

Report On  
Measuring effectiveness of Database Management System: A Study on  
Southeast Bank Ltd.

By:  
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An internship report submitted to the BRAC Business School in partial fulfillment requirement  
for the degree of  
Bachelor of Business Administration (BBA)

BRAC Business School

BRAC University

May 2022

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## Declaration

1. While writing my internship report I did not copied from other report and it is my original piece of work .
2. The report do not contain any information which was used by other people previously.
3. This internship report do not have any piece of information which was used or submitted to any other institute for degree completion.
4. I am aware of all above statement and assure you.

## **Letter of transmittal**

Name of supervisor

Mr. Md Hasan Maksud Chowdhury

Assistant Professor and lecturer

Brac Business School

Brac University

66 Mohakhali Campus Dhaka.

Subject- submission of my internship report on South east bank Ltd.

Dear sir,

With the mercy of almighty Allah I was able to join a organization and was able to finish my internship work without any hassle. I am submitting my internship report as it is a apart my BBA graduation program. In the last 90 days I was busy working in the bank. The work was overwhelming for me as I had to work in different departments and had to continuously work for long hours.

I am thankful and grateful for your wonderful guidance and support that you did to finish my internship report. I am submitting my report with the title `` measuring effectiveness of database Management System: A study on Southeast Bank Ltd

I have tried my level best to collect as much data as possible from the organization to include in my internship report.

I tried to present all that information in a systematic and organized manner in my report for your convenience.

I hope and believe that my report will be satisfactory for you

Sincerely yours,

---

Abid Hasan Robin

Id 17104044

Brac university

Brac Business School

Date: May 11 2022.

**Student's full name and signature:**

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Abid Hasan Robin Id-17104044

**Supervisors full name and signature:**

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Mr. Md Hasan Maksud Chowdhury

Assistant Professor and Lecturer, BRAC Business School  
BRAC University, Dhaka

## **Acknowledgement**

I am grateful to Mr. Syed Mahmud vice president and head of branch of southeast bank ltd begum Rokeya Sarani for giving me permission to do internship in his Branch. Without his kindness it would have been very difficult for me to do my graduation.

Secondly, I want to thank my internship supervisor Mr. Md Hasan Maksud Chowdhury for giving me excellent guidance in preparing my internship report especially in selecting and fixing my research topic in chapter 3. without his help it would have been very difficult for me to do my internship report, which cannot be expressed in words.

Lastly, I want to thank all the officers of Southeast bank begum Rokeya Sarani branch who were very cooperative and kind to me during my internship period. They were very gentle and explained me quite well of what to do and what I was supposed to do as a part of my internship work. Without their utmost cooperation I would not be able to do my internship smoothly and could have faced a lot of problem.

## **Non Disclosure Agreement**

This page is for non disclosure agreement between the student and bank.

This agreement is made and entered into by and between Southeast bank Ltd and undersigned by student at Brac University Abid Hasan Robin id (17104044).

## **Executive summary:**

I have completed my internship from southeast bank ltd. There I worked under the credit risk department and front desk department. There I had to assist officers in various ways like filling up the forms, managing clients over phone, managing clients who came to bank for various purposes. I also had to do small tasks of the general banking department and remittance department etc. I tried to collect as much data and information as possible for my report. The Southeast bank is an old establish bank of Bangladesh which begun its operation in the year 1995 with its head office in dilkhusha. The bank collects its fund by releasing its share in the share market and also collect its fund from the fixed deposit. The bank aims to provide customer digital banking service of the modern world and also try to achieve better customer satisfaction by giving quality customer service. In this report, I have also tried to find problems that bank officers face in managing their database management system and how much those problems impact on bank. I also tried to find how employees of the bank rate the performance database management system that is bank ultimus.



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**Acronym: southeast bank-sebl.**

**DBMS- Database management system.**

## CHAPTER 1:

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### 1.1 STUDENT INFORMATION:

Name: Abid Hasan Robin

Id : 17104044

Department: computer information management

Program: BBA(bachelor of business Administration).

### 1.2 INTERNSHIP INFORMATION:

Period: 3 months internship program( 23<sup>rd</sup>February- May 24<sup>rd</sup>)

Company name- Southeast bank Ltd

Department: Front desk and credit risk.

Address- Rokeya Sarani Branch Kusholi Bhaban(1<sup>st</sup> and 2<sup>nd</sup> floor) 238/1 west kafrul, Rokeya Sarani Taltola, Mirpur Dhaka-1207

### **Supervisors information:**

Name: Sultana Begum

Position: Senior Officer.

**Job description:**

1. checking accuracy of financial statements.
2. checking accuracy of loan proposal valuation form
3. filling forms
4. sealing form
5. call inactive customers
6. getting authorizing from officers
7. dropping check of customers
8. searching documents in files and many more.

### 1.3 INTERNSHIP OUTCOMES:

#### **Students contribution to the company:**

**submitting check:** firstly I had to work in the front desk site of the bank where people used to come and open their accounts. There initially I had to drop check of different customers to cash counter. Though my task was quite simple and easy but it reduced the effort of the officer sitting in front desk.

**financial analysis-** the next task I remember doing was checking accuracy of financial statement. when I used to work in credit risk department of southeast bank I had to do calculation of each accounting section like current asset, current liabilities, fixed asset current ratio. Here, the bank had a wonderful technique to check whether the calculation was okay or not. when I went to the credit risk department, I saw a office boy was checking the accuracy of the figures of the financial statement of a company. Bank usually gives loan against company so bank also see and check the financial statement of the company that seek to take loan. When I begun to check the calculation of the financial statements I saw many mistakes. The office boy who was doing the calculation made plenty of mistakes while calculating values of financial statement. It took me a while to check the accuracy of those figures and to correct them even with the use of a calculator.

**Form fill up-** another task that I had to do while staying in internship period of southeast bank was to fill up forms. Here, the officer of the front desk used to give the account number of the client and other basic necessary information like present address, permanent address, name, unique customer id. Then the officer used to print a detailed version of nid of the customer who wanted to open account in the bank. Then my task used to start after that. I had to fill up the same information in other pages of the form, where I had to input all the necessary information of customers multiple times.

**Delivering printed documents-**while I was at the service of the bank as an internee I had to do small task as well. One of them was to bring printed documents from the printer and give them to officers .I Know the task was pretty tiny but still I fell good as I was able to help officers.

**Taking authorization from officers-** Another task that I had to do while working was to take authorization from different officers of the bank. The credit risk department had to take authorization from the second manager in charge of the branch that is operation manager of the branch for different purpose. so I had to go downstairs and up stairs for multiple times a day to get authorization from operation manager of the branch. Although the task was pretty minor but still it reduced the effort of officer of the bank.

**Giving seal to bank documents-** I also had to put seal in bank documents meaning I had to give seal of the bank under the signature of the operation manager in the account opening form of customers. I really enjoyed this task very much as the task was quite simple and easy to do. In many times I also had to give seal to documents of customer who used to take loan against their property. There I had to give seal to multiple pages of the those documents.

**Pin bank document-** sometimes I also had to staple many bank documents. Through the task was very minor but still I had to do it.

**Check loan proposal valuation form-** The officer in the credit risk section had to do many task and was under great pressure. Sometimes he gave me loan proposal valuation documents. It is the document made when a customer want to have loan against a certain asset then the bank creates this document to know the exact market value of the asset . Here I had to check whether the calculation was right or wrong. sometimes I found mistake in it which I informed the officer

in the credit risk department. He corrected it and uploaded the correct version of the document in his database.

**Keeping documents in file-** many times I also had to keep many valuable documents in file. Here I had to make hole with a puncture and keep documents in order one after another and then bind all those documents so that it remains stuck with the file.

**Giving calls to in active clients:** I also had to give call to clients of the bank . There were certain clients of the bank who did opened their accounts for a long period of time but did not made any transaction more than a year. when a client of a bank do not do transaction for more than a year, the account of a client becomes inactive. When the account becomes inactive, the bank authority call those clients by using telephone. so I had to do the task of calling those clients by using phone and had to inform them about their inactive status.

**Checking Account forms :** I had to work in the front desk of the bank where clients used to come and create new accounts for them. so there sometimes I had to check each account of the customers of whether all the necessary documents and information were present or not. Sometimes I found many necessary documents were missing like nid document, utility bill, declaration of income document, trade license, visiting card etc. sometimes I found out that signature of many clients were missing in many pages, so I had to inform the officer about all of these issues. sometimes I also had to give call to clients and inform them about all of these missing items in their account form.

**Scanning bank accounts:** sometimes I had to look all the account files and had to find a specific account from all the account forms by looking at the account number of a specific client.

**Registering debit card :** sometimes I had to make entry in the register book regarding debit card. The bank used to issue hundreds of debit cards each week for different clients. The bank made it mandatory for clients to take a debit card when a client used to open account for the first time. The bank used to charge 575 taka for issuing the debit card for the client. The bank used to maintain a register book for recording all of those debit card that used to come after a week or on weekly basis. The purpose of maintaining this register was to take sign of clients who used to issue debit card for them. clients used to give signs after taking debit card from the bank in the register book, so that bank could able to know which client took debit card from them and which clients could not able to take debit card from the bank.

## **Benefits:**

**1.knowledge about front desk of a bank :** when I started to work in bank , I had to work in the front desk of the bank. The front desk had two officers . The job of these officers were to open accounts for the people who used to come to the bank and wanted to open account. There I had to work with the officers and learned many things. Firstly I learned about the two types of account that a bank usually opens for its customers. One was saving account and the other one was current account. I had no idea about both of these accounts but later I learned a lot. I learned that to open a saving account a person has to submit two passport size photo, photocopy of nid card, utility bill, and also need to give nid copy of nominee. Savings account is only opened by a person with his or her name, whereas cd account is opened by the name of a company and here the document related to nominee is not mandatory. A business man can only open current account and here he or she have to give copy of trade license to the bank authority. The savings account can be opened by service holder, students, even by a person who does not earn money.



Moreover, I learned that a bank verify those documents which are provided by the client in many ways. First they do a s3 test which means sanction, screening and solution. This is a very useful search that is conducted by the bank officers which helps the officers to find whether a client is being involved in any terrorist activity or fraud that is being recognized by the united nations, if the bank finds name in the search then the bank will not open any account for the client. Moreover, I also learned that the bank also verify the nid copy that is provided by the client of whether they are authentic or not.

By working in the front desk, I also learned that account becomes inactive if a client does not make any transaction more than a year. Bankers usually use the word **dormant** to explain the term inactive.

**2.Knowledge about clearance department:** I also gathered knowledge about the clearance department of a bank. In the clearance department a bank usually accepts cheque of other banks. In this department clients usually bring cheque of other banks and deposit in the account of sebl. The officer of the clearance department authorize the check and send a scan copy of the cheque to the clearance house by online method. Then it takes one day to transfer money from the other bank to the account of southeast bank.

**3.knowledge about remittance department:** I was able to know a bit about the remittance department of the southeast bank. When a client used to come for remittance the officer used to give a form to the client to fill up . The form usually contained all the necessary information that were needed for knowing information about clients. The main or primary thing that bank actually see is the pin number. By looking at the pin number the bank authority can know about the online platform that the client used. For example , western union. Then after finding the online platform the officer then used to take the number of the nid card that was used to provided by the client who would receive the remittance. Here also the bank do the S3 search which determines whether the client is being involved with any terrorist activity or fraudulent under the acknowledgement of united nation. Then the bank officer used to check whether the client who came to take the remittance is the right person .The government in our country gives

2 percent money on the remittance to support the people working abroad who works very hard to send money for their family. The bank authority has to give this 2 percent .Then after taking signs from client the remittance is given.

### **Challenges:**

While working in the bank I faced a lot of challenges.

1. **Coping with work pressure:** while working in the bank I had to work under different departments. The task of each department was different. Sometimes I had to do many tasks one after another in a single day which created quite pressure for me. Sometimes I had to complete bulk amount of tasks in a single day. For example I had to complete filling up account forms of 25-30 customers in a single day which was overwhelming for me. Sometimes I fell tired by the work load of the bank ,so I used to take 5-10 minute break to relax. When I used to return home I used to fell tired.
2. **Handling customers:** In most of the period of my work I had to work in the front desk where the clients used to come to make accounts for them in the bank. There people used to come for different purposes. When I used to work there sometimes many customers used to come to write deposit slip so that they can deposit money in the bank. so there Initially I faced a lot of difficulties to guide the clients and I so had to ask officers of the bank frequently. Sometimes many customers used to come for remittance, at that time I fell confused, so I had to ask officers about which direction to go to collect remittance . Usually, bank do not arrange for a pre

training program to help to understand about the work of front desk so I had to continuously had to ask officers to help me out about the enquiry of clients. sometimes the officers were absent in the desk so in that time I had to handle customers very smartly.

3. **Doing photocopy:** sometimes I had to face difficulties regarding making photocopy of documents. I used to do photocopy some times where I used to make copy of original documents, but the copy that I used to make was not perfect and had flaw in them. I had to make photocopy of many document like nid, utility bill, passport, and sometimes driving license as well. There were many staffs who used to help me with the photocopy of the documents that I really appreciated. After trying for many attempts, I finally was able to do photocopy of the documents perfectly which really pleased me.
  
4. **Giving dormant calls to clients :** sometimes I also had to make calls to those customers whose accounts used to become inactive or dormant. The sebl usually lock accounts of those clients who cannot make transaction for long time. When a client do not make transaction for more than a year the account usually becomes dormant in southeast bank. I faced difficulty in explaining the clients about the concept dormant that dormant means account being inactive and that the client will not be able to do any transaction unless they make them active by coming to the bank. Many clients could not understood easily, so I had to explain to them about it very clearly and thoroughly.

## **1.4 Recommendations:**

There are a couple of recommendations which I would like to make for future internship program of the Southeast bank ltd

**1. Establish a mini training program:** The bank authority should arrange small training program for the interns who wishes to do internship in the Southeast bank ltd. This mini program will be very essential and will be helpful for any interns who goes for doing internship in a bank. This training program can be about the basic activities about each department. Moreover, this small training session can also help interns about how to do various activities of the bank for example how to fill up account forms, how to fill up payment slip, how to do photocopy, how to do financial analysis, how to give bank seal in the forms etc.

**2. id card:** The sebl should arrange and provide identity cards for the interns who wishes to do internship in the sebl. By this way interns will feel motivated to do work. The interns will feel that they are very much close to the organization and core part of the bank. Interns do not get any identity card. For this reason many interns feel sad which actually reduces their productivity.

**3. involve in core work of the bank:** when I worked in the sebl I found out that interns are not being involved in the main activities of the bank like an officer. Interns who goes to do internship are not given the task like an actually officer of the bank. They are only being placed as a helper to support the activities of the bank officers. For example when I used to work in the front desk where I used to fill up form, I was not given access to computer to open account for

the clients. I only used to fill up the forms after the officer used to open accounts for clients using computer.

4. **separate desk for interns:** Interns who goes to do internship should be given separate desk. The bank authority can arrange separate area for interns where the bank authority can place separate desk for interns of different universities. So that in each desk interns can do many activities like form fill up, making dormant calls to clients, pressing seals for different forms, checking accuracy of financial statements etc. Having a separate desk will motivate many interns to do their work very accurately and comfortably.

## CHAPTER 2 ORGANIZATION PART

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### 2.1 INTRO:

The southeast bank ltd is a privately owned commercial bank in Bangladesh which was founded 27 years ago in the year 1995. The bank provide services like providing loans, Deposit schemes, give interest on fixed deposit, provide internet banking services and also provide all other facilities that a commercial bank of Bangladesh provide.

### 2.2 OVERVIEW OF SOUTHEAST BANK:

Southeast bank is one the most reputed bank in the Bangladesh. The southeast bank give service like creating savings account ,current account, fixed deposit scheme, monthly savings schemes to customers. It also give services like a Islamic banking system for example Mudaraba savings account ,Al Wadiah for current accounts and also other service like-Smeloan ,locker service, bill payment service, internet banking service, foreign remittance service etc. The southeast bank wants to establish and extent the use of digital banking in Bangladesh and also want to be a part in the growth and development of Bangladesh. The sebl wants to improve the growth of the country by giving loans to businessman and industrialist of the country, which will also improve the GDP of the country. The south east bank have now 135 branches in Bangladesh in total which are scattered in all the division of Bangladesh. The branches are scattered in those areas where there is high density of population so it becomes easier for the bank to attract customers. The southeast bank do not only target the people in the urban area but also the bank target people living in the rural area as well.

## **History:**

Southeast bank was established in the year 1995 as a public limited company and also it released its share in the share market back then. The Bangladesh bank gave banking license to southeast bank in the year 1995 on 23<sup>rd</sup> march. The first branch or the head office was first established in the area 52-52 dilkhusha, Dhaka in commercial area. The first branch was opened by M.A kashem and the financial minister who was also the chief guest in the opening ceremony that time.

## **Mission:**

- 1.To provide service to customer with the use of latest and updated technology.
- 2.To provide good quality customer service
- 3.To provide service at reasonable and competitive price.
4. To maintain standard business ethics.

## **Vision:**

To be the first bank to explore and help to boost national economy.

**Slogan : A BANK WITH VISION**

**Product and services of Southeast bank:**

Southeast bank ltd provide different type of banking services to customers. Through all of these services have different criteria. If a person does not meet the criteria then he or she cannot gain these services of the Sebl.

1. Savings account – anyone can open this account
2. current account – only businessman can open this account
3. credit card - only businessman and service holder and person doing fixed deposit can access this service
4. DPS – need to have savings account.
5. FDR – need to have savings account.



## 2.3 Management:

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From my observation the southeast bank followed one type of leadership style;

**AUTO CRATIC LEADERSHIP-** From my perspective I saw that the branch manager and the operation manager have power over the actions of other officers and employees of bank. These two managers observe activities and actions of junior and senior officers of the bank. The officers of the bank are obedient and bound to follow instructions and command of the operation manager and branch manager. Sometimes when any officer needs to leave early, they need to inform the operation manager or branch manager about it.

### **Recruitment and selection:**

The southeast bank hires people every year to carry multiple duties and tasks. The human resource department in the head office of the bank publishes circulars every year. In their website, they post job descriptions and also the qualifications that are necessary for a particular job. Here, all applicants need to pass the written exam initially. If a particular applicant is able to pass the written exam, only then he or she gets qualified to sit for a viva exam that is being held at the head

office. If applicant get selected after giving viva exam only then he or she gets hired by the bank in different locations of the country.

### **Training and development:**

The bank usually held training two or three times a year. Before the pandemic the bank used to do training of their employees in head office physically. But during the pandemic the training is held online by the use of meeting platform zoom. The officers who trains other officers usually do meeting online from the head office to the branch office by using the platform zoom and train the officers regarding various activities. In this meeting, every officers need to participate which is mandatory for all officers to develop their skills and boost their performance.

### **2.4 Marketing:**

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1. **BY Relationship officers-** southeast bank hire relationship officers every year. These relationship officers create awareness regarding the service and facilities of southeast bank to normal people. The southeast bank give each relationship officers a target every 3 month. If the relationship officer manages to full fill the target only then they get

salary. These relationship officers encourage and convince people he or she knows and try to create new customers for southeast bank. These relationship officers then try to reach people he or she knows personally which includes all people including from family members to relatives. These relationship officers behaves good with potential customers and try to convince people to receive service of southeast bank by telling all the positive sides of the bank politely.

2. **Facebook marketing-** The southeast bank has a Facebook page which is created by the head office of southeast bank limited. This Facebook page try to create awareness among people regarding the service of southeast bank limited. This Facebook page informs about various loans, DPS, fixed deposit schemes and many other services that are usually offered by private banks of Bangladesh. As Facebook is very popular now a days among people, so southeast bank opened the Facebook page to create awareness about their services to normal people who need service of the bank.
  
3. **Forming good relation with existing customers -** officers of bank also forms a good relation with existing customers who open account in the bank. They try to form a good relation with them personally. They form a bond with them .like family members. This way the existing customer feel very happy and form a special bond with the bank and then they spread positive words about the bank to the people they know. These people includes their friends, , family, relatives.

## **Target customers:**

### **High end customer-**

The southeast bank limited try to target the high end customers. They target the high end customers so that they can give loan in big amount like 40 lacs to 2 crore. high end customers usually have property and as bank loan require collateral or property as security, bank try to reach high end customers.

**Low end customers-** The bank also try to give loan in small amounts to low end customers. Sme loan is commonly given to low end customers. Here, the bank try to reach as many people as possible to give loan for short period of time.

## 2.5 FINANCIAL PERFORMANCE

	2020	2019	2018	2017	2016	2015
net profit after tax	2149	2508	2473	1168	2435	3069
total assets <sup>1</sup>	465293	422312	381575	339288	291798	260718
total income	33539	36392	33739	27305	25617	26260
total expenditure	25275	27409	23956	18243	17114	18226

Figures in million BDT

### **Net profit after tax:**

The net profit after tax from the year 2015 to 2016 has reduced by 634000000 taka which is a great loss for the southeast bank ltd . It indicates that the bank could not able to make much profit in the year 2016. The net profit has decreased by 20 percent which is a great decrease in profit. From the year 2016 to 2017 the net profit had decreased even further by 1267000000 taka which is also a great decrease in net profit . The decrease in profit was around 50 percent in the year 2017 which is quite alarming.

The net profit from the year 2018 to 2019 have increased quite well.

From the year 2019 to 2020 the net profit has increased by 35000000 taka which was a little rise in net profit, which was rise of 1.4 percent.

### **Total assets:**

The total assets from the year 2015 to 2016 has increased by 10 percent which is quite good. From the year 2016 to 2017 the values of total assets increased further by 47490000000 taka which is a rise of 16,2 percent. From the year 2017 to 2018 the value of total asset increased by 42287000000 taka which is a rise of 12 percent which is quite good for sebl. From the year 2018 to 2019 the values of total assets has increased further by 7.86 percent. The value of total assets from the year 2019 to 2020 have increased further by 42981000000 taka which is a great increase in value of total assets.

### **Total income and expenses:**

The value of total income from the year 2015 to 2016 has fallen by 2.44 percent whereas the value of total expenditure has fallen by 6 percent. From the year 2017 to 2018 the value of total income has risen by 23 percent and the value of total expense has also risen by 31 percent. This is quite bad for Sebl as high value of expense is not recommended at all for any business as it only reduces profit.

From the year 2018 to 2019 the value of total income and expense rose further. The value of income rose by 7.8 percent whereas the value of expense rose by 14.4 percent which is bad.

**Comment :** From my observation by looking at the figures of **net profit** I can say that the net profit of Sebl rises and falls each year. The next year the value of net profit may fall or rise. But I do not think the net profit will rise to the value of the year 2015.

**Comment total assets:** Sebl is in a very good position regarding its assets. And it may increase further in the year 2022.

**Comment:** The value of total income and total expense also falls and rises over the years so it is difficult to predict whether the value of total income and total expense will rise or fall next year.

## 2.6 OPERATION MANAGEMENT: AND INFORMATION SYSTEM

The day to day management of the banking problems are handled by the operation manager of the bank. The second manager of the bank that is the senior assistant vice president and operation manager try to manage all the activities of the branch very smoothly and effectively. sometimes I saw conflict during my internship period which took place between the client and the cash officer of the bank. one day one client became angry due to some bad behavior of the cash officer. That time I saw the operation manager got up from his chair and handled the situation very smoothly, by calming the angry customer. sometimes I saw that some officers were absent due to sickness or other issues that time I saw the operation manager talking with the customer who came to the desk of the absent officer. The operation manager talked with the customer very politely and tried to find what that customer wanted and after listening to the needs of that customer, the operation manager send clients to other officers, so that the customer can get service. Moreover, the operation manager also try to form a good relation with other employees by having a good friendly relation with them.

### **Information system:**

The south east bank ltd uses a database management system called bank ultimus, where they collect and store all type of data in their data base. Here, bank officers collect and store around thousands of data regarding customers very effectively and efficiently. The database management system is based on online server, so sometimes bank officers face server down issues and many other technical problems like sometimes it becomes difficult to input information in the database. There are IT expert in head office who solve problem by sitting there.

**Secured system:** The database management system that is bank ultimus is a secured system. When officers want to enter the database he or she needs to give username and password. Without giving the proper user name and password a officer cannot enter the database. Other officers of the bank who are not authorized cannot enter the database and tamper with the data due to this security feature.

**Quick Access:** It does not take much time to enter to the database management system that is bank ultimus .It takes only few seconds to access to the database. So the access to database is quick and easy so it is actually fast.

**Store large amount of information without overlapping:** The database management system that is bank ultimus can record thousands of information regarding client without overlapping. There are separate segment for each service like Fixed deposit, DPS, bank statement, savings account, current account etc. Information regarding different services remain separate in its own place respectively.



**Connected to most of the computers-** The database management system that is bank ultimus is connected to most of the computers of the bank. So any officer can access to the information of the client very easily. I have seen that sometimes some of the main computers of the bank became in active , so in that time bank officers used the database management system from other computers.

## 2.7 SWOT ANALYSIS:

### **Strength:**

**Good reputation:** southeast bank has earned good reputation in the market as it has able to earn good rating from its customers due to its internet banking and for the use of its application - southeast bank ltd app. Customers gave a rating of 4.1 out of 5. The satisfaction level of customers are also good for the overall performance of the bank. For the good reputation the bank was able to expand its market share over the past 27 years and now the bank have 135 branches in Bangladesh.

**Efficient internet banking system:** The southeast bank has efficient internet banking system. Customers have to pay additional fee of 200 taka to activate this service. A password is given in the email address of the customer after few days. when the password is given in the email address of the customer, the customer need to install the app of the bank from the google play store or apple store and then they have to enter the password to access his or her account. From here the customer can see the bank statement and even balance of a account.

**Fast customer service over phone-** southeast bank give good customer service over phone. when a customer need to have any service, employees of the bank immediately try to solve the problem of the customer over phone. If a customer face any issue like a customer wants to know

the current balance sitting from remote area he or she can do so by giving just a phone call. The bank officers immediately rushes to solve the problem. Moreover, if it becomes impossible to solve the problem of the customer over phone then bank officers advises customers to come to the bank in order to solve problems.

### **Multi skilled Labor force-**

The employees or the labor force of southeast bank are multi skilled labor force. This means that if a labor is absent for a few days the other employee can take the place of the absent employee and can operate the activities of the department of the absent employee. when I was doing internship I saw many employees were absent due to sickness but the other employees took the place of those employees and conducted the operation of those departments, as a result customers did not get dissatisfied. This is a strength for south east bank ltd as the bank can continue its operation and satisfy customers even if some employee remain absent due to sickness or personal issues and it is very normal for employee to have some rate of absenteeism in a month. This is a great strength for southeast bank ltd as this does not disrupt the overall day to day operational activities of the bank.

**Weakness:****Poor Atm Booth services:**

The Atm booth service of southeast bank is not very good regarding its performance. I have seen customers face a lot of hassle in getting the service from the Atm booth of the bank. Sometimes many customers card got stuck even after following all the procedures correctly due to server down issues. I saw customers face a lot of hassle with the debit card issue and often came to the bank with the problem. Sometimes the card got stuck due to giving wrong pin number. But after the card get stuck it takes a lot of time for customers to get the card back and I saw many customer became dissatisfied due to taking this long time for the bank officers to give their card back.

**Average marketing strategies-**

The marketing strategies used by the officers of the south east bank are very poor. The bank hires relationship officers to create awareness of their service to normal people. The relationship officer only able to create awareness to the people he or she knows and with the existing customers that the bank have in its customer base. These marketing officers cannot do marketing for the bank to other people beyond this platform that much .Their marketing strategy is not that strong compare to other marketing strategies used by other companies. The southeast bank do its marketing over the Facebook group to deliver the awareness of its service to people but the southeast bank does not hire digital marketer to optimize the Facebook group . They need to hire more and more digital marketer to increase the awareness of the Facebook group to target large group of people. Their Facebook group is not that much active for doing marketing.

**Server down issues-** The southeast bank ltd sometimes face server down issues. This server down issues creates a lot of problem for the officers of the bank. The bank authority face problem in receiving utility bills of the client and client have to return home due to server down issues. The bank officers sometimes cannot open account of a client due to server problem and sometimes loose many potential customers in the process. This server down issues slows down the overall flow of the work.

## **Opportunity :**

**Dual currency debit card-**The southeast bank ltd has made it mandatory for the clients to have debit card that is visa card when a client want to open a new account in the bank. With this debit card a client can receive cash from the his or her account from the atm booth that is available from his nearest location. Moreover the client can also add money to his or her account from the atm booth to the savings account of the client which will go directly to the Savings account into the bank account. Moreover, the client can also an add foreign currency to the debit card when he or she wants to go abroad. A client can withdraw foreign money from the debit card from the atm booth from abroad but to access this service the client need to connect the debit card with the passport and in order to do this they need to take help of the bank officers.

As now a days clients prefer to do their shopping more with debit cards because now more people are being adaptable to use card .so this practice of giving debit card to all customers

when they create account in the bank for the first time will attract more customers to open account in the bank. This will create opportunities for the bank to have more revenue.

### **Threats:**

**Threats from poor atmbooth service:** The southeast bank may face threats from many banks who are also the competitors for the southeast bank. southeast bank has poor atm booth service whereas many bank has superior atm booth service compare to southeast Bank ltd as a result many customers will be attracted towards other banks due to their superior service and southeast bank will lose many potential customers and this will create a major threat for southeast bank ltd.

**Threat from server down issues-** competitors of southeast bank may have less problems regarding server down issues. As are result they will be able to give customer better service for example customer will face less difficulties in giving their utility bills. This will create major threat for southeast bank ltd. Many potential customer will go to the competitors of southeast bank ltd which can create a great loss of market share for southeast bank ltd.

## 2.7 PORTERS FIVE FORCES: (SOUTHEAST BANK LTD)

1. **threat of new entrants:** It takes a lot of money to open a new bank in the market of Bangladesh. It takes around 400 crore taka to open a bank in Bangladesh which is a lot of money for many potential investors of Bangladesh. As the investment is very large many investors will not feel interested to open a bank to do business. So I can say that the threat of new entrance is pretty low.

2. **bargaining power of suppliers:** A bank collect its money or fund to do its business from customer who deposit their money in the bank. Customers also keep their earned money in the bank as fixed deposit which they keep fixed for a certain period of time against which they get a interest over their deposited money. Bank takes this money and add to their own fund and then operates their business. Here customers do not have much to say, customers need to accept the interest rate that they get over their deposit money which they keep as fixed deposit and they cannot debate or argue regarding the interest rate. The sebl also collect its fund from the share market. Sebl release its share in the market which are purchased by common people, here the common people do not have much to say about the price of sebl shares. They have to purchase at the price that is being displayed in the share market.

3.**threat of substitute products-** There are many financial institute which provide loan to people and charge interest. The number of this type of organization is around 34 whereas the number of bank is around 62 so the threat of substitute is moderate.

4.**rivalry among competitors:** There are around 61 banks in Bangladesh in total. There is hard competition among these banks. These banks tries to rival in providing best interest rate to customers. These banks try to give more interest rate against their fixed deposit than its competitors, so that they can earn more market share over its competitors. Moreover, these bank also rivals in terms of giving better customer service. These banks tries to provide better

quality of customer service over their rivals. So the rivalry among existing competitors are high.

5. **bargaining power of buyers:** The bargaining power of buyers are low as the buyers are the people who take and receive service of the bank and they do not have much to say about the service charge of the bank. Customers need to accept whatever the bank charge them. So the bargaining power of buyers are low.



## **2.8 SUMMARY AND CONCLUSION (CHAPTER 2):**

The Sebl started its operation in the year 1995 and from that day it has been running its operation successfully. Sebl has great strength like multi skilled labour force, good internet banking, which is actually generating revenue for sebl. It has weaknesses like poor server of utility bills and has poor atm booth service which can actually cause a threat for sebl. Threat for new entrants is low for sebl as it takes a lot of money to open a bank in the market of Bangladesh. The profit of sebl rises and falls over the years. Sebl has good value of assets which are shown in the financial statement above. Lastly, I can say that sebl is actually trying to generate revenue in many ways.

## **2.9 RECOMMENDATIONS(CHAPTER 2):**

1. I think sebl should focus on increasing its branches in many well known locations. Many banks like national bank ltd have much more branches all over the country.
2. The sebl should try to improve their service of atm booth. When I went to do internship I saw many customers were complaining often about their card getting stuck in atm booth. The sebl should try to improve this.
3. The sebl should focus more on marketing like the Facebook marketing and also need to do marketing in newspaper to expand their market share.

4. The sebl should give the personal loan to people as most people want personal loan. Giving personal loan is closed now.

## CHAPTER 3 MEASURING EFFECTIVENESS OF BANK ULTIMUS DATABASE MANAGEMENT SYSTEM: A STUDY ON SOUTHEAST BANK LTD

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### 3.1 INTRODUCTION

Database management system is required in every type of business now a days. Every type of business now a days require some type of database management system in the day to day operation of the business. Database Management system is required to record data related to customer information , business financial information like profit or loss, business information regarding its sales and marketing strategy. Database management system helps a business in many aspects. Firstly, I want to say that a business organization sometimes need to scan and **fetch past information** regarding customer which helps to solve query of customers, like in the sebl I saw many officers needed to fetch information of customer like the date when customer created account, sometimes officers needed to find bank statement for the clients and had to fetch financial information of clients. The database management system also help to solve problem of the bank officers. Sometimes I saw many customers coming to the bank and

falsely claiming not to have any cheque book or debit card. In this case the database management system helped the bankers of sebl very much. I saw bankers checking the database management system and countered against the false claim of client of sebl. In conclusion, I want to claim that the database management system is very much crucial for any business to run smoothly.

### **Background of the project:**

I choose the topic measuring effectiveness of database management system of Sebl because I thought that the database management is the most crucial part for the banking industry of Bangladesh. The banking industry use the database management system extensively every day to help clients to solve their problems . Secondly, I choose this topic because the major that I have in my BBA program is computer information management or management information system. In my course of computer information management I have worked extensively with many databases like Sql server, php my admin database , Microsoft access, which were proven to be really interesting for me. I really liked playing with the database with cim courses that I have done with my major courses of cim. Thirdly , I plan to work in banking sector in future so if I can learn regarding the problems and impacts of database management system, this will help me to solve problem in my career life.

**Objective:**

The objective of the project is to

1. To Measure effectiveness of database management system based on the review of employees.
2. To Measure effectiveness of database management system based on the severity of problems faced by employees of bank.

### 3.2 Methodology:

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Since I am going to collect data by asking officers of southeast bank ltd regarding my research on project part. Most of my information that will be collected will be primary data.

#### **Sources of data:**

My source of data:

1. Primary source- collected data by interviewing with the employees of the bank face to face.

### **3.3 FINDINGS AND ANALYSIS:**

For collecting data I have asked the bank officers directly and collected their data by the using google forms in different question patterns. My aim of asking questions to bank officers was to know about how much satisfied the bank officers were regarding the database management system they are currently using. Moreover, I was eager to know how frequently bank officers face problem regarding the use of database management system and also what type of problem they face while working with their database management system.

**Collected ( 13 responses for my research)**

Q. do you face problem regarding database management system?

(13 responses)

	Yes	84.9 percent	
	No	15.1 Percent	

From the collected data I have found out that nearly 84.9 percent of the employees of the bank face problem regarding database management system. It indicates that majority of the bank employees face technical problem in handling their database management system in every day operation. 15.1 percent of the employees do not face much problem regarding the database management system as they use the database management system less in day to day operation.

Q. what type of problem do you face in managing your database management system?

(13 responses).

	server down	84.9 percent	
	no other problem	15.1 percent	

84.9 percent of the employees answered that they face problem regarding server down issue when they use their database management system. 15.1 percent said that they do not face other problem except the server down problem.



Q. how often do you face problem of server down?

13 responses

	Two- three times /month	61.6 percent
	once a month	38.4 percent

From the survey I found out that 61.6 percent of the employees face server down issues two-three times in a month .whereas 38.4 percent of the employees face problem regarding the server down once in a month. This shows that majority of the employees face problem regarding serve down Only two – three times a month which is really good.

Q. do banking activities get slow down because of this?

(13 responses)

	Yes	84.7 percent
	No	15.3percent

From the data we can see that 84.7 percent of the employees of the bank said that the server down issues reduce or slow down the banking activities. While 15.3 percent of the employees said that the server down problem do not slow down activities of the bank.

Q. do customer become dissatisfied because of server down issues?

(13 responses)

	Yes	84.5 percent
	No	15.5 percent

From the data above it can be seen that 84.5 percent of the employees agreed that customer become dissatisfied because of server down issues. while 15.5 percent said that customer do not become dissatisfied much because of the problem.

How much score you will give to the performance of the database management system?

( 13 responses)

	8	84.7percent
	9	15.3 percent

From the data I found out that 84.7 percent of the employees gave a score of 8 to the performance of their database management system. 15.3 percent of the employees gave a score of 9 which is quite good rating.

Q. are you satisfied with the current database management system?

(13 responses)

	92.3 percent	yes
	7.7 percent	Neutral

From my research I found out that 92.3 percent of the employees are satisfied with the performance of the database management system which is quite good for sebl.

**Conclusion for the research (project part):**

The database management system of sebl is very effective as most of the officers are satisfied with the performance of the database management system. Through a small number of employees are dissatisfied with the performance of the database management system but the severity of problem associated with the database management system is pretty low. so this means that the database management system is pretty effective in performing its operation as it cause less interruption in banking activities.

### 3.4 SUMMARY:

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Every company want to do their day to day operation very smoothly without any hassle. For that every company need very good database management system. By using the efficient database management system a organization can get all the necessary information regarding the customer or client the company wants to serve. Database management system not only provides information regarding customer but also it is used for the internal benefit of the business organization. The sebl has the database management system called bank ultimus to store and manage all category of information regarding their client very effectively and efficiently. This database management system is centrally connected to all computers of the bank which means that anyone can access information regarding customer. This means that every officer will be able to know information regarding customer and officers will not have to ask other officers in the department regarding customer. so this help officers to solve problem of customer instantly which also saves time. The bank ultimus help the officers of sebl to record all the information regarding customer safely. However, the bank officers face some technical difficulties like server down issues but still the bank officers are able cope up with the activities of bank.

### **3.5 Recommendation: CHAPTER 3**

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1. It take nearly 20-30 minutes to recover from the server down issue which is quite a long time and customer become dissatisfied because of this. so sebl should reduce this time of recovery.



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## Appendix:

1. Do you face problem regarding database management system?
2. What type of problem do you face in managing your database management system?
3. How often do you face problem of sever down?
4. Do banking activities get slow down because of server down issue?
5. Do customer become dissatisfied because of server down issues?
6. How much score you will give to the performance of database management system?
7. Are you satisfied with the current database management system?





