Report On

The role of commercial banks in enhancing digital financial literacy, a case study of Dhaka Bank PLC

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

Brac University
10 January, 2026

Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing a 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 have acknowledged all main sources of help.

Student's Full Name & Signature:

Salsabil Siddiquee
Student ID: 22104177

Supervisor's Full Name & Signature:

Saif Hossain

Assistant Professor & Director (BBA Program)

Brac University

Letter of Transmittal

Saif Hossain

Assistant Professor & Director (BBA Program)

BRAC Business School

BRAC University

Merul Badda, Dhaka-1212

Subject: Submission of the internship report for "The role of commercial banks in enhancing digital financial literacy, a case study of Dhaka Bank PLC".

Sir,

It is with great pleasure that I submit my report by the title "The Role of Commercial Banks in Enhancing Digital Financial Literacy: A Case Study of Dhaka Bank PLC", which I have composed as a partial requirement for the Bachelor of Business Administration degree.

In the making of this report, I have tried my best to use the knowledge and impressions I have gathered through my academic career. Even though I have tried hard, I understand there could still be some minor errors or unintentional omissions because of my still learning and practical experience gaining in the corporate area. So, I would really appreciate it if you could kindly take these limitations into consideration with patience.

All the necessary data, analysis, and recommendations have been incorporated in the report to the best of my ability and I hope the report is up to your standards and expectations academically.

Lastly, I would like to convey my deepest thank you to all the people who have played the roles of guides, supporters, and motivators during my internship and in the report's preparation process.

Sincerely yours,

____

Salsabil Siddiquee

22104177

BRAC Business School

BRAC University

Date: 10th January, 2026

Non-Disclosure Agreement

In the course of my internship at Dhaka Bank PLC, I realized that any information of the organization which is confidential, sensitive, and ownership is to be handled with utmost confidentiality. I will therefore not disclose, reproduce or share any of the classified information with any third party or organization without the prior written consent of the bank.

I realize that confidential information encompasses but is not restricted to internal banking processes, customer data, financial data and other non-public information that will be accessed in the course of my internship.

I also accept that this accountability of confidentiality is obligatory and will still prevail even after I complete my internship in Dhaka Bank PLC. I also testify that this internship report is prepared on the basis of academic reasons only and that this report includes no confidential and sensitive data that will have a negative impact on the interest of the organization.

Name of the Organization: Dhaka Bank PLC

Supervisor Name: ASM Kamrul Huda

Position: VP & Manager Operations

Branch: Dhanmondi Model Branch

Salsabil Siddiquee

Student ID: 22104177

Bachelor of Business Administration (BBA)

BRAC University

Acknowledgement

This report is done as a requirement of the BUS490 course of Bachelor of Business Administration program at BRAC University. This is just an opportunity that I want to use to thank everyone who has helped me and helped in my journey in Dhaka Bank PLC.

To begin with, I would want to take this opportunity to convey deepest gratitude to my academic supervisor, Mr. Saif Hossain, Assistant Professor and Director (BBA Program), BRAC Business School, who provided me with assistance and impeccable feedback through constant guidance as well as encouragement, which was crucial towards the effective completion of this report.

I also owe an amount of gratitude to Mr. ASM Kamrul Huda, my organizational supervisor, who gave me the chance to observe the General Banking Department and Senior Assistant Vice President's workplace and also Ms. Roksana Begum, because she was so helpful and supportive in ensuring that I actually managed to know how the banking sector operated day-to-day.

Finally, I shall wish to thank Dhaka bank PLC staffing my learning with this magnificent experience. The experience and skills that I gained through the internship experience will definitely have an impact on my professional activity in the future.

Salsabil Siddiquee

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BRAC Business School

Executive Summary

The General Banking Department of Dhaka Bank PLC is an essential part of the bank's effort to improve its customers' financial literacy. The present report examines the ways the bank plays a role in the education process of its customers with regard to different financial instruments, banking services, and digital transactions. The department organizes personal interactions, workshops, and seminars as means of creating financial awareness and these activities, to a great extent, are responsible for customer's trust in banking products, customers' confidence in digital banking, and hence, the establishment of long-term banking relations.

The research used a mixed-method research design that applied both secondary and primary data. The primary data were collected using a structured questionnaire survey of 23 clients of the bank, interviews with the general banking officers, informal discussions with supporting staff and personal observation of service delivery processes. To support and authenticate the findings, secondary data were collected using annual reports and official publications as well as other necessary documents of Dhaka Bank PLC.

However, the department also faces several challenges in implementing effective customer education initiatives. Issues such as time limitations and customer reluctance to adopt digital banking often hinder the progress of these efforts. By developing structured financial education programs and adopting a strategic approach, Dhaka Bank PLC can further enhance its customers' financial literacy ultimately benefiting both the customers and the bank in the long term.

Keywords: Financial literacy; General Banking; Digital Banking; Customer Education; Customer Retention; Time Constraints.

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HV	High Value
RV	Regular Value

Chapter 1

A Brief Overview of Internship

1.1 Student Details

Name: Salsabil Siddiquee

ID: 22104177

Program: BBA

Major/Specialization: ACCOUNTING

1.2 Details about internships:

1.2.1 Period, Company Name, Department/Division, Address:

Time Frame: 2nd July 2025 till 30th September 2025

Company Name: Dhaka Bank PLC (Dhanmondi 27 Branch)

Department/Division: General Banking

Address: Ground Floor, Holding No. 275/G, Road No 27 (Old), Sohid Shekh Kamal Soroni, Dhanmondi R/A, Dhaka-1205

1.2.2 An internship Details of the Company Supervisor:

Name and Position: ASM Kamrul Huda (VP & Manager Operations)

1.2.3 Job Scope:

At Dhaka Bank PLC I was assigned as an intern at the General Banking department. There I supported the senior officers of the bank and the Senior Assistant Vice President of GB at the transaction hours also helping the clients. That was my main job.

1.3 Objectives obtained from the internship:

1.3.1 The contribution of students to the organization:

1) **Clearing Cheque Processing:**

Interns normally help during the clearing process of cheques. This process includes cheque endorsement, counting the received cheques without mistakes then sealing into batches. Later they sort these cheques into HV and RV cheques then make the batch processing sheets.

2) **Customer Account Statements:**

When clients requested a bank statement, interns helped with the process. Senior officers verify the signature, name and account number of the clients first then interns generate the official bank account statement of the client. Lastly, senior officer of the SAVP signs the documents before giving to the customers.

3) **Delivery of Materials:**

The intern's handover the new cheques books and debit cards to the clients with the oversight from senior officers. For this client have to sign a sheet where they have their names and account numbers. Then senior officers verify the signature of the clients.

4) **Cheque Book and Debit Card Reconciliation:**

After the completion of the transaction window, the intern is required to manage the accounts of the cheque books and debit cards. This is carried out through a stock count. They also have to perform a calculation which entails the following: beginning stock + new stock received – stock delivered. This needs to be verified through a physical stock count.

5) **Account Opening Documentation:**

The intern helps with the process of new clients' onboarding by filling out new account opening forms. The person takes down information given by a client on official documents used by the bank.

6) **Front-Line Customer Assistance:**

The intern assists customers by supplying and interpreting prescribed banking forms. This involves forms for pay orders, statements, solvency certificates, alterations in account particulars (such as address or phone no.), as well as financial product forms such as Fixed Deposit Receipts (FDR), Daily/Monthly Savings Schemes (DPS), and Special Deposit Schemes (SDS). They can also attend to general inquiries from customers. In case an intern doesn't know the particular information, they work towards acquiring the appropriate information from the principal officer or concerned department.

7) **Support For the Mobile Banking Application:**

The intern assists these customers in a technical manner by helping them navigate and create accounts on the mobile banking application of Dhaka Bank, "DBL Go App," as the customers might have difficulty with technology.

In the General Banking (GB) area of Dhaka Bank PLC, the role of the intern is significantly supportive as they help the principal officer with different activities. Every task for the interns takes place under the direct supervision of the principal officer.

1.3.2 Advantages of the student:

After working at Dhaka Bank PLC, I have gained knowledge about a bank like how a bank works and its functions in a broad way. I have also seen the responsibilities of a banker and their lifestyle. Through this experience, I could also determine if pursuing a career in banking is also suited for me. Through this experience, I also found some things about banks that as a customer, previously, I did not know at all.

1.3.3 Problems/Difficulties:

The workload was quite heavy because of a limited workforce. It took some time for me to get familiar with technical vocabulary used in banks. Moreover, supporting customers with limited technological expertise was not easy since customers had difficulties in understanding the operation of various facilities in banks or Dhaka Bank’s mobile application named DBL Go.

1.3.4 Recommendations (to company on upcoming internships):

The Dhaka Bank Dhanmondi Model Branch is already operating efficiently. However, some actions can further improve the efficiency of the branch:

An upgrade in faster computers and electronics would help in improving the services offered.

More staff could be hired to assist in the General Banking division, ensuring a well-balanced distribution of staff to reduce any strain on the existing officers as well as shorter wait times for their customers.

Chapter 2

Organization Section

2.1 Introduction

Dhaka Bank PLC is a specialized bank that is considered one of the most successful and private commercial banks in Bangladesh. The bank began its operations on April 6, 1995 as a public limited company under the Companies Act, 1994. Since its inception, it has been offering various financial services to its customers in the country. (Dhaka Bank PLC, About Us, Annual Report 2023)

2.2 Overview of Dhaka Bank PLC

Dhaka bank was founded on the intention to make a contribution to the growth of the financial sector of the country. The bank is concentrated on satisfying customer requirements and offering hassle-free services to both personal and corporate banking. When Dhaka Bank was launched, the bank had a paid-up capital of Tk. 100 million and an authorized capital of Tk. 1,000 million. The bank today has a large network of branches in Bangladesh making it reach many of its customers (Dhaka Bank PLC, About Us, Official Website).

Figure 1: Official Logo of Dhaka Bank PLC

2.2.1 Objective:

"Our prime objective is to deliver a quality that demonstrates a true reflection of our vision – Excellence in Banking." (Dhaka Bank PLC, Mission & Vision) The essence of Dhaka Bank is to conduct its business in a transparent, ethical, and efficient manner as per its market-based, regulatory and its mission and vision. The Bank will offer innovative, dependable, and quality financial products and services and achieve long-term profitability and reasonable returns to shareholders. It will ensure that it serves the needs of its customers promptly, upholding confidentiality, and service with respect and integrity. Meanwhile, Dhaka Bank believes in zero-tolerance to bribery and corruption, a favorable working atmosphere of employees, and corporate social responsibility, such as environmental friendliness and adherence to all the government regulations. (Dhaka Bank PLC, Annual Report 2024)

2.2.2 Mission and Vision:

Vision:

"At Dhaka Bank, we draw our inspiration from the distant stars. Our vision is to assure a standard that makes every banking transaction a pleasurable experience." (Dhaka Bank PLC, Vision & Mission)

Mission:

"Our mission is to become the premier financial institution in Bangladesh by providing high-quality products and services supported by the latest technology and a team of highly motivated personnel, ensuring excellence in banking." (Dhaka Bank PLC, Vision & Mission)

The vision of Dhaka Bank is to establish a standard, in such a way that all banking transactions are a pleasure to the customers. The vision of the bank is to become the best financial institution of Bangladesh with their efficient products and services, supported by technology and the hardworking employees of the bank.

The bank mission focuses on its service and technology and human capital in order to attain excellence and customer satisfaction.

2.2.3 Corporate Focus:

Customer-centered Approach: Dhaka Bank has its corporate philosophy centered on customer satisfaction, integrity and quality of services. The Bank will develop long-term and sustainable, as well as mutually beneficial relationships with its customers with the assistance of the values, which include respect, excellence, and honesty (Dhaka Bank PLC, Customer Charter).

The Bank works towards knowing and meeting customer needs and expectations, whereby all interactions are done in a timely, quality and proper manner. Where there is disagreement, Dhaka Bank will make an endeavor to offer fair and equitable decisions and retain a lasting relationship. Its operations are based on openness, transparency, integrity and accountability which will help in generating customer value, loyalty and satisfaction in the long term.

Also, Dhaka Bank focuses on working in teams, human dignity, product and service quality, and the responsible corporate citizen, so that its activities make a positive impact on the development of the country and the environment (Dhaka Bank PLC, Vision, Mission & Corporate Values).

2.3 Management Practices:

Management practices in Dhaka Bank are practices of management that reflect the strategies and techniques that are used by managers in enhancing work systems and in attaining organizational objectives. These practices can be empowering for the employees by organizing training programs, implementation of modern technologies, and making strategic decisions with the aim of improving the quality of services. Consequently, the nation's financial condition is regarded as promising. As a result, the financial state of the country is considered to be optimistic. (Dhaka Bank PLC, Training Institute, Annual Report 2024)

2.3.1 How Dhaka Bank PLC Empowers their Staff:

To make sure that the staff is well prepared to provide the best services, Dhaka bank needs the employees to be included into specially designed staff training programs. To match the organizational goals and the personal development, the Dhaka Bank Training Institute (DBTI) is a training institute founded in 2000, which provides courses, workshops, and executive development programs according to the Training Need Assessments (TNA) (Dhaka Bank PLC, Training Institute). The bank also focuses on compulsory behavioral training, which is complemented by the courses, certification programs, and e-learning options available to the employees at their leisure (Dhaka Bank PLC, Annual Report 2024). Moreover, in cooperation with SENSEI INTERNATIONAL, Dubai, Dhaka Bank helps its employees develop specific objectives and spend resources in a more efficient manner through particular training sessions (Dhaka Bank PLC, Training Programme held in collaboration with Sensei International, Dubai).

Figure 2: Foundation Training of Dhaka Bank PLC

Figure 3: Dhaka Bank PLC Training Institute

2.3.2 How Dhaka Bank PLC's Management make their Decisions:

The way the Management of Dhaka Bank make their Decisions: Dhaka Bank decision making process includes the interaction of the Board of Directors, the Executive Committee, and the Audit Committee (Dhaka Bank PLC, Annual Report 2024, Corporate Governance Compliance Report). On a branch level, the managers usually hold monthly meetings with employees and discuss significant issues, examine performance, and make joint decisions (Dhaka Bank PLC, Annual Report 2023, Management Discussion & Analysis).

2.3.3 How Dhaka Bank Motivates their Employee:

The way Dhaka Bank motivates their Employee: Dhaka Bank acknowledges the fact that motivational employees are the key to organizational success. In order to be motivated, the bank provides competitive benefits and pay packages that are periodically revised to respond to the changing needs of the employees (Dhaka Bank PLC, Annual Report 2024, Human Resources). Personally, I observed that the bank promotes open communication and engagement of employees in making decisions as part of my time as an intern.

2.4 Marketing Practices

Marketing at Dhaka Bank PLC is a very broad area that incorporates various marketing activities which consist of pricing, marketing channels, and marketing promotions. All these put together make sure that the services the bank offers are well placed in the market and reach customers in a manner that will make them more accessible and satisfying. These marketing practices can be integrated to enable Dhaka Bank to be consistent in service delivery and enhance its brand presence in general. The reason is that it showcases the most remarkable achievements of the company. This is because it presents the best success stories of the firm (Dhaka Bank PLC, Mission & Vision, MSME & Agri Banking, Annual Report 2024).

2.4.1 Marketing Objectives of Dhaka Bank:

Dhaka Bank PLC is highly focused on providing high-quality products and services, and its marketing goals are well adjusted to the mission of the business to become the leading financial organization in the country of Bangladesh (Dhaka Bank PLC, Mission & Vision). Besides its individual and corporate clients, the bank also aims to provide financial support to Cottage, Micro, Small and Medium Enterprises (CMSMEs), and thus, helps in the development of the wider economy (Dhaka Bank PLC, MSME & Agri Banking). The objectives will not only serve to strengthen the innovation and customer satisfaction of this bank but will also aid in the establishment of enduring relationships with the clients. The Dhaka bank plc has continued over the years to respond to the varying needs of corporate clients by providing new and better banking products and services. The Bank realizes that every business has varied needs and thus offers tailor-made financial services to facilitate the growth of the business. Its services consist of short-term loans to meet the daily business activities, long term loans to finance the expansion, and other more facilities to help facilitate various business activities (Dhaka Bank PLC, Annual Report 2024, Management Discussion and Analysis, Corporate Banking).

Figure 4: Dhaka Bank PLC i-Samadhan for MSME

Figure 5: Dhaka Bank PLC Car Loan

Figure 6: Dhaka Bank PLC Home Loan

2.5 Management Information System at Dhaka Bank PLC:

To boost its operational efficiency and customer service, Dhaka Bank PLC has put in place a detailed Management Information System (MIS). The Information Technology Division, along with different business units, forms and keeps this ground-breaking online banking system that guarantees secure and efficient services for both retail and corporate customers. The Bank regularly checks how well its risk measurement, monitoring and reporting systems work by checking the sufficiency of risk oversight practices and reports covering all major risks. This involves looking at the relevance of key assumptions, the reliability of data sources, and the appropriateness of the information given to the Board and senior management. (Dhaka Bank PLC, Annual Report 2024, Appropriate Management Information System (MIS))

2.6 Accounting strategies and financial results:

The two annual reports of Dhaka Bank PLC 2023 and 2024 have been used to discuss the financial performance and accounting performance of Dhaka Bank PLC. The current ratio and debt-to-equity ratio, and an evaluation of SWOT analysis are also part of this section to discuss the financial health of the bank and its strategic positioning. (Dhaka Bank PLC, Annual Report 2023)

2.6.1 SWOT Analysis:

This paper begins by conducting SWOT Analysis which is a tool of strategic planning to analyze the Strengths, Weaknesses, Opportunities and threats of Dhaka bank PLC. This will assist this paper to realize the internal and external strengths and external challenges that the bank faces.

Strengths:

Financial Stability and Expansion: Dhaka bank has been stable in its financial performance with a profit after tax amounting to BDT 1,251 million in 2024, as compared to BDT 1,732 million in 2023. In 2024, total assets of the Bank grew to BDT 431,459 million compared to BDT 378,639 million in 2023, which indicates that the Bank grows steadily and has a solid basis of assets (Dhaka Bank PLC, 2024).

Strong Capital Position: The Capital Adequacy Ratio (CRAR) in 2024 is 13.41% which is higher than the regulated level of 12.5 and reflects healthy risk management and stable financial position (Dhaka Bank PLC, 2024).

Digital and Technological Adaptation: The Bank made further investments in digital applications and artificial intelligence systems including the DBL Go mobile application and AI-powered systems that enhanced efficiency in services and customer satisfaction.

Brand Reputation and Customer Loyalty: Dhaka Bank, which operates close to thirty years in the market, has managed to become a client-based and reputable banking institution with good market presence.

Weaknesses:

Weaker Profitability: Profitability ratios deteriorated during 2024 with the Return on Assets (ROA) decreasing to 0.31 per cent in 2024 versus 0.48 in 2023 and Return on Equity (ROE) decreasing to 5.71 per cent in 2024 versus 8.14 per cent in 2023 (Dhaka Bank PLC, 2024).

Asset Quality concerns: The Non-performing loan (NPL) ratio is 5.33 percent in 2024 versus 4.88 percent in 2023, indicating a problem recovery of the credit and the quality of the loans.

Insufficient Branch Network: Dhaka bank has a moderate network in comparison to other larger competitors thus limiting its access to rural and semi-urban regions.

Opportunities:

Digital Transformation: As financial services continue to digitalize, the further investments of Dhaka Bank in automation, AI, and digital banking services will help it attract customers, who are tech-oriented, and enhance its efficiency in operations.

Islamic and Green Banking Expansion: The increased attention to Islamic banking, sustainable finance and green practices by the Bank can act as a new growth opportunity and respond to the current trends of client preferences and regulatory requirements.

Rural Market Development: An extension of financial inclusion services in the rural market is an opportunity to gain unbanked customers and build a robust customer relationship over time.

Threats:

Macroeconomic and Political Uncertainty: Economic turmoil, inflationary pressures and foreign exchange fluctuations may influence profitability and the quality of assets.

High Competitiveness in the Market: The competition is high as local and foreign banks are improving their competition using innovation in financial products, digital offerings, and excellent pricing tactics.

Cybersecurity Risks: Cybersecurity risks are on the rise as a result of digital transactions making it necessary to invest in technology risk management.

2.6.2 Financial Ratios:

1. Current Ratio:

The current ratio is used to assess a company's ability to use its short-term assets to pay off short-term liabilities like short-term bank loans and accounts payable.

Formula: Current Ratio= **Current Assets ÷ Current Liabilities**

Calculation for 2023:

- **Current Assets (2023):** BDT 14,269 million
- **Current Liabilities (2023):** BDT 27,441 million

Current Ratio (2023) = 14,269 ÷ 27,441 **≈0.52**

A current ratio of less than 1 implies that the bank might experience hassles in the payment of their short-term liabilities.

Calculation for 2024:

- **Current Assets (2024):** BDT 20,000 million *(approx.)*
- **Current Liabilities (2024):** BDT 26,316 million *(approx.)*

Current Ratio (2024) = 20,000 ÷ 26,316 **≈0.76**

Despite it being lower than 1, it indicates improvement on better short-term liquidity management of the bank compared to 0.52 in 2023 to 0.76 in 2024.

2. Debt-to-Equity Ratio:

This is due to the fact that a bank is more likely to experience financial problems when its debt-to-equity ratio exceeds 1.

Formula:

Debt-to-Equity Ratio= **Total Liabilities ÷ Shareholders' Equity**

Calculation for 2023:

- **Total Liabilities (2023):** BDT 27,441 million
- **Shareholders' Equity (2023):** BDT 25,654 million

Debt-to-Equity Ratio (2023) = 27,441 ÷ 25,654 **≈1.07**

A bank's reliance on debt funding is indicated by a debt-to-equity ratio greater than 1, which tends to increase financial risk.

Calculation for 2024:

- **Total Liabilities (2024):** BDT 409,421 million
- **Shareholders' Equity (2024):** BDT 22,038 million

Debt-to-Equity Ratio (2024) = 409,421 ÷ 22,038 **≈18.58**

Debt-to-equity ratio has also risen considerably as 1.07 in 2023 translates to 18.58 in 2024, which demonstrates the use of external debt financing much more. This can increase the financial risk bearing of the bank unless it is well handled by good capital and liquidity policies.

2.6.3 Accounting Practices

In conformity with international accounting standards, Dhaka Bank Plc maintains transparent and well-organized accounting in its financial reporting. In order to guarantee openness and dependability, the bank also compiles its financial accounts in accordance with the IFRS (International Financial Reporting Standards), which are independently audited by outside auditors.

Chapter 3: The role of commercial banks in enhancing digital financial literacy, a case study of Dhaka Bank PLC

3.1 Introduction:

3.1.1 Background:

It is an important mechanism to survive in today's rapidly increasing complex financial world to empower people and organizations sharing the bank's community, enabling them to make informed financial decisions. One needs to be financially literate at least in order to make prudent decisions about savings, real estate, credit and retirement as it relates to their everyday life. University students, like us, are offered the chance of gaining theoretical knowledge from their courses but a practical skill can only be acquired through working in a professionally maintained environment which is the case of an internship. The Internship program of Brac University was designed for us to acquire the skills of managers and get work experience in a business area of our choice in a professional environment. To this end, the author of the study has been assigned to "DHAKA BANK PLC" as part of the Internship program.

This paper discusses the role of commercial banks in improving digital financial literacy, which is illustrated by a case study of Dhaka Bank PLC. My internship takes place at the Dhanmondi Model Branch of Dhaka Bank PLC, which is situated in Dhaka. I will be preparing this report at my internship under the guidance of Saif Hossain, Assistant Professor & Director (BBA Program), Brac University.

3.1.2 Objectives:

- To evaluate consumers' financial literacy and find areas where they lack awareness of banking products and general banking services.
- Finding out the methods or tools used to educate customers and improve financial literacy.
- To assess how consumer banking habits are impacted by financial literacy-promoting programs.
- To figure out if financial literacy initiatives are effective in growing the number of people who use e-commerce.

3.1.3 Significance:

This study is highly significant because it clarifies the educational role of Dhaka Bank to its customers with respect to a variety of financial instruments, accounts, financial products, etc., and in that way enables people to make informed financial choices. Dhaka Bank's General banking department is, to a very large extent, responsible for customer's financial literacy since this department is the first point of contact for the customers who want to open a new account or need a pay order, collecting their cheque book, obtaining an ATM card, online banking service, getting important information etc. The department also plays a major role in the transition of the unbanked population to the formal banking sector. The research has demonstrated that financial education is capable of strengthening financial resilience and decreasing financial distress among the people, raising concerns on the necessity of institutional intervention in promoting financial literacy (Rabeta and Sumi, 2023).

3.1.4 Purpose of the Study:

The study centers on the financial literacy and the digital financial literacy of Dhaka Bank PLC customers. The research will also investigate the above-mentioned department's efforts to overcome the related problems and what workshops, campaigns are organized to improve the customer's skills and literacy in banking products and services.

3.2 Methodology:

The study employed a mixed-method approach where both primary and secondary sources of data were used, each aligned with particular research goals. For evaluating financial literacy levels (Objective 1) the survey method was applied by using a structured questionnaire with 23 clients to evaluate their knowledge regarding savings accounts, loan products, banking fees, and digital banking services. For Identifying methods and tools used (Objective 2) a combination of interviews with General Banking officers and informal discussions with the supporting staff provided the necessary data. Personal observation of the account opening and service delivery process was also included. For finding out the impact on banking habits (Objective 3) the survey questions were aimed to determine the extent of the changes in the behavior of saving, the frequency of the use of the digital banking system, and the reduction in the number of branch visits after exposure to the financial literacy initiatives. To determine Impact on e-commerce usage (Objective 4) the I used customer surveys to determine the effect of financial literacy programs on the e-commerce and digital payment adoptions. Customer’s responses were examined to identify changes in digital payment behaviour, online trust and reliance on e-commerce platform, whereas some additional secondary sources support was obtained to validate the identified trends for digital adoption.

3.3 Assumptions:

It is presumed that thoroughly trained bank officers and the General Banking Department's staff will always be forthcoming with information concerning financial instruments to their customers.

New clients of the general banking department will be dependent on the latter for information and gradually become dependent on them for monetary advice.

Dhaka Bank PLC will keep on enlightening the public about financial literacy through its brochures, oral instruction, and assistance to customers in understanding the different banking options available to them.

The internship period will be long enough to enable the researcher to gather and analyze the information collected on the role of the General Banking Department in the promotion of financial literacy.

3.4 Evaluation of Consumers Financial Literacy

Assessment of the financial literacy of consumers is necessary to evaluate how well customers understand banking products and services, as also some knowledge gaps when it comes to further enlightenment. Primary data was gathered for this research through an arranged questionnaire among 23 respondents. The questions in the survey aimed to evaluate customer perceptions of savings accounts, loan products, banking fees and digital banking services. The findings offer insights into the strengths and weaknesses in financial knowledge among customers, as well as their preparedness to engage with traditional and innovative banking services.

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree(%)
Understanding of savings account features	0	4.3	17.4	56.5	21.7
Confidence in choosing the right bank account	0	4.3	21.7	43.5	30.4
Awareness of different loan products	8.7	17.4	17.4	39.1	17.4
Understanding of banking fees and charges	0	0	26.1	56.5	17.4
Access to digital banking services	0	4.3	13.0	39.1	43.5

Table 1: Evaluation of Consumers Financial Literacy

3.4.1 Understanding Financial Literacy Levels among Consumers

Findings reveal that the majority are moderately to highly knowledgeable of basic banking products, including savings accounts and digital banking channels. Approximately three quarters (78.2%) of respondents either agreed or strongly agreed that they understand how their savings accounts, including interest rates and minimum balance are structured. As the right type of bank account, it was found that 73.9% of the respondents were confident to make decision and confidence in one's ability to choose a bank account implies that customers have moderate level of awareness on selecting encoded their preferred type of an account.

Nevertheless, even with this overall trust, a significant percentage of the respondents were neither categorical nor absolute, meaning that they were partially aware but not fully so. An example of this is that 17.4% of the respondents were neutral regarding their knowledge about savings accounts, and 21.7% were neutral regarding making the right choice of bank accounts. This implies that although customers might be conversant with easy concepts, there can still be no in-depth information.

Banking fees and charges were relatively understood with 73.9% of the respondents agreeing or strongly agreeing that they are aware of fees like ATM charges, overdraft fees, and other banking fees. However, the percentage of the respondents who chose a neutral answer (26.1) is higher than a quarter, which implies the necessity of better communication on the topic of service charges.

Digital banking literacy was also relatively high with the respondents with 82.6% agreeing and strongly agreeing that they are aware of how to use mobile and internet banking services effectively. This indicates that more people have been adopting the digital platforms even though there was a small percentage still unsure or not confident. The survey revealed that some customers are knowledgeable about basic money issues, yet they have no digital skills. It is due to this that they do not feel comfortable with mobile banking. According to Islam and Khan (2024), to be comfortable with using FinTech services, people must possess not only money knowledge but digital expertise as well.

3.4.2 Identifying Knowledge Gaps in Banking Services

Although the overall level of financial literacy is very favorable, the survey indicated that there is a very high degree of knowledge deficiency, especially as far as loan products are concerned. Although 56.5 percent of the respondents agreed or strongly agreed that they are conversant with various loan products that are provided by their bank, 26.1 percent disagreed or strongly disagreed. This implies that there is little knowledge on credit facilities like personal loans and home loans and this may limit customers to make informed borrowing decisions.

Also, the fact that neutral responses exist on several survey items indicates that a high number of customers have partial or superficial knowledge, particularly on charges, products of the loans, and account features. These gaps align with the internship experiences, where a customer would fail to cope with fundamental banking jargon, like interest rate, debit balance and fixed deposit maturity. This kind of confusion may result in reluctance to embrace modern services such as online banking or investment products.

Altogether, the results provide insight into the fact that customers are not dissatisfied with the current standard of financial activities but should be provided with better financial education programs. The banks can tackle these gaps by arranging customer awareness programs, easing communication, and personalized guidance, especially with products and services that are complex. Increasing financial literacy in these will help to make better decisions, raise customer confidence, and boost financial inclusion.

3.5 Methods and Tools Used to Educate Customers

Dhaka Bank PLC takes various combinations of interactions based on printed materials, digital methods, and direct interaction with customers, around creating more financially literate customers. These methods are designed to help customers gain a better understanding of banking products, financial services and responsible money management.

3.5.1 Materials to be Provided to Customers

The bank uses mostly brochures and information on their website to educate the customer about the various banking products and services. Brochures are available at branch counters and have simplified explanations of account types, loan facilities, digital banking services and transaction procedures. In addition, revolution overexposed the official Dhaka Bank website with the recent information on products, service charges, digital banking guidelines, thus making financial information easily accessible to the customers.

3.5.2 Frequency of the Updates of Educational Materials

Dhaka Bank routinely revises its educational materials as per the changes in banking products, banking policies, and banking services. According to information gathered during the internship, these materials are typically reviewed and amended every two to three months, or as a result of a substantial change in banking offerings or regulatory requirements. This guarantees that clients have precise and current financial data.

3.5.3 Cooperation with Other Organizations

The bank also works with outside organizations, including the governments and other institutions, to help promote financial awareness and literacy. Such collaborations help to extend the reach of financial education programs and consolidate the same with respect to national objectives on financial inclusion.

3.5.4 Customer Education Methods

Dhaka bank has various strategies to inform the customers. Seminars and workshops are the most prevalent techniques, during which customers are made aware of banking services, transactions which are digital and financial planning. Also, the personal advice of general banking officers is significant in terms of customer education. One-on-one direction is provided by officers when opening an account, making inquiries on services, and registering as a digital customer, as this makes the customers learn about banking concepts better.

3.5.5 Digital Tool use in Financial education.

Dhaka Bank uses digital tools widely in the process of informing its customers about financial issues. The bank also uses mobile banking applications, internet banking platforms, and social media platforms for sharing information, updates, and advice concerning financial services. These online resources are applied nearly constantly, which allows the customers to receive financial literacy easily and motivates them to use digital banking solutions.

3.6 Impact of Financial Literacy Programs on Consumer Banking Habits

The financial literacy programs have a significant impact on the consumers' banking behavior by increasing their confidence, awareness, and making them more capable of taking the right decision. To assess the impact of these programs on consumer banking habits, primary data were collected through a survey of 23 respondents. The survey examined changes in digital banking usage, branch visit frequency, savings behavior, and financial decision-making after exposure to financial literacy initiatives offered by the bank. The findings indicate that financial literacy programs have a positive and measurable influence on customer behavior, although some areas still require further improvement.

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree(%)
Increased use of digital	0	13.0	26.1	43.5	17.4

banking services					
Reduced frequency of branch visits	4.3	4.3	13.0	39.1	39.1
Encouraged regular savings behavior	0	17.4	26.1	47.8	8.7
Improved confidence in investment decisions	8.7	0	30.4	47.8	8.7
Better understanding of loan products	4.5	9.1	31.8	36.4	18.2

Table 2: Impact of Financial Literacy Programs on Consumer Banking Habits

These programs in Dhaka Bank enabled the customers to change their habits. They began to use mobile banking, online payments more frequently. Similar results were obtained by Ferdaous and Rahman (2021) in Bangladesh: the higher the awareness about digital banking among the population and the trust they have in it, the higher the use rates are. Those families that participated in financial literacy programs were more open to using fintech services. This demonstrates that the education programs of Dhaka Bank are effective indeed.

3.6.1 Improved Customer Confidence and Savings Behavior

According to the results of this survey, financial literacy programs have led to a higher level of customer confidence and savings habit. A majority of the respondents (56.5%) agreed or highly agreed that financial literacy initiatives of the bank motivated them to save more on a regular basis.

This leads us to the suggestion that enhanced knowledge of savings schemes, interest rates and long-term financial benefits inculcate the saving discipline in customers.

However, 26.1% of respondents expressed their neutral opinion while 17.4% of them also disagreed, which means that the impact of these programs is not uniform to all customers. This could be because of such differences in income, personal financial priorities or a lack of exposure to literacy sessions. Overall, the results point to a beneficial effect from financial literacy initiatives on savings behavior; however, more continuous and tailored programs may need to be provided to customer segments to have a meaningful effect on all customers.

3.6.2 Increased Use of Digital Banking Channels

The results provide strong evidence for the importance of financial literacy programs as a way to promote the use of digital banking services. About 60.9% of the respondents agreed or strongly agreed that their use of digital banking services such as mobile apps and internet banking improved through financial literacy programs. In addition, a significant 78.2% said they now go to the physical bank branches less often because they felt more confident using online and mobile banking platforms.

These results are consistent with the observations of customers during the internship, where those who were provided proper guidance by bank officers were more comfortable to conduct their transaction independently through the digital channels. The resistive decrease in branch visits represents improved sophistication and ease of customer transactions and convenient access for both customers and the bank through reduced operational pressure on branches.

Nevertheless, the existence of neutral and disagreeing responses implies that certain customers - especially the elderly or those who are less accustomed to technology - may need more support and training in order to be fully adapted to digital banking services.

3.6.3 Enhanced Financial Decision-Making

The effect of the financial literacy programs on the financial decision-making skills of the customers can also be positive. Based on the survey 56.5% of the people stated that they are more or strongly confident of making investment decisions like selecting a fixed deposit or mutual funds after attending financial literacy programs. This means that there is better risk, returns and investment choice understanding.

Equally, 54.6% of the respondents responded that they agreed or strongly believed the programs increased their awareness of the products offered by the loans so that they could make better-informed decisions to borrow money. Though, the rate of the neutral answers (31.8%) is rather high, which means that this might be the case that customers have gotten fundamental information, yet some of them are not entirely confident in assessing loan terms, interest rates, and repayment conditions.

On the whole, these results reveal that financial literacy interventions have a positive impact on consumer behavior contributing to wise decision making, responsible borrowing, and sound financial planning. To be more effective and have a more lasting effect on the programs, it can be suggested to strengthen them with regular workshops, educational materials that are made as simple as possible, and individually guided individuals.

3.7 Role of Financial Literacy Initiatives in Promoting E-Commerce

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree(%)
Improved confidence in making online purchases	4.3	4.3	26.1	60.9	4.3
Awareness of secure online payment methods	4.3	8.7	13.0	56.5	17.4
Increased trust in online transactions	4.3	0	30.4	52.2	13.0
Reduced dependence on cash	0	17.4	17.4	39.1	26.1
Financial literacy increases e-commerce usage	0	17.4	13.0	56.5	17.4

Table 3: Role of Financial Literacy Initiatives in Promoting E-Commerce

The financial literacy initiatives are expected to play a vital role in driving the consumers towards e-commerce by equipping them with the knowledge of digital payments, online security and cashless transaction systems. To test the efficacy of those initiatives in e-commerce use, both secondary data analysis and primary survey data were used. The results of the survey, backed up by the data on the demographics, shows that financial literacy programs have a positive impact on customer confidence, payment behavior and dependence on digital platforms, especially among young, educated and urban customers.

The majority of the respondents are between the age range of 25-34 (60.9%), urban dwellers (95.7%) and with at least a bachelor's degree certification (87%), which forms a positive background for digital adoption. Most of the respondents also use mobile banking apps as their main channel of banking, which shows the preparedness for e-Commerce activities. The implications of these findings are that financial literacy initiatives help reinforce this readiness by decreasing fear associated with online transactions while increasing the level of trust associated with online digital systems. The literacy initiatives provided by Dhaka Bank do not only promote digital transactions, but also lead to the banking stability and sustainable development. This finding is affirmed with the studies conducted at the national level, which revealed that digital financial inclusion directly leads to bank stability and long-term economic growth in Bangladesh (Banna, 2020).

3.7.1 Encouraging Digital Payment Adoption

The survey results demonstrate categorically that financial literacy initiatives stimulate the adoption of digital payment methods, which plays a key role in e-commerce growth. A significant majority of respondents (65.2%) agreed or strongly agreed that financial literacy programs have made them more confident to make an online purchase. This boosted confidence means customers feel more comfortable with using debit cards, credit cards and mobile wallets for online shopping.

Additionally, 73.9% of the respondents agreed or strongly agreed that they are more aware of safe online payment methods as a result of financial literacy initiatives. Awareness among customers about security of transaction, fraud prevention, safe payment mechanisms help decrease their hesitancy and encourages e-com platforms to be used regularly. Although there were some neutral opinions from respondents, the overall trend indicates that financial literacy programs are successful in reducing uncertainty in terms of digital payments.

3.7.2 Collaboration with Online Platforms

Banks will frequently partner with online companies and e-commerce websites to provide discounts, cashback schemes or educational ads encouraging safe online payments. These initiatives foster a more conscious view of the convenience and security of digital transactions among customers. Also, the customer builds a trust in the e-commerce transactions. Trust is a critical factor in the use of e-commerce and the survey results have shown that financial literacy initiatives play a vital role in establishing this trust for the customer. About 65.2% of the respondents agreed or strongly agreed that the bank's financial literacy programs assisted them in trusting transactions online more. This trust makes it easier for the customer to associate their bank accounts and cards with e-commerce websites without fear of misuse or fraud.

Secondary data and practical observations indicate that banks are often involved in building this trust process by joining forces with online platforms via cashback offers, discount campaigns and education messages on safe online payments. These efforts are not only effective in encouraging digital payments, they also help to establish the reliability and security of online payments in the eyes of customers. As a result, the customers are more willing to engage in e-commerce activities on a regular basis.

3.7.3 Contribution to a Cashless Economy

Financial literacy programs are also part of the direct impact on decrease of cash dependency and enhancing the cashless economy that is critical in the growth of e-commerce. The survey showed that 65.2% of the respondents either agreed or strongly agreed that financial literacy programs helped them to be less reliant on cash in shopping and therefore they carry out more transactions in digital form.

Also, 73.9% of the participants considered that financial literacy programs have a direct impact on people using e-commerce more in their life. This view is an indication of a strong association between behavior change and financial education. As a majority of the surveyed often utilize the banking services and entrust their activities to mobile applications, financial literacy interventions can reinforce current tendencies toward digital behaviors and prompt the customers to transfer more of their purchasing experience to the digital environment.

Generally speaking, the evidence shows that financial literacy programmes are critical in facilitating the growth of e-commerce through boosting the use of digital payments, developing confidence in online shopping and the shift towards a society with no cash. Further investment on the part of financial education can ensure that e-commerce will be proliferated into various income groups and geographical areas.

3.8 Conclusion

This internship report has explored how commercial banks can promote digital financial literacy and specifically, the Dhaka Bank PLC and the General Banking Department. The research had a goal of finding out the impact of financial literacy efforts in terms of customer perception, customer banking behaviors, and customer adoption of digital financial services. Resting on primary data gathered in the form of surveys and interviews (along with secondary data databases, such as annual reports and corresponding literature), it can be concluded that Dhaka bank PLC has a huge role to play in enhancing customer's financial literacy and the adoption of digital banking solutions.

The General Banking Department is the first line of communication between the bank and the consumers and thus is of great importance in informing the customers about the banking products, digital platforms, and safe financial practices. Personal counseling, close interaction, and assistance in using such digital tools as the DBL Go mobile application make the bank officers confident that customers are sure of using contemporary banking services. According to survey results, the majority of customers are financially literate regarding such topics as savings accounts and online banking services. Nevertheless, there should be evident deficiencies in the knowledge of loan products, banking costs, and sophisticated financial tools.

The study also indicates that financial education programs have a positive effect on the behavior of customers. The promotion of digital banking channels, the decrease of physical attendance of the branches, and the enhancement of the savings behavior among the customers have been promoted with the help of the increase in awareness. Besides, the higher financial literacy rates online have led to an increase in the involvement in e-commerce through the growth of customer confidence in online payments and the security of online transactions. These transformations are good to customers and the bank because they enhance convenience, effectiveness in operations and customer satisfaction.

Although these have been positive results, the report highlights the various issues that Dhaka Bank PLC is facing when it is trying to promote financial literacy. Time constraints, personnel workload, and different rates of technological familiarity of customers hinder the efficiency of educational initiatives. These issues can be resolved by providing formalized financial education, conducting workshops and simplifying online instructions, which can facilitate the impact of the bank on the inclusion in finance further.

To sum up, the bank Dhaka Bank PLC can be viewed as significantly contributing to the promotion of digital financial literacy based on its General Banking business. The bank can further enhance the customer engagement, make the switch to the cashless economy, and reinforce the long-term relationships with customers by investing in education of customers, digital platforms, and staff training. This research provides a statement that commercial banks can play a central role in promoting financial literacy and digital access in the changing financial environment of Bangladesh.

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