

# **Report on**

## **“Adaptation and Usage of credit card in women customers of Dhaka Bank Limited”**

**By**

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An internship report submitted to the “BRAC Business School” in partial fulfillment of the requirements for the degree of bachelor of business administration

**BRAC Business School**

**BRAC University**

**January 28, 2023**

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

**Supervisor's Full Name & Signature:**

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**Mr. Shamim Ehsanul Haque**  
Assistant Professor, BRAC Business School  
BRAC University

**Student's Full Name & Signature:**

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**Sabrina Sultana**  
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## Letter of Transmittal

Mr. Shamim Ehsanul Haque  
Assistant Professor,  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Adaptation and Usage of credit card in women customers of Dhaka Bank Limited

Dear Sir,

I am happy to submit my internship report, which was given to me as part of a crucial BBA degree requirement at BRAC University. The study was really informative, helpful, and intriguing to me. I did my absolute best to create a credible and effective report.

The use and adaptation of credit cards by women at Dhaka Bank Limited is the subject of this report.

I also want to thank you for being patient with me and for your support. I am grateful that BRAC University and Dhaka Bank Limited gave me the chance to work on this excellent initiative.

Sincerely yours,

---

Sabrina Sultana

18304158

BRAC Business School

BRAC University

Date: January 28, 2023

## **Non-Disclosure Agreement**

This agreement was made and entered into by and between Dhaka Bank Limited and the undersigned student at BRAC University, Sabrina Sultana.

### **Confidentiality Agreement (Sign either part 1 or part 2)**

- The student, employer, and faculty adviser all acknowledge and agree that the internship report, whether in draft or final form, is not regarded as a private or secret document. In the event of a grade review, the faculty supervisor will keep a copy of the internship report on file for at least a year before deciding whether to delete it.
- The three parties acknowledge that all information given to the student by the employer during the internship shall remain the property of the employer and shall not be treated as confidential by the academic supervisor or the student, unless specifically requested by the employer.
- If the information was already in the public domain when it was collected during the internship, the three parties are not restricted from sharing it.

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Mohammad Saifur Rahman  
Assistant Vice President  
Dhaka Bank Limited

Sabrina Sultana  
Student  
Brac University

Mr. Shamim Ehsanul Haque  
Assistant Professor  
BRAC University

## Part 2: Confidentiality Required

1. The three parties acknowledge and agree that the internship report, whether in draft or final form, is a confidential document that neither the student nor the faculty supervisor may disclose to third parties. The internship report will be read and evaluated by the faculty supervisor, who will keep it on file as a confidential record for a year (in case of a grade appeal). The internship report will be destroyed after a year. An independent faculty member may be requested to reread the internship report in the event that a grade appeal regarding the report involves. The independent faculty member will treat the report as confidential in such cases.
2. The three parties acknowledge that all information given by the employer to the intern during the internship shall remain the employer's property and shall be considered as confidential information.
3. The disclosure of material acquired during the internship that was already in the public domain is not forbidden for the three parties.
4. This confidentiality agreement will be in effect for a year following the conclusion of the internship, the three parties agree.

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Mohammad Saifur Rahman  
Assistant Vice President  
Dhaka Bank Limited

Sabrina Sultana  
Student  
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Mr. Shamim Ehsanul Haque  
Assistant Professor  
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## Acknowledgement

I would like to convey my gratitude to everyone who helped with the creation of this report, both personally and indirectly. I apologize to the individuals whose names I have omitted, and I want to express how much I value their participation.

First of all, I want to express my gratitude to my academic advisor Mr. Shamim Ehsanul Haque, Assistant Professor, BRAC University, for her guidance and for providing me with the chance to start this report. I want to express my gratitude to her for sharing her time and knowledge.

I wish to express my gratitude to all the Dhaka Bank Limited employees who were participating. I want to express my gratitude in particular to the Dhanmondi 27 Branch's for taking the time to speak with me and share their ideas and perceptions on credit tactics in general as well as their bank specifically. I want to express my gratitude to them for providing me with the information I needed to start this report and for granting me permission to conduct the necessary study.

Additionally, I want to express my gratitude to Mohammad Saifur Rahman (Assistant Vice President), a crucial figure in Dhaka Bank Limited who has made everything possible for me.

Finally, I want to express my gratitude to my parents, whose guidance and encouragement allowed me to finish my report.

## Executive Summary

This report is based on the adaptation and usage of credit card in women customers of Dhaka Bank Limited (DBL).

The completion of an internship program is a requirement for BBA graduation. Students get the opportunity to learn about real life situations through this program because traditional classroom alone cannot prepare a student to handle a genuine business crisis perfectly. For the university and organization requirements, a report must be developed. "Usage and adaptation of credit card of women in Dhaka Bank Limited" is the report's topic. The subject of the report makes the study's primary goal extremely clear. The various bank loans, the authorizations, supervision, and performance are all included in the report.

This report is divided broadly into six sections. First, there is a preface in which I give an overview of the banking industry and Bangladesh's economy as well as my introduction, purpose, scope, and methodology. Usage and adaptation of credit card of women in Dhaka Bank Limited as well as their overall performance over the past few years are the report's key goals. The first section describes the corporate profile, covering Dhaka Bank's history, vision, mission, and strategy, as well as its goods and services, endeavors, and accomplishments. The numerous facets of my work at DBL Dhanmondi 27 are covered in Part 2. The third section exerts pressure on the credit-related literature. It encompasses banking industry services, various loan types, credit analysis, loan reviews, and handling default loans. It goes into great length regarding how credit is approved, how loans are executed, how witnesses are witnessed, and other legal procedures. Additionally, it discusses the issuing of various bank guarantees. Part 5 of the report contains findings and an analysis of the data. It comprises ratios for categorized, outstanding, and recovered loans. The difference between outstanding and categorized loans during the past four years in various sectors is also examined. Additionally, it contains a summary of the results. The report's findings speak to the older and less-used areas of the credit facilities. The status of outstanding, recovered, and classified loans in various industries during the previous few years is also included. Competitive analysis, SWOT analysis, recommendations, and conclusions round up the last section.

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# Chapter 01

## Overview of Organization

### 1.1 Overview of Dhaka Bank Limited

Bangladesh's economy has experienced rapid growth since the 1990s. A new era of business growth was shepherded in by the growth of the industrial and agricultural sectors, global trade, the influx of money transfers sent home by Bangladeshi expats living, and local and foreign investment opportunities in the building, information exchange, and power industries such as in the food manufacturing and service industries. Urbanization and lifestyle modifications brought about by economic growth led to a demand for banking products and services to help with new projects as well as to profitably direct consumer investments. In 1995, Dhaka Bank Limited was founded by a group of eminent businessmen in the nation who came together to address this demand.

The Bank was founded in compliance with the Companies Act of 1994 as a public limited company. On July 5, 1995, the Bank opened for business with Tk in paid-up capital. 100,000,000 and Tk in authorized capital. One trillion. The Bank's compensated capital was Tk 1,547,402,300 at the close of 2007. The Bank's total equity (capital and reserves) as of December 31, 2007 was Tk 3,125,688,713. The bank boasts a huge global network of contacts, 41 facilities across the country, 1 business center, 2 offshore banking divisions, and more. In order to grow its network, the Bank intends to build more branches during the current fiscal year.

As of March 2010, the Bank had 50 branches overall, one offshore banking unit in DEPZ Savar Dhaka, seven SME service centers, one kiosk (business center), and one central processing center. and has plans to increase its network by opening additional by the end of 2010.

The Bank provides the whole spectrum of services in banking and investing for both individual and business clients, supported by cutting-edge technology and a group of highly interested officers and employees. The Bank has issued a co-branded credit card, joined a national shared ATM network, and offered online banking services (i-Banking). Additionally, there are plans to offer online and home banking services to the bank's clientele in order to enable e-business.

## **1.2 Organizational Overview of Dhaka Bank Limited, Dhanmondi 27 Branch**

The Dhanmondi 27 Branch of Dhaka Bank Limited opened on December 31, 1999. Kazi Mamun- or Rashid served as the first branch manager in the past. Originally located in Sector 4 of

Dhanmondi 27, it was eventually relocated to a more advantageous location in Sector 1 on Jashimuddin Road, and that is very visible to anyone entering Dhanmondi 27 and also had a large population of potential consumers nearby. Since all the staff have changed since then, it was unable to gather any additional information regarding the past. Dhaka Bank Ltd. is the go-to financial institution for warm, attentive service, state-of-the-art technology, specialized answers for business requirements, global commerce and corporate reach, and excellent investment payback.

## **1.3 Mission of the Dhaka Bank Limited**

“To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.”

## **1.4 Values of the Dhaka Bank Limited**

- Client-focused.
- Authenticity and honesty;
- excellence;
- and teamwork.
- Respect for people as individuals and
- civic responsibility
- Environmental sensitivity;
- accountability and transparency

## 1.5 History of Dhaka Bank Limited

Bangladesh received 49 banks and other financial organizations from the British administration before 1947 saw the division of India. The Dhaka Bank was the first commercial bank in British India's Bangladesh province, founded in 1806. Bengal Bank, the country's first modern bank founded in 1784 with British patronage, established two branches in Bangladesh's Sirajganj and Chittagong in 1873. By reconstituting and merging the Dhaka Bank later in 1862, In the same year that the Bengal Bank purchased the Dhaka Bank, it also established its first branch there. In 1900, a second Bengal Bank location was established in Chandpur. In this area, further Bengal Bank branches were established, and over time, some of these branches were also closed. Before the partition of British-India in 1947, there were six additional Bengal Bank locations operating on Bangladeshi soil: Chittagong (1906), Mymensing (1922), Rangpur (1923), Chandpur (1924), and Narayanganj (1926).

Pakistan became independent in 1947, and its central bank, Stat Bank of Pakistan, was established in July of that same year. Later, in 1949, a powerful commercial bank called the National Bank of Pakistan was established. Up to 1971, In Pakistan, the country had a total of 36 scheduled commercial banks in operation. Only three of these banks—National Bank of Pakistan, Habib Bank Ltd., and Australasia Bank Ltd.—had one branch each in East Pakistan in 1949. The majority of these banks were owned by Pakistanis. Other Pakistani-owned banks, including Muslim Commercial Bank, Premier Bank Ltd., and Bank of Bhowalpur Ltd., opened branches in East Pakistan between 1950 and 1958. Between 1959 and 1965, the Province was served by four banks owned by Pakistan: United Bank Ltd., Union Bank Ltd., Standard Bank Ltd., and Commerce Bank Ltd. However, they all had their main offices in western Pakistan. Only two banks, owned by local business organizations with their main offices in Dhaka, existed in East Pakistan. These were the Eastern Banking Corporation Ltd. (now Dhanmondi 27 Bank Ltd.) and Eastern Mercantile Bank Ltd., which were founded in 1959 and 1965, respectively.

East Pakistan had 1130 branches of 12 banks operating there at the start of 1971. The formation of the Bangladesh Bank in 1972 by Presidential Order No. 127 of 1972 set the groundwork for Bangladesh's autonomous financial sector (which took effect on 16th December, 1971). The

Order renamed the eastern branch of the old State Bank of Pakistan in Dhaka as the Bangladesh Bank,

designating it as a full-fledged office of Bangladesh's central bank and handing over to the Bank all of the State Bank of Pakistan's activities.

## Chapter 2

### Introduction of the study

#### 2.1 Introduction

Globally, the number of credit card holders and users has grown dramatically in recent years. Due to its convenience as an alternative to cash, cheques, pay orders, and other types of payment, this trend is becoming extremely prevalent as a preferred means of payment for internet purchases and other activities like paying utility bills and sending money over international borders. Despite these advantages, the use of credit cards by women and the amount of debt they owe as well as impulsive or unexpected expenditure are linked. According to research, home spending accounts for a considerable portion of credit card debt worldwide, and this trend has been growing throughout the last decade. As per their beliefs, education level, employment, marital status, culture, and approach toward debt, women's demographic features who use credit cards have a major impact on their ownership, use, and adapting behavior. When the credit card market is in its early stages of development, credit card issuers often give credit cards or bank overdraft to pre-selected groups of people who are typically well-off, highly educated, and employed in highly specialized fields. They occasionally favor lending to their female users more. Additionally, research shows that having a lot of credit cards boosts how frequently people use their credit cards for purchases.

This study's main goal is to comprehend how women in Dhaka Bank use and adapt to credit cards. Second, look into how external influences, such as numerous promotional activities held by stores and the availability of flexible credit repayment options, are influencing women who use credit cards to utilize them in daily life. The financial decisions of borrowing and defaulting are significantly impacted by empirical study on present bias and general impatience in the psychological, neurological, and economic domains. Choosing how much to borrow is influenced by the rapid pleasure of card purchases, especially when using credit cards.

#### 2.2 Objectives

1. To determine how women, adapt and use od credit cards in Dhaka Bank Limited, as well as their security and monitoring procedures.

2. List the offering operations at DBL.

3. To determine the loan retrieval rates in various industries and to compare them.

## 2.3 Scope

This report's focus is on DBL's national activities, including its head office and Dhanmondi 27 Branch. The banking sector, its trends, and DBL's rivals are also discussed in the paper.

## 2.4 Methodology

For this report, I primarily relied secondary data sources. However, primary data has been gathered through interviews with different personnel.

Informal conversation served as the basis for the interviews. In response to my inquiries, the women provided pertinent information. They talked about various strategies in relation to opportunities, dangers, opportunities, and weaknesses. They also discussed Bangladesh's banking industry and Bangladesh Bank's banking regulations. However, he mostly discussed DBL's credit appraisal.

The interviews were conducted via free-form discussion. I asked questions in light of the dialogue, and the women responded with pertinent information. They talked about various strategies in relation to advantages, disadvantages, opportunities, and dangers. They also discussed Bangladesh's banking industry and the regulations put forth by Bangladesh Bank. But he mostly discussed DBL's credit appraisal when he spoke.

I obtained my data from the sources listed below:

- Bangladesh Bank Credit Policy;
- Dhaka Bank Annual Report 2009;
- their website;
- regular circulars;
- office files; and
- working documents



## **The Questionnaire**

Primary data can be gathered using a variety of techniques, including questionnaires, interviews, or both. The use of an interview approach helps direct the interview, clarify challenging questions,

and yield high-quality data. Due to a variety of factors, including meetings, scheduling, timing, etc., It is difficult to control the interview technique's drawback. However, the intended respondent can receive questionnaires via email or social media. The key benefit of the questionnaire approach is that it allows for greater geographic reach of the responder. However, the main issue with the questionnaire technique is that it occasionally yields inaccurate data because the respondent misunderstood the questions. As a result, in order to obtain more precise data from respondents, we picked questionnaires using semi-structured interviewing techniques.

## **Quantitative Analysis**

The association between the demographics and physiographic traits of Bangladeshi credit cardholders is first modeled in order to experiment with the consumer usage behavior of credit cards. Age, sexuality, profession, income, and credit card usage trends are some of these factors.

The responder percentages and patterns are discovered in the analysis's last section, which is used to determine whether or not the responses from various demographic categories differ considerably.

## **2.5 Limitations**

The report has some limitations, including the following:

- Time period—3 months was not nearly enough for a report of this scope;
- Less time to work—I got home from work at nine o'clock.
- The Bank's reluctance to give any type of information;
- My ability to work was hindered by the lack of electricity; and
- There wasn't enough data available.

in and related to Bangladesh.

## **2.6 Literature Review**

### **Earning Capability and Using Credit Limit**

Using a credit card depends on the overall attitude of female customers' feelings and social conventions, claim Kim and DeVaney. The expectations of the people around you regarding the consumption of products or services—generally referred to as social norms—have an impact on your decision to buy. However, it is likely that present consumption of goods or services is influenced by permanent income and expectations of increased future income. People who want to maintain a comparable quality of life to their peer groups and anticipate higher earning prospects would typically borrow in order to conform to the conduct required by their peer groups. Additionally, people who wish to fit in with society are more prone to purchase items that others have, especially when using credit cards because the transaction can be charged later. Additionally, better earning capacities and social pressure both influence consumer purchasing habits toward luxury goods and holiday activities. The next theory is created based on the findings of these research.

### **Age and Credit Card Usage Behaviour**

Age, education, occupation, and gender of cardholders all influence their credit card usage attitudes. The planned behavior hypothesis states that the use of credit is influenced by earning potential, risk tolerance, and planning horizon. However, the features mentioned above varies depending on the demographic characteristics of each user, such as: Customer demographics, such as gender, age, educational levels, income, family status, nationality, culture, and approach toward debt, have a big impact on credit card usage and ownership. According to empirical data, high- income countries are more likely to use in comparison to low-income nations like Bangladesh, revolving credit. The use of credit cards also differs significantly between youngstars and middle- aged (age 36–55) and elderly (age 55+) individuals. Additionally, there may be differences in older persons' earning potential and spending habits between the structured and unstructured credit card markets (age 55+). Additionally, it has been shown that as compared to their seniors, younger and middle-aged persons have a larger propensity to utilize credit cards

to achieve their desires. As a result, we want to examine the Bangladesh context of the following theory.

### **Age and Credit Bill Repayment Attitudes**

By looking at how people use their credit cards to make payments, Rutherford and DeVaney distinguish between two sorts of credit card users. Convenience users are those that consistently pay off the entire debt on their monthly credit card statement. Users of credit cards individuals, after receiving their monthly credit card bill, substantially pay off their outstanding balance, on the other hand, referred to as revolvers or inconvenience users. Empirical studies show that the use of credit cards and the repayment of debt depend on general credit attitudes, risk tolerance attitudes, and the planning horizon (1998). General credit attitudes and risk tolerance attitudes are determined by the emotional reaction of the credit card users' inner feelings.

### **Gender and Credit Card Usage Behavior**

Men and women use and own credit cards differently. Due to their lower risk tolerance than men, women tend to operate their own businesses and use revolving credit less frequently. In contrast, women prefer to own more credit cards than men in middle-eastern nations since these people like shopping more than those in other regions of the world. Fascinatingly, according to Robb (2011), college-bound females are more likely than males to participate in risky credit card conduct. However, the types of goods and services that people purchase with credit cards may vary depending on their sexual preferences. Additionally, women are more likely to use credit cards for clothing, personal items, gadgets, and entertainment than men are. Men use credit cards for food, travel, amusement, and entertainment. Due to culture, religious beliefs, earning potential, and credit availability, gender attitudes in emerging nations like Bangladesh differ from those in India, the Middle East, and Western nations. We therefore want to investigate this claim because

### **Employment and Usage How Credit Cards Act**

Themba and Tumedi (2012) assert that convenience credit card users tend to be older, better educated, higher earners, married, and to have more conservative attitudes on debt. People in specific professions including university professors, surgeons, lawyers, business and IT experts,

in addition to leaders of global businesses, are in a similar situation, typically earn more money than their counterparts in the public sector, educational institutions, and local private businesses, for example. Greater access to revolving credit is available to those in designated professions because their credit limits are typically supported by their income. On the other hand, undesigned professions only have very little access to revolving financing. This is likely because financial organizations think that people with lower incomes are relatively more risky to accept credit and repay their debt. But there is a counterargument that lower earners are not necessarily credit defaulters and are occasionally more reliable than their counterparts.

### **Age and Different Ways of Paying Credit Card Bills**

As per Aaron Smith (2014), senior individuals in industrialized nations like the USA absorb technology more slowly than younger generations do, despite their efforts to educate themselves about adopting new technologies. Clearly, current technology is making life easier thanks to its many financial services, like credit cards, ATMs, e-banking, and other options. A senior group typically includes individuals who lean toward being younger, better educated, or financially well-off. This group has a more comprehensive understanding of many technologies and a highly positive outlook on the advantages of contemporary technology. Another group of elders, however, is psychologically and financially hesitant to use new services and technologies. Seniors who are resistant to technology are therefore excluded from the advantages of global technology. And also, information technology is crucial in changing people's lifestyle behaviors, including those related to trading, education, and shopping. Young folks are more progressed than senior citizens in this adaptability.

### **Influence of Behavior on Credit Card Use**

Evidence from empirical investigations shows that behaviors, ideas, and feelings are typical examples of external influences that influence behavior. The study of consumer behavior can be conducted using logical positivism, in accordance with the theories of classical conditioning and operant conditioning. According to traditional behaviorism theory, only internal factors should be considered when predicting customer behavior. Operant conditioning, on the other hand, explains how a person reacts to changes in their environment.

Self-desire to possess a commodity is largely influenced by an individual's inner ideas and emotions, just as someone may craving to purchase a extra good like a car out of self-motivation. This behavioral strategy disregards any outside pressure in this regard. Individuals are driven to purchase products and services in accordance with Maslow's hierarchy of needs ideas. Furthermore, peer group consumption, the variety of products offered by retailers and financial institutions, and social standing all play a significant role in satisfying the want to possess goods and services. Although they are theoretically described, we want to do an empirical investigation.

## Chapter 3

### Internship Overview

#### 3.1 My Job at DBL

Beginning on January 17th, 2010, and ending on April 20th, 2010, was the span of my internship at Dhaka Bank Limited. I was assigned to the Dhanmondi 27 Branch for these three months. I had a great time, but more importantly, by actually doing it, I finally understood how work was done. This practical orientation is essential for a person's growth and preparation for the working world. I've discovered the following while working at Dhaka Bank:

- Definition of accountability
- The necessity of dedication
- Regularity and punctuality are crucial.
- The capacity to interact with various types of individuals

For interns, Dhaka Bank provides a developed internship program. Although rarely used, it was a helpful resource for me. Over the last three months, I have alternated between all four departments.

#### 3.2 The Type of Work I Do and My Particular Responsibility

I worked in the Retail Banking Department my first week there. Although banks don't frequently place interns in this division, I was fortunate to get a personal look at what goes on behind the counter. Although they eventually gave me some work, I wasn't given a lot of responsibilities in that area because I was instructed not to impede their rapid and hectic transactions. My duties in this division consisted solely of helping them in whatever manner I could. I gained the following knowledge from this division:

- assist people in managing their finances by offering professional guidance,
- financial services, and products.
- Arranging loans and overdraft facilities,
- open up savings accounts and bonds, and
- facilitate the transfer of money through payment channels as part of their regular duties.
- Compiling a variety of money counts
- Employ the counting device
- Make use of the copier
- Totaling the coupons
- Examining each cashier's unique EOD (End of Day Journal Report)
- Become familiar with Flexcube, the program that is used to validate all types of deposits and withdrawals.
- Acquired the ability to interact with coworkers with more freedom.
- Acquired knowledge of the Money Laundering Act.

### 3.3 Observation

Working at Dhaka Bank was a lot of fun. There are some incredibly lovely and talented folks. The following are the things I have observed and noticed:

- Unless it is absolutely required, work is never left unfinished for the next day.
- With better computers and operating systems, the job process might be made speedier.
- Because good work is rarely acknowledged, employees lack incentive.
- Because of the constant influx of consumers, there is no set schedule for the day's work for the staff. An employee's work tasks are predetermined, but what they perform when fluctuates throughout the day.
- Every employee has a fixed schedule that is divided up into different tasks. Although this is how things ought to be, when I really witnessed it, it was amazing. Each and every

worker is assigned a specific set of duties. These duties are performed by him or her all day long. This makes distributing responsibilities simple. Despite this, I frequently observed other employees supporting one another.



## 3.4 SWOT Analysis

### Strengths

- **An effective corporate identity**

According to clients, DBL is the leading provider of financial services authentication globally. Due to its powerful organizational brand and image, it occupies a more solid place in the customers' minds. This representation has helped DBL to seize Bangladesh's individual banking industry.

- **Solid teamwork and belongings among employees**

One of the company's most valuable assets is the workforce at DBL. The DBL staff members are very dedicated to the company and feel a strong feeling of pride and kinship with DBL. The key factor contributing to DBL's strength is its excellent organizational culture.

- **Efficient Performance**

According to customer feedback, DBL offers hassle-free client services in comparison to different Bangladeshi banking institutions. Its motto is "personalized approach to consumer demands."

- **Young enthusiastic workforce**

Finding and employing skilled graduates and postgraduates who have little to no professional experience is a top priority for DBL. The reasoning behind this is that DBL wishes to prevent the "garbage in, trash out" problem. And this kind of young and energetic personnel energizes DBL's entire working environment.

- **Empowered Work force**

DBL's human resource is incredibly well planned out and flawlessly handled. The senior management has always valued employee empowerment and has refrained from

meddling in every aspect of business. The employees at DBL like working in this empowered environment. The employees can develop as the organization grows without feeling constrained by their level of authority.

- **Hospitable Working Environment**

There is no executive dining room and all office barriers in DBL are merely shoulder high dividers. Any executive will probably take a seat at a cafeteria table and participate in a lunch, and converse with anyone else who happens to be there.

- **Strong Financial Position**

Over the years, a consistent increase in net profit has been observed. DBL is also making improvements rather than merely resting on its achievement from the prior year.

### **Weaknesses**

- **High L/C charges**

Currently, DBL charges the same prices for all import L/C kinds. But DBL should lower the L/C fee for import L/C of industries focused on exporting. Exporters will profit as a result, and More foreign currency will be earned by the country. The commission can sometimes even reach 30%.

- **Not enough innovative products**

DBL now applies the same rates to all import L/C kinds. However, DBL should lower the L/C fee for industries that are export-oriented and import goods. Therefore, exporters will profit and the nation would earn more foreign currency. Even up to 30% of the commission is not uncommon.

- **Diversification**

DBL may be able to grow its current company by following a diversifying plan. The management could consider starting a merchant banking operation or entering the

financing and insurance markets. DBL is among the top suppliers of all financial products, hence it is able to offer these assistance in Bangladesh.

- **Lack of Proper Motivation**

Although DBL pays quite well, there isn't much in the way of additional incentives. Bonuses and other incentives are given for reaching a certain goal, but overall these are the only motivating elements.

### **Opportunities**

- **Country wide network**

DBL's ultimate objective is to extend its business over all of Bangladesh. Developing this kind of vision and mission and taking appropriate action would not only increase DBL's revenue but also assure its long-term survival.

- **Distinct operating procedures**

How much a person can borrow depends in part on their repayment capacity, as determined by DBL for each individual client. The DBL recovery rate is pretty nearly 100% because the entirety of the loan procedure is based on a client's ability to repay the debt. This gives DBL financial security and prepares DBL to stay in the industry for a long time.

### **Threats**

- **Upcoming Banks/Branches**

The forthcoming private, regional, and international banks pose severe risks to the DBL's current banking infrastructure. More commercial banks are anticipated to open their doors in the coming years. If that occurs, the level of competition will increase further, and banks will need to create methods to contend with one another and triumph in the war of the banks.

- **Other banks provide comparable products.**

Non-performing or defaulting loans are a very minor or unimportant issue. However, since this issue can recur in the future, DBL must continue to monitor it so that preventative measures can

be implemented to lessen it.

- **Financial Crisis**

Even when individuals have somewhat recovered from the shock, it could still be a hazard. Even now, people are still cautious to deposit money or take out loans.

## Chapter 4

### Discussion and Analysis

#### 4.1 Significance of the Study

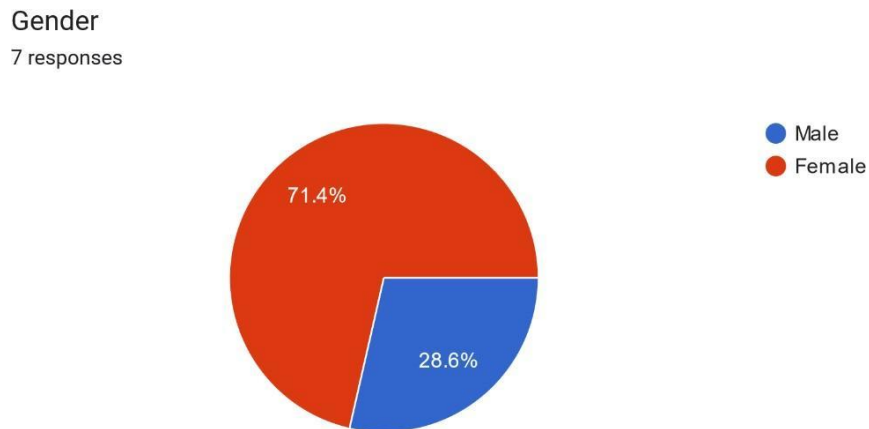
A very useful financial instrument for business is credit policy. This service is very valuable. Women in both developed and emerging countries rely heavily on this service because it has attained such a significant position in the banking industry. In recent times, credit options or loans in Bangladesh have started to look very appealing. However, there are still many areas in this department where services and facilities need to be improved.

According to the study in the report, although people are aware of the existence of loan facilities in our nation, they are not fully informed of the benefits or characteristics of the loan application process, nor are they familiar with its procedures and rules, particularly when it comes to personal or consumer loans. According to the survey, Dhaka Bank appears to concentrate its lending facilities on the corporate sectors. However, the bank has imposed numerous limits on consumer borrowing.

Loans from the credit department were spread out among several, by them categorized industries. They don't offer any loans in the agricultural sector among the other industries. They cited the fact that this industry is very dangerous and dependent on the environment as the reason they haven't expanded into the rural area. Additionally, they did not offer any loans to cottage and small businesses. The rationale is that the sector is quite uncertain and that the return from it is not particularly good. They offer term loans, mostly long-term loans, as the majority of their credit facilities. The return on a short-term loan is excellent, and it also shows that it is a very safe investment.

Thus, despite being a second-generation bank founded in 1995, it appears from the study and my limited experience that Dhaka Bank's credit management and performance are quite good and adequate. Women customers quickly adapted to using credit cards and improved their performance, and they are still making every effort to do more and better. As a result, they gained the respect and acceptance of their clients in a relatively short amount of time, and today they are one of the major private commercial banks in the nation.

## 4.2 Analysis and Findings

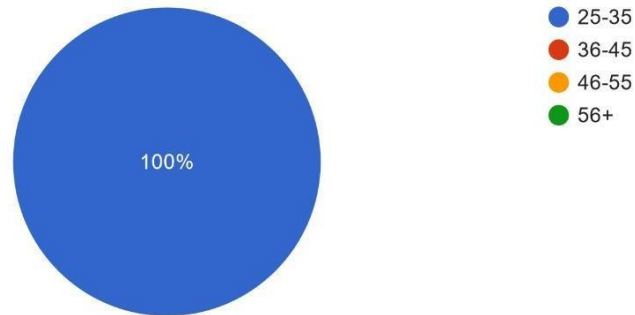


*Figure 1 Gender details*

Most of our participants were female, 71.4% were female and on the other hand only 28.6% were male. As our topic is that “Usage and adaptation of credit card of women in Dhaka Bank Limited” so we prefer to do survey on our female participants.

### Age and using of revolving credit

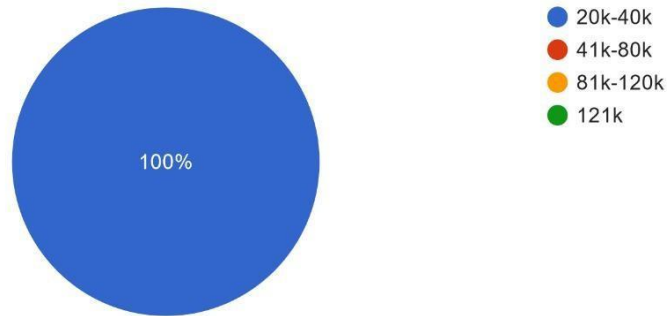
7 responses



*Figure 2 Aging details of our participants*

I targeted those participants whose age is between 25-35, as they prefer to carry out credit card or debit card most often. I can get fare answer from them easily that's why I targeted this age limit. They believe that carrying out debit card and credit card is the most safe part in their whole day.

1. Earnings details of female card holders  
6 responses



*Figure 3 Earning details of female card holders*

My majority participants' earning is between 20k-40k. They like to use debit card or credit. They find this user friendly and that's why they prefer to choose the cards for usage and adaptation.



How frequently Do you use credit card?

7 responses

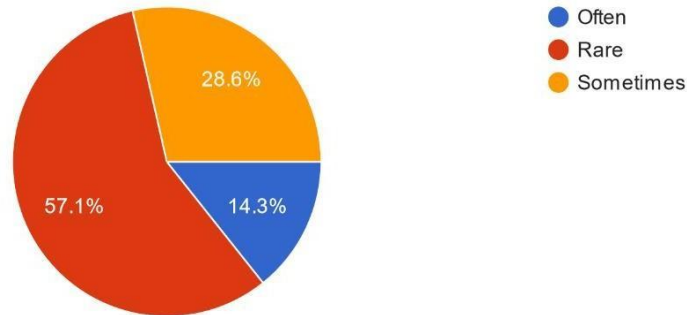


Figure 4 How frequently do you use credit card?

Most of our participants don't use credit card or debit card. In that cars 57.1% participants don't use credit card and 28.6% sometimes use credit card and 14.3% often use credit crad.

Do you feel odd while using credit card?

7 responses

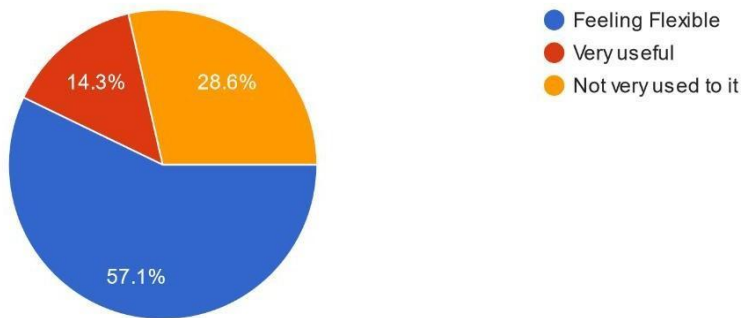


Figure 5 Do you feel odd while using credit card?

This time my question was "do you feel odd while using credit card?". Then I got very responsive answers from my participants. 57.1% feels very flexible while using to it and on the other hand 28.6% find credit card not very used to it.

Dhaka Bank provide enough facilities while using credit card?

7 responses

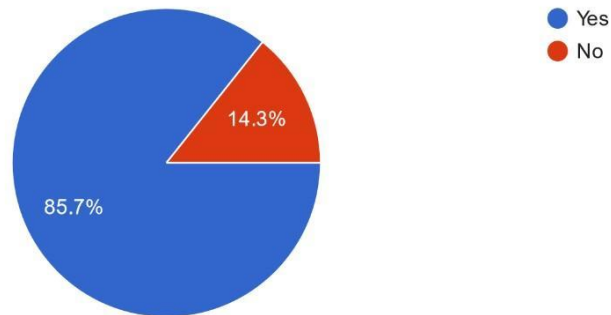


Figure 6 Dhaka Bank provide enough facilities while using credit card?

I asked my participants do they find Dhaka Bank provide enough facilities while using their credit card. Almost 85.7% participants find Dhaka Bank is very user friendly to them while other 14.3% people don't find it very user friendly

As a female do you ever face any problem?

6 responses

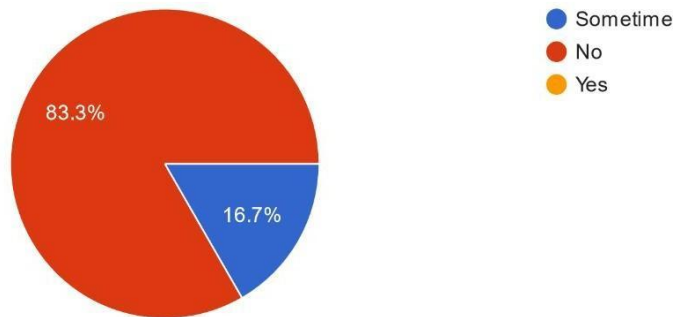


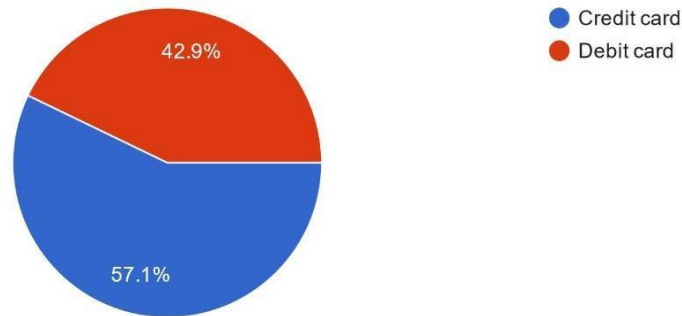
Figure 7 As a female do you ever face any problem?

This question is mainly targeting our female participants. I asked them "as a female customers do they ever face any problem?" Well I get interesting response from them. 83.3% answered that

they have not face any problem while 16.7% answered that sometimes they face many problem,

Will you choose credit card or debit card?

7 responses



*Figure 8 Will you choose credit card or debit card?*

When we asked which one they will choose between credit card and debit card? Then my 57.1% participants choose credit car and 42.9% choose debit card in which they find more usage and adaptation friendly.

### 4.3 Summary and Conclusion

Being an intern at the Dhanmondi 27 Branch of Dhaka Bank Limited for the past three months has been pretty interesting. I learned more about what it's like to work in a real workplace.

Credit policy is a very practical banking instrument for both male and female consumers in the commercial environment. This program is quite beneficial. Due to its prominent role in the banking sector, this service is increasingly depended upon by people in both developing and industrialized countries. Credit options for women have just started to gain a lot of popularity in Bangladesh. However, this department still has to make significant adjustments to its facilities and services for female clients.

According to the report's study, although female customers are aware of how credit cards are used and accepted in our nation, they are less familiar with the services, features, and rules and regulations that apply to loans in general, and specifically credit cards. According to the survey, Dhaka Bank appears to concentrate its lending facilities on the corporate sectors. However, the bank has imposed a number of restrictions on loans to women.

A highly skilled and committed team of officers and employees work in the Credit Division of Dhaka Bank and continuously strive to offer the best service to the division's female customers. They continuously keep an eye on their position and the credit in various industries. Prior to issuing credit cards, the company determines if the cards would be successful and if the female consumer is capable of paying back the amount within the allotted time frame.

They divided up the credit department's receivables among various, categorised industries. They demonstrated how this industry is incredibly risky and how it depends on the age and earnings of the female customers, but they haven't expanded for teenagers. Additionally, they did not offer any loans to young or low-income female customers. The rationale is that the sector is quite uncertain and that the return from it is not particularly good. They offer the majority of loan facilities to people with stable jobs and high wage ranges.

Due to its internet banking service, which no other local commercial banks now provide, DBL has a considerable competitive edge over those banks. All commercial banks are now attempting to achieve this, nevertheless. The compensation and additional perks offered to workers at this

bank

are a significant inducement. Every employee here is incredibly cordial and accommodating to customers, employees, and just regular visitors.

## 4.4 Recommendations

- DBL must raise their LTR interest in document retirement if they want to see an improvement in their import business. 13% to 16% of them are interested in LTR. They can expand their import industry if they lower the LTR interest rate from 14%.
- If DBL hires additional people, their ability to serve clients to their satisfaction will rise.
- DBL needs to have more computers with modern hardware and software.
- The bank must raise the volume of short-term consumer loans in order to attract better clients.
- The bank may be able to offer a loan, possibly a student loan. Even yet, numerous banks in other nations offer this service. The pupils may be inspired to step forward and contribute to the economy as a result.
- DBL should either improve or lower their margin; if they boost it to between 35% and 45%, their import business will grow.
- Anyone who wishes to import must first create an account. However, An introduction from a DBL employee or former employee is required in order to create an account with DBL. They lost numerous clients or deposits as a result.
- Loans from Dhaka Bank are mostly given to the major sector. Despite the huge profit, the bank will fail to survive if that sector's performance crashes. As a result, the bank should extend more small-scale loans across various industries, even though doing so may somewhat reduce profit. But it'll be quite secure.
- Especially in retailing, strengthen and maintain a continuous relationship with customers.
- To make themselves more noticeable to both the intended market and potential target market, they must engage in more marketing efforts. As a result, there isn't much coverage of DBL in the media. They should pursue widespread media attention to draw in new customers.
- And although DBL has a very profitable online business, they could build more ATM booths to better serve customers and to compete with other businesses.

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