Internship Report
On
General Banking Practices at Mutual Trust Bank Limited

Submitted by

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Date of Submission: 28 April 2025

Letter of Transmittal

28 April 2025

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Subject: Submission of Internship Report on "General Banking Practices at Mutual Trust Bank Limited"

Dear Sir,

It is a great honor to submit my internship report titled "General Banking Practices at Mutual Trust Bank Limited". This report is prepared as a partial requirement of my BBA degree. My internship was conducted at the Mutual Trust Bank Limited, Sarulia Bazar Branch, Demra, Dhaka, where I worked in the General Banking department as an Intern from January 2025 to April 2025.

Throughout the internship, I observed various aspects of banking operations, including account opening, customer service, deposit schemes, and software-based transactions. This report aims to present a comprehensive view of those practices and share insights on my learnings.

Sincerely,

_____

Mahatir Mohammad
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Student’s Declaration

I, Mahatir Mohammad, student of BBA, ID: BBA2102023017, from Sonargaon University (SU), declare that this internship report titled "General Banking Practices at Mutual Trust Bank Limited" is my original work, prepared under the guidance of Mr. Sumon Sheikh, and has not been submitted elsewhere.

Mahatir Mohammad
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Certificate of Supervisor

I hereby confirm that the internship report titled **"General Banking Practices at Mutual Trust Bank Limited"** has been prepared in the fulfillment of the BBA program requirements at the Department of Business Administration, Sonargaon University (SU). The report was conducted by Mahatir Mohammad, ID BBA2102023017, under my guidance. I assure you that the report and its contents will not be utilized for any other intentions.

_____

Sumon Sheikh
Lecturer
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Letter of Authorization

I hereby confirm that the internship report titled **"General Banking Practices at Mutual Trust Bank Limited** is an effort by **Mahatir Mohammad** with **ID BBA2102023017.** I affirm that, to the best of my knowledge, the content presented in this report has not been included in any other project report or dissertation that led to the award of a degree to any candidate earlier, whether in the same context or a different one.

_____

Sumon Sheikh
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Acknowledgement

I would like to express my sincere gratitude to my academic supervisor, Sumon Sheikh, for his continuous guidance and encouragement. I am deeply thankful to Mr. Sumon Sheikh, my organizational supervisor at Mutual Trust Bank Limited, Sarulia Bazar Branch, for his mentorship throughout the internship. I also extend my appreciation to the entire banking team who supported me in understanding the general banking operations. Special thanks to my family and friends for their unwavering support.

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Executive Summary

Focusing on demographics, service utilization, customer satisfaction, operational issues, and digital banking adoption, this study examines broad banking practices via a survey of 19 respondents. The results show a mostly young (42.2% aged 26–27) and male (63.2%) clientele with 63.2% of them having bank accounts; Southeast Bank being the most chosen. Particularly mobile and internet banking, digital services are extensively used (63.2%). 89.5% of daily transactions depend on them and 73.7% of visits to physical branches are avoided as a result. With 84.2% of customers satisfied with staff responsiveness and service quality, customer satisfaction is clearly rather high. Still, listed as main problems are operational inefficiencies including long waiting times (73.7%), system breakdowns (47.4%), and procedural complexity (36.8%). Notwithstanding these difficulties, digital banking security is seen as good; 94.8% of users feel safe and 68.4% have faith in the data security features of banks. The study emphasizes the increasing relevance of digital banking in consumer interaction and points up areas needing operational development to guarantee a flawless and safe banking experience.

CHAPTER-01: INTRODUCTION

1.1 Introduction

General banking activities are daily operational range of banking duties which financial institutions extend to their clients consists of general banking activities. The basic banking duties consist of establishing accounts along with managing both deposits and withdrawals and operating cash transactions and offering fund transfer opportunities. A bank operates through these activities as its basic operational components to deliver financial services efficiently and effectively to customers. The services enable customers to access financial resources through secure features that provide ease of use. Banks create income through these services and build enhanced bonds with their clients.

General banking activities are important because it represent the fundamental activities of banking where banks accomplish their main functions. Programs like general banking activities enable banks to build customer trust through dependable and effective delivery services. The everyday financial activities allow customers to handle their money through secure methods that deliver convenience throughout their routine monetary transactions. Banks derive most of their revenue from various services concerning account management and fund handling as well as cash transfer operations. The activities help establish strong relationships with customers who are essential for sustained future success. The absence of general banking activities would lead banks to experience operational challenges that would create major difficulties for customers to manage their financial matters.

The impact of general banking activities affects all sectors of society from individual citizens to corporate entities as well as the entire economic framework. General banking activities stand as one of the most vital benefits because they encourage people to join financial systems. The provision of affordable banking services enables financial institutions to incorporate new customers into the formal financial sector. Access to

banking plays a vital role for underserved communities as it brings improved lives together with developmental opportunities. The general banking activities hold significant importance for my BBA studies and future professional development in accounting. The fundamental operations of banking within the financial sector share close connections with financial accounting principles. The financial management approach along with recordkeeping practices and regulatory requirements that banks implement enable me to bridge theoretical concepts with practical applications both in my academic studies and future professional sector. This topic proves both practical and interesting because it demonstrates how accounting and banking industries interact with each other daily.

1.1.1 Organizational Profile

Mutual Trust Bank Limited (MTBL) is a leading private commercial bank in Bangladesh, established in 1999. The bank offers a range of financial services, including retail and corporate banking, SME services, and digital banking. MTBL emphasizes trust, technology, and teamwork to ensure excellence in banking service.

Sarulia Bazar Branch in Demra, Dhaka, is one of its busy service outlets offering full general banking support to local clients.

1.1.2 Departmental Overview

The General Banking department at MTBL is the first point of customer interaction. It includes:

i. Account opening (savings, current, DPS, FDR)
ii. Cash deposit and withdrawal services

iii. Cheque processing

iv. Issuance of ATM cards

v. Account information updates

Banking software is used for transaction processing and record keeping.

1.1.3 Internship Activities

During the internship, I —

i. Assisted in opening savings, current, and DPS/FDR accounts.

ii. Helped customers fill out forms and provided information.

iii. Used banking software to input client data.

iv. Handled cash deposits and withdrawals under supervision.

v. Learned daily closing procedures and account reconciliation.

1.2 Study Objectives

The objective of this report seeks to analyze general banking operations as well as measure efficiency standards and customer satisfaction and operational impediments. This report delivers the practical recommendations alongside with the evaluations of the operational effectiveness and digital banking adoption as well as the services delivery the improvements for better customer experiences.

1.3 Specific Objectives

The specific objectives of the study are:

i. To understand the general banking practices followed by MTBL.

ii. To relate theoretical accounting principles to practical banking functions.

iii. To assess the effectiveness of the General Banking Department at Sarulia Bazar Branch.

iv. To identify challenges in customer service and operational performance.

1.4 Research Questions

1. What elements determine customer satisfaction with the general bank operations at Mutual Trust Bank Limited?
2. How efficiently Mutual Trust Bank Limited delivers banking services regarding service speed and accuracy alongside the quality of customer care?
3. Which obstacles does Mutual Trust Bank encounter when providing general banking operations?
4. What sets Mutual Trust Bank's general banking activity quality standards apart from other financial institutions in the market?

1.5 Scope of the Study

This report has been completed as a case study on the general banking practices at Mutual Trust Bank Limited, Sarulia Bazar Branch, Demra, Dhaka. So, this report covers the general banking activities at this prominent bank and the customers' perspectives regarding the general banking services they taken from the bank.

CHAPTER-02: LITERATURE REVIEW

2.1 Literature Review

A literature review on general banking requires the analysis of academic papers that cover bank operations together with available reports and existing research on banking services. The review allows one to comprehend both internal bank functions and the effects banking operations have on customers together with the overall economy. The study of general banking through a literature review includes the examination of deposit services and cash transactions and account management in addition to customer service. Research examining banking operations areas allows investigators to discover sector patterns and management difficulties and optimal approaches which delivers academic value together with practical business results. Research which examines the banking operational efficiency to studies about (Chowdhury, M. M., & Hasan, A. 2020) customer satisfaction and the technological impact on the current banking practices.

2.1.1 Concepts of General Banking

The concept of general banking refers to all standard operational services which financial institutions execute at their branches each day to satisfy their customer needs. General banking comprises bank functions which exist to fulfill their duty toward their clients each day. General banking activities consist of account creation followed by bank operation management for deposits and withdrawals alongside cash handling alongside fund transfer methods. The core banking operations include these services which allow customers to access financial services without difficulty. General banking has evolved through time to integrate various digital offerings such as internet and mobile banking services that provide better accessibility and convenience to customers (Khan, M. R. 2018).

2.1.2 Types of Work in General Banking

General banking activities are the operations of bank that depends on several essential tasks and services which constitute general banking activities. The essential banking operations divide into multiple areas as follows:

- Account Management: The management of accounts includes establishing new customer accounts while maintaining them with current updates and handling client questions.
- Cash Handling: Financial institutions handle cash management in two ways: they process customer deposits and withdrawals as well as keep daily cash flow under control.
- Fund Transfers: Banks enable domestic and international fund transfers through NEFT as well as mobile banking systems.
- Customer Service: The provision of accessible help to customers comprises of both problem-solving and enhancing banking satisfaction for positive experiences.
- Financial Reporting: The bank conducts financial reporting activities which combine accurate recordkeeping with regulatory and internal report generation.

The bank together with its customers benefits from these critical operations because they maintain financial services at high performance levels.

2.1.3 Challenges in General Banking

General banking faces several challenges that encounter multiple problems which affect customer satisfaction as well as banking institution services. General banking

operations stand as a significant problem especially when numerous customers gather in busy branches causing them to become impatient. The widespread adoption of digital banking resources involving mobile applications and automated teller machines has not successfully brought all customers into the digital banking age due to institution security strategies. The services encounter disruptions when systems fail, or technical problems occur. Both cyber security concerns and threats of fraud are increasing rapidly since banks need to maintain continuous protection against hackers' attacks and scams targeting customer data. Bank operations face processing delays because they need to comply with formal government regulations while such requirements drive up the business's operational expenses. Public institutions work actively to improve their service quality along with security protocols while adopting new customer-centric solutions (Mollah, M. A. 2020).

2.1.4 Comparison of the General Banking Practices among Different Banks

General banking services are similar to every bank provides the same general banking services through the standard of service delivery and operational speed will differ between institutions. The rural populations and public servants get priority service from institutional banking platforms such as Sonali Bank together with Agrani Bank. Because their service fees remain low this expands banking service to more people in the market. The banking institutions tend to face performance delays because of cumbersome administrative practices even though these administrative obstacles diminish user satisfaction levels.

The private commercial banking sector behind Mutual Trust Bank (MTB) and BRAC Bank along with Dutch-Bangla Bank concentrates on delivering quick services with

excellent customer service and technologically advanced banking solutions. Mutual Trust Bank provides time-sensitive online banking platforms alongside premium offerings for its wealthy clients and diverse product selection focused on corporate and personal accounts. The banks deploy significant funds to develop their technology assets and customer service capabilities to gain market superiority. Public banks focus on financial inclusion as a core function but private banks such as MTB deliver efficient customer-focused services to their clients. The banking sector remains stable because public and private banks complement each other by operating with their distinctive advantages and issues.

CHAPTER-3: METHODOLOGY

3.1 Research Method

The study followed a qualitative approach with primary data gathered directly from the MTBL officers and their customers I met during the internship program and secondary data from organizational documents, published books, articles etc.

1 **Primary Data**: Observations, interviews with bank staff, and on-site participation.

2 **Secondary Data**: MTBL brochures, banking software interfaces, and official reports.

We used descriptive analysis to demonstrate the data collected through a questionnaire on Google form.

CHAPTER-04: RESULTS AND DISCUSSION

4.1 Results

The survey, based on 19 respondents, provides insights into general banking practices, focusing on demographics, service usage, customer experiences, and digital banking trends.

Demographics: Respondents are primarily young, with 42.2% aged 26–27, and male-dominated (63.2%). Most (63.2%) are account holders, with Southeast Bank being the most popular (21.1%), though 10.5% hold no bank accounts.

Service Usage: Cash withdrawal (68.4%) and mobile/internet banking (63.2%) are the most frequently used services, while account management is the least (5.3%). Notably, 89.5% use mobile or internet banking for daily needs, and 73.7% report reduced physical branch visits due to digital banking, supported by 73.7% rarely visiting branches in person.

Customer Experience: Satisfaction with customer service is high, with 84.2% either satisfied or very satisfied, and 84.2% feel bank staff are adequately trained and responsive. Efficiency ratings are moderate to high, with 26.3% rating it 5/10 and 21.1% rating it 4/10. However, 31.6% have faced unresolved issues, indicating room for improvement.

Challenges: The biggest issue is waiting time (73.7%), followed by system failures (47.4%) and complicated procedures (36.8%). Unresponsive staff (15.8%) is a minor concern, and fraud/scam threats are not reported.

Digital Banking and Security: Digital banking is widely adopted, with 94.8% feeling at least somewhat secure using these services (47.4% very secure, 47.4% somewhat secure). Confidence in banks' ability to protect personal and financial information is strong, with 68.4% either very confident or confident, though 31.6% remain neutral.

The survey highlights a young, digitally inclined customer base that heavily relies on mobile and internet banking, reducing the need for physical branch visits. While satisfaction with customer service and staff responsiveness is high, operational challenges like waiting times, system failures, and complicated procedures are significant pain points. Security perceptions are largely positive, supporting digital banking adoption. To enhance general banking practices, banks should focus on improving service efficiency, reducing wait times, and simplifying procedures while maintaining robust security measures.

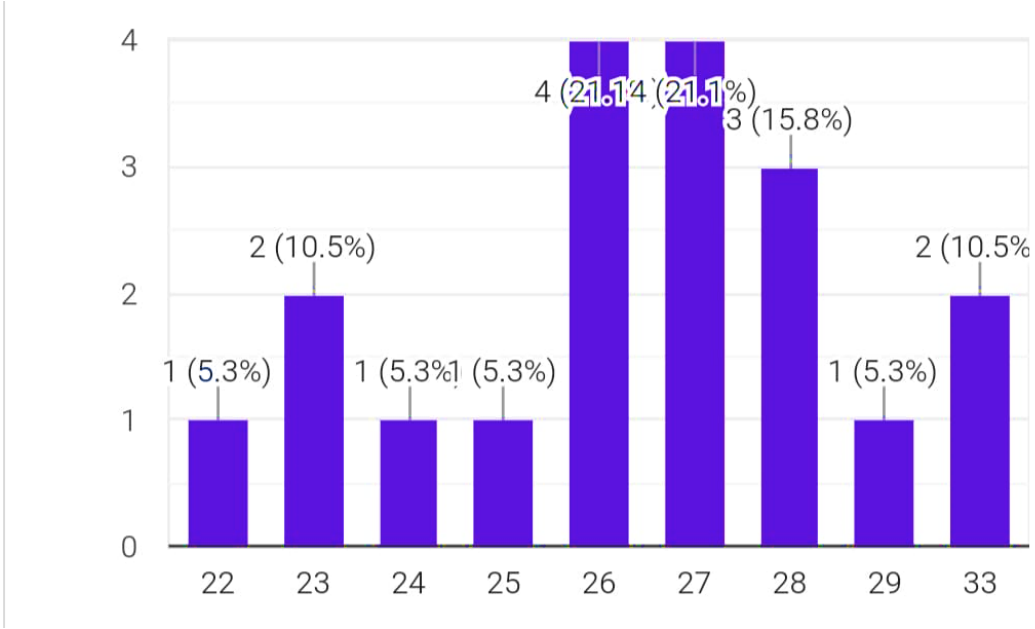


Figure 1: Age Distribution (Histogram)

The age distribution of the 19 respondents shows a concentration in the 26–27 age range, with 4 respondents each (21.1% per age), totaling 42.2% of the sample. Other ages are less represented: 22, 23, 24, 25, 28, and 29 each have 1 respondent (5.3%), while 33 has 2 respondents (10.5%). This indicates the majority of respondents are in their mid-20s, which may reflect a younger demographic engaging with banking services.

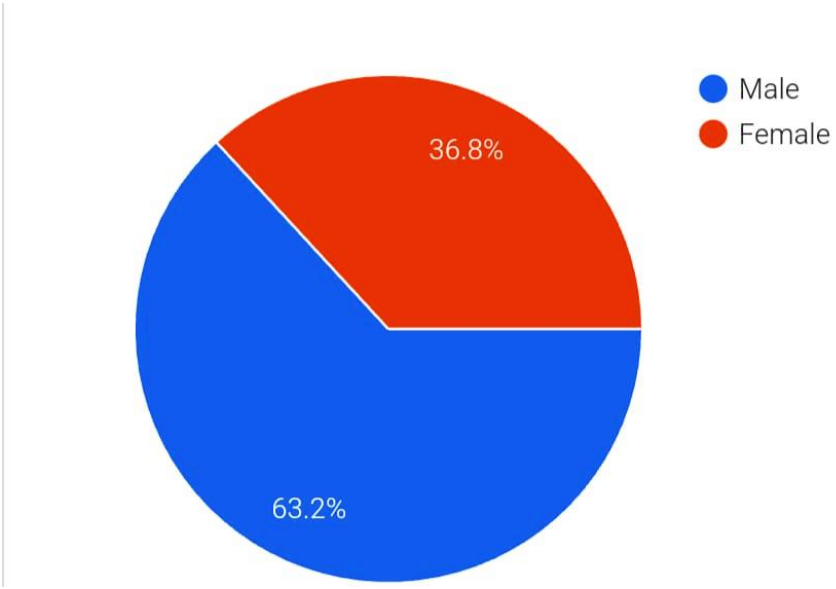


Figure 2: Gender Distribution

Among the 19 respondents, 63.2% (12 respondents) are male, and 36.8% (7 respondents) are female. This suggests a male-dominated sample, which might influence preferences or experiences with banking services, potentially reflecting gender-based differences in financial behavior or access.

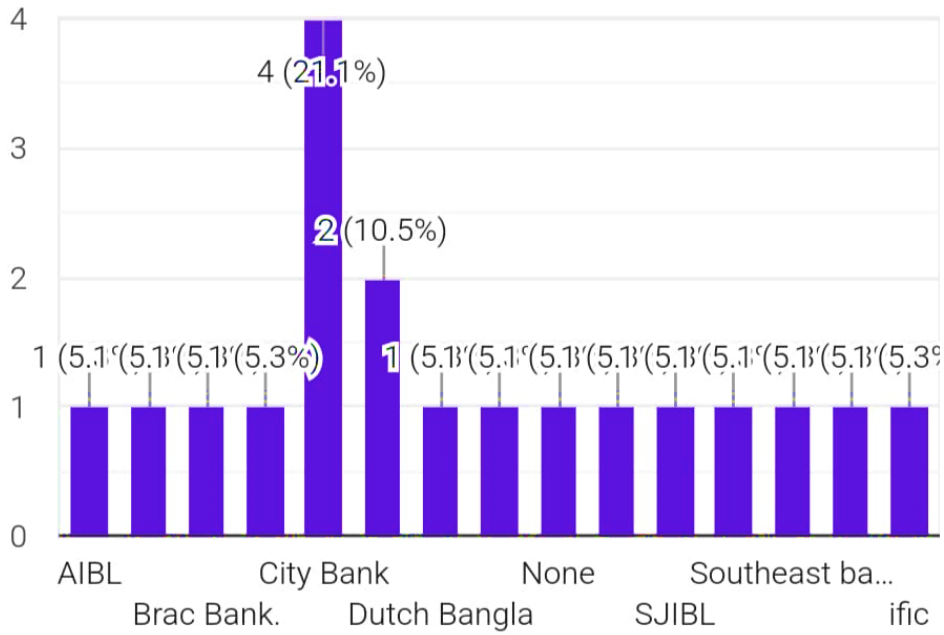


Figure 3: Most Frequently Used Bank

Among 19 respondents, cash withdrawal is the most frequently used service at 68.4% (13 respondents), followed by mobile/internet banking at 63.2% (12 respondents) and cash deposit at 57.9% (11 respondents). Account management is the least used, with only 5.3% (1 respondent). This highlights a preference for transactional services, with a growing reliance on digital banking platforms.

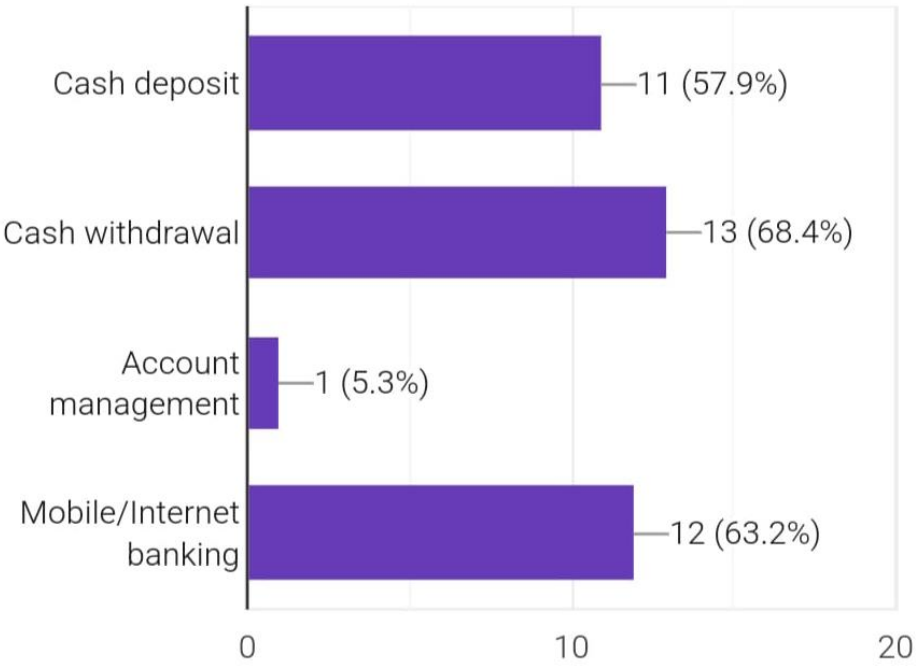


Figure 4: Most Frequently Used General Banking Services

Among 19 respondents, cash withdrawal is the most frequently used service at 68.4% (13 respondents), followed by mobile/internet banking at 63.2% (12 respondents) and cash deposit at 57.9% (11 respondents). Account management is the least used, with only 5.3% (1 respondent). This highlights a preference for transactional services, with a growing reliance on digital banking platforms.

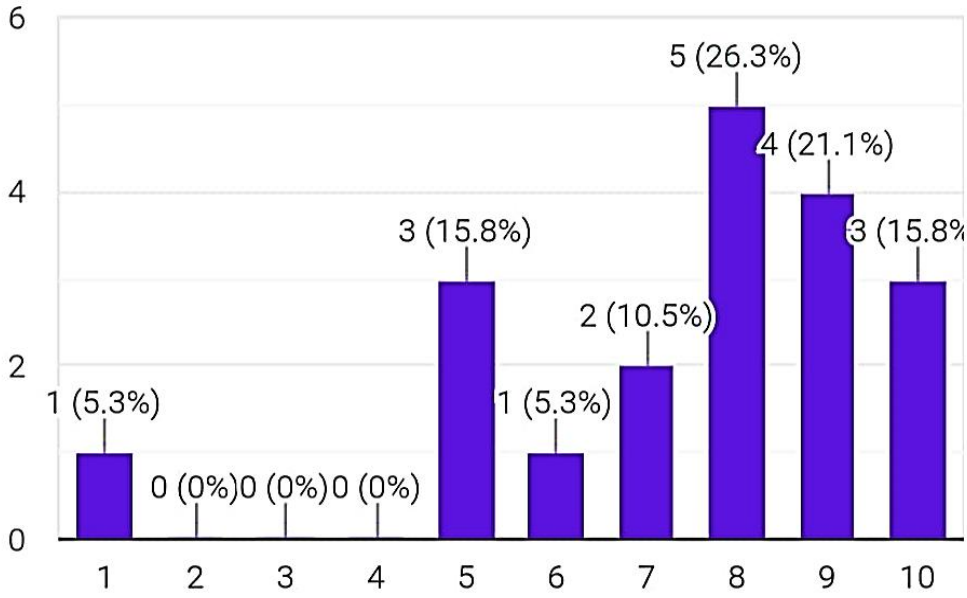


Figure 5: Rating of the Efficiency of Bank's General Banking Services

On a scale of 1 to 10, the 19 respondents rated their bank's efficiency, with the highest rating being 5 (26.3%, 5 respondents), followed by 4 (21.1%, 4 respondents) and 7 (15.8%, 3 respondents). Ratings of 1, 6, and 8 each have 5.3% (1 respondent), while 2, 3, 9, and 10 have 0%. This suggests a generally moderate to high perception of efficiency, with most ratings clustering around the middle to upper range.

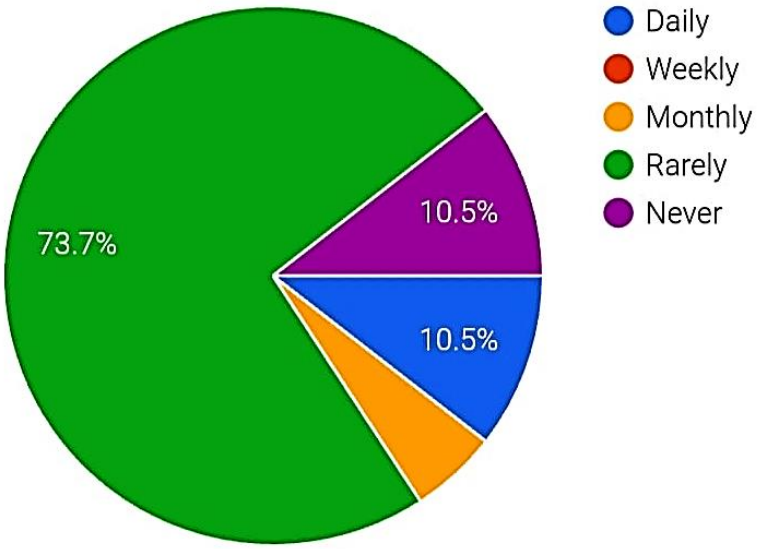


Figure 6: Frequency of Visit to Bank Branch for In-Person Services

A significant 73.7% (14 respondents) of the 19 respondents rarely visit their bank branch for in-person services. Meanwhile, 10.5% (2 respondents) visit daily, and another 10.5% visit monthly, with 5.3% (1 respondent) never visiting. This reflects a trend toward reduced physical branch visits, likely due to the rise of digital banking options.

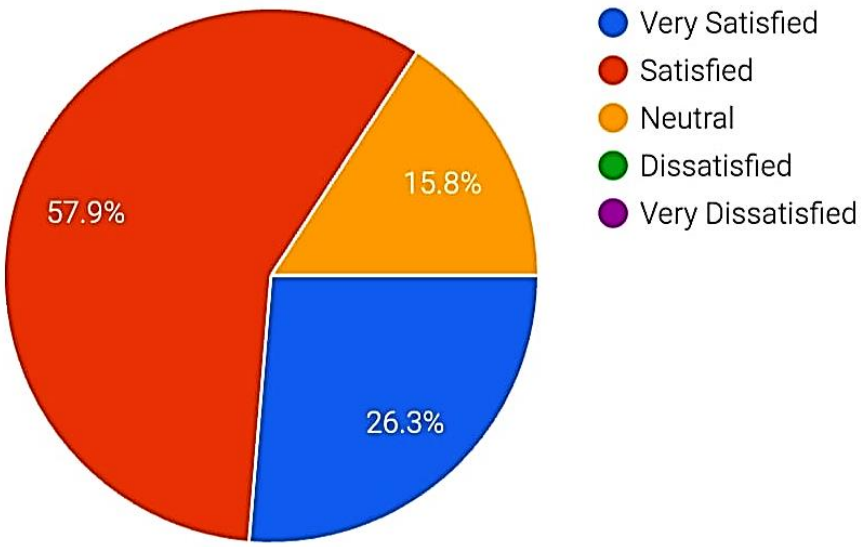


Figure 7: Satisfaction of the Customer

Of the 19 respondents, 57.9% (11 respondents) are satisfied with their bank's customer service, 26.3% (5 respondents) are very satisfied, and 15.8% (3 respondents) are neutral. No respondents are dissatisfied or very dissatisfied. This reflects a generally positive customer service experience, with the majority expressing satisfaction.

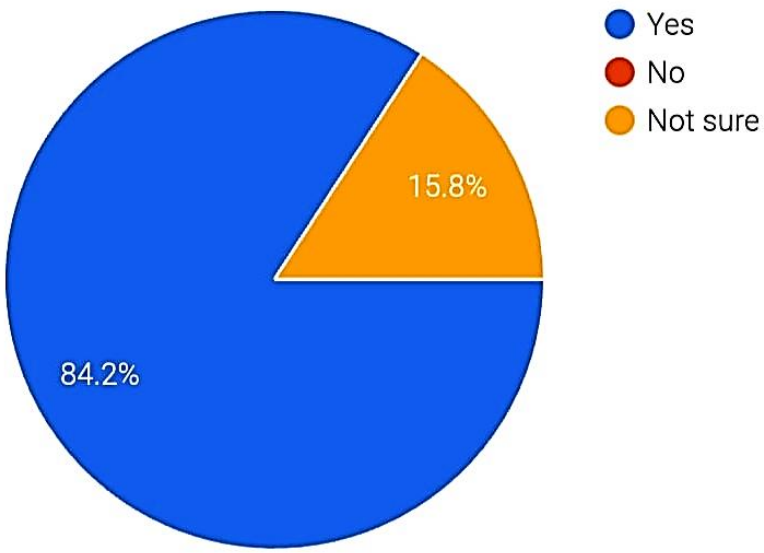


Figure 8: Bank Staff are Adequately Trained and Responsive

A strong 84.2% (16 respondents) of the 19 respondents feel that bank staff are adequately trained and responsive to their needs. Meanwhile, 15.8% (3 respondents) are not sure, and none responded "No." This indicates a high level of confidence in the bank staff's capabilities, which is a positive reflection of training and responsiveness.

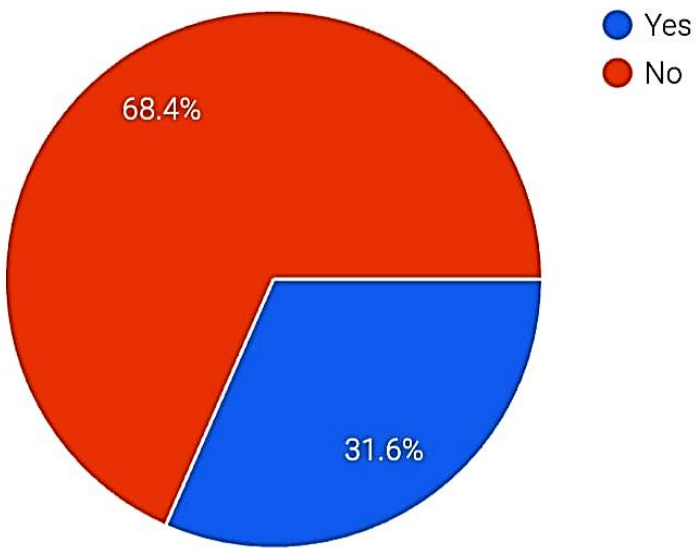


Figure 9: Encountered Unresolved Issues with Bank's General Services

Of the 19 respondents, 68.4% (13 respondents) have not faced unresolved issues with their bank's general services, while 31.6% (6 respondents) have. This suggests that while most respondents experience satisfactory service, a notable portion still encounters unresolved issues, indicating potential areas for improvement in customer service.

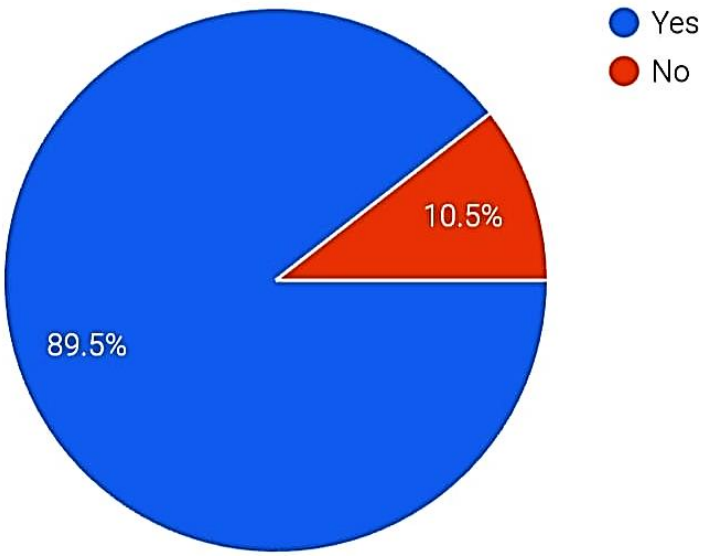


Figure 10: Use Mobile or Internet Banking for Your Day-to-Day Banking Needs

Of the 19 respondents, 89.5% (17 respondents) use mobile or internet banking for their day-to-day banking needs, while 10.5% (2 respondents) do not. This indicates a strong reliance on digital banking platforms for routine transactions, reflecting a shift toward digital solutions in general banking practices.

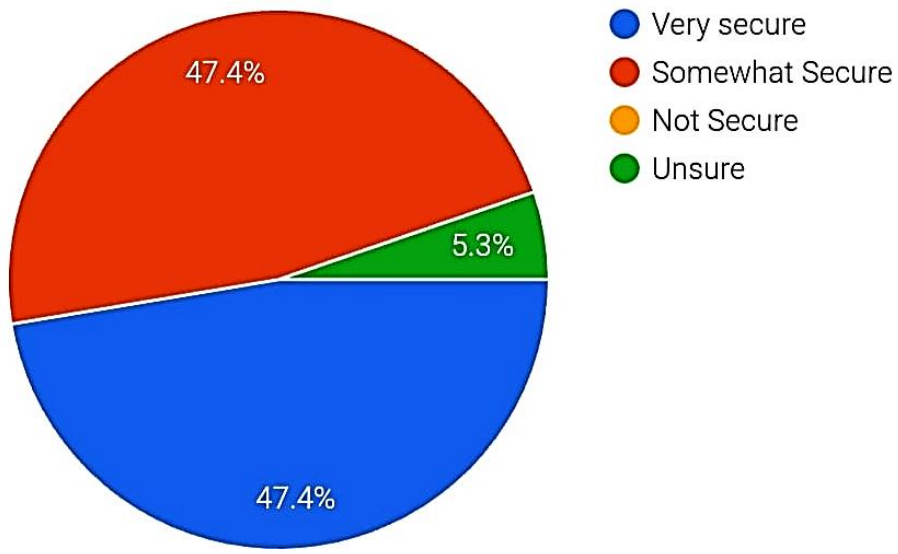


Figure 11: Secured Feeling While Using Digital Banking Services

Of the 19 respondents, 47.4% (9 respondents) feel very secure using digital banking services, and another 47.4% (9 respondents) feel somewhat secure. Only 5.3% (1 respondent) are unsure, and none feel not secure. This indicates a high level of perceived security in digital banking, with nearly all respondents feeling at least somewhat secure, which is a positive sign for the adoption of digital banking services.

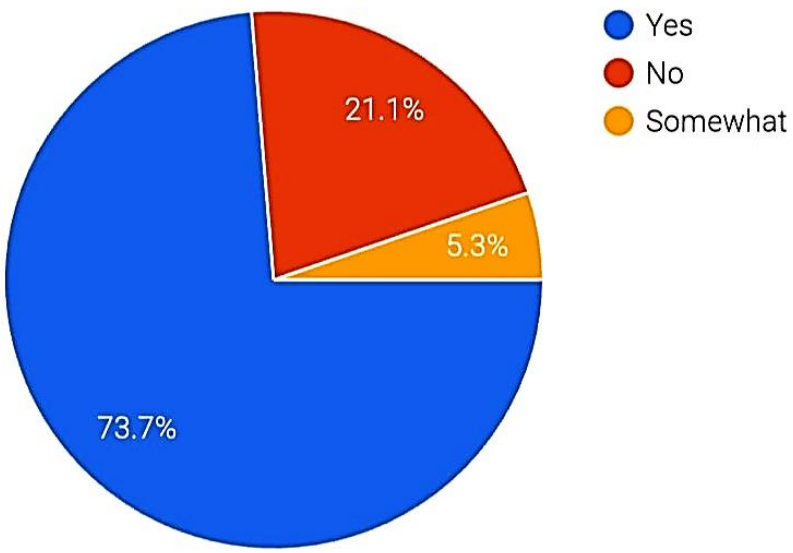


Figure 12: Digital Banking Services Reduced Need to Visit a Bank Branch

Among the 19 respondents, 73.7% (14 respondents) say digital banking services have reduced their need to visit a physical bank branch, while 21.1% (4 respondents) say no, and 5.3% (1 respondent) say somewhat. This reinforces the trend of digital banking reducing the reliance on physical branches, aligning with the preference for mobile and internet banking.

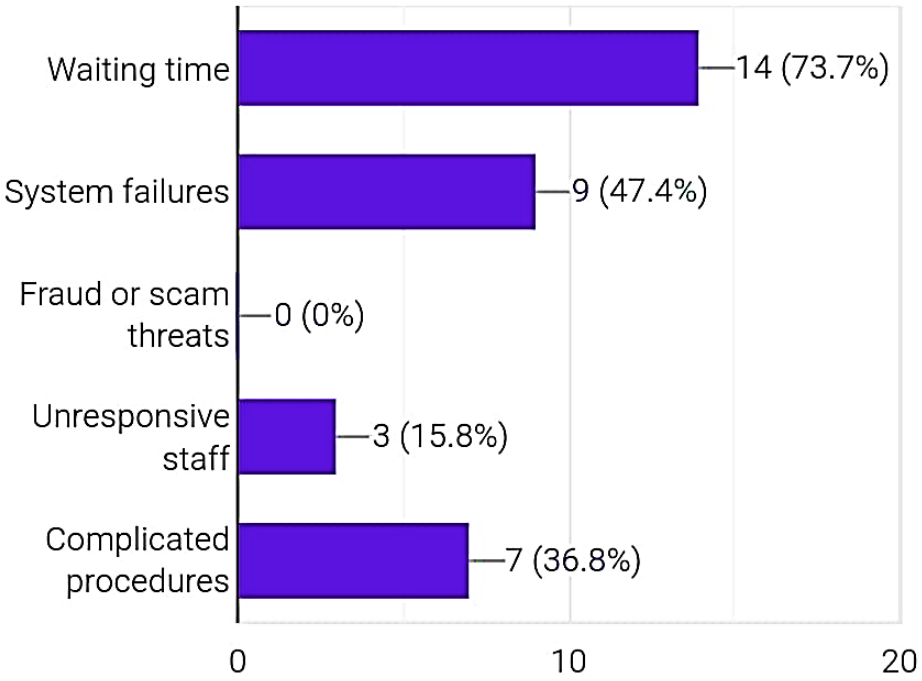


Figure 13: The Biggest Issues Face While Using Banking Services

Among the 19 respondents, the biggest issue faced is waiting time, reported by 73.7% (14 respondents), followed by complicated procedures at 36.8% (7 respondents) and system failures at 47.4% (9 respondents). Unresponsive staff is an issue for 15.8% (3 respondents), while fraud or scam threats are not a concern (0%). This highlight waiting time as a major pain point, suggesting a need for improved efficiency in service delivery.

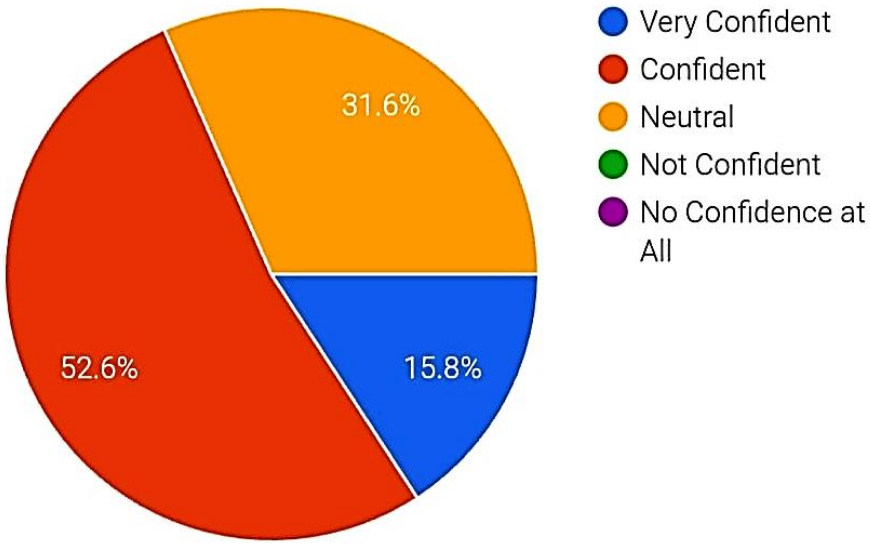


Figure 14: Confident in Your Bank's Ability to Protect Personal and Financial Information

Of the 19 respondents, 52.6% (10 respondents) are confident in their bank's ability to protect their personal and financial information, while 15.8% (3 respondents) are very confident. However, 31.6% (6 respondents) are neutral, and none are not confident or have no confidence at all. This shows a generally positive perception of security measures, though some uncertainty remains among a third of respondents.

4.2 Discussion

The survey of 19 respondents provides a comprehensive view of general banking practices, revealing key trends, challenges, and opportunities for improvement in the banking sector. The findings highlight the evolving preferences of a young, digitally inclined customer base while also identifying persistent operational issues that impact user experience.

4.2.1 Demographic Insights and Banking Engagement

The respondent pool, primarily aged 26–27 (42.2%) and male-dominated (63.2%), reflects a younger demographic that is likely more tech-savvy and open to digital banking solutions. With 63.2% identifying as account holders, the sample represents typical bank customers, though the 10.5% with no bank accounts may indicate reliance on alternative financial systems or limited banking access. Southeast Bank's prominence (21.1%) suggests regional popularity, potentially due to better service offerings or accessibility compared to other banks like Dutch Bangla or AIBL, each with only 5.3% representation.

4.2.2 Preference for Digital Banking and Reduced Physical Interaction

A significant trend is the widespread adoption of digital banking, with 89.5% of respondents using mobile or internet banking for daily needs and 63.2% citing it as a frequently used service. This aligns with the finding that 73.7% have reduced their need to visit physical branches, corroborated by 73.7% rarely visiting in person. This shift reflects broader industry trends toward digitalization, driven by convenience and the increasing availability of mobile banking apps. However, the 21.1% who still rely on

physical branches indicate that in-person services remain relevant, possibly for complex transactions or for those less comfortable with digital platforms.

4.2.3 Customer Satisfaction and Staff Responsiveness

Customer satisfaction is a strong point, with 84.2% either satisfied or very satisfied with customer service, and an equal percentage feeling that bank staff are adequately trained and responsive. This positive perception is encouraging, suggesting that banks are investing in staff training and customer support. Efficiency ratings, while moderate (26.3% at 5/10, 21.1% at 4/10), indicate a generally acceptable service level, though the lack of higher ratings (e.g., 9 or 10) suggests there is room to enhance operational efficiency. The 31.6% who have faced unresolved issues highlight a gap in service delivery that could undermine trust if not addressed.

4.2.4 Operational Challenges in Banking Services

The survey identifies significant operational challenges, with waiting time being the most pressing issue (73.7%), followed by system failures (47.4%) and complicated procedures (36.8%). These findings point to inefficiencies in both physical and digital banking processes. Long waiting times could deter customers from in-person visits, further pushing them toward digital solutions, but system failures in digital platforms (e.g., app crashes or transaction errors) could erode confidence in these services. Complicated procedures, such as lengthy account opening or loan processes, may frustrate customers, particularly younger ones who value speed and simplicity. The absence of fraud or scam concerns (0%) is a positive note, indicating that security

measures are perceived as effective, though this may also reflect limited exposure to such threats within the sample.

4.2.5 Security Perceptions and Trust in Digital Banking

Security perceptions are largely positive, with 94.8% feeling at least somewhat secure using digital banking services (47.4% very secure, 47.4% somewhat secure). Additionally, 68.4% are either very confident or confident in their bank's ability to protect personal and financial information. These findings underscore the success of banks in building trust in digital platforms, a critical factor for their adoption. However, the 31.6% who are neutral about data protection and the 5.3% unsure about digital banking security suggest that some customers may need more reassurance, possibly through enhanced transparency about security protocols or improved user education on safe banking practices.

4.2.6 Implications for General Banking Practices

The survey highlights a clear shift toward digital banking, driven by convenience and reduced need for physical branch visits. However, operational inefficiencies like waiting times and system failures must be addressed to sustain this trend. Banks should invest in streamlining processes, such as automating routine transactions and improving system reliability, to reduce wait times and enhance user experience. Simplifying procedures, particularly for account management (only 5.3% usage), could also encourage greater engagement with a broader range of services. The high satisfaction with customer service and staff responsiveness is a strength that banks can leverage to build loyalty, but the 31.6% with unresolved issues indicate a need for better issue

resolution mechanisms, such as dedicated support channels or faster response times. Finally, while security perceptions are positive, banks must continue to prioritize robust cybersecurity measures and customer education to maintain trust, especially as digital banking becomes the norm.

CHAPTER- 05: CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The experience at Mutual Trust Bank Limited (MTBL), Sarulia Branch, Demra provided me with an invaluable learning journey which developed my BBA (Accounting) studies and my professional development. I utilized accounting concepts and learned principles from my classroom to actual bank functions during my internship period. The practical work experience at Mutual Trust Bank allowed me to strengthen fundamental technical skills needed for accounting including financial reporting and account reconciliation and digital banking tool utilization which will benefit my professional career. Through the internship I gained direct understanding of how accountants maintain banking sector compliance through financial standards and ethical guidelines. Professional success depends on these important skills and knowledge that I developed through my internship experience. The internship experience deepened my knowledge of banking functions while teaching me important skills to handle future tasks in the accounting profession. My increased self-assurance regarding my contribution to the financial sector motivates me to pursue a successful accounting career.

5.2 Recommendations

Based on what I observed during my time at Mutual Trust Bank inspired me to develop several suggestions that would enhance bank service quality and streamline operational processes. The branch experienced excessive waiting lines among customers predominantly during peak business hours. Customer wait times at the bank reach unacceptable lengths although sufficient staff handles all transactions. Introducing kiosks with self-service functionalities together with extra ATMs would help eliminate the queue issue at MTBL. Customers can use the newly implemented machines to take care of standard banking operations such as confirming account balances together with

cash withdrawals and account deposits. MTBL should introduce these services for customers to lower waiting times at queues and enhance their banking experience when most queues form.

1. **Implement More Self-Service Options:** MTBL should introduce the automated teller machines (ATMs) together with self-service kiosks as additional service areas which enable the customers to do their basic functions such as the balances checks and cash deposits.
2. **Enhance Digital Literacy Programs:** MTBL should provide the digital literacy training through the workshops to teach their customers how to make efficient usage of mobile banking and the internet banking platforms. Improved digital service awareness and combined with reduced reliance on the conventional banking methods would have boost the digital service acceptance rates in the country.
3. **Increase Staff Training:** The bank needs to provide the frequent training opportunities which make the staff members proficient in the newest banking products and digital systems. The staffs need proper information and training because it enables them to deliver the correct assistance and information to the bank clients.
4. **Paperless Transactions:** The bank should speed up its paperless transformation by introducing the digital documentation forms because this approach would decrease the errors and enhance the organizational efficiency.

By the implementation of these various methods at MTBL would lead to the operational enhancement while strengthening the customer interactions and market position leading to changing the banking landscape.

5.3 Limitations of the Study

This study has various limits even if it offers insightful analysis of general banking policies and consumer experiences:

1. Small Sample Size: The results of the poll are limited in generalisability to a larger population since just 19 people answered. Regarding age, occupation, region, or socioeconomic background, the tiny sample might not fairly reflect the variety of banking consumers experience.
2. Sampling bias: The sample seems to be weighted towards younger and male respondents, which could affect the findings particularly with relation to digital banking preferences and service use habits.
3. Geographic Limitations: The survey does not indicate the respondents' geographical location, thereby perhaps restricting the relevance of the results to particular areas or banking environments.
4. The poll depends on self-reported answers, which could be prone to social desirability bias, erroneous memory, or personal inclination, therefore compromising the objectivity and dependability of the results.
5. Key aspects such income level, education, frequency of transactions, and thorough bank comparisons were not investigated, which might have given more complex understanding of consumer behaviour and expectations.
6. The survey presents a snapshot in time and does not evaluate changes in banking behaviour or customer satisfaction over time, so limiting knowledge of trends and long-term patterns.

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