Internship Report

On

Automation of Banking Services through MIS: Impact on Operational Efficiency

Submitted To:

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LETTER OF TRANSMITTAL

25th September 2025
Fariha Karim
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Subject: Submission of Internship Report.

Dear Sir/Madam,

It is with great pleasure and satisfaction that I submit to you my internship report titled, **"Automation of Banking Services through MIS: Impact on Operational Efficiency,"** which was prepared as a mandatory requirement for the completion of my Bachelor of Business Administration (BBA) degree.

This report is based on my practical experience and observations during my three-month internship from 22nd June 2025 to 22nd September 2025 at EXIM Bank Bangladesh Ltd., specifically at the Mirpur 10 branch. The primary objective of this report is to analyze how the bank utilizes its Management Information System to automate services and the resulting impact on its operational performance.

I have made a sincere effort to make this report comprehensive and to relate my academic knowledge in MIS with the practical realities of the banking industry. I believe this report will meet the standards required for evaluation.

I would like to express my sincere gratitude for your invaluable guidance and support throughout the preparation of this report. I would be glad to provide any further clarification or elaboration on the report's content as required.

Sincerely,

Rukaiya Noor

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LETTER OF APPROVAL

This is to certify that the internship report titled **"Automation of Banking Services through MIS: Impact on Operational Efficiency,"** submitted for the fulfillment of the Bachelor of Business Administration (BBA) degree, is a record of the original work carried out by **Rukaiya Noor,** ID: **212-11-6671**.

This report has been prepared under my direct supervision and guidance. To the best of my knowledge, the report is an authentic work of the student and has not been submitted elsewhere for the award of any other degree or diploma.

I find the report to be satisfactory in its scope and quality and therefore recommend it for evaluation.

Fariha Karim
Lecturer
Department of Business Administration
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ACKNOWLEDGEMENT

First and foremost, I would like to express my deepest gratitude to the Almighty for granting me the strength, knowledge, and opportunity to successfully complete this internship and its subsequent report.

I am profoundly indebted to my honorable academic supervisor, **Fariha Karim,** for her invaluable guidance, constructive criticism, and unwavering support throughout the entire process of preparing this report. His/Her insightful feedback was instrumental in shaping the final outcome of this study.

I wish to extend my sincere appreciation to the management of EXIM Bank Bangladesh Ltd. for providing me with the opportunity to conduct my internship within their esteemed organization. I am particularly grateful to the Branch Manager and staff of the Mirpur 10 branch. Their warm reception, professional guidance, and willingness to share their knowledge created an excellent learning environment. Their cooperation was essential for my understanding of the practical applications of MIS in modern banking.

Finally, I must acknowledge my beloved parents and friends for their endless love, prayers, and encouragement. Their support was a constant source of motivation during my academic journey and the preparation of this report.

DEDICATION

Dedicated to my beloved parents,

whose unwavering support and endless encouragement have been the cornerstone of all my endeavors.

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EXECUTIVE SUMMARY

This report provides a comprehensive analysis of the role and impact of Management Information Systems (MIS) in automating banking services and enhancing operational efficiency at EXIM Bank Bangladesh Ltd. The study is based on the practical experiences and observations gathered during a three-month internship at the bank’s Mirpur 10 branch. The primary methodology involved direct participant observation of daily banking operations, analysis of the Core Banking System (CBS), and review of secondary data from the bank's official publications and relevant industry literature.

The key findings indicate that EXIM Bank has effectively integrated its MIS to automate a wide array of core banking services, including customer onboarding, real-time transaction processing, cheque clearing, and the delivery of digital banking channels. This pervasive automation has resulted in significant improvements in operational efficiency. The most notable impacts include a drastic reduction in service turnaround times, a marked increase in data accuracy, and a significant mitigation of operational risks associated with manual processes. Furthermore, the centralized MIS empowers management with real-time data, facilitating more agile and informed strategic decision-making.

Despite these advancements, the report identifies certain areas for further improvement. These include the persistence of paper-based initiation for otherwise digital workflows, the underutilization of the system's advanced Customer Relationship Management (CRM) capabilities for business development, and an observable skills gap among some staff members in leveraging the full potential of the MIS.

Based on these findings, the report puts forth several key recommendations. It is recommended that the bank transition towards a fully end-to-end digital onboarding process to eliminate paper-based bottlenecks. Secondly, EXIM Bank should invest in enhancing its CRM functionalities and provide staff with the training needed to use data analytics for proactive customer engagement. Finally, the implementation of a continuous, role-based training program is suggested to ensure all employees are proficient with the bank’s technological tools. The successful implementation of these recommendations will enable EXIM Bank to further optimize its operational efficiency and solidify its competitive position as a technologically.

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CHAPTER 1:INTRODUCTION

1.1 Background of the Internship

An internship is an important link between what you learn in school and how you use it in the real world. This is a very important idea in the Bachelor of Business Administration (BBA) program. This time of hands-on training is necessary for students to get used to a real-world business setting, where they can put what they've learned into practice. The banking sector in Bangladesh is presently experiencing a substantial technological transition, progressively utilizing information systems to improve service delivery and operational flexibility [1] [2]. Because of this change, it is a very important and changing field for students majoring in Management Information System (MIS). My internship at the Export Import Bank of Bangladesh PLC. I chose to work for EXIM Bank, a well-known private commercial bank, on purpose to get direct experience in this changing field [3]. Established in 1999, EXIM Bank has grown to become a significant player in the nation's financial sector and was the first bank in the country to convert its conventional banking operations to a fully Shariah-based system in 2004 [3] [4]. This placement, specifically at the Mirpur 10 branch, provided a unique opportunity to observe and participate in the application of MIS in automating core banking services, aligning perfectly with my academic concentration and career interests. The growing dependence on automation to enhance productivity and improve customer service is a significant trend in the industry, rendering this study both contemporary and relevant [5] [6].

1.2 Objective

The main goal of this paper is to give a full analysis of how Management Information Systems affect and play a part in automating banking services at EXIM Bank. It seeks to integrate the theoretical frameworks of Management Information Systems acquired during my Bachelor of Business Administration study with the actual experiences encountered during the internship. The precise goals are:

- To look at how service automation is working right now at the EXIM Bank Mirpur 10 branch.
- To assess the influence of the bank's Management Information System (MIS) on its operational efficiency, emphasizing factors such as transaction velocity, precision, and the caliber of client care.

- To find out which MIS tools and technologies are used in daily banking and how they work.
- To be aware of the problems and chances that come with the current automated methods.
- To offer practical suggestions for further improving operational efficiency through strategic enhancements in MIS.

1.3 Scope of the Study

This report is all about the systems and operations at EXIM Bank's Mirpur 10 branch, where the internship took place. The analysis is based on the point of view of a Management Information System major and focuses on the tech side of banking services. The study encompasses a range of automated services identified, including but not limited to account administration, transaction processing, digital banking channels, and customer relationship management. The observations and data collecting for this report are limited to the time of my internship. The paper gives a general picture of EXIM Bank, however the in-depth process analysis is only for the Mirpur 10 branch. The report does not include a comparative examination with other banks since it lacks access to their internal operating data.

1.4 Literature Review

The banking industry is changing a lot because of the use of Artificial Intelligence (AI) and Management Information Systems (MIS). Recent literature emphasizes that AI technologies are transforming banking operations by improving efficiency, security, and personalization. AI-driven automation, such robotic process automation and advanced analytics, has helped banks make their operations more efficient, cut costs, and better manage risk, especially when it comes to finding fraud and assessing credit risk [7]. Using chatbots and virtual assistants has made customer service even better by giving customers tailored, 24/7 help that makes the relationship between banks and their clients stronger [8] [9].

A comprehensive examination of artificial intelligence (AI) and machine learning (ML) in the banking sector indicates that these technologies are predominantly utilized for client segmentation, credit risk assessment, recommendation systems, and fraud detection. To make better decisions and improve operations, people often use algorithms like random forests, decision trees, support vector machines, and logistic regression to optimize these processes. The literature indicates that the implementation of AI and ML yields considerable advantages for decision-making and operational efficiency, while also presenting ethical dilemmas, especially regarding the management of extensive amounts of sensitive data [10] [11].

The incorporation of AI into Management Information Systems has sped up the digital revolution of banking. MIS helps banks handle a lot of organized and unstructured data by allowing them to analyze data in real time, keep an eye on transactions, and follow the rules. This feature lets you predict market trends, find good investment opportunities, and make sure that data is accurate, all of which are important for making strategic decisions and reporting to the government [12]. The collaboration between AI and MIS is essential for the creation of new financial products and services, as well as for the overall modernization of banking operations [13].

The literature also talks about a number of problems, even though these improvements have been made. Data privacy and security are still very important issues. Banks need to protect sensitive consumer information while using AI and MIS to improve their operations. Another big problem is how automation could affect the workforce, since it could lead to job loss and require workers to learn new skills. Moreover, ethical and regulatory factors, including openness, equity, and adherence to growing standards, are essential for the enduring integration of these technologies [14] [15].

In conclusion, the literature shows that AI and MIS are changing the banking industry by making it more efficient, improving the customer experience, and making risk management better. However, to make them function, we need to pay close attention to ethical, regulatory, and workforce-related issues, as well as do more research to fill in the gaps and make sure that innovation continues.

1.5 Methodology

A dual strategy to data collection was used to make a complete and evidence-based report. This included both primary and secondary sources. This mixed-methods approach made it possible to make a strong analysis based on both first-hand experience and already available information.\

Primary Data Collection: The basis of this research is primary data collected through immersive, real-world experience. The main strategy was participant observation, which meant being actively involved in the branch's everyday duties and operations. This hands-on work gave me direct knowledge of how the Core Banking System and other applications work. Informal interviews and conversations with bank staff from different departments added to this.

These interactions helped us understand how automation affects their jobs, the problems they have with the systems, and how information moves around the branch as a whole.

Secondary Data Collection: A lot of secondary research was done to put the main observations in context. To get accurate information about EXIM Bank's history, corporate vision, organizational structure, and financial health, I read all of the bank's publications, including its official website and annual reports [16] [17]. I also read academic and industry literature, such as journals, industry reports, and articles about banking automation and MIS in Bangladesh. This offered a more comprehensive theoretical framework and industry context for the analysis and comprehension of the specific findings at EXIM Bank.

Data Analysis: The examination of the data that was gathered is mostly qualitative. We used information from observations and staff talks to figure out how well MIS works to make operations more efficient. The method included finding trends in operations, figuring out how automation could make things more efficient, and checking to see if the bank's use of technology was in line with its strategic goals. To make sure the analysis was fair and well-supported, the results from primary data were always compared with information from secondary sources.

1.6 Limitations

There were a number of problems that came up during this internship and when writing this report. The most important limitation was that information had to be kept private. Standard banking industry security rules made it hard to get to sensitive internal data such detailed performance indicators, internal audit findings, and future strategic plans. Second, the internship was just for a short time, so it only gave me a snapshot of how the bank works instead of a long-term picture. Lastly, as an intern, I didn't have much power, so I couldn't make changes or do big, formal research. The results and conclusions are based on the specific procedures and systems that may be seen at one branch. They may not be completely indicative of the whole EXIM Bank network.

CHAPTER 2: ORGANIZATIONAL OVERVIEW: EXIM BANK BANGLADESH LTD.

2.1 A Brief History and Profile

Bangladesh's Export Import Bank PLC. EXIM Bank is an important part of Bangladesh's Islamic financial system. On August 3, 1999, it became a public limited corporation with Mr. Shahjahan Kabir as its first leader. The bank's original goal was to build a financial institution that would be very important for the country's trade, business, and overall social and economic growth. The bank soon made a name for itself after starting up with an authorized capital of BDT 1.00 billion. In July 2004, EXIM Bank made a big change in its business history by switching from traditional interest-based banking to a system that fully followed Islamic Shariah rules. This dramatic change was the first of its kind in the country, making the bank the first of its kind to make such a big change and consolidating its reputation as a top Islamic bank.

Over the years, the bank has grown steadily and built a good name for itself as a well-run business with strong finances. It is listed on both the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE), which shows that it is committed to being open and owned by the people. EXIM Bank is a third-generation private commercial bank that has found a niche in Shariah-compliant services in the competitive Bangladeshi banking industry. EXIM Bank has a large and easy-to-reach network in Bangladesh, with 142 branches, 64 sub-branches, and 230 ATMs to support its growing customer base. I did my internship at the Mirpur 10 branch, which is a busy city center in Dhaka and one of the main service points. I did my internship at the Mirpur 10 branch of the bank in Dhaka, which is a major city that serves a wide range of individual and business clientele. This was a great place to see how the bank works in real life.

2.2 The Guiding Mission and Vision

EXIM Bank's strategic direction is guided by a clear and forward-looking philosophy, which is summed up in its slogan, "Together Towards Tomorrow." This motto shows that the bank is deeply committed to building relationships with all of its stakeholders, including customers, employees, shareholders, and the community as a whole.

The bank's goal is to be the best Shariah-based bank in Bangladesh. It wants to be known around the world as the best place for Islamic banking, where customers can trust that their money is safe and that they can help them develop their wealth. Integrating modern, technology-based banking solutions to provide better service while staying true to the moral values of Islamic finance is a key part of this strategy.

A multi-pronged mission makes this vision a reality. The bank is committed to offering high-quality, customer-focused services, with a particular focus on making it easier for people to do business and trade with other countries. It promises to uphold the greatest standards of corporate governance, ethical behavior, and openness at all levels of its business. The objective also stresses the importance of generating sustainable growth in order to consistently offer value to shareholders and make a real, beneficial impact on the national economy. In today's financial world, the bank's use of technology is closely tied to its ability to carry out its goal. A comprehensive Management Information System (MIS) is not just a support function; it is a key part of this purpose. It lets the bank offer services that are efficient, safe, and clear, which is what a modern economy needs.

2.3 Organizational Structure and the Role of MIS

EXIM Bank has a clear and hierarchical organizational structure that makes sure operations are efficient, responsibilities are clear, and governance is strong. The Board of Directors is at the top. It is in charge of determining the bank's overall policies and strategic goals. The Managing Director and Chief senior Officer (CEO) is in charge of putting these plans into action and running the day-to-day operations. They are in charge of the entire senior management team.

The bank is divided into numerous important divisions, each of which is in charge of a different part of the company. Some of these divisions are Corporate Banking, Retail Banking, SME (Small and Medium Enterprises), Agricultural Investment, International Trade Finance, and Treasury management. The Information Technology (IT) Division is the most important part of all of these operating divisions. This division is like the bank's central nervous system; it takes care of all the technology that the bank needs to run. It has a lot of tasks, including as managing and maintaining the Core Banking System (CBS), making sure the network is stable and safe from hackers, creating and implementing digital banking channels, and giving management the data and reports they need to make decisions. The IT Division is not simply a support department; it is also a strategic partner to all other business units. This is because the systems it maintains are what make services automated and operations more efficient. At the Mirpur 10 branch, the branch structure serves as a main service delivery point. A Branch Manager controls different departments, like General Banking and Investments, all of which are connected to and rely on the centralized MIS system.

2.4 Key Banking Services and Operational Flow

EXIM Bank has a wide range of Shariah-compliant products and services that are meant to suit the many different financial demands of its customers. The supply of these services follows certain operational routines that have become easier to follow thanks to MIS integration.

The bank's activities are built on deposit management. It has a number of bank accounts that follow Islamic rules, like Mudaraba (profit-sharing) and Al-Wadeeah (safekeeping) contracts. To open an account the old-fashioned way, a customer has to fill out a paper application and give the bank the requisite Know Your Customer (KYC) documentation. After that, a bank employee checks these documents by hand to make sure they are real and complete before entering the customer's information into the Core Banking System. Even though this procedure is systematic, it usually requires a lot of paperwork and human data entry.

Investment Products, which are like loans for Muslims, are one of the main services. For several sectors, the bank offers financing options such as Bai-Murabaha (cost-plus sale), Ijara (lease), and Musharaka (partnership finance). The first step in the process of making an investment proposal is for the client to send in a complete application and financial documentation. After that, there is a thorough credit risk evaluation in which officers look at how likely the proposition is to work. The proposal then goes through a hierarchy of approvals inside the bank. This procedure relies largely on paperwork and manual checks before the banking system gives the green light for the final payment of monies.

EXIM Bank is also good in foreign trade and sending money home. It makes it easier for businesses to deal with other countries by offering services including issuing Letters of Credit (L/Cs), handling paperwork for imports and exports, and managing foreign remittances. The flow of operations in this area is complicated, requiring careful checking of trade documents against international rules and L/C conditions. Historically, this process has required a lot of paper and careful manual checks to make sure that everything is in order and to reduce risks before transactions may go through international networks like SWIFT. A major goal for improving efficiency is to automate these processes for checking and communicating.

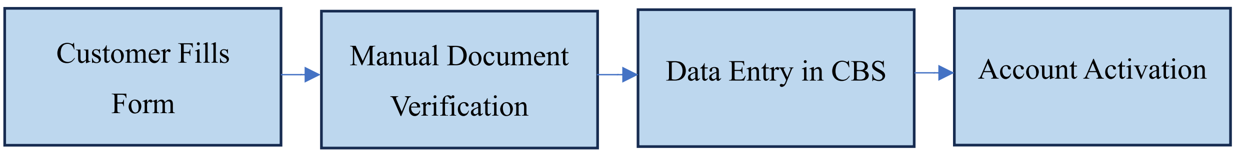

Figure 1: Traditional Account Opening Process

This chapter has given you the basic information you need about EXIM Bank's business, including where it stands in the market, its guiding principles, its organizational structure, and the main services it offers. It is important to understand this operational landscape since it is where the internship took place and where the effects of MIS are felt. Now that the organizational background has been set, the report will move from a big-picture view of the bank to a small-picture view of the specific tasks and duties carried out during the internship, looking at them through the practical lens of Management Information Systems.

CHAPTER 3: INTERNSHIP ROLE & RESPONSIBILITIES: AN MIS PERSPECTIVE

3.1 Role Overview and Objectives

I worked as an intern at EXIM Bank's Mirpur 10 branch for three months. Most of my work was in the General Banking department. The location was set up on purpose to give a full picture of how the branch works every day, from talking to customers at the front desk to doing paperwork in the back office. My own goal, however, was not just to learn how banks work, but also to critically examine the technology that makes them work, based on my academic background in Management Information Systems (MIS). So, my job was twofold: to help the branch with its daily work as a helpful team member and to watch and analyze how the bank's MIS makes it possible to automate services and improve overall operational efficiency. This chapter explains the individual tasks I did and what I learned from them, using the analytical perspective of a MIS student to frame each event.

3.2 Key Responsibilities and Daily Tasks

My duties were varied, which gave me a chance to learn about many different aspects of banking. There was a procedural part to each work, but it was also a case study in how to use MIS. The following story describes my main responsibilities and what I learned about MIS from them.

Observing and Assisting in the Customer Onboarding Process: A big part of what I learned at first was how to open an account. I watched and helped with the customer onboarding process. It was my job to help the designated officer by making sure that all of the customer application forms and Know Your Customer (KYC) documentation were filled out correctly and in the right order. Being directly involved let me see how well the switch from paper records to digital records went. I saw how carefully the Core Banking System (CBS) entered customer information after it had been checked. This was the first time I had to use the bank's central MIS in real life. The system verified for data integrity on its own, made sure that information followed certain requirements, and produced a unique account number in real time. This method clearly showed how MIS can automate an important task, cutting down on the time and chance of human error that comes with a paper-based approach.

Engaging with the Core Banking System for Transaction Processing: I was given supervised access to the CBS so that I could watch and sometimes help with normal transaction processing. I had to learn how to use the system to check account balances, read mini-statements, and grasp how cash deposits, withdrawals, and check clearing work on the backend.

I saw tellers using the technology to post transactions, which were instantly reflected in all client accounts on the network. The integrated MIS makes this real-time processing possible, which is a key part of modern banking efficiency. It showed how the CBS is a single source of truth that makes sure data is consistent and gives a quick, verifiable audit trail for every transaction, which speeds things up and makes them safer.

Analyzing the Role of MIS in Customer Relationship Management: One of the most important things to do was to help the customer care desk answer questions from customers. This meant leveraging the bank's information system to get customer profiles, transaction history, and account information. An effective MIS was shown by the fact that you could see the customer's whole connection with the bank on one screen. Having all of this information in one place made it easier for bank employees to answer questions quickly and correctly, whether they were about a disputed transaction or the features of other banking products. It became evident that the MIS was more than simply a transaction processor; it was also an important instrument for Customer Relationship Management (CRM) that made it possible to give personalized and quick service.

Supporting Back-Office Reporting and Reconciliation: I also had to help the branch manager's office put together data for daily and weekly reports. This meant learning how to make certain reports right from the banking software, like the daily transaction summary, account closing statements, and instrument reconciliation reports. This example showed how MIS may make managers more efficient. Instead of spending hours putting together information from physical ledgers by hand, managers could make complete, accurate reports with just a few clicks. This automation saves managers time that they may use for more important tasks like company growth and risk assessment. This immediately leads to better operational performance.

3.3 Skills Utilized and Tools Mastered

The internship was a practical learning ground for both technical tools and professional skills, which were essential for fulfilling my responsibilities and conducting my analysis.

Technical Tools and Software: CBS was the principal tool I used when working with technical software and tools. The core of the bank's operations is this centralized software, which integrates numerous modules for general banking, investments, and client administration. I was able to get a good grasp of its UI, modular design, and its pivotal function in data processing and storage. Knowledge of Microsoft Office, especially Word and Excel, was required in addition to the CBS. Word was used for documenting procedures I saw and writing internal messages, while Excel was utilized for organizing data for internal reports and making checklists. The technologies that link the bank to the worldwide financial network were explained to me as I watched how they processed international remittances through the SWIFT (Society for Worldwide Interbank Financial Telecommunication) interface, even though I didn't run it directly.

Professional Skills Developed: In addition to gaining familiarity with technical resources, the internship was a great opportunity to hone important soft skills that are essential in any career. I put my academic skills to use in systems analysis by closely observing and analyzing the bank's activities to find ways technology was being used. Dealing with confidential financial information taught me the value of precision and accountability in data handling and confidentiality. My Professional Communication abilities were also honed by my interactions with consumers and other banking professionals, which allowed me to better express myself. Lastly, working in a fast-paced, real-world setting to help consumers with small problems relating to their accounts or digital banking services honed my problem-solving skills.

CHAPTER 4: AUTOMATION OF BANKING SERVICES & OPERATIONAL EFFICIENCY

This chapter provides the report's analytical heart. It looks at how the MIS is used in real life at EXIM Bank and what effect it has. It starts with a summary of the organization and then goes into great depth about how automation driven by technology is changing the way the bank delivers services and making operations more efficient. The analysis is based on firsthand observations at the Mirpur 10 branch, situated within the larger context of the digitization developments in the Bangladeshi banking sector.

4.1 The Central Role of MIS in Banking Operations

In today's financial world, a Management Information System is not just a department or a set of tools; it is the basic structure that supports all of a bank's operations and strategies. It is a system that combines people and machines to give information that helps with operations, management, and decision-making in a business [18]. The CBS at EXIM Bank is a very centralized and strong software platform that is the MIS. This system is the only place to find all banking information. It makes sure that every transaction and client interaction, whether it happens at a teller's counter, an ATM, or a mobile app, is logged in a central database in real time.

It is impossible to exaggerate how important it is to have a centralized system like this. It gets rid of duplicate and inconsistent data, which were big problems with older, branch-based banking systems. The CBS is the main thing that makes automation possible since it makes sure that data is accurate and gives everyone on its network fast access to information. It turns separate banking tasks into connected processes, which makes it possible to create streamlined, automated workflows that are necessary for the operational efficiencies talked about in this chapter.

4.2 An In-Depth Analysis of Automated Banking Services

The integration of the MIS has caused a big change in EXIM Bank's service portfolio, going from manual, labor-intensive operations to automated, efficient workflows. The next sections give a full account of these automated services as they were seen during the internship.

Automation in Customer Onboarding and Data Management: The process of onboarding a new customer, which is the first time they talk to the bank, has been greatly improved by automation. The old way included a lot of paperwork, checking documents by hand, entering information into ledgers by hand, and a long wait for an account number to be made. The contemporary method still starts with a physical shape, but it uses the MIS to make things faster and more accurate. After gathering the required Know Your Customer (KYC) information, it is put into the CBS. The system has built-in validation protocols that automatically look for logical problems and make sure that all required fields are filled out. The system's capacity to connect to the Election Commission's database to check the customer's National ID (NID) in real time is a key feature that greatly improves security and compliance with the law. This automation has had a huge effect on the account opening Turnaround Time (TAT), which has gone from taking several days to often less than an hour. This makes the client experience much better and makes it easier for personnel to do their jobs.

Real-Time Transaction Processing and Settlement: The processing of financial transactions is the most clear example of automation driven by MIS. Because the CBS works in real time, any transaction will show up on all channels right away. You can withdraw cash from an ATM anywhere in the country right away after making a deposit at the Mirpur 10 branch. In previous systems, reconciling between branches could take hours or even days.

Also, EXIM Bank's connection to the Bangladesh Bank's national payment and settlement systems has made transactions between banks automatic. The Bangladesh Automated Clearing House (BACH) electronically clears checks and other paper-based instruments in batches, cutting the clearing cycle down to as little as one business day. The Real-Time Gross Settlement (RTGS) system is used for high-value and time-sensitive transactions. It lets banks instantly and permanently transfer money to each other. The bank's MIS has made it possible to automate these clearing and settlement operations, which has helped speed up the flow of money in the economy and lower the risk of settlement [19].

Digital Channels as Instruments of Self-Service Automation: EXIM Bank's digital banking platforms, such its internet banking portal and mobile app ("EXIM Wallet"), are a big step toward self-service automation. These channels are safe extensions of the CBS that let clients do a lot of banking tasks without having to go to a branch. You can use services like transferring money, paying utility bills, adding mobile airtime, and seeing full account summaries at any time of day or night. This automation cuts away the middleman for everyday financial transactions, which is quite helpful for the customer. This is very important for operational efficiency. It keeps a lot of low-value transactions from happening at the branch counters, which lets the personnel focus on more complicated, advisory, and money-making tasks like investment advice and client relationship management. The increasing use of these digital platforms is a major factor in making the Bangladeshi banking system more efficient [20]

4.3 The Multifaceted Impact of Automation on Operational Efficiency

The widespread automation of services has led to significant and measurable gains in the operational efficiency of EXIM Bank. This effect is clear in many important areas of performance.

Improvement in Time Efficiency and Productivity: The most obvious benefit of automation is that it cuts process cycle durations by a lot. As mentioned, the time it takes to open an account has gone down a lot. The time it takes to process a loan application, make a bank statement, or send money has also been cut down. Not only does speeding up services make customers happier, but it also makes employees more productive. Staff can get more done in the same amount of time, which lets the bank grow its customer base and develop its operations without having to hire more people.

Better accuracy and less operational risk: Manual processes are more likely to make mistakes, which can cost banks money, cause consumer complaints, and lead to fines from regulators. Automation greatly lowers this operational risk. The MIS's validation criteria stop people from entering the wrong data, automated systems do computations with 100% correctness, and digital workflows make sure that no stages are missing. The CBS also makes a complete, unchangeable, and easy-to-find digital audit trail for every transaction. This not only helps with internal control and finding fraud, but it also makes it easier for organizations like the Bangladesh Bank to report to regulators and pass compliance audits.

Cost Reduction and Strategic Resource Allocation: Automation makes things cheaper in a number of ways. It cuts down on the need for paper, printing, and physical document storage, which saves money on consumables right away. More strategically, it makes the best use of the bank's most precious resource: its people. The bank can keep or even cut back on the number of people it needs for back-office processing jobs by automating basic, transactional work. This lets you reinvest in educating your personnel for more valuable tasks that need human interaction, critical thinking, and specialized knowledge, like asset management, corporate relationship management, and strategic planning. This change from transactional to advisory functions is a big part of what makes a modern, digitally transformed bank [21]

Empowerment of Management through Data-Driven Decision-Making: Giving management more power by using data to make decisions: A complex MIS turns unstructured transactional data into organized, useful information for management. Because EXIM Bank's technology is centralized, senior management at the head office may see real-time dashboards and make full reports on how well the whole branch network is doing. They can check on important performance indicators (KPIs) like the increase of deposits, the quality of the investment portfolio, and the number of transactions every day. This access to timely and reliable information makes it easier for the bank to make strategic decisions based on data, which lets it respond swiftly to changes in the market, find growth possibilities, and better manage risks.

4.4 Prevailing Challenges and Future Opportunities in Automation

The current MIS-driven automation at EXIM Bank has many evident benefits, but the path to getting there is not easy. One of the biggest problems with operations is that staff needs to be trained and adapted all the time. As technology changes, it is always important to make sure that all staff have the skills to use new system features. A second major obstacle, which is also mentioned in the literature, is the most important issue of data privacy and security. As the bank's digital infrastructure becomes more important, the risk of system downtime and advanced cyberattacks grows, requiring ongoing attention and investment in strong security measures. Lastly, the effect on the workforce is a big problem. The push for automation means that companies need to be smart about how they train their employees to avoid skill gaps and help them move into more analytical jobs. The literature evaluation gives a clear path for the next step in banking technology. The potential revealed are not only theoretical but represent practical, next-generation applications that EXIM Bank may explore to build upon its existing MIS basis and greatly strengthen its competitive edge.

Advanced AI automation can help businesses run more smoothly: The literature shows that AI-powered automation can make operations far more efficient than they are now. This gives EXIM Bank a chance to use Robotic Process Automation (RPA) for back-office processes that include a lot of data entry, report preparation, and system reconciliation. This would save costs even more and make mistakes less likely. Also, as the research shows, the bank's current credit risk assessment procedure might use more advanced machine learning techniques like random forests or logistic regression. This would make it possible to evaluate investment (credit) applications in a more dynamic and accurate way, which might lower the number of defaults and improve the overall health of the bank's investment portfolio.

A major point of the analysis is how AI may improve customer service and personalization. EXIM Bank has a great chance to add an AI-powered chatbot or virtual assistant to their website and the "EXIM Wallet" app. This would give users fast help 24 hours a day, 7 days a week for everyday questions like checking their balance, looking up their transaction history, and getting information about banking products. Not only would this make customers happier, but it would also make things easier for branch workers. The bank may also use the recommendation systems talked about in the literature to look at customer transaction data and provide individualized product suggestions. This would change its service from reactive to proactive and improve its connections with customers.

AI and MIS working together to improve risk management: The synergy between AI and MIS is key to modernizing banking procedures, especially when it comes to risk management. EXIM Bank can take advantage of this by putting in place a more advanced AI-based fraud detection system. As mentioned in the literature, these systems use machine learning to look at transaction patterns in real time and find unusual and perhaps fraudulent actions faster and more accurately than older approaches. This would offer an important layer of security for the bank and its customers, directly addressing the data security issues that have been raised in the literature.

Making strategic decisions with predictive analytics: The literature highlights the capabilities of an integrated AI-MIS system to forecast industry trends and pinpoint opportunities. The present MIS at EXIM Bank is great at making reports about the past. The chance to make money in the future is to use this data for predictive analytics. The bank might use structured and unstructured data to make predictions about client churn, deposit growth in some areas, or new SME sectors to invest in. This would give senior management views that look forward, which would help them make strategic decisions that are more proactive and based on facts. This is important for getting through a competitive financial landscape.

CHAPTER 5: CRITIQUE AND RECOMMENDATIONS

This chapter provides a critical assessment of the automation and Management Information System (MIS) structure at EXIM Bank, informed by observations and experiences acquired during the internship. The previous chapter talked about how the bank has made great progress in using technology to make its operations more efficient. However, a more concentrated look also shows certain gaps and areas where more progress may be achieved. The goal of this analysis is not to downplay the bank's past successes, but to give a look to the future. The following suggestions are meant to be useful and doable, with the goal of making the bank's operations even better and strengthening its position in the market.

5.1 Identification of Gaps and Areas for Improvement

As a MIS student and an intern working in the daily operations, I was able to see various places where present processes, even though they are automated, might be improved to make them more efficient and effective.

The Continued Use of Paper-Based Initiation for Digital Processes: One of the main things we noticed was that many automated workflows, especially the process for onboarding new customers, still start with a physical, paper-based application. The initial reliance on paper creates a big bottleneck, even though the data entry and processing that follows is digital and efficient. It requires people to enter data by hand, which is still a possible source of error, and it needs a separate system for storing and retrieving papers in person. This mixed method, which uses both paper and digital, stops the bank from getting the most out of a fully digital process, which makes things less efficient right at the start of the customer experience.

Underutilization of Customer Relationship Management (CRM) Capabilities: EXIM Bank's Core Banking System has a huge database of customer information that is used for transactions and verification. But it seems that this data wasn't being used proactively and strategically for Customer Relationship Management. The system was mostly reactive; consumer information was only accessed when someone asked for it, not to predict demands or give specialized services. There wasn't much proof that the system was being used to find new leads, find chances to sell more to the same client, or group customers for targeted marketing campaigns. This is a big missed chance to turn the current MIS from a transactional tool into a strategic asset that can help the business expand and keep customers.

Inconsistent Digital Proficiency Among Staff: Some employees were quite good at utilizing the Core Banking System, but there was a skills gap, especially among some of the older staff members. These workers were usually fine with the system's basic, old functions, but they didn't seem to be as good at using its more advanced features or getting used to new changes. This often meant that they had to rely on less experienced coworkers for some duties or find less effective ways to get things done. Because not all of the bank's employees are equally skilled at using the advanced MIS, the full potential of the system is not being used across the board. This creates small but persistent areas of inefficiency in the branch.

Lack of Formalized Internal Digital Workflows: The branch's automation initiatives were mostly focused on services that customers could see. On the other hand, a lot of internal administrative and communication tasks were still shockingly done by hand. People commonly used casual phone calls or paper letters to ask for office supplies, get help with small IT problems, or ask questions between departments. Without a central, digital system for handling these internal operations, there is less transparency, it's hard to keep track of requests, and delays and miscommunications can happen without a formal audit trail.

5.2 Practical Recommendations for EXIM Bank

Based on the shortcomings that were found, the following suggestions are made to improve operational efficiency and strategic capabilities even more by making better use of Management Information Systems.

Recommendation 1: Transition to End-to-End Digital Customer Onboarding:

EXIM Bank should test and slowly roll out a totally digital account opening process to do rid of the first paper-based constraint. This can be done by giving branch officers tablets or special terminals where customers can enter their information straight into a secure digital form. You could scan and submit the necessary papers right away, and you could also get electronic signatures. From the start, this would establish a smooth, paperless workflow that would cut down on mistakes made when entering data, get rid of the costs of paper and physical storage, and speed up the process of onboarding new customers even more, setting a new record for service efficiency.

Recommendation 2: Invest in and Promote Advanced CRM Functionality:

To improve its MIS, the bank should either upgrade its current CRM module or add a more powerful one. The goal should be to make the system a tool for generating business. This improved system should be able to give staff real-time alerts and analytics. For example, it might let them know if a customer is eligible for a new investment product based on their transaction history or notify an officer of an important client's forthcoming financial milestone. This technology investment needs to be accompanied with thorough training that changes the way staff think about data from passively gathering it to actively using it to communicate with customers.

Recommendation 3: Implement a Continuous and Role-Based Training Program:

EXIM Bank should stop training people based on events and instead create a culture of continuous learning to close the skills gap. There should be an organized, continuous training program with modules that are specific to each job role. For example, tellers may get additional training on advanced transaction processing capabilities and fraud detection flags, while relationship managers could learn how to use CRM analytics to keep track of their clients' portfolios. This method based on roles would make sure that all employees had access to all the tools they need for their jobs, which would make the bank's big investment in its MIS pay off as much as possible.

Recommendation 4: Introduce an Internal Workflow Automation System:

The bank should set up a simple, easy-to-use internal process automation system or a service management site to make things run more smoothly and hold people accountable. This would make demands for IT, administration, and human resources more formal and digital. This kind of system would make it easier to submit and keep track of requests, set clear approval hierarchies, and give management useful information about problems with internal operations. Automating these internal processes would make the bank's back-office operations as efficient and open as its customer-facing offerings. This would create a more flexible and responsive corporate culture.

CHAPTER 6: CONCLUSION

6.1 Summary of Findings

This internship report aimed to examine the automation of banking services at EXIM Bank from the perspective of Management Information Systems and to assess its resultant effect on operational efficiency. The research at the Mirpur 10 branch shows that MIS is not just a support function; it is the main part of the bank's current operational strategy. The results show that the bank has effectively used its Core Banking System to automate a wide range of services, from onboarding new customers and processing transactions in real time to providing advanced digital banking channels.

Chapter 4's examination showed that this automation has had big and varied benefits. In terms of operations, it has greatly sped up transaction processing times, improved data accuracy, and lowered the risks that come with making mistakes by hand. These changes have led to real increases in efficiency, which means the bank can handle more business faster and more reliably. The automation has saved a lot of money, made better use of human resources, and given management the data-driven insights they need to make quick decisions. The survey also found that there are still problems, such as the fact that process initiations are still done on paper, advanced CRM features aren't being used enough, and personnel need to be trained all the time to stay up with changes in technology

6.2 Overall Experience and Learning

The internship with EXIM Bank has been a wonderful experience learning journey, providing a practical bridge between the theoretical ideas of Management Information Systems studied in the classroom and their real-world implementation in a dynamic, high-stakes business. The most important thing I learnt was how deeply technology is integrated into the fabric of modern banking. Terms like "real-time processing," "data integrity," and "system integration," which used to be used only in academic settings, were now seen as live concepts that had a direct impact on customer satisfaction and the bank's bottom line.

This experience showed that a MIS's success is not just a technical achievement, but also a social and technical one. The most advanced software is only as good as the people who use it and the processes it is meant to help. Seeing how employees, customers, and the banking system interacted made me realize how important it is to have user-friendly design, thorough training, and a supportive work environment that welcomes new technology. This internship has completely changed how I think about MIS. It has turned it from a simply technical field into a strategic function that focuses on re-engineering business processes, making them more efficient, and creating value.

This final chapter has summed up the main points of the report and thought about how helpful the internship was as a learning experience. It confirms the main point that MIS is an important factor in making modern banking more efficient. The last chapter will look at the bigger picture of these findings and what they signify for EXIM Bank's future strategy and for people who want to work in the field of information systems.

CHAPTER 7: IMPLICATIONS

7.1 Implications for EXIM Bank

The Important strategic decisions about EXIM Bank's future are contained in this report's conclusions and suggestions. If it wants to stay ahead of the competition in the increasingly competitive and tech-driven banking industry, it must continue to invest heavily in process automation. One of the most important aspects of any competitive strategy is operational efficacy, according to Porte [22] The bank can further distinguish itself through efficient and excellent customer service by filling the identified gaps, such as transitioning to digital onboarding from beginning to end and using data for proactive customer relationship management [23].

The human capital management of the bank is directly affected by the suggestions for ongoing, role-based training. To make sure the bank gets the most out of its huge electronic investments, it should put money into making sure all of its employees are digitally proficient. In order to retain people and stay adaptable to future technology upheavals, like the rise of AI and blockchain in finance, it is necessary to cultivate a digital fluency culture [24]. Staying committed to strategic automation will help EXIM Bank achieve its goals of strengthening its reputation, increasing client loyalty, and securing long-term growth.

7.2 Implications for Personal Career and Education

This internship had a significant impact on my career path since it gave me real-world experience related to my MIS major. My internship at EXIM Bank has solidified my desire for a profession that combines business and technology by providing me with hands-on exposure with enterprise information systems and fundamental banking operations.

The significance of focusing on in-demand fields like cybersecurity, data analytics, and financial technology has been highlighted by this experience. This experience has further cemented my desire to work in the financial industry as a systems analyst or business analyst, where I can put my knowledge to use assisting companies in their quest to solve difficult problems through the smart use of technology

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