Service Operations of Dhaka Bank PLC

Farhin Nawal

This report is submitted to the School of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration

Service Operations of Dhaka Bank PLC

Submitted To:

Mimnun Sultana

Assistant Professor

United International University

Major: Supply Chain Management

Submitted by:

Farhin Nawal

ID: 111 211 072

Major: Supply Chain Management

Registration Trimester: Spring 2025

School of Business and Economics

United International **University**

Date of submission: June 30,2025

Letter of Transmittal

30th June, 2025

Mimnun Sultana
Assistant Professor
School of Business and Economics
United International University

Subject: Service Operations of Dhaka Bank PLC

Dear Ma'am,

I am pleased to submit my internship report entitled "Service Operations of Dhaka Bank PLC" as a part of the BBA program requirement of United Internation University for Spring 2025. This report is based on my internship at Dhaka Bank PLC started from May 5, 2025.

The purpose of this report is to discuss about the service operations process of Dhaka Bank PLC. The report reflects the knowledge I have gathered while working in this bank and enlightens the procedure the bank follows. I have made every effort to match the academic standard and reflect my knowledge and experiences.

I sincerely hope that this report will meet your expectations and serve its proper purpose to you.

Sincerely,
(space for signature)
Farhin Nawal
ID: 111 211 072
School of Business and Economic
United International University

Certification of Similarity Index

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Declaration of The Student

I, Farhin Nawal, a student of Bachelor of Business Administration at United International University, declare that the report titled “Service Operations of Dhaka Bank PLC” is the result of my hard work, observation and experience that I have gained during my 3 months internship at Dhaka Bank PLC.

I declare that the report has been completely done by my own knowledge and analysis. The content and information used in this report is original.

I have tried to complied my entire academic knowledge to make this report and serve the purpose.

I also declare that I have not submitted or published the report previously to any other institution for any other degree. Furthermore, there is no such information that has been taken from any source without any proper citation. All the references have been duly acknowledged.

Sincerely,
(space for signature)
Farhin Nawal
ID: 111 211 072
School of Business and Economics
Bachelor of Business Administration
United International University

Corporate Evidence

DHAKABANK
PLC.
HUMAN RESOURCES DIVISION

DBPLC/HR/25/5553

05 May 2025

Ms. Farhin Nawal
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: Internship Offer Letter

Dear Ms. Nawal,

With reference to your recent letter, we are pleased to inform you that the Management of Dhaka Bank Limited is willing to accept you as an Intern at our Pragati Sarani Branch from 05 May to 31 July 2025 at a monthly pocket allowance of Tk. 4000/= (Four Thousand Only) per month.

You are advised to report to the Manager, Pragati Sarani Branch on 05 May 2025 at 10.00 A.M. and have to submit 01 (one) copy of your internship report to him upon completion of the Internship.

Yours sincerely,

Md. Shofiur Rahman
Senior Vice President
Human Resources Division

Copy to:

1. The Manager, Pragati Sarani Branch – for Kind information and N/A
2. Mr. Nahid Hasan Khan, Director, Directorate of Career Counseling & Student Affairs, UIU

Head Office : CWS (C)-10, Bir Uttam A. K. Khandakar Road, Gulshan, Dhaka-1212
Tel: 58314424-30, 8802-58314419, SWIFT: DHBLBDDH, E-mail: hr@dhakabank.com.bd

Acknowledgement

All the praise and gratitude to Allah SWT who gave the patience, strength and knowledge to complete my academic courses, internship and helped to make this report.

I want to give my heartfelt thanks to the Dhaka Bank PLC for giving me an opportunity to join their company as an intern to get a practical idea about the organizational culture and know about the banking sector of Bangladesh.

I would like to extended my gratitude to my internship coordinator, Mimnun Sultana, who is an Assistant Professor of School of Business and Economics at United International University. Her guidance, encouragement and support has made the whole process easier.

I respectfully mention my supervisor at Dhaka Bank PLC, Salma Sultana, who is GB (General Banking) in-charge, helped me throughout the time with her advice and instructions. Her experience in work has helped me to know better about the banking sector.

I am grateful to all the employees of Dhaka Bank PLC, Pragati Sarani Branch. Their warm behavior and helpful mindset helped me to learn from them. They were very cooperative and friendly. Most importantly, the whole environment for the work was safe and comfortable.

Finally, I would respectfully remember my parents who has helped me to come this far with their blessings. I am thankful to all of my friends, family members and colleagues for their immense support throughout this period.

Executive Summary

This report is all about discussing the service operations of an organization. After completing 3 months of experiences working as an intern, the task was to discuss about the service operations process of that organization.

The subject was "Service Operations at Dhaka Bank PLC." The motive was to gain real life experience and finding the actual process for the banking sector. The information was gathered using both primary and secondary sources. As an intern, there were several duties and responsibilities like documentation, handling customers, working as a team and many more. There were some limitations as an intern as well. However, turning the disadvantages into advantages was a challenge.

The most important part, "Service Operations", is also elaborately discussed. The role and importance of service operation process is directly related with the company's profit. The workflow, technologies and purpose are very important part of this task. There are certain challenges and obstacles while doing all these, but the importance is more valuable.

Finally, the service operation of Dhaka Bank PLC is discussed in detail. Their process is very clear and designed very smoothly to be customer-friendly. There are some scopes for improvement that are discussed as recommendation. However, Dhaka Bank PLC is already shinning by their own light.

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Chapter 1: Introduction

The report is about the service operations process of Dhaka Bank PLC. The bank is a very well-known private limited bank operating in Bangladesh. In this report, the process the bank follows for each service they provide will be discussed. The services are multi-dimensional. This report will provide a wide range idea about those services.

1.1 Background

Dhaka Bank PLC is a leading bank with a large area of services. Customer-focused services are available in this bank. The services they provide are on time and regularly available. People trust the bank as their transactions are safe. With a strong nationwide presence, they play a vital role in financial sector.

1.2 Objective

The objectives of the report are described under the following sections.

1.2.1. Primary Objectives

The primary objective is to get a comprehensive about the service operations process of Dhaka Bank PLC.

1.2.2. Secondary Objectives

The secondary objectives are-

- To know the tasks that includes the processing of the service
- To identify the tools and technologies are required to serve the customer in service-related business
- The role of the employees who works in the frontline to deliver services to the customer
- To observe the technique of managing the customer in the peak hour.

1.3 Methodology

The methodology of the report is described under the following sections.

1.3.1. Study Design

The report is made to discuss about service management and the process of service management at Dhaka Bank PLC. It made on the basis of collected data, experience and interviews. All the information mentioned in the report is qualitative. There is no numeric data and analysis of it. The data regarding roles of the people working here, the process of services and explanation of those are theoretical data. These data are collected from website, books, journals, articles, official websites and interviews.

1.3.2. Sources of Data

1.3.2.1. Primary Sources

- Experience: The experience of working as an intern helped me a to observe to know the process. Taking with customer and help them to get the service was the first way to collect data.
- Supervisor guidance: Working under the office of general banking was another way to gather the information. Their instructions were so helpful and valuable that led me to the answers.
- Interviews: In order to get the actual picture and know about the behind the scene tasks, I conducted some informal interviews with the people of the bank. This was a great source of finding information.

1.3.2.2. Secondary Sources

- Website: The official website of Dhaka Bank PLC is so organized and well maintained that it helped me to find each and every service that are open for customers.
- Materials: Banners and printed tools were helpful to know about the banking services.

1.3.3. Analysis of Data

The purpose of the study is to describe the service operations process and describe the findings. The findings are the complex process of banking work, different roles that the people play, the importance of documentations and the management of banking sector. After completing the discussion about the system and management process, there are some recommendations and conclusions. The analysis was based on the qualitative data.

1.4. Internship, Duties and Responsibilities

The internship, position and duties, responsibilities are described in the following sections.

1.4.1. Position

I joined Dhaka Bank PLC, Pragati Sarani Branch on 5th May. I worked in the General Banking division as a junior intern for a month. After passing half of the time, I became senior intern and started to guide and teach the delivery process. As an intern, I was involved mostly in verification and delivering the final outcome to the customers.

1.4.2. Duties and Responsibilities

As an intern at general division, I had a lot of customer interactions on a daily basis. All of my responsibilities were related with customers. Some of the major tasks I had to do are the following ones-

1. **Account opening:** Whenever a customer used to come to open a savings or current account, I had to prepare the form. I used to put a sign where the customer needs to put a sign on. The account opening officer used to talk with the customer at a very first stage and perform the official work regarding the account opening task. I had to collect the cheque and card requisition form along with the form and fill up the form with the help of the NID copy and other documents. After collecting the form, related documents and pictures, I used to put seal on the forms and collect the signature of the related persons. My work on the account opening form used to end after sending the forms to the head office.
2. **Opening FDR, DPS, SDS account:** I had to perform some related tasks with FDR, DPS and SDS opening account. Customers who have their accounts with us can have these savings facilities in our bank. My task was to give the account opening officer the form and related papers. The task of the officer is to make them the account and put the amount on it. I used to fill up the information of the account holder and the nominee. And then, I used to put a seal on the form and collect the signatures. After that, I had to put them on a right file.
3. **Delivering to the customers:** Whenever the card and cheque books used to arrive, I used to call the customers and remind them to collect that. Also, when they used to come to the

bank, I used to find it from the box and take their signature on the registry or the excel file. After making sure that the signature in verified, I give them the cheque book and card and clearly make them understand the procedure of next. Besides, when the come to collect their captured cards, I used to do the same. I used to take a photocopy of the card and take the signature. After verifying it, I used to hand them the card.

4. **Customer request handling:** There were different type of tasks. Some wanted to change any information of their account, or maybe they simply want to transfer the money from their account to another bank. They used to sometimes tell us to fill up their form on the behalf of them. Some customers wanted me to write their deposit slip or cheque book. Whenever they used to ask something, I was unaware of, or something that is very serious, I used to take them to the GB officers.
5. **Closing of an account**: When the time of FDR or DPS comes to an end, customers come to us and I had to find the account opening form. After completing all the formalities, I had to put them on the closing file. Similarly, when any customer wanted to close their savings account, I used to help them with the account closure form.
6. **Documentation:** I had to properly document everything. Whenever any document was supposed to go outside of our bank, I used to put outward marking. In the same way whenever there was a document for our bank, I used to put an inward marking. It also happened with authorization letter. If a customer failed to personally collect their cheque book or card, they send any other person to collect it. At that time, I used to take authorization letter from them and attach the form with the main form as a proof. The accuracy of documentation was so important to meet.

There were many other things I used to do as an intern. To mention them as categorized, I described these few ones.

1.5 Professional Development of Skills

While working at general division, I had a great opportunity to enhance my technical and soft skills. The description is below-

- **Customer interaction**: I need to interact with the customers on a daily basis. They come to collect their cheque book or card, or simply to fill up a form. Whatever the task is, I must interact with them. It has enhanced my ability to contact with people who is supposed to get a service from me. Sometimes, I call the customers and let them know that their cheque book and card has arrived. Calling unknown people and asking to take the facility has increased my level of confidence.
- **Documentation**: As previously mentioned, there is huge part of task properly documenting the forms on the files. There are numerous files behind my desk and throughout the day, I had to put the papers according to that. Putting a document on a wrong file causes huge problem. For this reason, I had to remain very careful about documenting the papers. The accuracy I had to maintain has taught me the importance of documentation. The level of accuracy I had to maintain has helped me to be more organized regarding files and papers.
- **Understanding operational workflow**: Working in a general department has helped me to understand the sequence of the process. The way of a work starts and what steps it follows has made me realize the systematic approach of providing a better to the customers. Following the workflow makes the process more correct.
- **Time management**: Attending a corporate office regularly has made me punctual enough. The reporting time was 10am for the interns. It was preferred to reach before the customers at the bank. I had to be conscious about reaching on time so that I can provide service as soon as the customers arrive. The rule of entering before customers has made my time management even better.
- **Team coordination:** When I joined as intern, I had a senior intern with me. After passing the half of my time of internship, I got a new intern and I became the senior one. Throughout the whole period, I had to collab with another intern. We had to work as a team. For some time, I got to learn from the senior one, then I had to teach the junior one. The entire time I worked as a team with another person. It was challenging but worthy. The situation helped me to be collaborative. It made me realize how to work together and make a task successful.
- **Problem-solving:** During the work, there was numerous situations where when we faced difficulty. Maybe there was a mistake while making an account or the problem was with

the customer. We had to solve and provide the service anyway. There was no room for blame game. We had to find a solution immediately and continue the service. Surely, it was a learning for me. Finding a feasible solution in the shorter period of time was a great lesson.

- **Adaptability:** Since it was my first time joining as an intern at a corporate office, so many things were new to me. The culture, the environment was quite different and new to me. Gradually, everything became familiar and I started to feel confident. All of the experiences helped to realize how can I adapt a place and the people working. It was a remarkable point of learning.

1.6 Limitations of Study

While working as an intern for 3 months, there were definitely some issues that created a boundary for the research.

- **Limited access to internal information**: As an intern, I had limited access to some of the information. While making report, I felt the necessity of those information that was not in my access.
- **Time constrains:** To know about the bank's service operation properly, 3 months is not enough. One takes to adapt with environment, understand the responsibilities and then they able to work. While doing all these things, half of the time passes by. The time to explore and find the depth of the works are very less. To be efficient enough to have a crystal-clear image, one needs more time.
- **Scope of observation:** I was intern at Pragati Sarani Branch. As usual, there were other branches and sub-branches, including the head quarter. I could not visit those branches. I could observe and work only on one branch. There are specific tasks and services that are available at specific branches. I could not visit those places so I was unaware of those services. Working on a single branch limits the scope of observation.
- **Dependence on the secondary sources:** Not all information could be gathered with the help of experience. Some of them were taken from website and other materials. The dependency took huge amount of time and made the task even harder.

- **Personal biasness:** Since I was an intern there and I had some perception of my own, it may create some biasness. It may happen that some things are actually not as I am thinking. It can cause a disruption in the accuracy.

Chapter 2: Company Overview

This part of the report fully discusses about the company and
the aspects of its services. A complete picture of the company will be discussed here.

2.1 Overview:

Dhaka Bank PLC is one of the leading private limited banks in Bangladesh. The bank was established in July 5, 1995. The head quarter of Dhaka Bank PLC is at Dhaka. There are 114 branches all over the country. This bank also operates offshore. The services of this bank is entirely customer-need based. All the operations are conducted are focsed on providing the utmost service to the customer.

2.2 History of the Company

Dhaka Bank PLC has been operating for last 29 years. They have made this long way with their service, simplicity and customer focused approach. They have achieved numerous achievements and established their bank one of the most pioneer one. They have spread the services all over the world. They have-

- 114 branches all over the country
- 2 Islamic banking branches
- 29 sub-branches
- 3 SME services
- 88 ATM booth for better transaction
- 2 offshore banking units outside the country

2.3 Mission, Vision, Slogan and Values

The mission, vision, slogan and values of Dhaka Bank PLC is described below.

2.3.1 Mission

The missions of Dhaka Bank PLC are-

- ✓ To become a premier financial institute in Bangladesh
- ✓ To provide the customer such product or services that has high quality
- ✓ To use the latest technology for smooth operation and service
- ✓ To motivate the employees highly so that they can provide the best to the customers

2.3.2 Vision

The visions for Dhaka Bank PLC are-

- ✓ Making the transaction a pleasurable experience for the customers
- ✓ To make the services supreme through accuracy, reliability and timely delivered
- ✓ Delivering the highest level of quality that shows the reflection of vision.

2.3.3 Slogan

The slogan of Dhaka Bank PLC is- “Excellence in Banking.” The slogan “Excellence in Banking” represents Dhaka Bank PLC’s strong focus on providing high-quality financial services built on trust, innovation, and a deep understanding of customer needs. It reflects the bank’s commitment to maintaining high standards across all areas—from handling accounts and processing loans to digital services and customer care. Here, excellence means more than just being efficient—it’s about creating trust, being transparent, and consistently aiming to exceed customer expectations.

This phrase also underscores the bank’s ongoing efforts to improve, act ethically, and uphold professionalism in every interaction. It shows Dhaka Bank’s role as a dependable financial partner that supports both individuals and businesses in reaching their financial goals. In a competitive market, “Excellence in Banking” is a clear promise of reliability, quality, and innovation.

By staying true to this message, Dhaka Bank positions itself not just as another bank, but as a forward-thinking institution focused on progress, resilience, and putting the customer first. The slogan captures the bank’s vision to lead with purpose and offer value that extends beyond just financial figures.

2.3.4 Values

- **Customer focus**: The core concern and focus of the company is the customers. All the services and products are designed for the best use of the customers. Providing the best experience is the prime goal.
- **Integrity**: Dhaka Bank always tries to do the right thing by being honest, clear, and fair. The people who work there are encouraged to be truthful and responsible, so customers can trust the bank at every step.
- **Quality:** There is no compromise for the quality. The ultimate goal and purpose is to serve the best quality services to the customers. To maintain the quality, Dhaka Bank PLC has always taken initiative.
- **Teamwork**: Dhaka Bank believes in the power of teamwork. Together they will always be productive enough to serve the people better- that's what they believe. They always prioritize the idea of working together.
- **Respect for the individual:** Every customer and every employee are important to Dhaka Bank. They equally serve all the customers. All the services are open for the customers to enjoy. Similarly, the employees have the equal rights and privilege in the bank.
- **Responsible citizenship:** The way the bank provides the rights and equality to the employees, in the same way, the employees also play their role responsibly. They are also dedicated to serve their workplace to make it a pioneer one. They all are equally accountable for their job. They perform with the utmost efficiency.

2.4 Products

There are so many products that are launched by Dhaka Bank. They are given below.

1. Banking Services

- Savings accounts
- Current accounts
- Fixed Deposit Receipts (FDR)
- Deposit Pension Scheme (DPS)
- Millionaire Deposit Scheme

- Monthly Income Scheme
- Education Savings Scheme
- Debit and Credit Cards (Visa, Mastercard)
- ATM and CRM Services
- Internet Banking (Dhaka Bank Direct)
- Mobile Banking (Dhaka Bank Go App)
- SMS Banking
- Utility Bill Payment Services
- Fund Transfer (BEFTN, RTGS)

2. Digital facilities

- i-Samadhan

3. Deposit Products

- Shukti
- Current Deposit (SME)
- FD Plus (SME)
- Mudaraba FD Plus (SME)

4. Loan Products

- Dhaka Bank Start Up Fund
- Continuous Loan
- Demand Loan
- Team Loan
- Supply Chain Financing; 1. Bills to Cash & 2. Factoring Finance
- Distributor Finance
- Non-funded facility

5. Card Services

- Debit Card
- Credit Card (Classic, Gold, Platinum)
- Mastercard Credit Card
- Dual Currency Cards

- Card Cheque Facility
- 24/7 Card Support Services

6. Other Products

- Facility for women entrepreneur
- Facility for 1st Time borrower
- Commercial Housing
- Lease Finance

7. Islamic Banking (Shariah-Based)

- Mudaraba Hajj Savings Scheme
- Tawfeer Mudaraba Deposit Pension Scheme
- Tawfeer Mudaraba Foreign Remittance Account
- Mudaraba Value Max Savings Account
- Mudaraba Deposit Double Scheme
- Mudaraba Bundle Savings Account
- Mudaraba Marriage Deposit Scheme
- Mudaraba Deposit Pension Scheme
- Mudaraba Special Deposit Scheme
- Tayyebah Lakhpoti Deposit Scheme
- Tayyebah Kotipoti Deposit Scheme
- Tayyebah Islamic Credit Card
- Tayyebad MasterCard Titanium Credit Card

8. Digital Banking & Technology Services

- Dhaka Bank Go+ App
- Dhaka Bank Direct (Internet Banking)
- RTGS
- Electronic Fund Transfer

9. Non-financial Services

- i-Khata
- i-Samadhan

- FAQ on SME i-Khata
- FAQ on SME i-Samadhan

10. Refinance/Pre-Refinance Scheme

- Term loan under refinance scheme of BDT 25,000 crore
- Credit Guarantee Scheme
- Bangladesh bank Woman Entrepreneur
- Refinance Scheme
- Loan to Tk.10.00 Ac. Holder
- Agri. 4% Loan
- Green Banking
- Agreement with SME Foundation
- SME Foundation (SMEF) Revolving Fund
- 1,400 CR. Agro-Based Product Processing Refinance Scheme

11. Financial Inclusion

- Parenting & nurturing 1st time borrowers
- Parenting & focusing Tk. 10.00 Ac. Holders

2.5 Achievement

It a huge matter of proud for Dhaka Bank PLC that it has achieved numerous achievements and won many awards in a long way of their journey. The achievements are-

- ✓ Opening 5 lakh account and having deposit of more than 6000 crores. (DHAKA BANK PLC, 2025)
- ✓ Surpassed BDT 1000 crore through digital banking (DHAKA BANK PLC, 2025)

Dhaka Bank PLC has won many prestigious awards in their journey. The list is given below-

1. The Banker Award 2018
2. Best Corporate Bank 2023 by International Finance
3. Best Corporate Bank- Bangladesh 2023
4. ICAB Certificate of Merit 2022
5. Best Corporate & Investment Bank- Bangladesh 2021

6. Uipath Automation Excellence Award 2020
7. Best Issuing Bank in South Asia 2019
8. Mastercard Excellence Award 2024

2.6 SWOT Analysis

Every company has its own advantages and disadvantages. To identify the possibilities and obstacles, the method that is used is called SWOT analysis. SWOT actually demonstrate the words- strength, weakness, opportunities and threats. To achieve more success in future and keep the pace in grip right now, every company needs to do their own SWOT analysis.
The SWOT analysis for Dhaka Bank PLC is given below-

2.6.1 Strengths

- **Established as a brand and experience:** Since Dhaka Bank PLC is operating since 1995, they have already created a trusted and loyal customer base. It is quite popular now as a brand. Also, after serving the people for so long, Dhaka Bank PLC have gathered so much experience in the field. As a result, they have launched so many products as per the customer demands. (Dhaka Bank PLC, n.d.)
- **Diverse services**: Dhaka Bank PLC offers diversified products to their customers. They have a huge bundle of sections that contains different types of services. They offer SME, Islamic, digital banking and many more services through the subsidiaries. (StockAnalysis, n.d.)
- **Huge network:** As mentioned before, Dhaka Bank PLC has many branches, sub-branches, ATM booths and SME center all over the country. They have a widely spread operation in banking sector. While doing all these stuffs, they have attained a huge network of customer and suppliers. Also, they have created a network among themselves.

2.6.2. Weaknesses

- **Moderate rate on profit:** According to the financial reports and analysis, it is found that, the Return of Equity (ROE) is at 6.74% in 2025. The rate of ROE indicates that the company has a lot of scope for improvement to make more profit. (StockAnalysis, n.d.)
- **Less global reach**: Dhaka Bank PLC operates mostly in Bangladesh. Their domestic services are reaching to the people of this country. On the other hand, their global services are not that much popular. They have a very minimal operation and recognition there.

2.6.3. Opportunities

- **Growth in digital banking:** the need for digital banking is increasing day by day, all over the world. In the era of technology, all of the services are becoming digitalized. The bank services are also a part of this. The transactions are need to be verified and smooth. For this, the digital process is a must. Dhaka Bank PLC have already started their operation in this sector. (Dhaka Bank PLC, n.d.)
- **Creating more options for SME sector:** The demand for SME products is rising. There are lot of SMEs that requires help and supports. Helping those SME may bring a lot of customers and increase the network of the bank.
- **Focusing on environment friendly banking:** Nowadays, ESG (environment, social and governance) and Green banking concept is getting very popular. Following the idea can bring more opportunities. It can also help to get ethical advantages.

2.6.4 Threats

- **Competition**: There are already many banks in this sector providing services and many more are yet to come. The competition is already there. The pressure of providing the latest services and attracting the customers are real.
- **Economic condition**: The economical position of Bangladesh is not stable. There is always on-going inflation, fluctuation of currency, regulatory changes in the economic sector. It is a threat to the banks for providing the services in a linear pace.

- **Risk of credit**: Providing loan services to the customers are a serious issue. It is a matter of concern whether they will get the amount back or not. Huge amounts cost huge cost. Sometimes, it leads to bankruptcy. This type risk is difficult to sense earlier.

Chapter 3: Service Operation Process

The main discussing part and topic of this report is 'Service Operations'. In order to have a full image of the service operations at the selected organization, it is crucial to know what exactly service operation is and how it works. There is a complete overview at the below.

3.1 Introduction to Service Operations Process

Service operations is the perfect example of turning plannings to reality. It includes the plan of executing a project and work accordingly. It focuses one monitoring the activities, the procedure, the deadline and most importantly- productivity. Service operation includes making a right plan, have a good monitoring and finding out the best output. It helps to run the process smoothly and efficiently.

3.1.1 Definition & Purpose

In order to know about the service operations, there should be a clear idea about what service means. Service is a time-bound, invisible an unseen event where the customers are also a co-producer. In order to make the event effective and smooth, the planned activities should be covered, decisions must be executed and responsibilities should be performed. All these things are done by Service Operations. The management of service operations ensures the success of the process.

The purpose of pursuing the service operations is to coordinate and execute the activities and the plans related to them. According to study, the purpose is to-

- Identify if the planned assets are in under control or not. Assets are present in the business in order to have a support in the production. If they are not in under control, the production will face a huge loss.
- Know whether the assets are in good condition or not. The quality and usefulness of an asset are an indicator that the operation will go well. The relation between the assets also helps to have an idea about the accuracy of planning with the target. (ExamGuides, n.d.)

3.1.2 Role of service operations in the service lifestyle

The concept of service operations is the result of concern for providing a smooth and hassle-free service to the customers. The role of service operations in the whole service lifestyle is the ultimate game changer. The more effectively it is planned, the best output it will bring. The key roles are-

- Service operations is the main part of planning, designing and transitioning happens. The role is to execute the all the plannings and make the business successful. (Mohanakrishnan, 2022)
- Service operations keep the production and quality stable. The performance remains mostly constant, which is very important. (Thakur, n.d.)
- Service operations involves and planning and making the plan work. It helps to improve and give better service next time. The feedback is very much helpful for continuing the business. (Kempter, n.d.)
- Being prepared helps the employees to visualize any kind of future disruption. The role of the service operations is to minimize the risk and solve problems to gain a quick recovery. (Roberts, 2025)

3.2 Objective of service operations

The objective of service operations is to making the service valuable and easily accessible to the customers. To get customer satisfaction and loyalty, the service must be attractive. In order to make a service attracting to the customers, the service must meet the criteria. Achieving those criteria is the main objectives of service operations. The objectives are-

- Meeting day-to-day targets can make a service successful. If a service setting a goal for the process and the executing it, it is for sure that the result will be as expected. It can be said that, to achieve success in service-related business, the company must focus on fulfilling the daily pre-planned activities.
- When a service is launched, the customer gets a lot of promises from the company. As a service provider, the promises that has been made to the customers become agreement. Every step that has made according to the service design helps to meet those

expectations. It is obvious that making a plan or operation process helps a company to achieve the expected result.

- In every service-related business, disruption occurs. It is natural and common. However, it hampers the image and perception of the customers regarding the service. In order to protect the image, the service providing company must be cautious about ensuring better quality. The service operations concept is here to reduce the disruption. Since the service operations process requires to plan even a slightest step, it minimizes the chance of occurring a disruption. Even if there is a problem or disturbance, the alternate plans will save it.
- A smooth and correct using of a service- all a customer waits for. When the service is operated in a systematic way, the possibility of getting the work done gets higher. The service operations makes the use smooth and correct.
- There are competitions all over the country. To achieve the trust and loyalty of the customers, it is essential to be very different from others. Making a plan, checking the activities and ensuring the result- is all about the service operations. After doing all these tasks, it is sure to be different and others and get excellent on these. Another object for service operation is to achieve excellence. (Masand, 2014)

3.3 Process of service operations

For different business, the strategy and plans are different. A single idea cannot run all types of business. This statement is also true for the service operations process. For different business the service process will be different.

There are 4 basic types of process for all kind of business. The figure and description are given below-

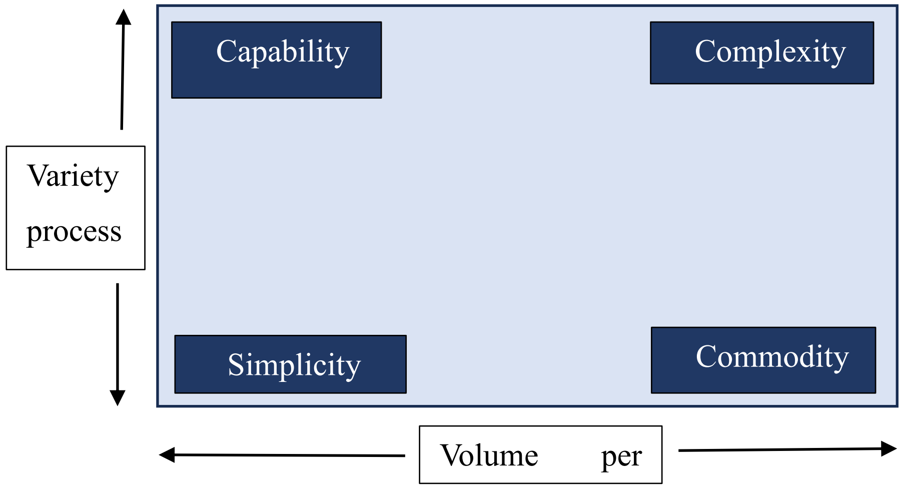

Figure 1 Process of service operations

1. **Simplicity:** The service process is simple in this type of business. They have low variety in services and low volume. That means, they serve limited number of people with some specific type of services. In this type of businesses, the operation tasks are very low. They may grow in future. For this type of process, they don't need very high skilled employees or workers.
2. **Complexity:** It is completely different from the simplicity. They have a high variety and volume. They provide huge variation and for large number of students. Their flexibility is very high regarding the offering. The customization is also a huge part of this. It makes the process very expensive. Also, the company needs high skilled employees to provide services.
3. **Capability:** In this process, volume is low but variety is high. Small number of customers can get high variation in the service. For high variation, this process is also very flexible. The option for customization is already here. For the customer satisfaction, the services are not fixed. They can demand as their own choice.
4. **Commodity:** Here variety is less, only few options available for the customers. A large number of customers can be served at a time. For this type of service, the option for customization is absent. Also, the employees are not necessarily high qualified. It can be noted that this process involves low-cost operations. (books)

3.4 Key functions of service operations

There are several functions that service operations consist. They are the following-

- Incident Management: In every kind of business, there may occur any type of unwanted situation. It creates a temporary disruption. To go back to the normal is the ultimate function of service operation. In order to be successful in service-related business it is important to resume the tasks as soon as possible. This type functioning is done by service operation.
- Problem Management: In order to keep steady production in both product and service-based business, the organization needs to be cautious about the upcoming problem. Finding out the internal problem is the first step to ensure the productivity. However, it does not end here. After finding the problem, the solution must be found out within the shortest period of time. Service operation helps to find out the problem in activities and to make a suitable solution to it. (Gilbert Owusu, 2013)
- Request Fulfillment: Another function of service operation is to fulfill the request of the customers. Whenever a customer comes up with any kind of problem or request for some changes and help, it is one of the major tasks for the service operation to fulfill their demand. To keep the customer connected with the organization, their request or complaint is very important to acknowledge. This is the task of the service operation. (Roberts, 2025)
- Event Management: Service operation not only plans and execute it, it also has to monitor if the planning is helpful or not. They also look for the accuracy of the activities that were planned. If they can find any other alternative one to be more efficient, they can then make changes to the plan. The ultimate goal is to maximize the profit and provide the best service. If there is any alternate plan that will give more benefit, then they will go for that. (John R. Bryson, 2020)
- Service Desk function: To provide the services, the operation team needs to have a desk to communicate and provide support to the customers. It will be of no use if the customer finds it difficult to communicate and share their problem and requests. There must e

platform for them to speak up for their services. Service operation's function is to arrange that space. (JoyM. Field, 2017)

- Operational Control & Monitoring: In order to ensure the stability and quality of the services, operational sector has to monitor the daily activities. It is important to remain clear and transparent to the customers. Evaluating the daily performances is very important to ensure good service. (Hood, August 7, 2024)
- Resource Scheduling and Workflow Management: Making plan and monitoring is not enough to perform a good service. To bring out the best output, there must be the best resources. Having high quality human resource can be beneficial. Allocating right people to the right place can ensure the best service to offer to the customer. (KC, 2017)

3.5 Daily workflow of service operations

Service operation works as a backbone of a service providing business. The steps of each operation shape up the entire service. All the small parts of service operation follow a common structure. The workflow is same for every task. The figure and description are below stated.

Figure 2 Workflow of service operations

For every operation, this is the basic workflow. To run an operation, there must be some inputs. Without putting something in the process we can't get any result. This input can be materials, human resource, data, information- anything.

After collecting the input, the processing starts. After getting the screening and analyzing those inputs, the service operation finds way to work with it. Depending on the task, the materials are used.

After processing, the output is on the hand of the customer. They get the service they asked for. The whole servicer operation ends at delivering the output. This workflow is applicable for each and every service operation part.

3.6 Tools and technologies used for service operations

To execute the service operation in a company, it is essential to have a certain technological support to provide smooth service. With the help of technology, smart tool and machinery, the whole process gets better and easier. It increases the productivity also. Some tools that are used are mentioned below.

- **Information Technology Service**:
  - helps to manage the accident that suddenly occurs
  - to manage the request of customers
  - to run the workflow more efficiently

  Tools that help to do the tasks- *ServiceNow, BMC Remedy, Freshservice*. (Roberts, 2025)

- **Enterprise & Resource Planning:**
  - helps to run the office operation
  - combining the finance
  - do all the HR related tasks
  - delivering the service

  Tools that help to do the tasks- *SAP, Oracle streamline.* (Hood J. , 2024)

- **Customer Relationship Management**
  - helps to track the interactions of the customer
  - manages the service tickets
  - provides customize support

  Tools that help to do the tasks- *Salesforce, Zoho CRM* (Ng'ang'a, 2014)

- **Monitoring event management tools**
  - updates system health
  - helps to detect anomalies
  -alerts the service provider with triggers

  Tools that help to do the tasks- *Nagios, Zabbix, SolarWinds* (Thakur, n.d.)

- **Knowledge management system**
  - provides FAQ service for customers
  - guide for troubleshooting
  - helps to resolve issue faster
  - provides training to the staffs (John R. Bryson, 2020)

- **Communication & collaboration tools**
  - helps the employees to communicate with other in real-time and solve each other's problem

  Tools that help to do the task- *Microsoft Teams, Slack, Zoom* (Gianelli, 2016)

- **Automation & workflow engines**

  - helps to automate the service operation that is repetitive

  Tools that help to do the tasks- *UiPath, Microsoft Power Automate* (KHODIFAD, January, 2025)

- **Data Analytics & Reporting Tools**

  - helps to visualize the service performance
  - finds the trends that are roaming around
  - helps to make decisions related with the trend

Tools that help to do the tasks- *Power BI, Tableau, Google Data Studio* (HeeSoo Chin, 2023)

3.7 Challenges of service operations

There are lots of benefits of service operation in the whole service process. Despite ofn having so many bright sides, there are still some challenges. The challenges of service operation are mentioned below.

- Services are intangible. Also, they are time- perishable. They can't be stored for long while to deliver. The boundary for limited time is a challenge to serve properly. (Hood J. , 2024)
- As mentioned before, customer is co-producer in the service itself. Different people behave differently. For this reason, the outcomes vary from one to one. It is challenge because it hampers the regularity of a service. The quality may drop with the performance of the customer. (John R. Bryson, 2020)
- Service-related jobs are mostly done by humans. Wherever there is something related to human job, mistakes happen there. It is a big challenge to provide same level of service, day after day, without any mistake. There will be inconsistency in the work and services. Also, the service provider will not remain the same as well. It will create a huge difference. (McFarlane)
- Sometimes, the service has a chain. A slight disturbance or delay in one part can create whole mess. One delayed part will create damage to the entire process. It is bad for brand image. Also, it creates demotivation among the employees. (Fabian von Schele, October 24, 2021)
- Maintaining a consistent service is quite impossible thing. Since it is fully done by human interactions and customer is directly involved in the process. It is near to impossible to give them the same level of satisfaction, attention and service every single time. (JoyM. Field, 2017)

- Adopting tools, machineries, technologies can be difficult sometimes. It is both a pressure of learning and trying things and costly for the company to buy it. Moreover, the organization has to arrange training for these technologies as well. It is really time consuming and de-motivating. (Tommi, 2019)
- A service process is a result of the coordination of different sector. Their team work makes the whole process successful. If there is a lack if coordination, then the whole process becomes clumsy. It hampers the whole process and the service process gets failed.

3.8 Solutions for the challenges of service operations

“Where there is a will, there’s a way”- every problem has a solution. Similarly, there is alternate for this challenges that will make the process really easier. Some suggested solutions are described below.

- ✓ Standardizing the procedure of service operation can reduce the chances of inconsistency of the service. The organizations can set a blue print and make the service process go through it. It will help the service remain somewhat close to each other. (Hood J. , 2024)
- ✓ Providing training may sound costly- but giving the employees right direction can never be a loss in a long run. Training can give them a solid idea of keeping a standard. (John R. Bryson, 2020)
- ✓ Using technologies and tools in a right way can bring the highest level of success. The proper use of it will bring out the best service. (KHODIFAD, January, 2025)
- ✓ It is important to increase the coordination among the divisions. The best way to improve it is to introduce the cross-functional collaboration tools. It will help them to know the progress of the work. (Gianelli, 2016)
- ✓ To keep all the services on the track and punctual, there must be a monitoring system. It will help to know them the progress and deadline. So that they can finish their work on time. (Tang)

- ✓ Since the services are done by the humans and they ca make mistakes. There must be some options that will help them to be fresh and stayed relaxed. Introducing shift-based jobs and online working can motivate them to stay energetic. (Hood J. , August 7, 2024)
- ✓ Focusing on customer centric design can make the customer satisfied and happy with the services. They will feel engaged and take the full advantages of the services. It will reduce the pressure of the service operation as well. (JoyM. Field, 2017)

Chapter 4: Service Operation at Dhaka Bank PLC

Previously, we have discussed about the service operation definition and the related discussions. Now, we are going to learn about the process within an organization. This part of the report is fully based on the experience while working at Dhaka Bank PLC and secondary sources like official websites and articles related to Dhaka Bank PLC.

4.1 Accounts Service

Dhaka Bank PLC has a variety of accounts to satisfy the demands of all of its customers. The bank gives solutions for people who want to save money consistently, do business, or increase their money over time, such as savings accounts, current accounts, term deposits, and pension savings programs. These accounts help the bank maintain things running smoothly and create relationships with customers.

4.1.1 Savings Account

This is the type of account that most customers open at Dhaka Bank. Customers only need to complete out some simple documentation (KYC) and submit an initial deposit to get started. They acquire a debit card or passbook if they are accepted. Customers can easily go to their money and the account produces interest. It also helps the bank get more deposits and establish trust.

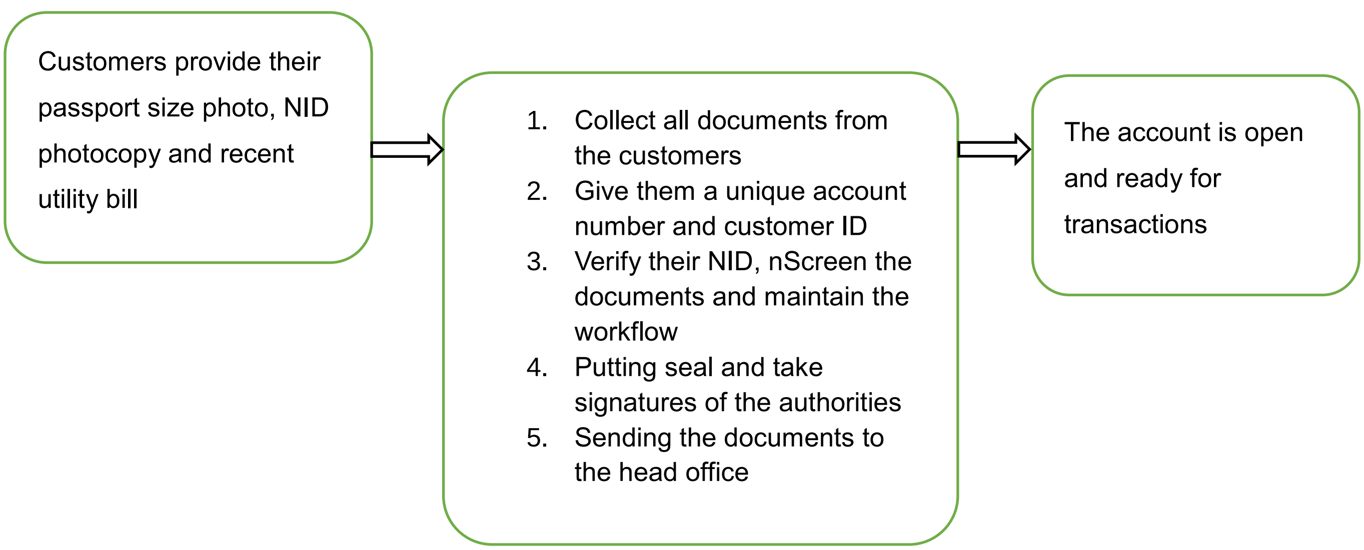

Figure 3 Process for savings accounts

4.1.2 Current Account

These accounts are mostly for corporations or professionals who do a lot of business. You need business papers and an ID to open one. The bank offers you a checkbook and sometimes lets you go beyond your limit once everything has been checked. You can't earn interest on current accounts, but they are helpful for managing cash flow because you can get to your money quickly.

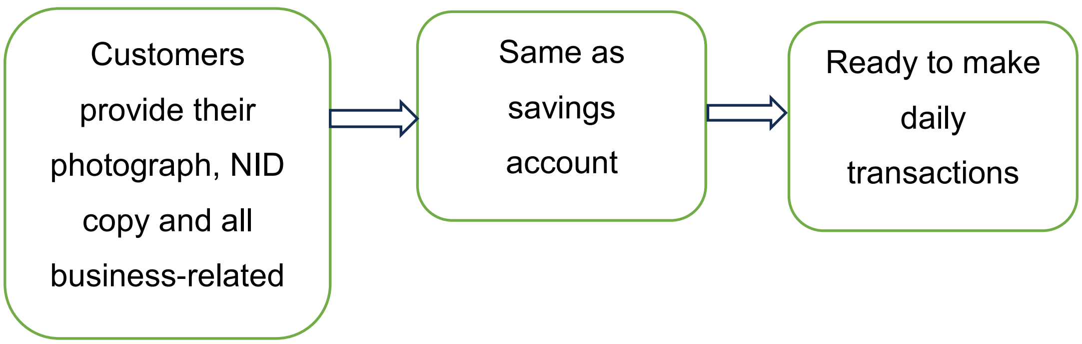

Figure 4 Process for current account

4.1.3 Fixed Deposit Scheme

Customers who want to save a large amount of money for a certain amount of time and receive more interest should get an FDR. The bank offers you a certificate once the money is locked in. Customers get their deposit back with interest after the term ends. It's a terrific approach to make more money while keeping your money safe.

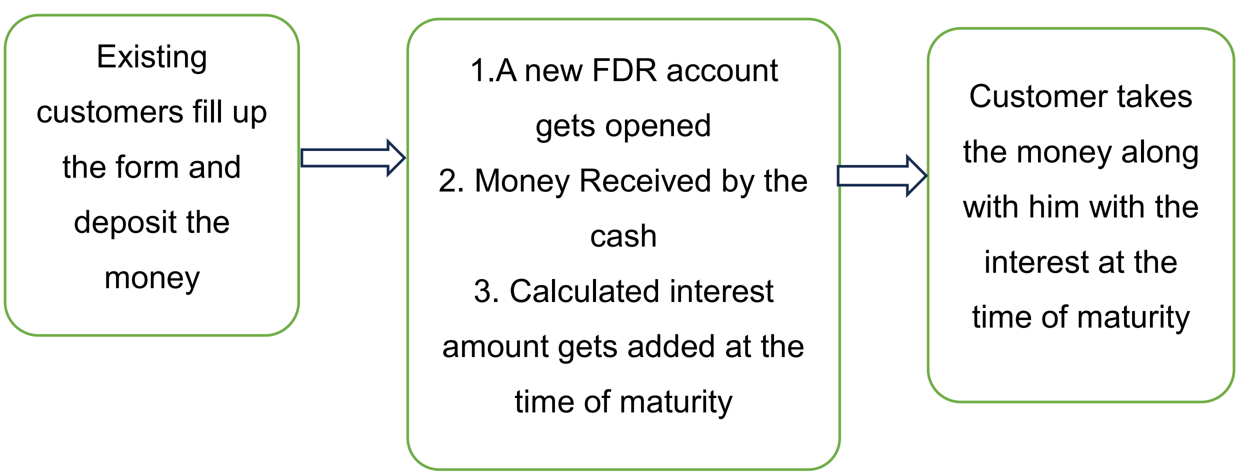

Figure 5 Process for FDR

In this process, the money cannot be withdrawed by the holder before the maturity period. The bank uses the money for their profit-making business purposes.

4.1.4 Deposit Pension Scheme (DPS)

The DPS is an easy method to save money every month. Customers put in a set amount of money every month, and at the conclusion of the term, they get a lump payment that includes interest. But if a customer wants to withdraw the money before the maturity date, it is also possible. In that case, the interest amount will note be given as per the company rule. It is automatic and easy, which makes it great for folks who want to save money without having to think about it every month.

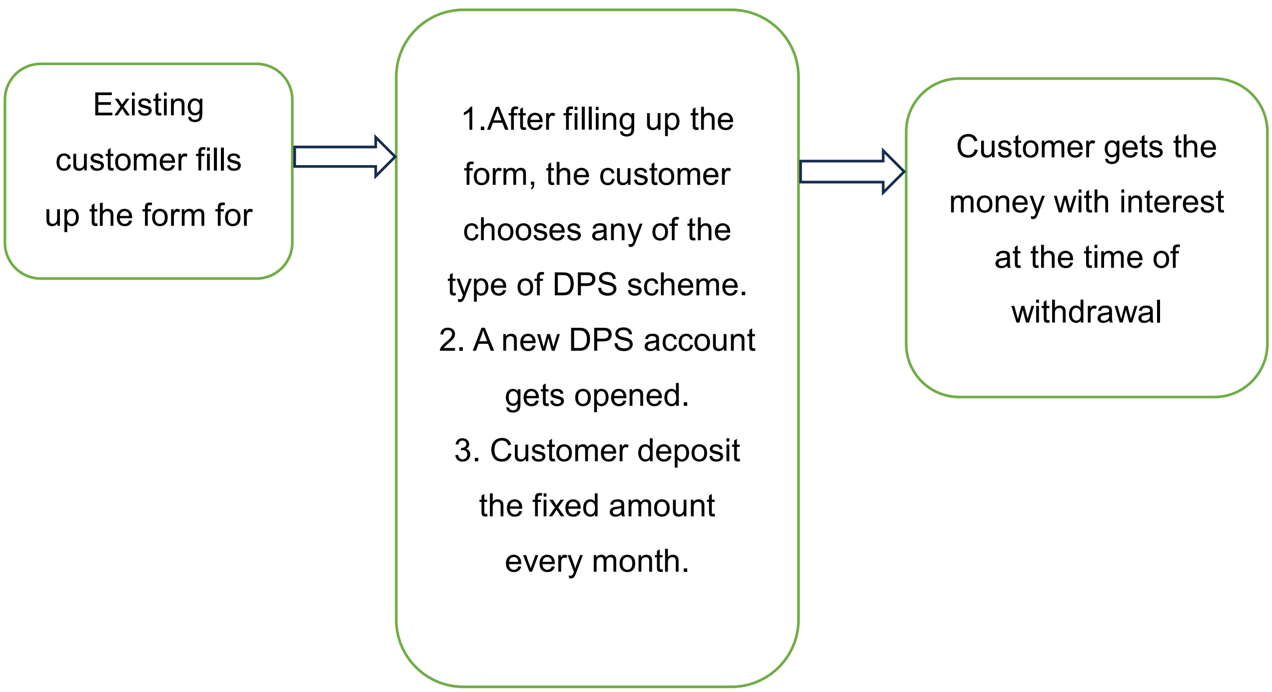

Figure 6 Process for DPS

4.2 Loan Service

Providing a loan is a special service of every bank. In walk of life, there can be emergency of money at any moment. However, the process is difficult as it is a matter of actual need. People can get loans from Dhaka Bank to buy homes, cars, or reach other financial goals. To make things clear and fair for both the bank and the customer, these loans go through a series of steps.

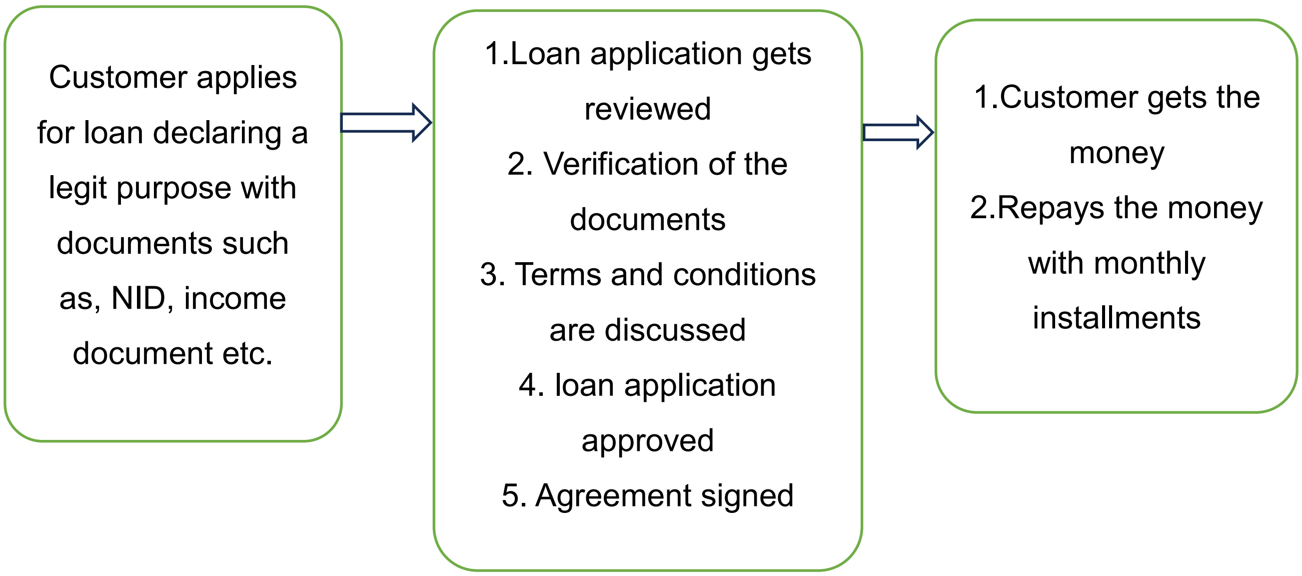

Figure 7 Process for loan service

4.2.1 Home Loan

A lot of people get home loans. Customers must show proof of income, property documentation, and their credit history. The bank looks over everything and, if everything appears good, gives the loan the green light and sends the money. The customer starts to pay back the money in monthly installments. People can make their goal of owning a home come true with these loans.

4.2.2 Car Loan

Car loans work in the same way, although they are for lesser amounts and shorter periods of time. Customers give the car's price, proof of income, and an ID. The money goes immediately to the car dealer after it is accepted. The customer then pays back in monthly payments. The whole thing goes quickly and well, especially now that there is greater automation.

4.3 Transaction Service

The transaction of money at Dhaka Bank for business purpose is often done by the cash section and general banking section. Through the software the transactions gets completed. Sometimes, the customer completes the form fill up by their own. Sometimes they seek help to done their work.

Dhaka Bank does a lot of daily banking, like money transfers and pay orders. They make sure that money moves fast and safely for people and businesses.

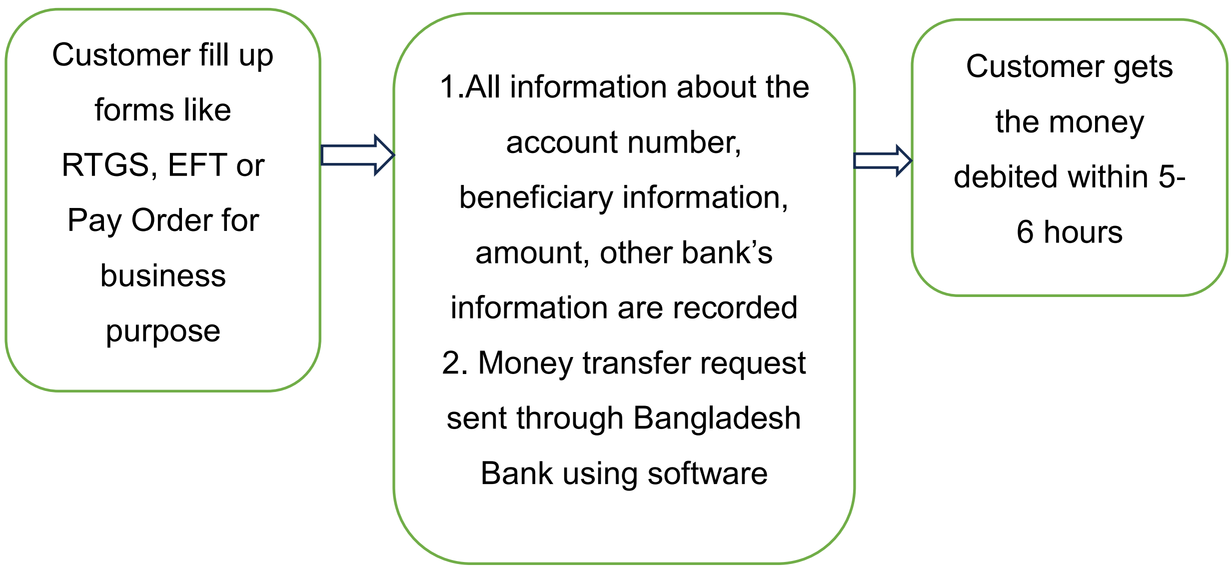

Figure 8 Process for transaction service

4.3.1 RTGS

Real-time RTGS is used to send huge amounts (above BDT 1 lakh) from one bank to another. Customers give the receiver's information, and Dhaka Bank uses the central bank's system to make the transfer right away. It's quick and safe, especially for payments that need to be made right away.

4.3.2 Fund Transfer

It's easy to send money, whether it's to another Dhaka Bank account or a different bank. Customers only need to type in the account number, the amount, and a code to confirm. The bank takes care of the rest, and the money comes swiftly. Customers use it every day.

4.3.3 Pay Order

Pay orders are a safe way to pay for things without using cash. Customers ask for one with the name of the person receiving the money and the amount, and the bank makes a payment document. People often utilize it for payments that are formal or business-related when they need to show that the money was sent.

4.4 Card and Cheque Services

When a customer opens a new account on Dhaka Bank, the requisition for cheque and card goes automatically. The cheque and card arrive in 4-7 working days. After the arrival, the customers get a call for receiving their card or cheque. During the delivery, it is sincerely checked if the card and cheque is going to the right person or not. The signature is verified by the officers and after matching the signature the card and cheque is given to them. After giving the cheque, the GB officers deliver the cheque through software and the cheque gets the approval to be used. Before that, the cheque will return if it is used. Similarly, after delivering the card, the activation requires some times. If anyone uses before that, the card will be blocked.

Dhaka Bank offers both cards and checks to make banking easier. These features make it easy for customers to get to their money, shop, and pay bills.

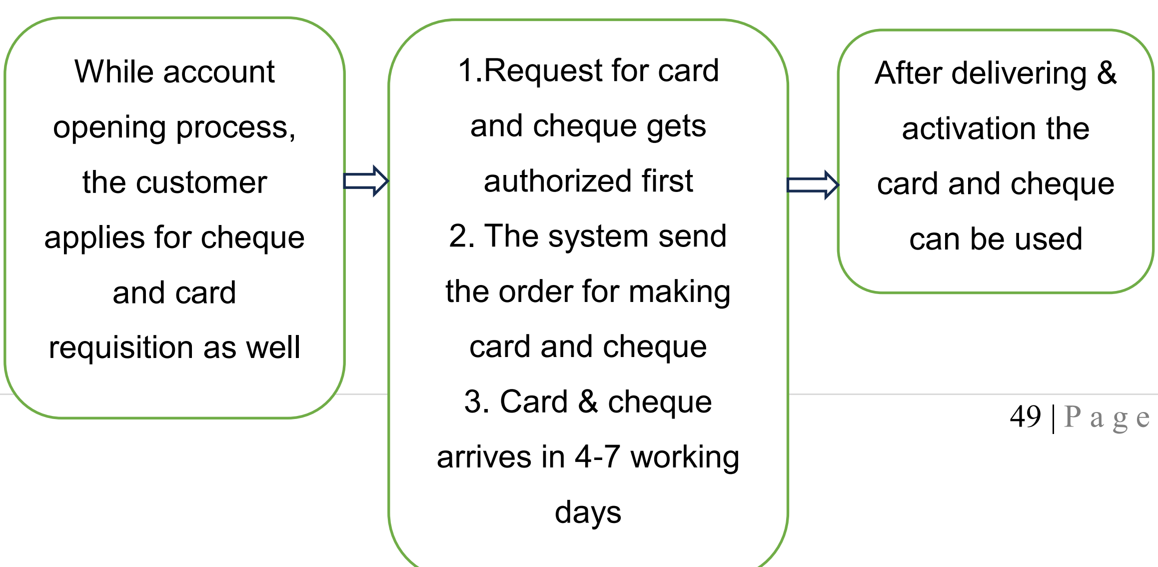

Figure 9 Process for card & cheque service

4.4.1 Debit Card

Debit cards are given very quickly once you apply for one and link it to a savings or checking account. The bank will provide you the card and a PIN when it is ready. Then, customers can use it at retailers or ATMs. The process is quick and safe.

4.4.2 Credit Card

People get credit cards based on how much money they make and how well they have paid off debts in the past. The bank checks the information, sets a limit, and then sends the card. If customers don't pay their payment each month, they can spend up to the maximum and pay it back later with interest. It's also a good method to improve your credit.

4.4.3 Mastercard

Customers that travel or shop online worldwide will find that MasterCard services are perfect for them. After verifying to see if you are eligible, the card is issued and can be used for both local and international transactions. It makes it easier to get to and use worldwide services.

4.5 Customer Service

Customer service is the most important thing that Dhaka Bank does every day. The bank supports consumers with anything from answering queries about their balance to fixing problems. Customers can go to a branch, call, or use digital methods. The bank keeps track of problems, such a misplaced card or an incorrect charge, and makes sure they are fixed. A combination of human and automatic stages makes it easy to handle requests like getting a new checkbook or updating account information. The bank wants to fix problems fast and keep its clients pleased.

There are many types of problem customers face and they come to GB to solve those problems. There can be any type of information change, account closure, change of nominee- anything. For this type of matter, they have to fill up a form and submit it to the GB. Within a few days, the problem gets solved through IT services.

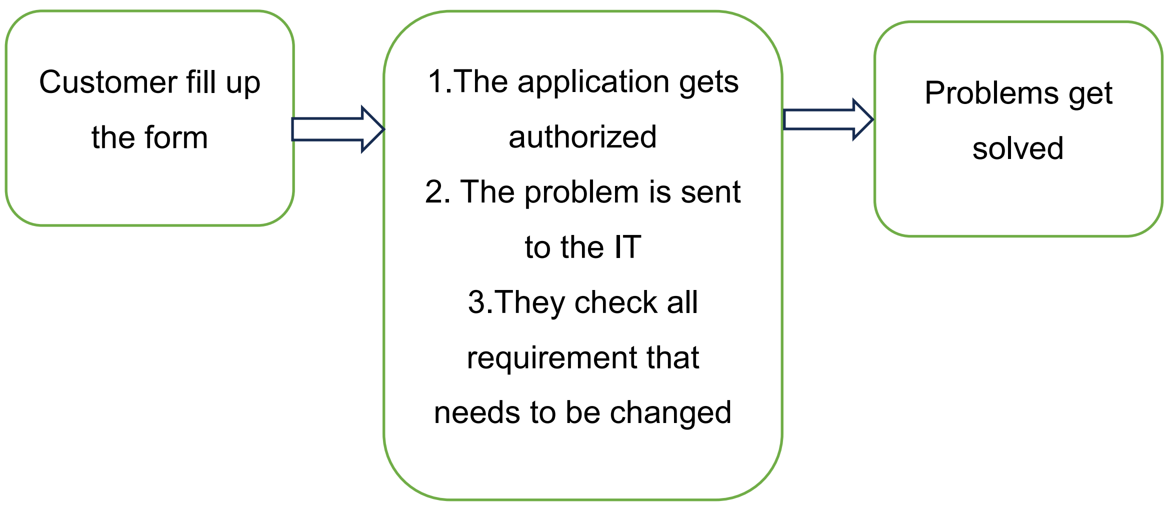

Figure 10 Process for customer service

4.6 Digital Banking Service

To make banking faster and easier, Dhaka Bank has gone digital. Customers can send money, pay bills, and check their accounts at any time with the mobile app. You can do more things with internet banking, such as see your statements and apply for loans. SMS alerts let clients know about every transaction. These digital technologies make it easier for customers to bank on the go and cut down on the need to go to a branch.

4.7 Cheque Clearance

Clearing checks is still a key component of banking, especially when it comes to corporate payments. When someone puts a check in at Dhaka Bank, it is scanned and routed through the BACPS, which is the national check processing system. The check is checked, and if everything is okay, the money is sent. The process normally takes one or two business days. It's safe, quick, and makes sure that money moves easily across banks. The whole process is done by the system that reconnects Dhaka Bank to Bangladesh Bank. The amount that will be transferred are now regulated by the Bangladesh Bank for the better transparency.

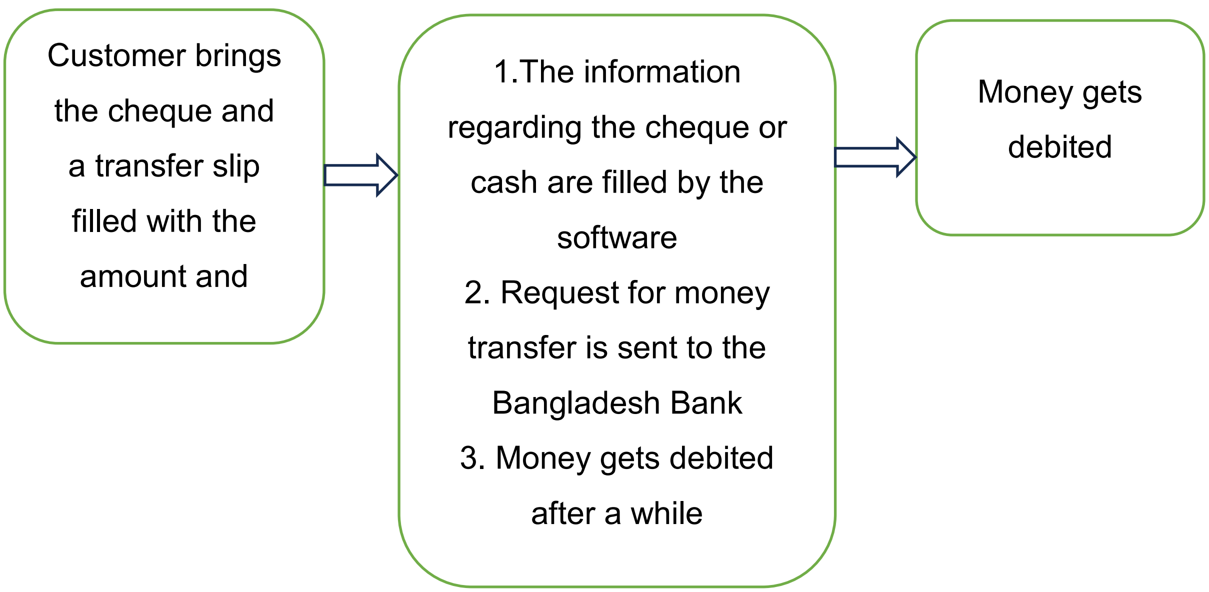

Figure 11 Process for digital banking service

Chapter 5: Recommendation and Conclusion

5.1 Recommendations

In order to help make service operations at Dhaka Bank PLC even more efficient, reliable, and satisfying to customers, the following set of recommendations is proposed. These suggestions are based on both personal observations and widely accepted best practices in the banking industry.

5.2.1 Automating of Repetitive Processes

Most of the daily activities in the bank—like cheque clearance, account updates, and service request tracking—are still partly done manually. Robotic Process Automation (RPA) along with workflow engines like UiPath or Power Automate can significantly cut down processing time and reduce human error by automating these tasks. (The Baldrige Foundation, n.d.)

5.2.2 Enhance Inter-Departmental Cooperation

Barriers between departments like IT, customer service, and compliance can slow things down and lead to confusion. Cross-functional teams and shared dashboards can improve coordination and make service delivery smoother. (Brown, 2025)

5.2.3 Improved Training and Development of the Employees

Employee are the frontline of service delivery. Regular training on digital tools, customer interaction, and compliance procedures can enhance both service quality and staff confidence. A well-trained workforce is more adaptive and prepared to manage complex service situations. (Ali, 2025)

5.2.4 Digital Banking Features Enlargement

Although Dhaka Bank has made strong progress in digital banking, there's still room to grow. Features like live chat support, biometric login, and AI-driven financial advice can enhance user experience and ease the load on in-branch staff. (Teaganne Finn, 2024)

5.2.5 Introduce Real-Time Feedback Mechanisms

Customer feedback is key to improving service. Tools like post-service surveys, chatbot ratings, or mobile app reviews can help the bank quickly identify service gaps and take action. (National Audit Office, 2023)

5.2.6 Monitor and Analyze Key Performance Indicators (KPIs)

Tracking performance indicators like average service time, complaint resolution rate, and digital adoption can offer insights into overall operational efficiency. These metrics should be regularly reviewed to support strategic decision-making. (Brown, 2025)

5.2.7 Enhance Customer Onboarding Experience

The account opening process can be simplified with electronic KYC and online document verification. This reduces paperwork and offers a smoother experience for new customers. (John R. Bryson, 2020)

5.2.8 Present Centralized Knowledge Base

A centralized knowledge base that includes FAQs, SOPs, and troubleshooting tips can empower employees to resolve issues quickly and consistently. It also supports training and reduces reliance on senior staff. (Thakur, n.d.)

5.2.9 Develop the Continuous Improvement Culture

Encouraging employees to offer suggestions and recognizing innovation can build a sense of ownership. Regular team check-ins and process audits help identify inefficiencies and spark new ideas. (Six Articles, 2024)

5.2.10 Enhance Internet Security and Information Privacy

As digital banking grows, so do cybersecurity threats. Investing in stronger security systems, conducting regular audits, and running awareness campaigns are essential to protect data and maintain customer trust. (Oracle Net Suite, n.d.)

5.2 Conclusion

The Dhaka Bank PLC service activities can be discussed as a vibrant mix of the classic understanding and new digital solutions in banking. During this internship, I was advised to sit in most of the operation units, including account opening, cheque clearance, digital banking assistance, and customer service. These experiences gave a clear picture on how to undertake service operations in a practical banking atmosphere and how each of the functions helped to achieve overall efficiency and satisfaction of the customers.

The central stage of any financial institution consists in the service operations. These operations at Dhaka Bank are organized in a customer-oriented model that is high-speed, accurate as well as reliable. Its consistency and professionalism in providing the services like savings and current account, fixed deposits, loan processing, fund transfers, and card issuance point to the aspect of operational excellence of the bank. Every department has a well-laid input–process–output model and this sees to it that services are distributed efficiently and with minimum fault.

Inclusion of digital tools is one of the most remarkable characteristics of the work in Dhaka Bank. The accessibility and convenience of banking services have considerably improved through mobile banking applications, internet banking, and SMS messaging. Not only do these tools prevent customers from the necessity to visit their banks physically, but also help them to take control over their financial activities. IBM (2024) claims that in the sphere of banking, digital transformation plays a significant role since it is necessary to satisfy the continuously growing customer needs and remain competitive.

Nevertheless, the internship also revealed a number of operational issues. These include delays in service provision associated with manual tasks, occasional miscommunication between departments, and the lack of proper customer feedback channels. These problems are not unique to Dhaka Bank but they necessitate constant improvement and innovation in service delivery. According to Clark Schaefer Consulting (2025), to remain agile and responsive to customer needs, service organizations should embrace a mindset of continuous improvement.

To sum up, my work in Dhaka Bank PLC was not only educational but also life-changing. It has enriched my understanding of service operations and given me practical knowledge about the complexities of managing a financial institution. The experiences gained during this internship will undoubtedly provide a strong foundation for my future academic and professional journey.

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