Internship Report

on

Does insufficiency of resources matter for bank performance? Evidence from Sonali Bank PLC

Submitted to:

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22/10/2025

Letter of Transmittal

22/10/2025

Dr. MD. Azizur Rahman

Department of Business Administration
Faculty of Business Entrepreneurship
Daffodil International University

Subject: Letter regarding submission of internship report on “Does insufficiency of resources matter for bank performance? Evidence from Sonali Bank PLC.”

Dear sir,

I am glad to submit my internship report,Does insufficiency of resources matter for bank performance? Evidence from Sonali Bank PLC. This report was required as part of the BBA program at the Department of Business Administration. It is thorough, informative, and instructional, with logical facts, statistics, and data that I gained.

Thank you for allowing me to speak about one of these topics. I feel it was a refresher of my knowledge while also enhancing both my understanding and efficiency. I thank you for allowing me to compile this report and would be happy to address any questions you may have about it.

Sincerely yours,

Sadman

…………………………………………

SADMAN ALAM

ID: 212-11-6691

Major in Finance

Program: BBA

Daffodil International University.

Supervisor's Declaration

This is to inform you that Sadman Alam, BBA ID 212-11-6691, has successfully finished her internship report on the topic " Does insufficiency of resources matter for bank performance? Evidence from Sonali Bank PLC" under my supervision. The report was created under my supervision and is authentic work completed by at Sonali Bank PLC, where he completed her internship. The report is written and cleared for submission after carefully following all requirements.

…………………………………………………..

Dr. MD. Azizur Rahman

Department of Business Administration

Faculty of Business Entrepreneurship

Daffodil International University

Student’s Declaration

I am Sadman Alam , a student pursuing an BBA at the Faculty of Business Administration at Daffodil International University. I am verifying that the report titled " Does insufficiency of resources matter for bank performance? Evidence from Sonali Bank PLC." has been arranged in the most effective manner possible to ensure the program's success.

As a result, I pronounce that every staff member in this report is a fabricated character. I also confirm that this report has never been submitted in part to any other university degree program.

……………………………………..

SADMAN ALAM

ID: 212-11-6691

Major in Finance

Program: BBA

Daffodil International University.

Acknowledgment

I am Sadman Alam . First of all, I want to sincerely thank Allah and everyone who supported me during the process of finishing my internship report. I am pleased to present my practicum report, entitled **" Does insufficiency of resources matter for bank performance? Evidence from Sonali Bank PLC."** I made an effort to collect as much information as I could to enhance this report. Working in the ready-made clothing industry was, in my opinion, a fascinating experience that improved both my knowledge and experience.

The report details the internship experience that was part of Daffodil International University's Bechelor of Business Administration (BBA) program in the Department of Business Administration. For two or three months, SBL was to be my internship location. The internship program's goals were to acquaint the student with the real-world application of the information that makes up the theoretical side of practical life.

Special thanks are required to my academic advisor Dr. MD. Azizur Rahman who encouraged me a lot to complete this report and provided me with all the necessary help and guidance. He was a very kind and helpful individual and has always been there, wherever I requested.

In addition,who helped me during data gathering and interviews by providing insightful comments, critiques, and ideas, have my sincere gratitude. Lastly, I would like to sincerely thank the faculty, staff, and students who assisted me in finishing my internship report.

Executive Summary

The report on Impact of Insufficient Resources on Banking Performance of Sonali Bank PLC has been prepared based on twelve-week internship experience where I had the opportunity to observe and monitor the operations of the bank. According to the study, resource inadequacy – especially in financial, human, technological and physical resources, hampers the efficiency, profitability and service quality of the largest state-owned commercial bank in Bangladesh – Sonali Bank.

I did my internship in the account opening section of my organization, cheque receiving and processing section, loan documentation, digital banking services, and foreign remittance section. These experiences showed how a lack of resources made things impractical. Using outdated technology like Pentium computers instead of modern Core i7 slows down transactions and creates customer dissatisfaction. Similarly, staff shortages and inadequate training negatively impact productivity and harm customer service.

According to the research, the limitations of these resources will harm the financials such a return asset (ROA), return on equity (ROE), non-performing loan (NPL), and cost to income ratio. Sonali Bank has started various initiatives, like digital services (E-wallte, E-Sheba), and training but the overall progress is still slow.

The report cited technology upgrades, recruiting and training staff, loan recovery and fast-tracking digitalisation as means to improve banking performance and customer satisfaction..

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Chapter 1 – Introduction

1.1 Introduction

The banking sector of Bangladesh plays an important role in the economic development of the country by mobilizing savings, providing credit facilities, and so on.

Sonali Bank PLC is the largest among state-owned commercial banks operating with a giant branch network serving millions. The Bank has had a long and eventful history. But making it more efficient is a challenge. The scarcity of resources is one of the most important issues affecting its operational and financial performance. Gaining insight into how resource constraints affect Sonali Bank is essential for identifying ways to enhance the delivery of services, boost profitability and develop long-run sustainability.

1.2 Background

Sonalibank PLC (Sonali Bank Limited) was founded in 1972 under the Nationalized Commercial Bank Order and is the largest public bank in Bangladesh. The bank, over the decades, has made contributions significantly to trade financing, inflow of foreign remittance, industrial development, government project financing and many more. But, for state-owned banks like Sonali Bank, inadequate financing and adoption of technology, human resource management and upgradation of infrastructure. Staffing problems, IT systems being old, and permission constraints are often cause of unable to compete with private and foreign banks. In this context, it is timely as well as essential to examine how inadequate resources affects the performance of Sonali Bank so that the Bank can continue to play this crucial role for Bangladesh.

1.3 Statement of the Problem

Sonali Bank is everywhere in Bangladesh and is backed by the government. But the indicators of Sonali Bank perform lower than those of private commercial banks. Problems like many bad loans, long service delivery time, lack of use of technology, and low customer satisfaction are often reported. Resource inadequacies, be it with respect to financials, manpower, modern banking technology or other types of physical infrastructure, cause most of these problems. If we do not correct these flaws further, then Sonali Bank will not be competitive. This will further limit its ability to finance trade and remittance, and national growth. This study aims to investigate the extent of the impact of unavailability of resources on the overall banking performance of Sonali Bank PLC.

1.4 Significance of the Study

Many stakeholders will find great value in this research. Sonali Bank management is given very important information about how if proper allocation and optimization of resources are done, customer satisfaction, service quality and efficiency in operation can be improved. Management could boost performance and competitiveness by adopting better strategies once the scarce resource areas are identified. The findings can be useful for the regulators and policymakers, particularly the Government of Bangladesh and Bangladesh Bank, in laying out their frameworks and policies to enhance the governance and performance of a state-owned commercial bank. This study contributes to the growing body of literature on resource management, organizational effectiveness, and banking performance in developing countries. The study highlights that the effective use of resources can guarantee timely, dependable and quality banking services which enhance customer confidence and establish credibility on a long term basis for the institution in the eyes of the clients and other stakeholders as well.

1. **Objectives of the study:**

1. To identify the major areas of resource insufficiency of Sonali Bank (financial, human, technological, and physical).
2. To provide the strategies to overcome resource insufficiency of Sonali Bank

1.6 Limitations of the Study

Like any research, this study is subject to certain limitations:

- The analysis focuses primarily on Sonali Bank PLC, so findings may not be fully generalizable to private or foreign banks.
- Access to some financial and operational data may be restricted due to confidentiality.
- Employee and customer survey responses may contain perception bias, which could affect the accuracy of findings.
- Time and resource constraints may limit the depth of data collection and analysis.

Chapter 2 – Company / Organization Overview

2.1 General Overview

Sonali Bank PLC is the largest governmental bank in terms of asset size, and it serves to support the development of Bangladesh. Because the Bank has numerous branches in the country and overseas, it can offer services to individuals, institutions, govt. agencies and developmental projects. It plays an important role in trade finance, remittance, farm credit, and industry loan. Sonali Bank is not just a commercial bank. It is also a tool that the government uses to implement the policy. Moreover, it pays salaries of government employees, pensions and funds of big development projects. As one of the Bangladesh's largest banks, it plays an important role in the economy.

2.2 Mission, Vision & Values

Mission:

To provide trusted and inclusive banking services to support economic development, financial inclusion, and customer satisfaction through innovation, professionalism, and efficient resource utilization.

Vision:

To become a leading, modern, and customer-centric state-owned bank that contributes significantly to national growth while ensuring sustainability and global competitiveness.

Core Values:

- **Integrity:** Upholding honesty, transparency, and fairness in all operations.
- **Excellence:** Striving for efficiency, professionalism, and continuous improvement.
- **Innovation:** Promoting technology-driven banking solutions.
- **Customer Focus:** Ensuring accessible, reliable, and quality services for all segments of society.
- **Accountability:** Being responsible to stakeholders, government, and society.
- **Social Commitment:** Contributing to national development, rural financing, and financial inclusion.

2.3 History and Current Operations

Sonali Bank began its journey in 1972 under the Nationalized Commercial Bank Order. They started functioning by merging National Bank of Pakistan, Bank of Bahawalpur, and Premier Bank's branches in Bangladesh. The country's largest public commercial bank with more than 1,200 branches across the country and locations in major global financial capitals, it started out with a few hundred branches.

Right now, Sonali Bank brings in cash from deposits, gives out loans, finances trade, helps small businesses, sends money, gives out loans for agricultural goods and project financing. The agency also manages government funds, pays salaries of government employees and makes pension payouts. The bank sets up exclusive exchange houses and correspondent relation with important banks world over to facilitate collection of remittances from expatriates in the Middle East and Europe and North America.

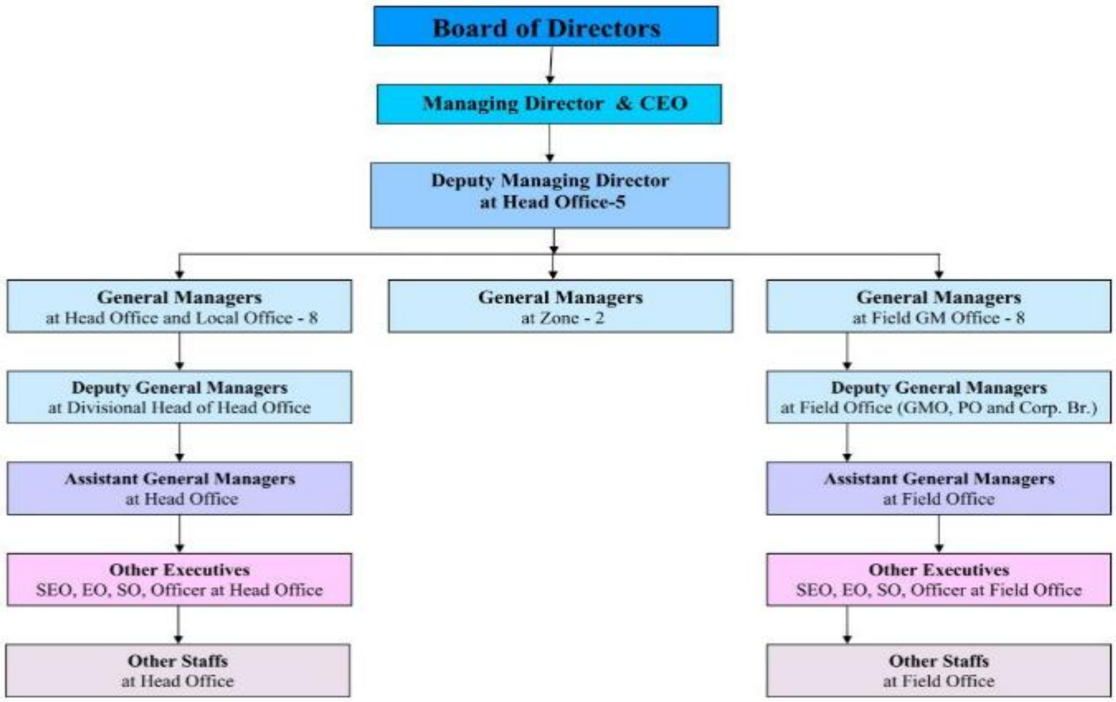
Even though it has a large network and history, the Bank has low technology usage, low efficiency and high Non-Performing Loans (NPLs), making it less competitive than private commercial banks.

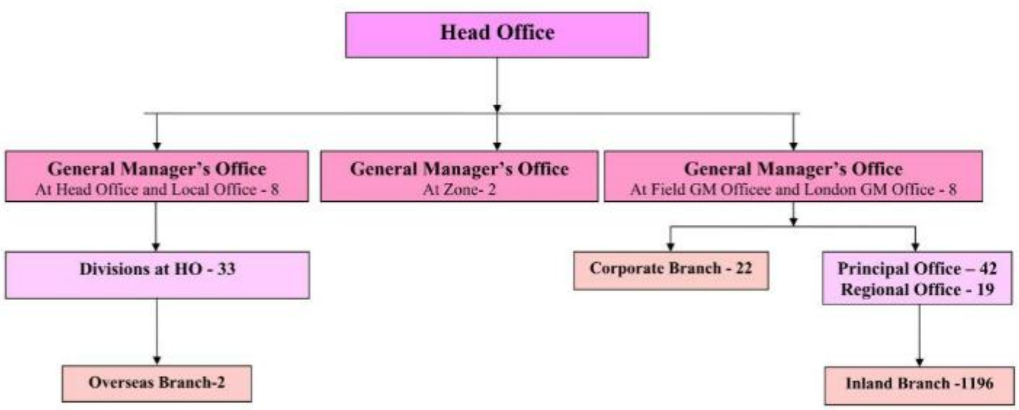
2.4 Services provided

Sonali Bank offers a wide range of services to meet the diverse financial needs of individuals, businesses, and institutions. Key services include:

1. **Deposit Services** – Savings accounts, current accounts, fixed deposits, and special deposit schemes.
2. **Credit Facilities** – Loans for agriculture, SME, trade, industry, housing, and consumer finance.
3. **Foreign Exchange & Trade Financing** – Import/export financing, letters of credit (LCs), and guarantees.
4. **Remittance Services** – Secure international money transfers through exchange houses and digital channels.
5. **Government Services –** Disbursement of government salaries, pensions, and social safety net payments.
6. **Digital Banking** – Online banking, mobile banking, and ATM services.
7. **Investment & Project Financing –** Large-scale infrastructure and development project funding.
8. **Specialized Rural & Agricultural Credit** – Supporting farmers and rural development initiatives.

2.5 Organogram





Chapter 3 – Internship Role and Responsibilities

3.1 Your Role

During my internship at Sonali Bank PLC, I worked in the General Banking (GB) section and later in the loan section, remittance section and digital loan section as well. I worked in a bank as an assistant to bank officers. I helped them in the day-to-day activities like opening accounts, processing cheques, verifying documents of customers, assisting customers in a variety of other banking services etc. I also spoke to the clients directly which helped develop my communication, problem solving and service orientation skills.

3.2 Rationale of the Role

The rationale behind my assigned role was twofold:

1. **Learning Purpose** – As an intern, my tasks were designed to give me a practical understanding of the core operations of Sonali Bank PLC, complementing my academic knowledge of banking and finance.
2. **Operational Support** – By assisting officers in routine activities such as account handling, document filing, loan file preparation, and customer guidance, I was able to reduce their workload while also learning from real-time banking operations.

This role allowed me to **bridge the gap between theory and practice**, gain insight into customer service challenges, and understand the internal processes of a large public sector bank.

3.3 Examples of Tasks Completed

Some of the major tasks I successfully completed during my internship include:

- **Account Opening Assistance:** I assisted the customers to open different types of accounts like Savings Account, FDR, DPS. I also verified customer documents like NID, photo and form.
- **Cheque Handling:** I assisted customers in writing a cheque correctly and also cleared the cheque as well as managed inward and outward registers.
- **Customer Service Support:** I assisted clients in changing their telephone numbers, addresses, and correcting spelling mistakes in their accounts.

- **Digital Banking Introduction:** Customers were introduced to Sonali Bank's E-Wallet and E-Sheba services to enjoy faster and safer banking transactions.
- **Loan Documentation:** Loan documentation includes the observation on loan processing, organizing loan files and the importance of credit history in making loans.
- **Foreign Remittance Processing:** Assisted in handling international money transfers, learning how remittance transactions are processed through Sonali Bank's global channels.
- **RTGS and Pay Orders:** I have learned about RTGS transactions and how to prepare other types of pay orders and vouchers.

Through these tasks, I developed not only technical knowledge of banking operations but also **practical skills in teamwork, communication, and customer relationship management**.

Chapter 4 – Key Learnings and Experiences

4.1 Important Learnings

During my internship at Sonali Bank PLC, I gained several important insights into how a large commercial bank operates. Some of the key learnings include:

- **Understanding General Banking:** I learned about the customer account opening, maintenance and updating process. I also learned how daily transactions like deposit, withdrawal and cheque clearing are done.
- **Customer Relationship Management:** I achieve to guide customers to through all the banking processes and also solves their problems like account correction, issue related service activation, transaction query, etc.
- **Digital Banking Practices:** Use of Digital Banking: I got access to Sonali Bank's E-Wallet and E-Sheba platforms. Through this, I saw how banks are using digital solutions to make transactions quicker, safer, and easier.
- **Loan Processing and Credit Assessment:** I learned about the various types of loans banks offer, the necessity of background checks, and how they analyze a person's credit history before lending.
- **Foreign Remittance Operations:** While working in the Foreign remittance operations section, I gained hands-on knowledge of the functions carried out that deals with the processing of remittances. It also gave me insight into how this functions helps in both customer welfare as well as national welfare.
- **Risk Management:** Over the years, I have seen cases of bad loans. I learnt how banks identify non-performing assets and file a legal case against them.

4.2 Connection with Academia

My internship allowed me to connect classroom knowledge with real-world banking practices:

- **Banking and Finance Courses:** I learned directly applicable concepts of account management, loan systems and remittance through effort of banking and finance courses.
- **International Business:** I witnessed how Letters of Credit (LCs) and foreign remittance channels help with international business and trade.
- **Information Systems in Business:** The use of software for RTGS transactions, digital solutions like E-Sheba and automatic cheque clearing are examples of technology in action at modern banks.
- **Economics and Policy:** The economic and policy role of the bank highlights that banking by accepting deposits, extending loans and financing trade directly contributes to capital formation and national development.

4.3 Practical Examples

Some specific examples that demonstrate how my academic knowledge connected with practical experience include:

- **Account Opening Procedures:** The deposit schemes offered by commercial banks make the account opening a breezy process. While working at the bank, I used this knowledge to help customers choose one product between Savings Accounts, FDRs and DPS a customer needed.
- **Cheque Clearing System:** Cheque Clearing System: I had learned about clearing systems in papers; during my internship, I maintained inward as well as outward registers. I observed how cheque clearing took place in real-time.
- **Loan Assessment:** I studied credit risk management on an academic basis. When I was in practice, I saw how officers looked at credit histories and documents.
- **Foreign Remittance:** My studies of international business taught me about remittance flows and I got to use this knowledge when I helped process international transfers through the remittance Network of Sonali Bank.
- **Digital Services:** I have already read how important digital banking is. While interning, I introduced the customers to E-Wallet and E-Sheba and how they would make transactions secure and easy.

Chapter 5 – Critique and Reflections

5.1 Introduction

This chapter critically reflects on how a lack of resources affects the performance of Sonali Bank PLC based on my internship experience. The analysis will focus on the identification of resource gaps in the people, technology, financial management and infrastructure. Every point indicates the existence of a relationship between unavailability of resources and banking indicators (quality of services, customer satisfaction, return on assets (ROA), return on equity (ROE), non-performing loan (NPL), cost and income ratio).

5.2 Over-Reliance on Outdated Technology

Sonali Bank PLC faces a major challenge of depending on old hardware and software system that hamper day-to-day activities. A large number of computers at the bank still use pentium chips instead of core i7 systems which causes delay in their daily work. The old systems cause constant lagging, slow processing times and lesser efficiency in customer service delivery. As a result, customers face delays in getting credit, while employees also experience inefficiencies. Ultimately, the bank's productivity suffers as they are unable to serve customers efficiently. The lack of up-to-date technology is negatively impacting the bank's operational efficiency and cost-to-income ratio (Objective 2).

After the failed cyberattack, Sonali Bank should replace its obsolete hardware such as outdated computers and equipment. Moreover, the bank should upgrade its IT systems with advanced banking software having automation and real-time data management solutions. Making these upgrades will help speed up the transaction, provide better service, improve the security of the data and enable the system to work more reliably. Sonali Bank will be able to tighten its competitive edge in banking, lower operational costs and improve customer satisfaction thanks to technological investments in the long run.

5.3 Limited Use of Digital Banking Solutions

Though Sonali Bank PLC introduces its products and services like E-Wallet and E-Sheba to modernize banking, the use of these platforms is not on the rise. The customer unawareness and inadequate guidance by the bank staff are the two primary reasons for the low usage. Many customers do not know how to use these platforms and, at times, the employees themselves are too poorly trained to show them the benefits. As a result, a huge number of customers still rely on paper-based processes for transactions, which slows down the entire operation and increases the workloads at service counters. The lack of utilization of digital banking solutions adversely affect financial performance and customer satisfaction of banks which is in tandem with objective 2.

Sonali Bank should take the initiative to solve this issue through awareness and training. The bank can conduct multiple workshops, campaign digital literacy, and arrange in-branch demonstrations to enlighten customers on the safety and convenience of using E-Wallet and E-Sheba. Furthermore, employees ought to receive right training to actively encourage and help customers with these digital tools. Sonali Bank can enhance service efficiency, mitigate operational delays and increase customer satisfaction through greater digitalisation by enhancing both staff competence and customer awareness.

5.4 High Customer Dissatisfaction

Because their service is slow, they are not responsive and their computer frequently hangs, Sonali Bank PLC is not able to provide efficient customer service. Customery experience long waits, particularly in cheque clearing, loan processing and remittance sections. Clients become unhappy about delays in operations and it damages the reputation of the bank for reliability. While interning, it was found that the long queues were a common affair, and the complaints of late service were also common. Outdated systems, insufficient manpower and lack of service management processes creates such inefficiencies. This problem impacts the quality of services offered and customer satisfaction in line with objective 2 of the study.

Sonali Bank should take structured service management with customer orientation to overcome the challenge faced now. Queue management systems and fast-tracking counters for priority services like cheque-clearing and remittance processing can be introduced to cut down waiting time. Moreover, training staff to improve communications and problem-solving capabilities will help boost responsiveness and service quality. Sonali Bank may enable the recovery of customer confidence, enhanced satisfaction and improved service delivery performance by improving operations to facilitate faster and effective customer handling.

5.5 Inadequate Training and Development Programs

Sonali Bank PLC has set up various training institutes to enhance the skills of its employees. But, the participation is comparatively low and the training course is quite old. A majority of the training sessions concentrate on traditional banking processes, neglecting the current banking needs like FinTech, cybersecurity, and digital compliance. Due to this, employees do not have the technical know-how and practical skills to operate efficiently in a tech-focused banking scenario. Shorter service delivery time, delays, wrong transactions, and lack of ability to use new digital tools – these are the outcomes of a skill gap in the bank which affects its functioning. The problem relates directly to Objective 1, which is aimed at identifying major areas of shortage of essential resources, especially human resources.

To deal with this problem Sonali Bank needs to augment its training system by integrating new, practical, and technology-based features. Workshops on digital baking software and online transactions risk management, and other modern software should be included in the training programs. Partnering with professional institutions and FinTech companies can introduce modern best practices into the curriculum. Sonali Bank can enhance staff competencies and technological skills to improve performance and service excellence, thereby boosting competitive ability in the banking sector of Bangladesh and beyond.

5.6 Poor Loan Recovery Management

While working in Sonali Bank PLC, I found that the non-performing loans (NPLs) is one of the major and perennial problems of the bank. A serious contributing factor to the above issue is the scarcity of skilled credit officers who can properly assess loan applications and evaluate the credibility of borrowers. The systems for overseeing return of the loan money, monitoring repayment, are weak. As a result, defaults build-up. When banks do not use technology to resolve loan issues there will be a lower rate of loan recovery. Also, this may cause a spike in the NPL ratio of the bank, which will have an impact on the profitability as well as financial performance of the bank. The issue directly impacts the return on assets (ROA), return on equity (ROE), NPL ratio and the objective of the study is to examine the above (II).

To solve this serious problem, Sonali Bank should take a more data-driven and analytical approach to credit risk management. Analyzing data, together with machine learning and predictive modeling, you can use credit risk assessment tools to get a better view of borrower reliability. Also, academy staff should be auctioned off by the bank who should employ experienced operators and constantly train their team on loan monitoring and restructuring. Sonali Bank can cut down on default rate, enhance asset quality and improve financial performance by improving evaluation and recovery processes..

5.7 Limited Automation in Operations

At Sonali Bank PLC, a significant portion of daily banking activities is still performed manually through the clearing of cheques, voucher entry, and preparation of pay order. Because the bank depends heavily on manual processes, transaction time takes longer and operational efficiency is reduced. Furthermore, the bank also runs a high risk of human errors. Employees waste valuable time entering the same data repeatedly. They often do this in multiple platforms or applications. Moreover, when these data entry tasks are done manually, they take longer to process. Due to the time taken in manual entry, the service delivery gets full of delays. Besides, the limited automation results in heavier administrative costs and impacts the cost-to-income ratio of the bank, affecting overall financial performance. The problem is closely connected to Objective 2 that assesses the correlation between resource insufficiency and key financial performance indicators, namely, efficiency and profitability.

To overcome these difficulties, Sonali Bank should opt for a core banking solution with automation of functional tasks. Using digital systems, for cheque processing, voucher entry and pay orders entry, can all help in reducing manual work, improving accuracy and speeding up service delivery. Systems which are automated would allow employees to focus their attention on more strategic and customer-related tasks. Such upgrades in the long run would lead to efficiency, reduction in operational costs and related aspects of the overall functioning of the bank.

5.8 Weak Strategic Planning for Resource Allocation

Sonali Bank PLC is having a problem with not allocating resources correctly across its branches. The bank often shares human, financial, technological resources evenly without any discrimination. It does this without taking proper note of variations in the demand of customers. Because of this juggling, however, urban branches and particularly those in busy areas get overcrowded, overburdening their staff with service time increases. On the other hand, many rural branches have more staff than required and have less than adequate transactions. This causes a drop in productivity, a rise in operational expenses and ineffective use of those resources that were available. This matter is directly related to Objective 1; determining the implementation of resource insufficiency and/or inefficiency in the institution.

To fix this problem Sonali Bank should adopt a data driven approach to its resource management and allocation. The bank can make use of resource allocation models based on data to assess customer traffic, transactions and location of service demands thereby allocating staff, technology and money properly. To anticipate needs down to the branch level, advanced analytics can ensure that the necessary manpower, technology, and capacities are allocated to high-demand locations, while low-traffic branches operate on lighter structures. This optimization would lead to effective working, timely service delivery and further improvement in customer satisfaction and bank profitability.

5.9 Insufficient Financial Capital for Innovation

Sonali Bank PLC is a commercial bank owned by the state. It suffers from red-tapism in getting funds to modernize it and for technology upgradation. In general, the multilayered approval of budgets and allocation of funds delays the decision-making and implementation processes. The lack of necessary capital is the biggest hurdle in switching to new technologies or modernising the IT infrastructure and enhancing the digital banking platform (mobile/internet banking). As a result, the bank fails to compete with private banks and foreign banks that are more agile. These limitations hamper the advancement of technologies, efficiency of operations and in turn improve financial performance. The issue relates closely to Objective 1, which focuses on identifying which areas are resource deficient, and Objective 2, which examines the impact of resource deficiencies on performance indicators.

In order to overcome this issue, the bank may explore other means of financing so as not to depend on bureaucratic government processes. Working with international development partners such as World Bank, IFC, ADB could provide financial and technical assistance for digital transformation initiatives. Furthermore, getting into public-private partnership (PPP) models would let the bank tap private investment to modernize technology with government oversight. By using these approaches, Sonali Bank will be able to have innovation, strengthen the technology capacity, and improve the overall banking performance.

5.10 Lack of Performance-Based Culture

At Sonali Bank PLC, the biggest organizational challenge is a lack of employee accountability and performance evaluation. A number of staff are not evaluated based on productivity, efficiency, or quality customer service. When evaluation systems are absent, employees may slack off because they know they have no incentive to work hard, even if they are a skilled employee. Consequently, operational efficiency is impacted, customer satisfaction is affected, and the performance of the bank gets hampered. The problem links to Objective 1; Identify human resource deficiencies, to enable assessment of the effectiveness of an organization.

Sonali Bank should implement a performance management system to resolve this problem. Creating Key Performance Indicators (KPIs) for every employee by measuring productivity, service quality, and customer engagement will be helpful. Connecting these KPIs to promotion, incentives, and recognition will encourage employees to perform better and take customers more seriously. Fostering a results-oriented culture will help the bank to improve workforce efficiency, service delivery and rebuild customer trust, thereby strengthening overall operational and financial performance.

5.11 Weak IT Security Infrastructure

In the contemporary digital banking context, cybersecurity is one of the modern-day biggest risks. Further, Sonali Bank PLC has also become a victim of these risks for their obsolete systems. Due to legacy hardware and software, and limited IT infrastructure, the bank is vulnerable to data breaches, fraud and system failures. When such a thing happens, customers may lose sensitive data, banking operations will get impacted, customers' confidence in the bank will be severely undermined. This relates directly to objective 1 which indicates a technological and human resources lack impacting customer confidence on and off. This reduces the acceptance of E-Wallet, E-Sheba and its other digital banking flagship.

Sonali Bank should invest in proven cybersecurity solutions and establish sound IT governance frameworks to mitigate these cybersecurity risks. Firewalls, encryption, intrusion detection systems, and routine computer audits to pinpoint weak spots might be necessary. To make sure employees do not get involved in risky cyber practices, boosting the awareness of cybersecurity is essential. Sonali Bank should protect its technology defenses by strengthening awareness of its officials, which will give customers confidence in using digital services and using their data.. It can also enhance the bank's reputation and ensure business continuity.

5.12 Inadequate Physical Infrastructure

Some branches of Sonali Bank PLC do not have the required physical infrastructures. For example, branches that have not enough seating arrangements. Further, they have unsuitable service counters and poor facilities for customer services. Because of this customers do not find the bank branches comfortable or convenient so they avoid going there. Customers can get frustrated and unhappy when they have to wait a long time in cramped spaces. This problem is affecting customer satisfaction directly which is in line with objective 2 of the study and it requires the bank to enhance the quality of their service.

To overcome these difficulties, Sonali Bank should modernise its branch infrastructure by designing customer friendly layouts with sufficient seating, clear signage and ergonomic service counters. To ease the burden of handling all customers, having kiosks and self-service machines to attend to basic transactions like deposits, withdrawals and account checks is another way to improve customer experience. Thus, queues can be reduced for more efficient service. Upgrading physical facilities improves the customer experience along with increasing the employee productivity as it is easier to maintain and access. Branches that have gone modern will satisfy the customers leading them to visit the branch again for improved performance.

5.13 Limited International Presence and Connectivity

Sonali Bank PLC has a couple of exchange houses located in the US and the UK, while its international partnership is limited than that of private and foreign banks. As a result, the bank finds it difficult to manage the remittance inflows, which are essential to bringing foreign currency in and earning Bangladesh's economy. Sonali Bank is not growing globally due to limited collaborations. This reduces the ability to attract customers from other countries and grow the cross-border financial services. The issue affects financial performance and the growth of foreign remittance consistent with the second objective of this study.

A respondent recommends that Sonali Bank should expand its international collaboration by forming partnerships with banks and exchange houses in remittance-sending countries. Moreover, FinTech-based remittance channels can enable expatriates to send money quickly, securely and at a lower cost. If Sonali Bank can incorporate modern digital solutions along with extending its global network for remittance, then it will strengthen its international presence and overall financial performance. In addition, it will also offer better services to its customers.

5.14 Strategies to Overcome Resource Insufficiency

Sonali Bank PLC expanded e-banking services. They trained a few staff members and partially digitized some services. The bank has also scheduled and taken a number of initiatives. Although developing countries are willing to modernize their ARCS, but they did so at a slow pace due to insufficient funding and human and technology resources. The bank is still facing several operating inefficiencies, customer service issues and has not fully achieved its objective of optimizing its resources and improving performance. The above shortcomings exemplify a lack of a holistic approach to resource management. Such a failure to address only partly Objective 1. Thus, in light of such limitations, Sonali Bank must adopt a multi-dimensional resource management strategy. The government's economic recovery and credit access plan will focus on hiring and training of professionals for filling human resources gaps, upgrade the technology infrastructure for improving operational efficiency, strengthen credit monitoring systems to bring down NPAs, enrich the customer experience through better service facilities and digital platforms and build global collaborations to improve remittance services and international competitiveness. Employing such a coordinated strategy will enable Sonali Bank to make the most of its resources, improve both financial and operational performance, and increaase its customer satisfaction level.

5.15 Reflections

Through my internship, I learned that the performance of Sonali Bank is severely constrained by shortages of resources, though it has a great past and a good scope in future. The financial performance and client spending are directly affected by not having trained personnel, working with obsolete technology and having weak resource planning. Sonali bank needs to be upgrade their resources as well as management to be competitive in Bangladesh's ever changing banking sector.

Chapter 6 – Conclusion

6.1 Conclusion

This research has investigated how the overall performance of Sonali Bank PLC is affected by inadequate resources. Specifically, the financial, human, technological, and physical factors have been examined. The results show that the bank's ability to deliver quality services has suffered due to limited skilled manpower, antiquated technological infrastructure and inefficient use of resources. satisfied customers are repeat customers – and anything but profitable.

Not keeping IT and Digital Banking platforms current lowers operational efficiency and affects customer satisfaction. Shortage of trained personnel causes delays and mistakes in service delivery and lower output. These constraints have an impact on cost-to-income ratios, return on assets (ROA), and non-performing loan (NPL) ratios.

After overcoming lots of obstacles, the bank took some initiatives like digital initiatives (Sonali e-wallet, e-Sheba), manpower training and process of modernisation. Even with these actions, banks are still behind in terms of customer expectations and industry competition.

Chapter 7 – Implications

7.1 Academic Relevance

The objective of this study is to make the academia capable of linking theory (resource-based views (RBV)) with practice in the banking sector of Bangladesh. The organization can achieve its goals effectively with the help of efficient and enough allocation of resources. Students and researchers studying resource management, service quality and financial performance in developing countries can do so as a case study.

7.2 Organizational Impact

Sonali Bank requires qualified employees and technology systems to a great extent finds the study. The bank can increase its profitability by improving its operational efficiencies and customer trust and deficiencies. Hiring skilled people, improving training programs and developing better IT systems will improve organizational performance..

7.3 Industry Relevance

Her actions are not only damaging Sonali Bank but the Bangladesh banking system. Public and private banking institutions in the Country have resource-related issues, hurting competitiveness and satisfaction. Insights from Sonali Bank's struggle and strategy case study for other banks to benchmark their resource on management and emulate best practices for performance improvement.

7.4 Lessons Learned

- Insufficient human and technological resources create a chain reaction, negatively impacting service quality, customer loyalty, and financial outcomes.
- Investment in advanced technology and employee skill development is not optional but essential for survival in a competitive banking environment.
- Strategic resource allocation directly contributes to efficiency, innovation, and long-term profitability.
- Even large, state-owned banks like Sonali Bank must modernize to keep up with digital banking trends

7.5 Recommendations

- **Recruit and train skilled employees** to improve efficiency and reduce customer complaints.

- **Upgrade technological infrastructure** (e.g., replacing Pentium computers with Core i7 systems, enhancing cybersecurity, and adopting AI-based banking solutions).

- **Expand digital services** such as mobile banking, online account management, and real-time payment systems to meet customer expectations.

- **Strengthen internal monitoring and accountability** to ensure effective utilization of resources.

- **Adopt performance-based evaluations** to motivate employees and align them with organizational goals.

- **Collaborate with fintech companies** for digital transformation and customer-centric innovation.

- **Develop long-term investment strategies** in technology and workforce to secure sustainable banking performance.

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