Internship Report on
“Evaluation of Management Information Systems (MIS) Practices in Shahjalal Islami Bank PLC Ltd”

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Letter of Transmittal

Oct 12, 2025
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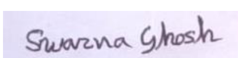
Subject: **Submission of Internship Report on "Evaluation of Management Information Systems (MIS) Practices in Shahjalal Islami Bank PLC Ltd"**

With immense pleasure, I am presenting my internship report on **"Evaluation of Management Information Systems (MIS) Practices in Shahjalal Islami Bank PLC Ltd"**
which has been set up as an essential piece of my Bachelor's Degree prerequisite. I am appreciative of you for allowing me the chance to set up this report. I have attempted my dimension best to finish this report with the important data and recommended suggestions that you were given as your best also. Saying thanks to you and looking forward to getting your gracious approval of my submission. I trust this report will meet your desires.

Yours Sincerely,



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Certificate of Supervisor

This is to certify that the internship report titled **"Evaluation of Management Information Systems (MIS) Practices in Shahjalal Islami Bank PLC Ltd"** is prepared by Swarna Ghosh , ID:221-11-1659 ,Major in Management Information System as a requirement of BBA program under the Department of Business Administration and the Faculty of Business & Entrepreneurship at Daffodil International University.

The report is recommended for submission.

S. Anam

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Student’s Declaration

I hereby declare that this internship report, entitled **“Evaluation of Management Information Systems (MIS) Practices in Shahjalal Islami Bank PLC Ltd”** is prepared by me after the completion of three months’ work at that organization. I also mention that the report is prepared only for my academic requirement purpose.

I also declare that this report is my original work and has not been submitted, in whole or in part, for the award of any degree, diploma, or certificate at any other institution. All the information presented in this report has been collected from my practical experience during the internship period at **Shahajalal Islami Bank PLC** and from relevant secondary sources, which have been duly acknowledged.

I declare that the report is not allowed to be used for any purpose without permission.

Swarna Ghosh

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Acknowledgment

First, I want to thank the Almighty for giving me the strength and ability to complete this report successfully.Then I would like to thank Dr. Sayedul Anam internship supervisor, for assigning me to prepare an internship report on **"Evaluation of Management Information Systems (MIS) Practices in Shahjalal Islami Bank PLC Ltd"**. His continuous support and re-enforcement have encouraged me to do the work properly. It enhanced my knowledge about Financial Performance.

I am very grateful to my teacher and supervisor for their valuable guidance, encouragement, and helpful feedback while I prepared this report. Their support has helped me understand the subject better.

I also want to recognize the contribution of the staff and officials at Shahjalal Islami Bank PLC (SJIBL). Their cooperation and assistance provided me with the information I needed to finish this study.

Finally, I appreciate my friends, classmates, and family for their constant support and motivation, which helped me carry out this work effectively.

Executive Summary

This report looks at the technological tools and digital systems used by Shahjalal Islami Bank PLC (SJIBL) to improve operational efficiency, compliance, and customer satisfaction while following Shariah-based banking principles. Since it started in 2001, SJIBL has expanded its network across the country and adopted modern banking solutions to stay competitive in the fast-changing financial sector.

The study examines eight key tools: Core Banking System (CBS), HRMS, S-3 Sanctions Screening, Inventory Management, Central Circular Management, Ticket Management, E-Signature, and Mobile Apps (SJIBL Net & TouchPay). Each tool has increased transparency, service quality, and digital access for both employees and customers.

The findings show that while these systems have greatly improved efficiency, real-time services, and compliance, challenges like technical complexity, stock mismatches, false positives in sanctions screening, low rural adoption, and cybersecurity risks still exist.

The report suggests ongoing staff training, system integration, AI-powered compliance tools, offline backup solutions, digital literacy campaigns, and stronger security measures to address these challenges.

Overall, this study highlights that effectively using digital tools not only enhances SJIBL's internal management and customer service but also supports its goal of becoming the leading Shariah-based financial brand in Bangladesh, ensuring lasting value for all stakeholders.

Table content

CHAPTER-1: INTRODUCTION

Introduction:

Shahjalal Islami Bank PLC (SJIBL) began operations on May 10, 2001, following Islamic Shariah principles under the Bank Companies Act, 1991. Over the past 24 years, the bank has grown its services through 141 branches, 5 sub-branches, 143 ATMs, and 120 agent outlets across the country. Based on ethical, interest-free banking, SJIBL provides deposits, investments, and foreign trade services to support the national economy. To improve efficiency, transparency, and competitiveness in today's digital banking environment, SJIBL has introduced several modern tools, including the Core Banking System (CBS), HRMS, S-3 Sanctions Screening, Inventory Management, Central Circular Management, Ticket Management, E-Signature, and Mobile Apps (SJIBL Net and TouchPay). This study assesses these tools, their advantages, challenges, and their role in improving customer experience and organizational efficiency.

Statement of Problems:

Despite notable progress in digitalization, SJIBL faces various operational and service challenges:

1.CBS – High maintenance costs and technical complexity that require skilled staff.

2.HRMS – Limited integration with other systems; some employees prefer manual methods.

3. S-3 – Produces false positives, which slow down transactions and increase compliance work.

4. Inventory Management – Issues with stock mismatches and delays, especially in rural areas.

5. Circular Management – Heavily depends on internet connectivity, affecting rural branches.

6.Ticket Management – Low awareness among rural and elderly customers.

7.E-Signature – Concerns about customer trust and potential cybersecurity risks.

8.Mobile Apps – Occasional glitches and low usage in rural areas due to lack of digital skills.

Background of the Study

Banking in Bangladesh has changed rapidly in recent decades with the introduction of digital systems. SJIBL, a leading Shariah-based bank, has adopted modern tools to enhance efficiency, compliance, and customer satisfaction. These tools are vital for offering quicker services, safe transactions, and effective internal management. However, adopting these technologies also comes with operational challenges, particularly in rural areas where digital skills and internet access are limited. It's important to understand both the strengths and weaknesses of these systems to develop effective strategies that support SJIBL's goal of providing inclusive, ethical, and customer-focused banking services.

Scope of the Study:

This study focuses on the technological tools used by Shahjalal Islami Bank PLC to enhance its banking operations and service delivery. The scope includes:

- Analyzing internal systems such as CBS, HRMS, S-3, Inventory Management, and Central Circular Management.
- Reviewing customer-focused tools like Mobile Apps, Ticket Management, and E-Signature.
- Evaluating the benefits(efficiency, compliance, customer convenience) and challenges (technical, cultural, infrastructural) of these systems.
- Offering recommendations for future improvements to align with the bank's vision of becoming the most admired Shariah-based financial brand in Bangladesh. The study only covers tools currently implemented by SJIBL and does not include financial performance or compare with other banks.

Objectives of the Study

Two parts objective goals of this study are:

1.Board objective

To understand the operational systems, services, and management practices of Shahjalal Islami Bank PLC, we will focus on its performance, customer service, and adherence to Islamic banking principles.

2. Specific objective

- To study the organizational structure, products, services, and technologies (like SJBL Net and SJBL TouchPay) used by the bank.
- To analyze the bank's customer service operations, performance efficiency, and compliance with Islamic Shariah principles.
- To identify key challenges faced by the bank and provide recommendations for future improvement.

CHAPTER-2 ORGANIZATIONAL OVERVIEW OF SJBL

Overview of Shahjalal Islami Bank

Shahjalal Islami Bank PLC commenced its commercial operation in accordance with principle of Islamic Shariah on the 10th May 2001 under the Bank Companies Act, 1991. that provides a range of financial services including deposits, investments, and foreign trade. Named after the revered saint Hazrat Shahjalal, the bank operates on Islamic principles, focusing on interest-free transactions and ethical business practices to contribute to the national economy and serve its customers. During these years SJIB PLC has diversified its service coverage by opening new branches at different strategically important locations across the country offering various service products both investment & deposit. Islamic Banking, in essence, is not only INTEREST-FREE banking business, it carries deal wise business product thereby generating real income and thus boosting GDP of the economy. Board of Directors enjoys high credential in the business arena of the country, Management Team is strong and supportive equipped with excellent professional knowledge under leadership of a veteran Banker Mr. Mosleh Uddin Ahmed.

VISION

Most admirable brand of shariah banking & investment in Bangladesh ensuring sustainable value for all our stakeholders embodied with human development based on morality and ethics.

MISSION

- Uncompromised quality service and customer care.
- Setting high standards of integrity.
- Inclusive and innovative banking.
- Sustainable value for all stakeholders.
- Continuous development of professionals and system up gradation to face the challenges and drive for excellence.
- System Automation and digitization adopting the state-of-art technology with full-proof security to ensure fast and accurate customer service.
- Human Resources Development based on morality and ethics.

OUR CREDIBILITY

Years in banking : 24, Branches :141, Sub branches :5, ATMs: 143, Agent outlets : 120

SJBL USE TOOLS AND CLASSIFICATION

Employee uses: HRMS, S-3, Inventory Management, Central Circular Management, CBS(indirectly benefits customers).

Customer Use: Mobile Apps (SJIBL Net, TouchPay) & E-Signature

Employee & customer both uses : Ticket Management (partly) E-Signature

CHAPTER-3 TOOLS OVERALL

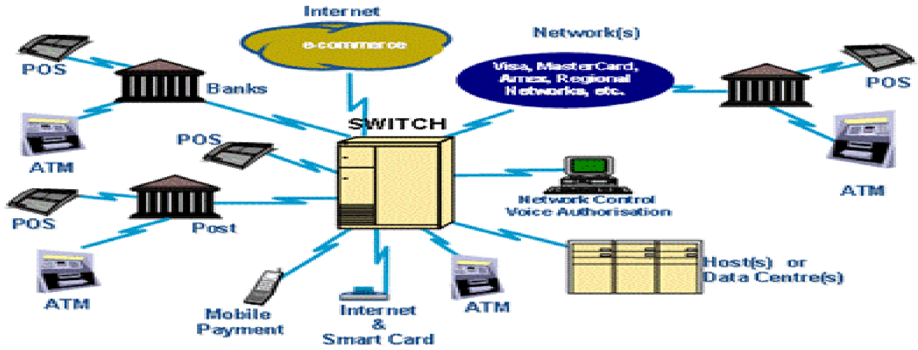

Figure 1: CBS (Core Banking System)

CBS: CBS stands for Core Banking Solution. It is a secure software platform that helps banks manage essential operations like accounting, customer information, and transactions from one location. This unified system lets customers access their accounts and perform banking activities anytime and anywhere through various channels. It improves efficiency, security, and the customer experience. In 2013 start and current year day by day they update CBS.

How it works:

- It is the main banking software where all transactions, accounts, deposits, loans, customer data, etc. are stored and processed in real-time.
- All branches and digital channels (ATM, mobile apps, internet banking) are connected with CBS.

Benefits:

- Customers can use any branch ("Any Branch Banking").
- Real-time transactions, secure data, faster services.
- Centralized monitoring & reporting.

User-friendly classification:

- **Employees** use it directly (for transaction processing).
- **Customers** get indirect benefits (faster service, digital channels linked).

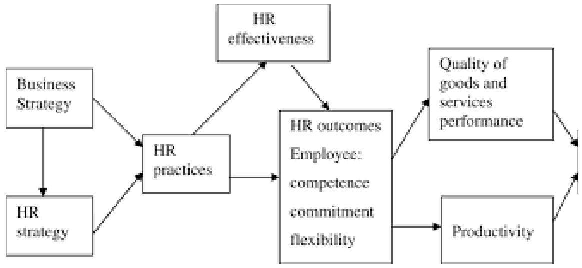

Figure 2: HRMS (Human resource Management System)

HRMS: Human resource Management System is a software platform that centralizes and automates various human resource functions like payroll, recruitment, benefits, attendance, training, and Business performance management for employees within the bank. By integrating these processes into a single system, banks can improve efficiency, reduce errors, ensure legal compliance, and empower employees with self-service options for their HR-related tasks. In 2017 start and last update in 2022.

How it works:

- Manages employee records: attendance, payroll, leave, performance, promotions, training, etc.

Benefits:

- Automation of HR tasks.
- Transparent and accurate salary & attendance records.
- Employee performance tracking.

User-friendly classification:

- **Employees only** (HR department + staff self-service).

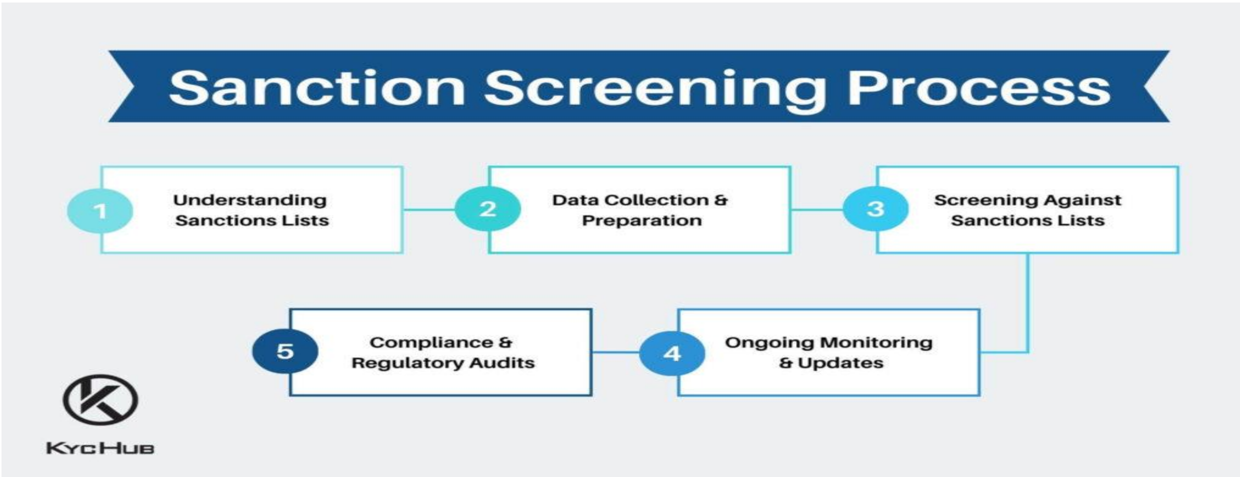

Figure 3: S-3 (Sanctions, Screening, Software)

S-3 (Sanctions, Screening ,Software): Shahjalal Islami Bank Ltd. (SJIBL) adopted S-3 as part of its compliance system after Bangladesh Bank issued AML/CFT guidelines under the Money Laundering Prevention Act (2012) and Anti-Terrorism Act (2009).Initially, sanction screening was manual, but SJIBL implemented S-3 automated screening to ensure global standards and meet requirements of correspondent banks and SWIFT transactions .Over the years, SJIBL has upgraded the system to perform real-time screening for cross-border transactions.

How S-3 Works in SJIBL:

1. Customer data or a financial transaction request enters the SJIBL Core Banking System.
2. S-3 compares names, IDs, accounts, and entities with global sanction databases.
3. If there is a match or similarity:
    - Transaction is held.
    - Compliance team investigates.
    - If confirmed, transaction is blocked; if false, it is released.

Benefits for SJIBL:

- Helps SJIBL meet Bangladesh Bank AML/CFT regulations**.**
- Prevents SJIBL from being used for money laundering or terrorist financing**.**
- Protects the bank from international penalties and fines**.**
- Builds trust with foreign correspondent banks → allows smooth international trade, remittance, and SWIFT payments.
- Enhances reputation and credibility of SJIBL globally.

Use Friendliness Classification:

- For employees → Medium (requires technical skill and training).
- For customers → Low (not visible to them, but indirectly beneficial).

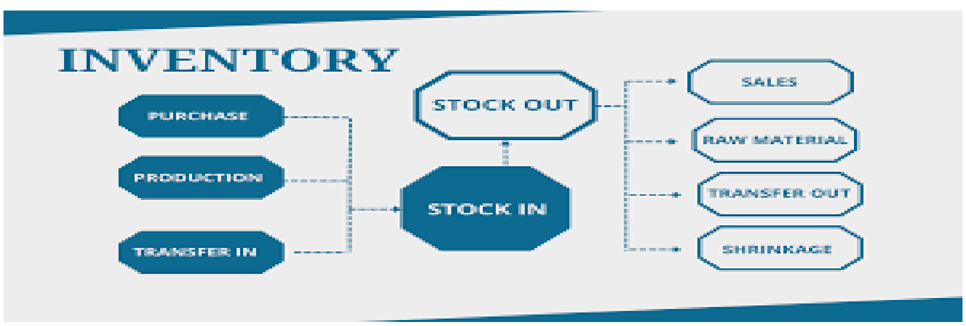

Figure 4: Inventory Management

Inventory Management: Inventory Management System for Banks (IMS-Banks) is a generic system for managing the inventory of Stationery and Supplies of the banks. It also includes the monitoring of the bank's non-stock items-the Equipment, and Furniture and Fixture. SJBL In 2017 start and last update in 2024.

How it works:

- Tracks and manages physical items (stationery, ATM cards, cheque books, IT equipment).
- Controls stock levels, distribution, and re-ordering.

Benefits:

- Reduces wastage, saves cost.
- Ensures timely availability of banking materials.

User-friendly classification:

- **Employees only** (admin & logistics).

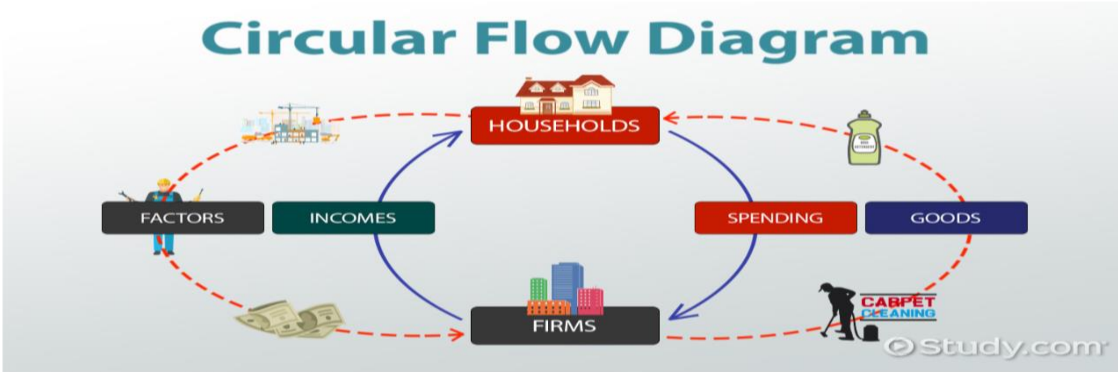

Figure 5: Central Circular Management

Central Circular Management: Circular Resource Management denotes a systemic framework aimed at minimizing waste and maximizing resource utility throughout their lifecycle. Ensures uniform policy dissemination. Easy document access. SJBL In 2020 start and last update in 2023. Traditionally, Shahjalal Islami Bank Ltd. (SJIBL) circulated policies, notices, and regulatory guidelines manually through letters and memos .With the rise of digitalization and Bangladesh Bank's push for faster compliance communication, SJIBL introduced Central Circular Management (CCM) to streamline internal communication .The system became essential for uniform communication across all SJIBL branches, especially after regulatory reforms around 2015–2017 when banks had to adopt more digital solutions.

How CCM Works in SJIBL:

- Head Office (Compliance/HR/IT/General Banking) issues a circular.
- The circular is uploaded into the CCM portal.
- Branch employees receive notification and must read & acknowledge.
- Compliance team tracks whether every branch has reviewed and followed the circular.

Benefits for SJIBL:

- Faster and uniform communication across all branches.
- Ensures regulatory compliance with Bangladesh Bank circulars.
- Saves time and cost compared to manual distribution.
- Creates a digital archive for audit and accountability.
- Improves employee awareness of new rules, policies, and product updates.

User-Friendliness & Classification:

- Employees only: Direct users (branch staff, head office, compliance).
- Customers: Do not access this system (benefit indirectly through better service).
- Both: Not applicable.

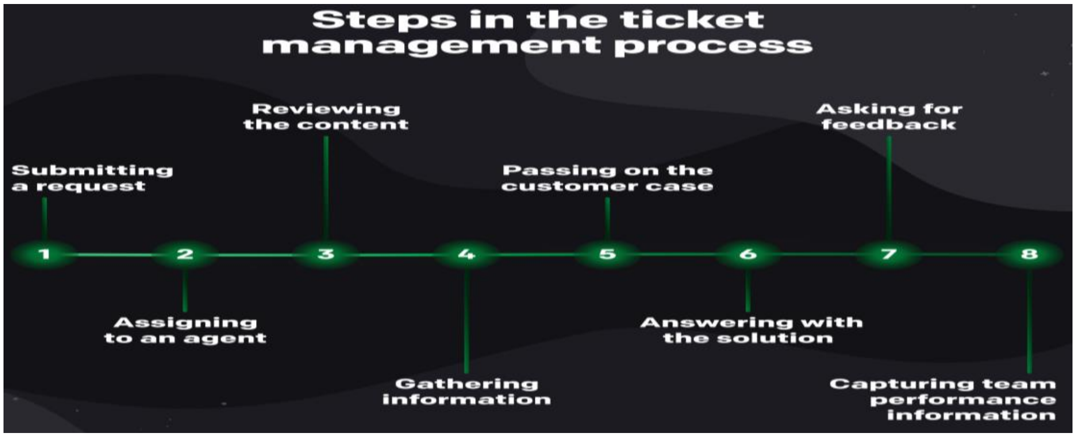

Figure 6: Ticket Management

Ticket management: Ticket management in banking is the process of receiving, logging, categorizing, prioritizing, tracking, and resolving customer service requests, complaints, and internal IT incidents using a specialized software system to ensure efficient and timely resolution. This process helps streamline support, maintain compliance, and enhance the customer experience by organizing inquiries and directing them to the appropriate departments or agents. SJBL In 2019 start and last update in 2024.

How Ticket Management Works in SJIBL:

1. **Issue Raised:**
   - Customer → files complaint via branch, call center, mobile app, or web portal.
   - Employee → submits ticket for IT/HR/operational issue.
2. **Ticket Creation:** The system generates a unique ticket ID.
3. **Assignment:** Ticket is forwarded to the responsible department.
4. **Tracking:** Both customer/employee and management can monitor progress.
5. **Closure:** Once solved, ticket is marked as resolved and archived for reporting.

Benefits for SJIBL:

- Provides fast and trackable problem resolution.
- Improves customer satisfaction & trust.
- Helps management monitor service quality and staff performance.
- Reduces communication gaps between customers, employees, and management.
- Creates a digital record for audits and analysis.

User-Friendliness & Classification:

- **Employees:** Use it for IT/HR/service-related tickets.
- **Customers:** Use it for complaints and service requests.
- **Both:** Shared platform for issue resolution.

Figure 7: E- signature

E- signature: In banking, an e-signature is a digital record that shows a person's intent to agree to the terms of an electronic document, serving as a legally valid alternative to a traditional handwritten signature. By allowing customers to sign documents online from anywhere, e-signatures make banking processes more efficient, secure, and customer-friendly for services like account opening, loan applications, and account management. SJBL In 2021 start and last update in 2024.

How E-Signature Works in SJIBL:

- User (employee or customer) initiates a request (document approval, contract, or transaction).
- System sends a digital signing request with secure authentication (OTP, password, or biometric).
- User applies their E-Signature via digital platform.
- The system validates and stores the signature securely with legal compliance.
- Signed document is archived and can be retrieved when required.

Benefits for SJIBL:

- **Paperless operations** → saves time and cost.
- **Faster approvals** → improves customer onboarding and loan processing.
- **Secure authentication** → prevents fraud and ensures legal validity.
- **Customer convenience** → supports remote banking, especially for digital transactions.
- **Employee efficiency** → reduces dependency on physical signatures and courier delays.

User-Friendliness & Classification:

- **Employees:** Use it for approvals, internal memos, HR, and compliance documents.
- **Customers:** Use it for account opening, loan contracts, and mobile/internet banking authorizations.
- **Both:** A shared platform for smooth digital workflows.

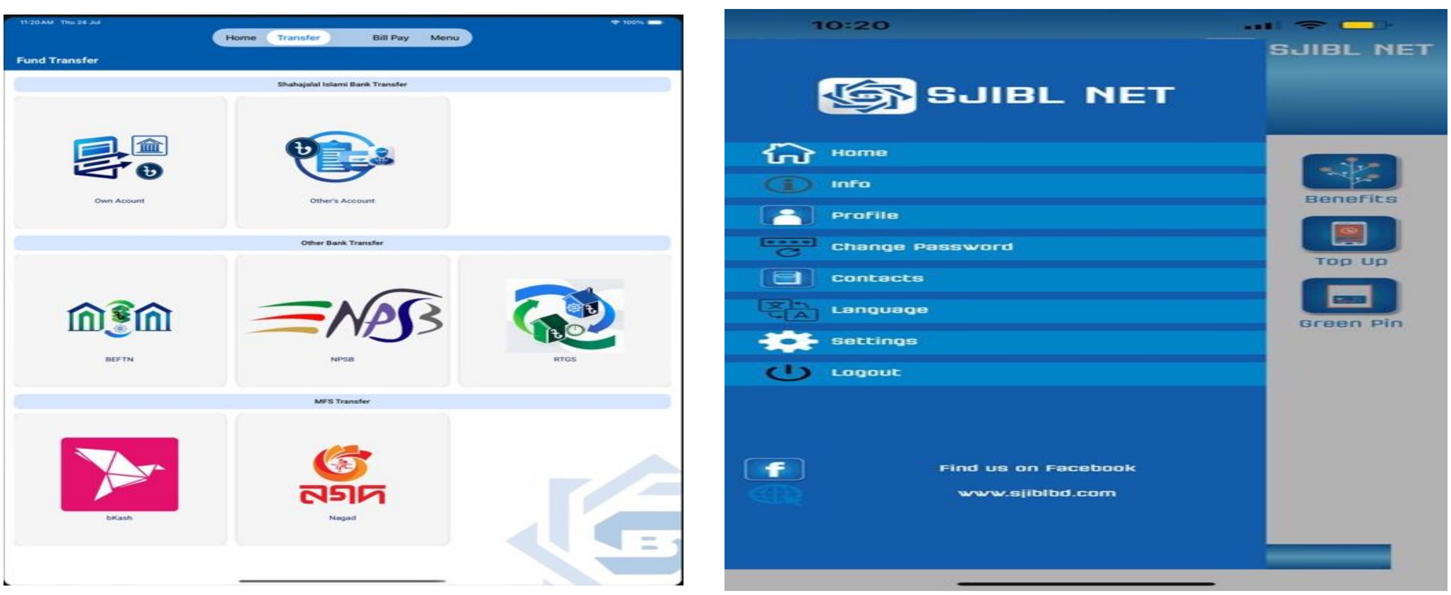

Figure 8 :Mobile App

Mobile Apps: SJIBL Net refers to the mobile app-based internet banking service provided by SJBL in 2020 to 2025 & now ShahjalalTouchPay is the official mobile banking app for Shahjalal Islami Bank PLC (SJIBLC), launched on July 30, 2025, and available on both iOS and Android platforms. The app provides services like account management, fund transfers (including RTGS, BEFTN, and NPSB), mobile bill payments, MFS transfers (to bKash and Nagad), and QR code withdrawals from SJIBLC ATMs. It features biometric login for security and offers 24/7 banking access from anywhere in the world .

How Mobile Apps Work in SJIBL:

1. Customer downloads SJIBL Net or TouchPay app.
2. Registration and authentication with account details, OTP, or biometric verification.
3. Customer can:

- Check account balance & transaction history.
- Transfer funds (SJIBL to SJIBL, inter-bank, BEFTN, RTGS).
- Pay utility bills, recharge mobiles, or shop online.
- Use TouchPay wallet for digital and QR code payments.

4. All transactions are recorded securely in CBS and confirmed to the customer instantly.

Benefits for SJIBL:

- Expands customer reach beyond physical branches.
- Provides cashless, 24/7 banking services.
- Reduces branch workload and operating costs.
- Enhances SJIBL's competitive advantage in digital banking.
- Builds stronger customer loyalty and satisfaction.

User-Friendliness & Classification:

- **Employees:** May use as regular customers, but not as official banking staff.
- **Customers:** Direct users for all services.
- **Both:** Mainly customer-focused, but employees can also use personally.

Findings

1. Core Banking System (CBS) has made banking more efficient by connecting all branches and enabling real-time transactions. Customers can enjoy any-branch banking, and employees can serve faster. This has improved both customer convenience and management monitoring.

2. HRMS has improved employee management by automating payroll, attendance, and leave systems. It ensures transparency and reduces manual errors, helping employees feel more satisfied with their HR support.

3. S-3 (Sanctions , Screening , Software) system protects SJIBL from money laundering and terrorist financing by screening transactions against global sanction lists. It builds international trust and ensures compliance with Bangladesh Bank and global regulations.

4. Inventory Management system reduces wastage and ensures availability of key banking materials like cheque books, ATM cards, and supplies. It helps SJIBL maintain smooth operations across all branches.

5. Central Circular Management tool has improved internal communication by ensuring policies and instructions reach every branch instantly. It ensures uniform service standards and quick compliance with Bangladesh Bank circulars.

6. Ticket Management system helps both customers and employees track issues until resolved. It increases transparency, accountability, and overall service quality.

7. E-Signature has made approvals faster, paperless, and secure. It saves both customers and employees time while maintaining legal validity and trust.

8. Mobile Apps (SJIBL Net & TouchPay) provide 24/7 access to banking, fund transfers, bill payments, and mobile recharges. Customers enjoy cashless, easy, and convenient banking anytime, anywhere.

Challenges

1. CBS Complex and costly to maintain; requires skilled IT staff to operate effectively.

2. HRMS Not fully integrated with other systems; some employees still prefer manual requests.

3. S-3 Generates false positives, which delays transactions and increases workload for compliance staff.

4. Inventory Management Stock mismatch and distribution delays sometimes occur in rural branches.

5. Circular Management Depends heavily on internet connectivity, which causes delays in rural areas.

6. Ticket Management Rural and elderly customers often lack awareness about how to use the ticket system.

7. E-Signature Some customers do not trust digital signatures; cyber risks also exist.

8. Mobile Apps Face occasional technical glitches; low adoption in rural areas due to poor digital literacy.

Recommendations Details

1. CBS Provide continuous staff training, upgrade IT support, and ensure stronger cybersecurity to reduce complexity and risks.

2. HRMS Fully integrate HRMS with CBS and other systems; organize staff workshops to increase digital adoption.

3. S-3 Adopt AI-based screening to reduce false positives and conduct frequent compliance training for employees.

4. Inventory Management Implement real-time tracking with automatic alerts for shortages to avoid stock mismatches.

5. Circular Management Provide offline access or SMS backup for rural branches and ensure staff are trained regularly.

6. Ticket Management launch awareness campaigns for rural customers and simplify complaint filing via mobile apps in Bangla.

7. E-Signature build trust through awareness programs and apply multi-factor authentication (OTP, biometrics) to strengthen security.

8. Mobile Apps Improve app design for simplicity, expand digital literacy programs in rural areas, and upgrade servers to prevent glitches.

Conclusion:

The internship at Shahjalal Islami Bank PLC (SJIBL) has been an eye-opening experience, showcasing how technological innovation can harmonize with Shariah principles to foster a modern, ethical, and efficient banking landscape. Throughout my time there, it became clear that SJIBL's embrace of digital tools—like the Core Banking System (CBS), HRMS, S-3 Sanctions Screening, Inventory Management, Central Circular Management, Ticket Management, E-Signature, and Mobile Apps—has really boosted operational efficiency, transparency, and customer service.

These systems have empowered SJIBL to provide real-time services, stay compliant with regulations, and deliver convenient, secure banking solutions to customers in both urban and rural settings. However, the report also highlighted some challenges, including technical complexities, limited digital literacy, connectivity issues in rural areas, and cybersecurity concerns that still need to be addressed.

To overcome these barriers, continuous staff training, technological upgrades, customer awareness initiatives, and AI-driven automation are essential. By addressing these issues strategically, SJIBL can further strengthen its position as a leading Shariah-based financial institution in Bangladesh.

In summary, the integration of these digital tools not only aligns with SJIBL's mission of offering inclusive and ethical banking but also paves the way for sustainable growth, long-term customer trust, and a competitive edge in the ever-evolving financial sector. This experience has greatly enriched my professional journey, deepening my understanding of how technology and ethics can shape the future of modern banking.

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