges have increased the significance of strong management control systems (MCSs), which oversee financial activities, assess performance, and guarantee adherence to institutional policies ([Lambovska & Lambovska, 2025](#)) However, creating and maintaining these systems in universities often faces numerous obstacles, including inadequate personnel, limited technological integration, and resistance to change.

Another study emphasized that many universities in Portugal are currently facing difficulties in implementing accounting and management control systems in accordance with the new government standards ([Borges, Alves, & Silva, 2025](#)) . Although they have started to use modern methods such as activity-based costing (ABC) and management accounting systems, they still face many problems such as lack of adequate training of staff, poor technological systems and lack of interest even among managers ([Borges et al , 2025](#)).

Similarly, in China [\(Xie & Li, 2023\)](#) identified a range of financial management difficulties following the reform of the government accounting system in universities. Their research revealed persistent problems such as inadequate accounting information-sharing systems, confusion over current payments, poor asset management, lack of depreciation tracking for fixed assets, and weak professional competence among finance staff. Moreover, poor integration between financial and business systems and insufficient training opportunities have led to inefficiencies and inaccuracies in financial reporting [\(Xie & Li, 2023\)](#). These findings highlight that the challenges of maintaining university accounts are both systemic and managerial in nature. According to [Bukhari \(2024\)](#), financial crises have constrained HEIs globally, leading to governance difficulties, inadequate infrastructure, and limited capacity for digitalization and quality assurance. These financial limitations create ripple effects that undermine transparency, efficiency, and institutional performance.

In the context of Bangladesh, private universities like Daffodil International University have expanded very rapidly to meet the growing demand for higher education. As a result, the financial operations of such educational institutions have become increasingly complex. This has led to the need for efficient systems for maintaining accounting and managing services and at the same time, skilled manpower. Due to which, like many advanced educational institutions in the world, the challenges of managing the financial processes of DIU arise due to the limitations of technology, the limitations of skilled human resources and the need to comply with both national and institutional financial policies.

In the context of these global and local challenges, this study aims to explore the challenges of maintaining the university's accounts and services by focusing on the accounts sector of DIU as a case study. To address these challenges in the accounts sector of universities, comprehensive planning and its implementation are very important. And through proper implementation and application of these plans, it will contribute significantly to improving the quality of services, increasing transparency and accountability, and achieving the reputation of the university.

1.2 Statement of the Problem:

Universities are now realizing the need to operate efficiently like businesses while maintaining their educational mission. Nowadays, the budget of education is becoming more complex, as is the management of research, funding and assets. Therefore, having reliable accounting and efficient control systems is essential to solve these problems. Despite these implementations,

higher education institutions (HELS) in many countries face many challenges in achieving transparent, accountable and effective financial management. The main reasons for this are weak technological infrastructure, insufficient financial resources, insufficient training of staff, etc.

Furthermore, according to (Mohammad Azuwadi & Ghazali, 2025), administrative departments responsible for finance—such as bursars and registrars—struggle with issues of manpower shortages, policy changes, and financial constraints that affect accountability and efficiency in university governance. Similarly, (Anh & Van, 2023) observed that universities operating under financial autonomy face challenges in cost management accounting, expenditure control, and the maintenance of accurate financial data, which are essential for informed decision-making.

Portuguese universities have made significant efforts to implement the new public accounting framework (Borges, Alves, & Silva, 2025). Although there is a good system and opportunity to adopt modern methods such as Active Based Costing (ABC), they face limitations due to lack of skilled staff, insufficient digital skills and resistance to change.

This can lead to increased costs, audit problems, and delayed decision-making, which can hinder the transparency and sustainability of universities. Similarly, (Xie & Li, 2023) have identified similar problems in Chinese universities. They are also facing problems in payment transparency, asset record accounting, and system integration after public accounting reforms.

Moreover, due to the lack of adequate training for staff in the finance department, errors and inefficiencies are emerging in the reporting process. Daffodil International University (DIU) in Bangladesh is not left out of this global challenge. As one of the leading private universities in the country, DIU is completely dependent on financial management for its education, research, and administrative activities. However, here too, there is a lack of digital infrastructure, a limited number of accountants, and a lack of coordination between academic and financial units. As a result, there are delays in maintaining and providing accounts, data inconsistencies, and problems with policy compliance.

Therefore, the main objective of this study is to analyze how to efficiently and accurately manage university accounting in a rapidly changing educational and technological environment. In addition, DIU identifies factors hindering financial management and provides guidance that will improve accounting processes, increase transparency, and ensure the long-term sustainability of the organization.

1.3 Significance of the Study:

During the internship in the Accounts Section of Daffodil International University, direct experience was gained in managing accounts and providing financial services. This study is significant as it helps to understand the overall challenges faced by both service providers and service receivers within the university's financial management system.

The study provides practical knowledge about how real financial operations are conducted in a university, including fee collection, dues management, student clearance, and employees' salary processing. It also helps to identify the major problems and limitations that exist in managing accounts and delivering financial services efficiently. Through these observations, the study highlights the areas that require improvement to ensure better service quality and smooth financial operations.

The findings of this study may assist in improving the efficiency of the Accounts Section by suggesting ways to overcome existing challenges, enhance delivery service, and increase satisfaction among students and employees. It may also serve as an example for other educational institutions to follow in implementing a more effective and transparent financial system.

Moreover, this study promotes the idea of transforming traditional financial management into a more digitalized and transparent process, which can bring positive changes to the overall university financial sector. The experience and knowledge gained through this study will also contribute to future career development in the field of finance and accounting.

1.4 Objectives:

Challenges of the maintenance the accounts and Services the accounts in the Daffodil International University.

Specific Objectives:

1. To identify the challenges of accounts management and services from the service provider perspective.
2. To identify the challenges of accounts management and services from the service receiver perspective.

1.5 Limitation of the Study:

All research has specific constraints, and this report is no different. Even though it was created with careful attention and sincere effort, several elements influenced the overall evaluation and findings. The study was specifically focused on the Accounts Department of Daffodil International University and suggests that the findings and conclusions may not fully represent the situation in the institution. Time constraints during the internship limited the scope of data collection and analysis, as the time was not sufficient for a thorough investigation of all aspects of the account's operations. Another limitation was the lack of professional knowledge

As an intern with little hands-on experience in accounting systems, grasping intricate financial procedures and processes was occasionally difficult. Furthermore, the significant workload in the department sometimes hindered the chances to gather data and conduct thorough observations.

Resource and organizational constraints also led to delays in performing a more thorough investigation. Additionally, some aspects of the accounts procedure continued to be managed manually, which impeded the workflow and sometimes resulted in small data inaccuracies. A significant reliance on technology also led to challenges throughout the study, as system malfunctions or technical difficulties occasionally interrupted regular processes. In addition, due to various reasons a survey was not conducted for this study.

Chapter 2: Company Overview

2.1 Overview:

Daffodil International University is a foremost private university in Bangladesh. The university was established in 2002 with a view to meet the necessities of the society for higher education and research. The university provides quality education to the students at a moderate cost. The mission of the university is to turn out broadly educated and technology concerned with graduates capable of making positive assistance for the development of the nation. The University Grants Commission (UGC) of Bangladesh rates the university in the top layer in its ranking of private universities. The university offers bachelor's and master's programs in several areas of business, science and engineering. The programs of DIU are organized under four faculties: Faculty of Business and Economics, Faculty of Science and Information Technology, Faculty of Humanities and Social Science, and Faculty of Allied Health Sciences. The educational programs are of global standard, and the syllabuses are regularly upgraded. There are three research centers in the university and three journals containing research papers from Bangladesh and abroad are regularly published. The educational activities of the university are conducted by full-time teachers trained in Bangladesh and abroad. The university imparts quality education through regular classes and laboratory works, seminars, workshops, industry visits and other co-curricular activities. Students participate in extracurricular activities through a number of clubs and societies.

The Accounts Office of Daffodil International University plays an important role in managing all financial activities related to students and the university. Dr. Hamidul Haque Khan is the Treasurer & Mr. Muhammad Rezaul Karim is the director of Finance & Accounts in Daffodil International University. This office handles tuition fee collection, payment verification, accounts clearance, and different types of financial transactions. About 20 employees work in this office. The Accounts Office is located in the Inspiration Building and is supervised by the Director of Finance & Accounts along with senior accounts officers.

2.2 Mission, vision, and values:

VISION

Becoming a globally recognized center of excellence through innovative, learner-centric, technology-driven education, and impactful research fostering a diverse, international academic community that actively shapes brighter future for all.

MISSION

- ✓ Providing students with educational opportunities and practices that prepare them for a rapidly changing world.
- ✓ Promoting a world-class education system through a culture of innovation and internationalization.
- ✓ Contributing to the advancement of knowledge and sustainable development through research and innovation.
- ✓ Empowering students and researchers to make a positive impact on society and to lead the way towards a brighter future for all; and
- ✓ Maintaining industry-academia linkage for learning and research leading to successful career.

CORE VALUES

Ethics: Daffodil International University (DIU) is committed to being ethical in practices and services.

- ✓ Quality: We strive to ensure excellence in all its programs and services. DIU believes in continuously looking for and making use of opportunities to improve further.
- ✓ Leadership: We at DIU believe in leadership as we through our prompt and agile work process set up examples for others to follow.
- ✓ Innovation: We empower individuals to think innovatively, remain curious, and value new ideas.
- ✓ Diversity: We value opinions and ideas from different people of different groups no matter what their race, nationality, age, religion, and position is.
- ✓ Continuous Learning: We inspire people to be lifelong learners so that they remain committed to updating and upgrading themselves.
- ✓ Social responsibility: Promoting social responsibility and sustainable development through empowerment of students and researchers to make a positive impact on society in order to address social and environmental challenges; and
- ✓ Industry-academia linkage: Establishing strong industry-academia linkages to facilitate knowledge sharing, employability as well as teaching, learning and research.

2.3 History and current operations of DIU

Daffodil International University (DIU) is a privately owned university in Bangladesh founded with a goal to deliver quality education and aid in the cultivation of talented human resources. The university boasts a deep historical heritage that highlights its development and evolution over

the years. DIU was established in 2002 by Dr. Md. Sabur Khan, a notable business leader and charitable contributor in Bangladesh. Initially, the organization was referred to as Daffodil Institute of IT (DIIT) and concentrated on offering diploma and certificate courses in information technology. DIIT broadened its focus. And converted into Daffodil International University in 2003, receiving official acknowledgment as a university supported by the Government of Bangladesh. Starting from its modest origins, DIU has developed as a top private university in Bangladesh, recognized for its dedication to excellence learning and creativity in education and instruction. DIU provides a diverse selection of undergraduate and postgraduate courses in various fields, such as business management, engineering, computing, communication and reporting, legal studies, and others. Throughout DIU's history, it has concentrated on sustaining academic superiority and achieving global benchmarks to create collaborations and alliances with renowned universities globally to promote student and faculty exchanges, collaborative research projects and academic partnerships. DIU has additionally allocated substantial resources towards advanced infrastructure and amenities to create a supportive learning environment for its learners. The campus features conventional classrooms, laboratories, libraries and digitally enhanced learning environments. This development of infrastructure guarantees that students are provided with the tools needed for their educational and personal development. DIU is an location where students are motivated to participate in different clubs, organizations, and volunteer work programs, cultivating leadership abilities, collaboration, and community engagement for a significant focus regarding comprehensive growth and extracurricular engagements.

Currently, Daffodil International University stands as a leading educational establishment in Bangladesh. by means of its dedication to innovation, entrepreneurship, and social engagement, DIU continues to shape the future of education in Bangladesh and beyond.

Current operations of DIU

Daffodil International University is currently functioning as a leading technologically advanced research-based university in Bangladesh.

The university currently operates under 6 major faculties such as Business and Entrepreneurship, Science and Information Technology, Engineering, Humanities and Social Sciences, Health and Life Sciences and offers undergraduate and postgraduate programs. DIU received permanent accreditation from the Ministry of education in 2023 which plays a role in the advancement and quality assurance of the university.

The university has a unique creation Career Development Center (CDC) and Institutional Quality Assurance Cell (IQAC) which work to ensure professional guidance and globally recognized education to the students. The establishment of DIU's research department and innovation center encourages students to pursue advanced research. It is working to not only prepare students for the job market but also to create young entrepreneurs. DIU is actively guiding students to become successful entrepreneurs through inspirational programs and entrepreneurial initiatives through start-up funds. DIU has now digitized most of its administrative and academic services in a student-centric manner, which is being run transparently and efficiently.

The university is currently achieving impressive rankings at the national and international levels. Through continuous improvement in education, research technology and social responsibility, DIU is playing a significant role in the future and socio-economic development of Bangladesh.

Chapter 3: Internship Role and Responsibilities

3.1 Role and responsibilities

During the internship period at the Accounts Section of Daffodil International University (DIU) several important financial responsibilities were performed. The main responsibility was to assist the accounts team in various financial tasks. The responsibilities included Providing mid-token collection clearance for students after verifying payment status. Checking student dues through the accounts management system and write down the due amount. Preparing Excel sheets for researching students' IDs and dues. Another key responsibility was assisting in customer service by providing students with tuition fee-related information, including semester and examination fees, current dues status, midterm and final exam clearance requirements, result-based waiver details, and late fee rules. This internship helped me understand how the Accounts Section manages and maintains a large number of student records efficiently. It also gave me practical knowledge of finance-related activities within an educational institution.

3.2 Rationale of those roles and responsibilities

The accounts and finance sector is an important part of the university. It plays a vital role in managing the university's financial operations. This section is responsible for all types of financial transactions related to students, faculty members, and staff. The Accounts and Finance sector of Daffodil International University generally handles all financial activities of students such as tuition fees, semester free, exam clearance, etc. These responsibilities are strongly related to the finance major of the BBA program, as they involve the practical application of accounting, recordkeeping, and financial analysis.

3.3 Example of the task

Throughout this internship, I have performed several tasks that have contributed to the daily operations, which are

- ✓ Issuing mid-term and final exam clearance, issuing registration clearance.
- ✓ Checking student dues and preparing due lists.
- ✓ Writing down and updating due amounts. Preparing Excel sheets for researching students Id's and dues.
- ✓ Updating registration clearances in the system.
- ✓ Checking monthly money receipts both online and bank receipts.
- ✓ Assisting in customer service like providing student financial information including
- ✓ tuition fees, exam fees, waiver details, late fee rules, payment methods etc.

While interning in the accounts sector at DIU I served an average of fifty students per day and helped resolve their issues overall, our finance team served an average of 150 students per day. Besides, we are giving services to 1500 students on an average daily during rush periods like midterm, final exam and before registration.

Chapter 4: Key Learnings and Experiences

4.1 Important Learnings

During my internship at DIU, I was able to learn many things. I learned many financial activities like how to collect, verify and record university tuition fees, examination fees and other money. I learned how to check and calculate students dues. I also learned how to update students' financial information correctly on the portal. I was responsible for preparing, organizing, and updating financial records of students in Excel. By working in Accounts, I learned the importance of paying attention to work, punctuality and maintaining confidentiality. I also improved my communication skills by talking with students about their problems and working with office staff. I learned how to handle high pressure work and how to provide customer service by being good at all times.

4.2 Rationale of those roles and responsibilities

My responsibility was to handle various financial transactions related to the university's accounts Sector such as checking dues, providing mid, final exam clearance, updating financial records etc. This sector performs financial transactions and post-transaction tasks. I had a supporting role in this sector where I helped the accounts officers in updating financial information, verifying student payment information. Through these tasks, I helped to increase the speed of work in the accounts sector and reduce errors. Also, my role helped to create better communication and understanding between the students and the finance team of the university.

4.3 Connection with academia

This internship gave me the opportunity to apply the knowledge I gained from textbooks into real-world practice. As an intern in the accounts sector of DIU, I gained first-hand experience in managing accounts and providing financial services. Many topics such as cash flow management, financial record keeping, and accounting policies were directly related to my daily work in the workplace. I could relate my work while checking receipts and updating accounts receivable to accounting concepts such as reconciliation and bookkeeping, ledger management and internal controls. These practical activities helped me learn how to use my classroom knowledge in real work situations and follow rules and procedures to ensure transparency.

4.4 Example of Personal and professional growth

Internship program has played a big role in raising me professionally and personally.

Professional development

Throughout my internship, I faced several practical challenges that helped me develop my professional skills and better understand how the workplace operates. For example, while handling issues related to student payment discrepancies, I learned how to review records accurately, communicate with students in a polite and effective manner, and resolve problems under the supervision of senior officers. Strengthened my technical skills by working extensively with Microsoft Office and Excel such as preparing accounts payable and updating students Maintaining monthly financial reports and ensuring accuracy of data entry. I have also learned to cope with the workload and adapt to the University Accounts Sector to maintain confidentiality in handling financial information. These experiences have helped me improve my work accuracy time management, communication skills, and sense of accountability in the professional field.

Personal development

Personal development Personally, this internship has helped me to become more confident, focused, organized and responsible. Constant interaction with students and office staff has helped to improve my interpersonal and problem-solving skills and reduce inertia. Spiritual workload has taught me patience, adaptability. I also learned to accept busy workdays and large numbers of clients with positivity. These qualities will be very helpful in facing future challenges in finance career, working with more professionalism and confidence.

Chapter 5: Critique and Reflections

5.1 Critical evaluation

During my internship, I found that the Accounts sector has a specific set of rules and procedures and maintains documentation very well. The officials were cooperative and maintained professional discipline in their work. But financial transactions of a large number of students and technological dependency create various problems. So, both the service provider and the service receiver face several problems.

These problems or challenges faced by service providers:

Service providers are forced to work under pressure due to additional workload, especially due to time-bound work before midterm or final exams and registration period. In addition, system errors, technical dependencies and lack of communication between staff and students hamper their work pace. Sometimes, student anxiety, I can create a lack of focus and difficulty in the work of office employees.

These problems or challenges faced by service receivers:

On the other hand, service recipients suffer from long waiting times, complexity of the digital token system and lack of clear instructions. Limited technical knowledge, portal errors or delays in updates create temporary stress for students. This issue is exacerbated by insufficient seating options and chaotic waiting spaces.

As a result, both service providers and Service receiver suffer, which negatively impacts the efficiency and effectiveness of the accounting Sector.

The problems of the accounts sector can be solved through proper planning and modern systems such as –

Registration during the rush period, mid-term final exams, temporary or part-time workers and interns can be hired to reduce the additional workload. Proper implementation of digital tokens and online appointment systems will help reduce confusion and crowding of

students. Technological effectiveness can be increased by building an efficient IT team. Upgrading the system and server capacity will improve the IT infrastructure and increase the smoothness of work and prevent time wastage. Also Updating the paid amount of students on

the portal as soon as possible will increase the transparency and accuracy of work. Providing advanced technology and training to increase work efficiency will help employees increase their work speed. Also, by regularly receiving feedback from students and staff, it will be easier to identify and resolve new problems. If the teachers give the students an idea about the payment system and portal through the session or orientation class at the beginning of the university, they will not get confused anymore. And raising awareness about the payment deadline in advance will reduce last-minute pressure.

In addition, proper seating arrangements such as increasing the number of seats, good arrangements for Wi-Fi, magazines and digital screens can reduce the anxiety of students and achieve service satisfaction. A small branch of the accounts in the main varsity building where students can clear various confusions related to payment or dues and receive accurate information will help reduce the pressure on the main accounts office.

Some problems may arise during the implementation of these improvements:

Due to budget constraints, the financial investment required to hire additional staff may not always be allocated. Providing training to part-time workers or interns takes a lot of patience and time. Some employees may find it difficult to adapt to digital processes as they are used to current methods. Also, training programs required for employees to operate new systems effectively may lack both time and resources. Also, building an efficient IT team takes a lot of time.

There may be limitations in increasing seats for service recipients in the Accounts office. Also, it can be difficult to allocate space for opening small branches in the university's main building and there can be delays in getting administrative approvals for implementing new proposals and projects, which sometimes complicates regulations and slow down work. Sometimes, students anxiety, mismanagement and lack of attention on guidance can cause delays in service implementation.

5.2 Key challenges that faced during my internship

I faced several problems at the beginning of my internship because I had no prior experience of office work and rules. So initially I had some difficulty in communicating and adapting to the office environment, work rules and colleagues.

Also, I did not have much technical knowledge about the work that is done in the accounts office using online systems and software to update the students' payment portal and provide clearance. Due to which I had to face some difficulties. It took me quite some time to use digital tools and manage data properly. Although most of the work was digital, some manual checking was required, such as checking outstanding applications, writing the amount of outstanding, etc. This was a risky task that required a lot of patience and attention and had to be checked repeatedly.

This was also during rush hour during the mid-term, annual examination and registration period, when a large number of students came for clearance, dues checking and payment related services. Managing such a large crowd in a limited time was quite difficult for me and often caused stress and confusion.

5.3 Learning from Challenges

I acquired valuable knowledge from the challenges I faced throughout the internship. Before the internship, my understanding of the official environment's operations was minimal, but I acquired this knowledge by consistently following the daily practices and protocols.

Since most of the office work is online based I lacked technical knowledge but through daily practice, I was able to improve my technical skills. While interacting with students every day I was able to improve my speaking skills, patience, and ability to explain any information clearly. While working together with colleagues I deeply understood the importance of cooperation and teamwork. Also when there was a delay or information error in the system I tried to identify the problem myself and try to resolve it which increased my decision-making ability. I was able to learn a lot from the challenges that I faced during the internship period.

Before the internship, I was not very aware of the workings of the official environment, but I was able to learn these by following the daily practices and guidelines seriously.

Also working in accounts requires a high level of accuracy because small mistakes in data entry or calculations can cause big problems. So, through working here I was able to improve my concentration and gain skills in financial management with precision. Also the workload increased significantly during mid-term and final exams, which improved my time management, stress management and patience.

With the help of my supervisor and colleagues, I gradually gained a better understanding of the office work and technical aspects, which increased my efficiency and confidence.

5.4 Overall reflection

I have been able to develop my personal and professional skills significantly through my internship in the Accounts Sector of Daffodil International University. As a student of the BBA Department, the internship in the Accounts Sector has helped me to apply my academic knowledge in practice and to gain a deeper understanding of how the financial management of the university is managed. Through the internship I have been able to improve both personally and professionally.

Personal Growth

From a personal development perspective, this internship has helped me to improve my communication, adaptability and problem-solving skills. Through regular interaction with students and staff I have learned to speak politely and in a structured manner. I have been able to increase my patience, attention and concentration through working here.

I have learned how to solve any problem patiently in a hostile environment. In addition, I have learned the importance of time, punctuality, professional communication.

Professional Growth

From a Professional development I have improved my technical skills by using digital accounting tools, excel sheets and online payment portals. At the beginning of the internship, I did not have much idea about online systems and data management but through daily practice and following the guidance of the supervisor I became confident in using the tools. I also learned how to identify and resolve errors which increase my decision-making and analytical skills.

Overall this internship has been a milestone in my academic and professional life. It has not only improve my technical and financial management skills but also enhanced my work ethic, discipline and confidence

Chapter 6: Conclusion

6.1 Conclusion

The internship program is an important part of the Bachelor of Business Administration (BBA) curriculum at Daffodil International University, which plays a vital role in providing career foundation, practical learning, skill development, professional networking, better job opportunities, and career guidance to the fresh graduates of the department.

As a Finance major student, I have chosen the Accounts and finance Section of Daffodil International University to work as an intern. I gained valuable practical knowledge and experience during my internship in the accounts sector at Daffodil International University.

During my internship at DIU, I was able to learn many things. I learned many financial activities like how to collect, verify and record university tuition fees, examination fees and other money. I learned how to check and calculate students dues. I also learned how to update students financial information correctly on the portal. I was responsible for preparing, organizing, and updating financial records of students in Excel. By working in Accounts, I learned the importance of attention to work, punctuality and maintaining confidentiality. Through this internship, I was able to develop myself personally and professionally. I also improved my communication skills by talking with students about their problems and working with office staff. I learned how to handle high pressure work and how to provide customer service by being good at all times. During my internship I faced several challenges that helped me develop both technical and interpersonal skills. I have been able to develop my personal and professional skills significantly through my internship. These practical activities helped me learn how to use my classroom knowledge in real work situations and follow rules and procedures to ensure transparency. This experience will benefit me by giving a strong foundation for my career in finance and accounting sector.

In the future, a more comprehensive survey can be conducted. This could involve a larger number of students, faculty, and administrative staff, as well as more detailed financial data. Doing so will help to better identify the challenges in account maintenance and service provision at DIU and provide more accurate suggestions for improvement.

Chapter 7: Implications

7.1 Implications

Internship in the Accounts Sector has helped me to apply my academic knowledge in practical and to gain a deeper understanding of how the financial management of the university is managed.

The accounts and finance section is an important part of the university. The accounts and finance sector of Daffodil International University plays a vital role in managing the university's financial operations. This section is responsible for all types of financial transactions related to students, faculty members, and staff.

I was able to learn many financial activities like how to collect, verify and record university tuition fees, examination fees and other money. I learned how to check and calculate students dues. I also learned how to update students' financial information correctly on the portal. I was responsible for preparing, organizing, and updating financial records of students in Excel.

During my internship in the Accounts Sector of Daffodil International University I faced several challenges that helped me develop both technical and interpersonal skills. I have been able to develop my personal and professional skills.

Financial transactions of a large number of students and technological dependency that creates various problems. So in this moment both the service provider and the service receiver face problems. However, there were some problems, especially during the mid-term and final exams when the rush of students increases, the workload increases a lot. This leads to long queues and takes more time to complete the work. Also, work often gets stuck due to slow system or server issues. Reconciling the online payment receipts with the bank records requires time and patience, which leads to delay in clearance.

The problems of the accounts sector can be solved through proper planning, maintaining and monitoring such as

during the rush period like registration-term, final exams temporary or part-time workers and interns can be hired to reduce the additional workload. Proper implementation of digital tokens and online appointment systems will help reduce confusion and crowding of students.

Technological effectiveness can be increased by building an efficient IT team. Upgrading the system and server capacity will improve the IT infrastructure and increase the smoothness of work and prevent time wastage. Also Updating the paid amount of students on the portal as soon as possible will increase the transparency and accuracy of work. Providing advanced technology and training to increase work efficiency will help employees increase their work speed. Also, by regularly receiving feedback from students and staff, it will be easier to identify and resolve new problems. If the teachers give the students an idea about the payment system and portal through the session or orientation class at the beginning of the university, they will not get confused anymore. And raising awareness about the payment deadline in advance will reduce last minute pressure.

In addition, proper seating arrangements such as increasing the number of seats, good arrangements for Wi-Fi, magazines and digital screens can reduce the anxiety of students and achieve service satisfaction. A small branch of the account's in the varsity main building where students can clear various confusions related to payment or dues and receive accurate information will help reduce the pressure on the main accounts office.

I believe that by implementing all these plans, it is possible to improve the quality of service in the accounting sector and achieve much greater customer satisfaction.

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