



Internship Report Topic:
“Digital Transformation in BRAC Bank Limited”

Submitted To:
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Submitted By:
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Date: 18th December, 2017.

“Digital Transformation in BRAC Bank Limited”



Letter of Transmittal

18th December, 2017

Mr. Saif Hossain
Senior Lecturer
BRAC Business School
BRAC University

Dear Sir,

With great pleasure, I am submitting to you this internship report which was assigned to me as an important requirement of completing “Bachelor of Business Administration” program at BRAC University. I have completed this report titled as “Digital Transformation in BRAC Bank Limited” by the knowledge that I have gathered during my 3 months internship in BRAC Bank Limited at ‘Recruitment & Relationship’ Department under ‘Human Resources & Management Division’.

I have tried my best to make the work as per following your guidelines and my level of experience and capability. Moreover, I am extremely thankful for the opportunity that you gave me to express my ability and I intently hope that you will like the work that I have done. Any difficulties or flaws may arise as because of my learning aspects. I shall wholeheartedly accept any suggestion or opinion regarding my report.

Sincerely yours,

.....

Ahmed Najin Khan Chowdhury
Student ID: 13204022
BRAC Business School
BRAC University

Acknowledgement

This report has been completed with tremendous amount of work, research and dedication. But, it would have been incomplete if I did not have the support of many individuals and organization. Therefore, I would like to spread my sincere gratitude to all of them.

Firstly, I am grateful towards Almighty Allah for giving me the opportunity, strength and ability to complete the internship report.

After that, I would like to thank my academic advisor Mr. Saif Hossain, Senior Lecturer of BRAC Business School, BRAC University, for providing me with necessary guidance and sharing superior knowledge concerning report completion. I am also thankful for his patience to let me complete this paper in an efficient way and to enhance my basics in developing each part of the report.

Furthermore, I would like to thank my organizational supervisor, Ms.Gazi Ranervi Netol, from Recruitment and Relationship Department, BRAC Bank Limited, for helping me tremendously with such an important project and giving me the opportunity to work independently along with required support. I would also like to thank Mr. Anwarul Haque, Ms. Tanzila Mustary, Ms. Kakoli Rashid from HR Team of BRAC Bank Limited for their brilliant and excellent guidance and assistance to complete this report.

Finally, I express my gratitude toward my families and colleagues for their kind co- operation and encouragement which helped me in completion of this report.

Executive Summary

In Bangladesh, BRAC Bank Limited is a private commercial bank which was founded on 4 July, 2001. Initially, the main purpose of this bank was to reach to the large number of unbanked people that was not covered by the traditional banks. Though the main motive of this bank was to facilitate Small and Medium Enterprises (SME), at present it is the provider of Retails Banking, Card Service (Credit & Debit), Wholesale Banking & Custodial Service, Probashi Banking, Foreign Exchange & Related Services, SME Banking and so on. They are giving their full effort to be the vibrant, transparent and efficient financial banking services provider in Bangladesh. BRAC Bank is ready to bring any change for the advancement of their consumer and to keep pace with the current dynamic market demand. Keeping this in mind, on the beginning of the next year-2018, they are going to introduce a new digital change in their company. This report has been made from that perspective to acknowledge the acceptability of digital transformation among the users in general, mostly in their employees. This was a qualitative research and both primary and secondary research are used to collect data so that the research can be done in an unbiased way. For the survey, 50 respondents are approached to express their opinion about digital transformation in a company. By using SPSS tools, researcher wanted to know the correlation of two specific questions from the survey questionnaire. In brief about the survey, most of the respondents support digital transformation. From their perspective, digital transformation incurs a huge amount of cost for that organization but compare to it's usefulness-this cost is worth enough. Basically, digital transformation ensure the capabilities in it's user to complete their task more efficiently so that they can embrace new challenges in this dynamic business era and can accomplish their business goals. Last but not the least, it needs to remember that, *“Digital transformation is the profound transformation of business and organizational activities, processes, competencies and models to fully leverage the changes and opportunities of a mix of digital technologies and their accelerating impact across society in a strategic and prioritized way, with present and future shifts in mind”* (i-scoop, 2016).

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1. Background of BRAC Bank

The main success factor for a financial institution is its trustworthiness among customers and sound implementation of Competitive strategies. The performance of any financial organization needs to be satisfactory at a glance and so the investor will feel safe to invest in that organization. Considering these factors, BRAC Bank Limited is trying to achieve customer satisfactions and they are quite successful to achieve their purpose. Currently this is one of the fastest growing banks in the country. The company has been growing so fast and simultaneously being competitive. They make this possible as the pledge for undertaking business challenges with great enthusiasm and always search for committing further challenges to ensure their further growth. They want to give support to their planned growth of its distribution, network and its various business segments and so they are looking for impressive goal oriented, enthusiastic, individuals for various business operations so that they can give support to their planned growth. They always try to provide the best service to their customer as they believe that, customers are their greatest strength. They consider their human resource as their most important asset because according to BRAC Bank, their hard work and commitment to achieve business goals is the main factor to drive their business forward.

Currently, the head quartered of BRAC Bank Limited is in Dhaka, Bangladesh and it is operating 176 branches over 500 ATMs, 100 zonal offices, 448 units of SME, 69 SME service centers (BRAC Bank Earnings Disclosure Q3 2017, 2017). BRAC Bank has disbursed over BDT 30,000 Crore of SME loan and it has over 1,500,000 individual customers and they have the access of online banking facilities.

BRAC Bank Limited was founded in July, 2001 and initially their main motive was to facilitate Small and Medium Enterprises which is known as SME. From their official website (BRAC Bank Earnings Disclosure Q3 2017, 2017), it is clarified that, SME financing of BRAC Bank Limited has achieved international recognition. Currently, BRAC Bank Limited provides different types of commercial banking products and services which includes wholesale. Retail, small and medium enterprises (SME), and Probashi banking products and services (Bloomberg, 2017). BRAC Bank Limited provides investment products; custodial services and remittance info services. It provides various deposit products, such as current accounts, fixed deposits, SME deposits, savings accounts, and term deposits. BRAC Bank Limited also offers loan portfolio comprising auto loans, personal

loans, home loans, and secured loans/overdrafts (Bloomberg, 2017). Additionally, its loan products consist of short term loans, lease finance, overdrafts, loan against trust receipts, emerging business, term loans, bill purchases and bank guarantees, trade finance products: letter of credit and letter of guarantee, project finance, cash management services that includes cash and trade overview, liabilities products and securities. Furthermore, it also provides investment banking and stock brokerage services, such as: issue management, corporate finance and advisory, portfolio management services and so on. Eventually, it provides ATM services, debit and credit cards, prepaid cards, foreign exchange along with travel and education related services, e-commerce, phone and internet banking, SMS banking, call center. In short, their products can be classified by the picture which is given below (Assignment Point, 2015)

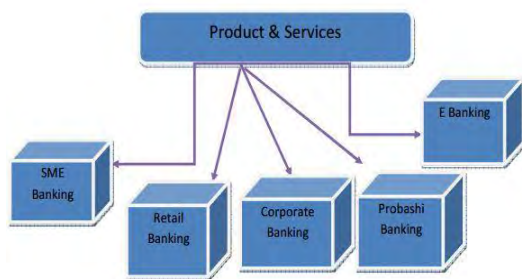


Figure 1

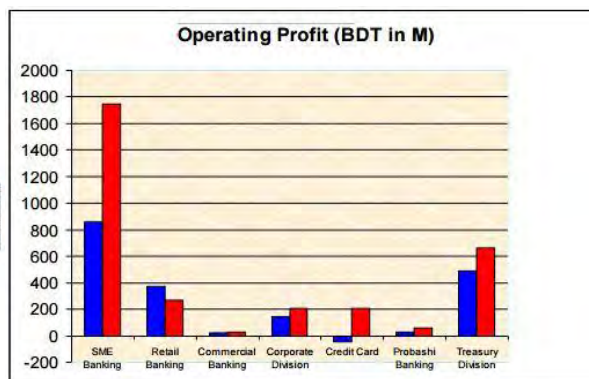


Figure 2

1.1. Corporate Vision

According to their own web site, BRAC Bank has their own corporate vision (Company Profile, 2017) and that is: *“Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh”*.

1.2. Corporate Mission

From the website of BRAC Bank limited, the company has some missions (Company Profile, 2017) and these are mentioned below:

- Sustained growth in Small & Medium Enterprise sector
- Continuous low-cost deposit growth with controlled growth in retail assets

- Continuous endeavor to increase non-funded income
- Corporate Assets to be funded through self-liability mobilization
- Keep our debt charges at 2% to maintain a steady profitable growth
- Manage various lines of business in a full controlled environment with no compromise on service quality
- Keep a diverse, far flung team fully controlled environment with no compromise on service quality
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality

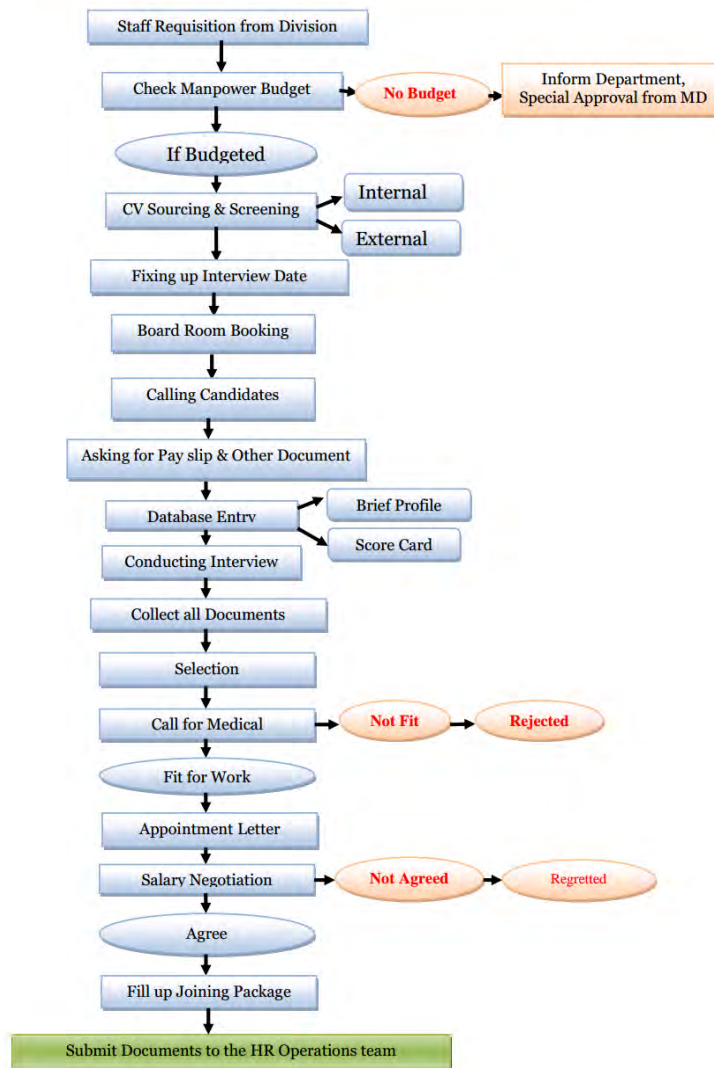
1.3. Core Values

According to BRAC Bank, they believe, their strength derives from owner- BRAC which means they will hold the following values:

- Value the fact that one is a member of the BRAC family
- Creating an honest, open and enabling environment
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit
- Work as team to serve the best interest of our owners
- Strive for profit & sound growth
- Relentless in pursuit of business innovation and improvement
- Value and respect people and make decisions based on merit
- Base recognition and reward on performance
- Responsible, trustworthy and law-abiding in all that we do

2. Operation procedure of Recruitment Department of BRAC Bank Limited

Recruitment and Joining Process in BRAC Bank Limited:



In BRAC Bank Limited, there are a number of division and under each division-there are few departments. I have worked with HR Division in their Recruitment and Relationship Department for my internship. For recruitment process, first of all, staff requisition is needed from that department which is in need of more employee for their department. After getting the requisition, HR Recruitment team check their manpower budget. If that department is in lack of required budget, they will inform them to take approval from the division head. And if it is budgeted,

recruitment team will start CV screening and after that they will fix up an interview date for selected candidates. After date confirmation they will give a booking for the board room and inform those candidates about the location and schedule for that interview. During the interview, board member also write “YES” beside the name of selected candidate in the score card. Then department prepare all the document of selected candidates and send those paper to payroll for fitment. Fitment is about setting up salaries of selected candidates. When their fitment is ready then those candidate call for medical. When those candidate complete their medical test, their report come to the office within two days. If they are fit for work then they call for appointment letter. Their salary mentioned in the appointment letter and if they want to negotiate about their salary then again it’s go to payroll and payroll takes the decision whether there salary will be increased or not. Along with this appointment letter, HR Recruitment team declare a date for their joining. After fill up all the joining documents on that date, recruitment activities are over and all documents are handed over to the operation team.

3. Introduction

“Digital transformation isn’t just about marketing - far from it. It’s about getting all functions of your business fit for purpose in a digital world, from finance to customer service to HR.”

(Richard, 2014).

Transformational changes encompasses a company to make a radical change in its business model in the business world. The main motive of having such changes is, companies may undergo transformational change either they want to reposition themselves in the market with new dimension or they are going through some crisis. This changes can be made in company structure, culture and management. Transformational change may also occur in technology as companies want to adapt new technologies so that they can take the advantage of new business models.

In term of “Digital transformation”, it is much more than just technology. Successful digital transformation requires experience, knowledge and a fresh perspective on how digital effects customers. If it is possible to deliver both technology and experience simultaneously with a flexible platform, it empowers that company to begin the journey from automation to artificial intelligence.

3.1. Origin of the Report

This report was assigned as a feature of the Internship program in the wake of completing all the credits of Bachelor of Business Administration (BBA) program. I was assigned as an intern of Recruitment and Relationship department which is under Human Resources and Management Division of BRAC Bank Limited and have finished three month times of internship at BRAC Bank Limited for completing this internship program. After completing my internship successfully, I have come up with a report on, “Digital Transformation in BRAC Bank Limited “and report has been set up under kind supervision of Academic Supervisor Mr. Saif Hossain, Assistant Professor and Internship Coordinator, BRAC Business School, BRAC University and Organizational Supervisor was Gazi Ranervi Netol.

3.2. Objective of the Report:

Primarily, in BRAC Bank Limited, they are using IFS software and it was designed in 2010 and initially perfect to complete their day to day activities. However, they are going to introduce a new software named- Oracle, a multi-model database management system (Integrated Cloud: Application & Platform Services, n.d.) on next year-2018. The main objective of this report is to think about the significance of digital transformation in an organization. The world of business is dynamic as it is subjected to continual changes to pledge more challenges. Companies, those who want to have a competitive advantage, should take the lead in their field by implementing most updated digitalized technology. Here our significant concentrate is on digital changes of BRAC Bank Limited and additionally, information about the preferences of it’s user on such digitalization and make people understand about it’s benefits.

3.3. Scope of the Study

This report will give a clear thought regarding the importance of digitalization. The report covers the positive and adverse aspects of digital technologies in a company’s overall HR system. It recognizes the noteworthy activities of this Project. It only focuses on the overall digitalization in recruitment and joining process.

3.4. Limitation

While preparing this report, I have found some limitations of the report and these are mentioned below:

- Because of some confidential policy, it is difficult to provide all the information.
- Some previous information is extremely difficult to collect.
- Organizational Information sharing is the most basic issue for what I faced some problems while making this report
- Some journal does not give permission to access which is really tough to collect information.

3.5. Research Methodology

Basically, I did a qualitative and descriptive research by using nominal, ordinal and Likert scale in this report. For this report, I conduct a survey that contains demographic questions initially and after that there are questions about their preference, feelings, and opinion that users have for digital transformation in their company. By using statistical tools, the resulting model is evaluated for accuracy and validity and for this purpose. In this report, I have used SPSS tools to know the correlation of two separate questions from the survey questionnaire.

As population, mostly corporate personnel has been chosen for this research and due to time constraint, mostly respondents from Dhaka region and also my familiar student who are doing internship in different organizations are selected as the sample size and to make the survey unbiased, I need to consider both male and female respondent. Again, both primary and secondary data are used for this research purpose. Primary data is collected by interviewing with the experts: Gazi Ranervi Netol, Anwarul Haque, Tanzila Mustary, Kakoli Rashid from HR Team of BRAC Bank Limited are interviewed. Then a survey questionnaire is prepared and distributed directly by asking one to one interview and also by digital media such as: official mail, Gmail and Facebook. Secondary data is collected from the official website of BRAC Bank Limited and all those references from where data are collected are mentioned later on of this report.

3.6. Presentation of data and critical discussion of results

3.6.1. Descriptive Analysis:

Statistics							
		Is there any possibility to get an access of any confidential data by an unauthorized person?	Is it possible to work completely error-free by using digital technology?	To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?	Which system would you prefer to have while performing your daily activities in your workplace?	Do you think digital transformation is helpful for an organization?	Do you think digital transformation is helping to save our time in workplace?
N	Valid	50	50	50	50	50	50
	Missing	0	0	0	0	0	0

Frequency Table

To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	42	84.0	84.0	84.0
	May be	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

Which system would you prefer to have while performing your daily activities in your workplace?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manual	5	10.0	10.0	10.0
	Digital	45	90.0	90.0	100.0
	Total	50	100.0	100.0	

Do you think digital transformation is helpful for an organization?

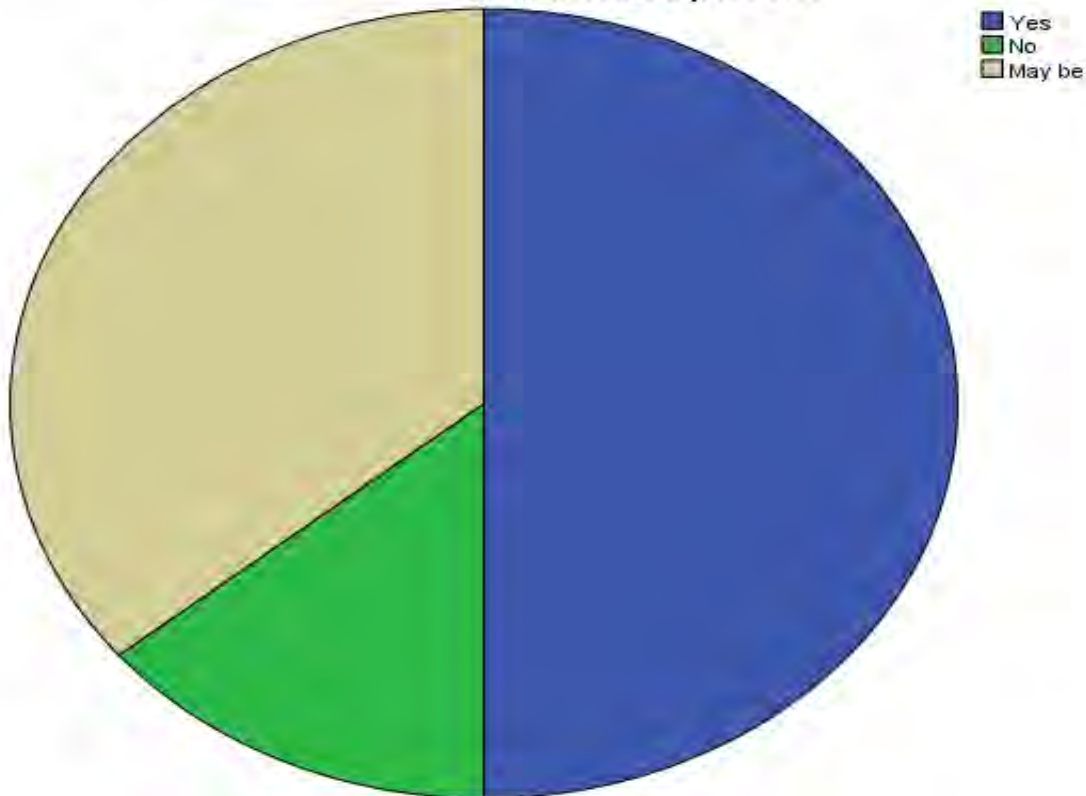
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	43	86.0	86.0	86.0
No	1	2.0	2.0	88.0
Maybe	6	12.0	12.0	100.0
Total	50	100.0	100.0	

Do you think digital transformation is helping to save our time in work place?

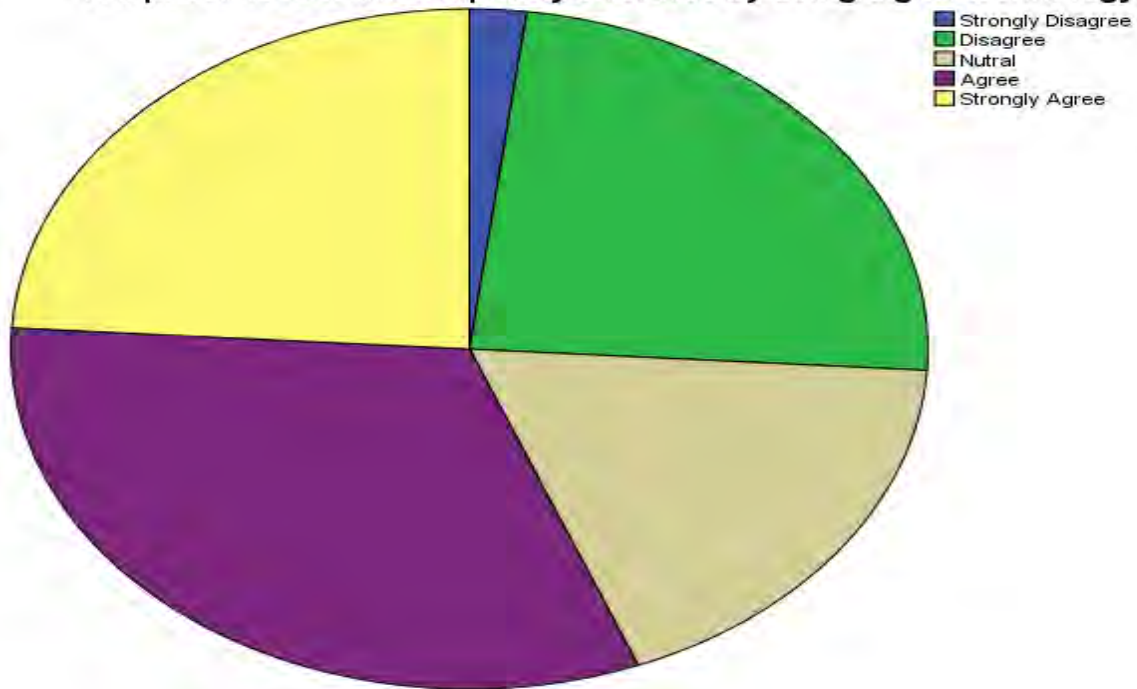
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	47	94.0	94.0	94.0
May be	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Pie Chart

Is there any possibility to get an access of any confidential data by an unauthorized person?



Is it possible to work completely error-free by using digital technology?



To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?



Which system would you prefer to have while performing your daily activities in your workplace?



Do you think digital transformation is helpful for an organization?



Do you think digital transformation is helping to save our time in work place?



Descriptive Statistic

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Do you think digital transformation is helpful for an organization?	50	1	3	1.26	.664	.441
Do you think digital transformation is helping to save our time in work place?	50	1	3	1.12	.480	.230
To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?	50	1	3	1.32	.741	.549
Is it possible to work completely error-free by using digital technology?	50	1	5	3.52	1.165	1.357
Is there any possibility to get an access of any confidential data by an unauthorized person?	50	1	3	1.86	.926	.858
Valid N (list wise)	50					

Correlations

Researcher wants to know the correlation between responses of two separate questionnaires from this survey. And these are the efficiency of digital technology and their preference either it is saving their time in their workplace or not. It was a two-tailed test at 0.01 significant level.

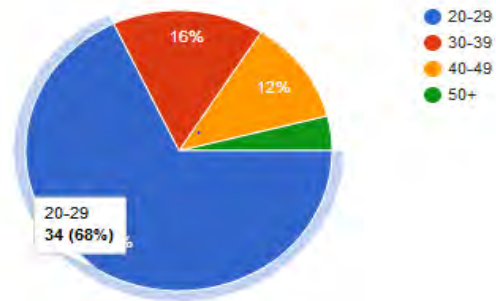
Correlations

		To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?	Do you think digital transformation is helping to save our time in work place?
To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?	Pearson Correlation Sig. (2-tailed) N	1 50	.579** .000 50
Do you think digital transformation is helping to save our time in work place?	Pearson Correlation Sig. (2-tailed) N	.579** 50	1 50

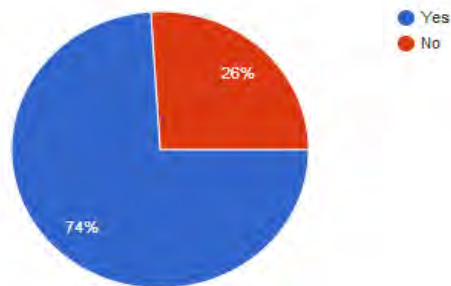
** . Correlation is significant at the 0.01 level (2-tailed).

3.6.2: Graphical Presentation:

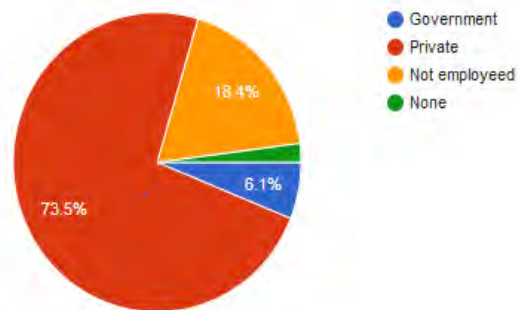
1. Which age bracket do you fall into?



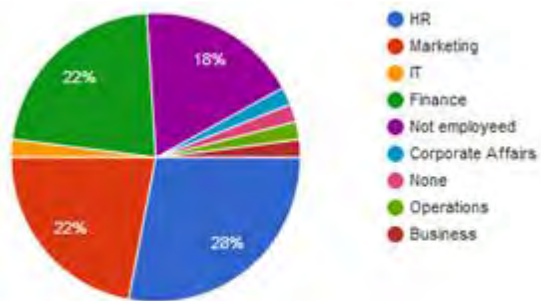
2. Are you employed?



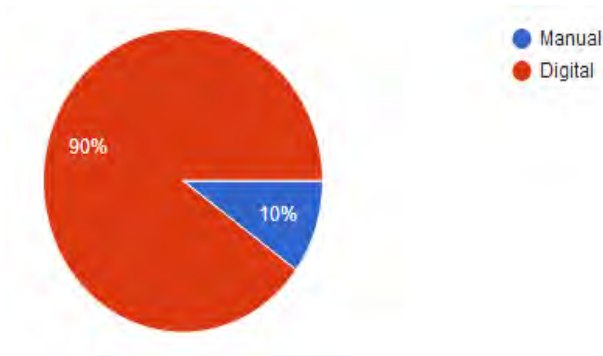
3. If you are employed, you are working in which sector?



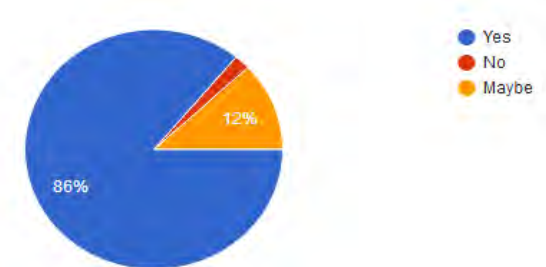
4. You are working in which department?



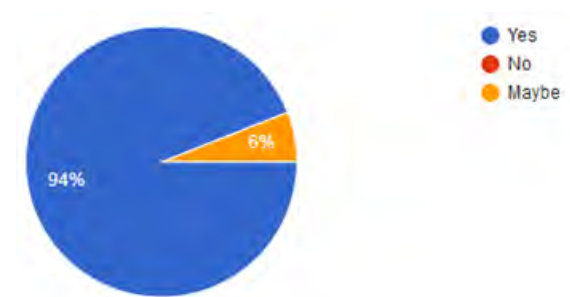
5. Which system would you prefer to have while performing your daily activities in your workplace?



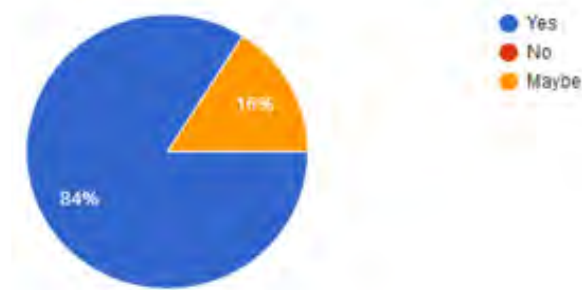
6. Do you think digital transformation is helpful for an organization?



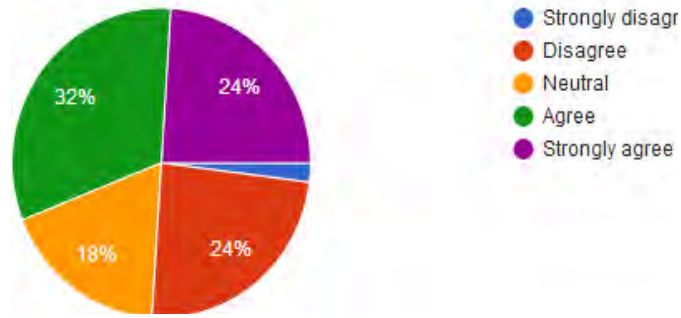
7. Do you think digital transformation is helping to save our time in work place?



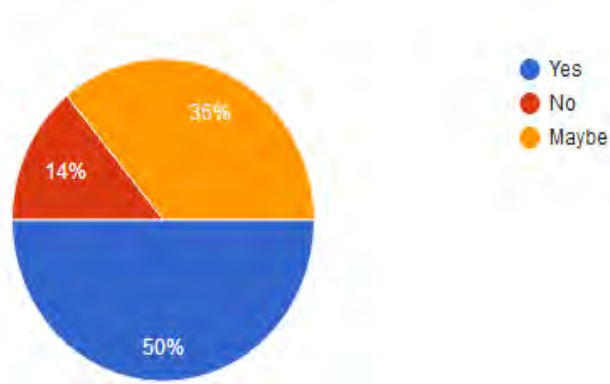
8. To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?



9. Is it possible to work completely error-free by using digital technology?



10. Is there any possibility to get an access of any confidential data by an unauthorized person?



3.6.3. Interpretation of the survey result:

First survey question is about the respondent's age and the options are: age 20 to 29, age 30-39, age 40-49 and above 50 years old. From our survey, there are 68% respondents are between 20 to 29 years old, 16% is from 30 to 39 years old and so on.

Next three survey questions are about their employment and about their departments that they are serving in. 74% respondent are employed and 26% are unemployed. Among those 74%, 73.5% are working in private sector and 6.1% are in government sector. Again respondents are working in different departments, 28% people in my survey, are working in Human Resource department, 22% are in both Finance and Marketing and so on.

Researcher asks them that which system they prefer for completing their day to day task in their office, almost all of them replied that they prefer digital technologies rather using manual process. According to 86% people, digital transformation system is helpful for an organization, only 1% people think that it is not that much helpful for an organization. On the other hand, 12% people think that it may be helpful for an organization. Again, 94% people think that digital transformation

save time in work place but 6% people think that digital transformation may be save time in work place.

In general, introducing a new software cost an amount of money, however, most of the people think that digitalization is worth enough according to its cost. In the answer of that question whether it is possible to work completely error free by a software, 56% people are agreed with this, however rest are in confusion or disagreed with this question.

When the question was about the safety issues of digital transformation and the confidentiality of preventing the data access from an unauthorized person, 50% respondents are feeling unsecure for their confidential data though digital transformation is worth enough according to its cost (we get it from the research), according to 36%, there is a possibility that, someone might get some confidential data of the company.

3.6.4. Findings and Recommendation

While doing this report, I have found some findings and to some extent, from my observation, recommendation is needed in some cases. That is why the findings of this reasons and possible recommendation is giving below:

1. It is found from the research that, 44% respondent are confused or disagreed on this point that, this is not possible to work with digital technology completely error-free.

Recommendation: From my perspective, in an organization adoption rates vary from depending on employee's openness to that new technology and obviously their willingness to learn that new technology. If digital technology is implemented perfectly in an organization, this is possible to complete a task without any error. For this, it is essential to learn and know about that software and need to have a clear idea how it is working. If employees have the complete knowledge about that software, they will be able to work without any error with in less time than before. By doing so, it is possible to avoid the weakness in efficiency.

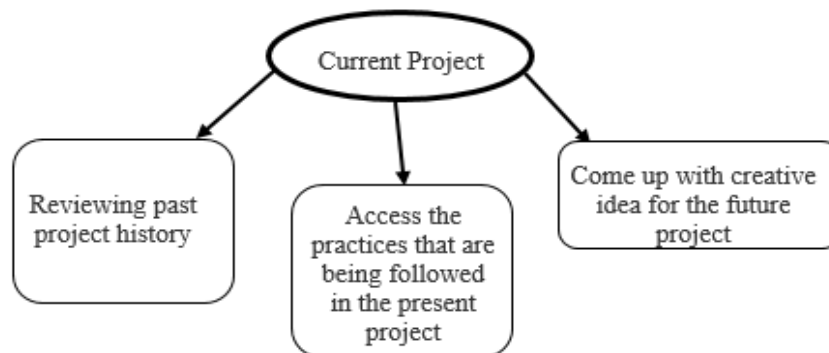
2. Software risk includes the probability of occurrence of any uncertain events which may bring huge loss for that organization. For instance, files might be corrupted or data might be lost. It is possible to work on the same data by a group of people at the same time sitting on a different place by using technology. If anyone makes any mistake while giving input

of the data, all data will be changed accordingly and meanwhile, for that mistake, all the share drive users will suffer.

Recommendation: As organizations continue to implement more applications across a multiple technology and multi-tiered environment, risk management has become an important component of software development. Software risk can be prevented by executing four practices. Such as:

- Software risk identification
- Software risk analysis
- Software risk planning and
- Software risk monitoring.

In case of any mistake, organization needs to review past project history and should access what initiatives they need to take for preventing such situation. In short:



3. Many people feel unsecure about the data security through digital technology. Even from my research, it has been found that almost half of them are not sure either they can maintain the confidentiality of their necessary documents by introducing a new software or not.

Recommendation: In an organization, every internal information is confidential and they do not even share their information with those people who are working in other department in the same organization without any permission. This is why, it is essential to ensure the confidentiality and this is possible to provide this security to the employees. They must run a password system which will be known to the authorized people. Other departments may ask for some information from another department while they need these. Such situation, employees must provide that specific data to that department rather sharing their own password so that they can maintain the confidentiality for their own security. If it is

possible to maintain this privacy hardly, it will be possible to prevent any unauthorized access of the data. However, Ms. kakoli Rashid ensured through his interview that there will be a very less risk to leak Company's confidential information.

4. To some extent, software updates restrict it's user to use older data files which might be important for it's user. For example: An early iTunes update stopped users from uploading content from their iPods in order for Apple to have better control of the content purchased from their iTunes store (Deep, 2014).

Recommendation: In terms of using any previous data, employee should take a backup of their necessary data for their further needs. By this process, they can store their data even if they loss those for their software updates.

5. Introducing a new technology in an organization incur a huge amount of cost. An organization needs to spend on some certain areas for introducing new software. Such as: implementation of that new software- a company needs to purchase that software with a huge amount of money. For example: in BRAC Bank Limited, they need above 2 crore taka only for purchasing that software-IFS. Secondly, they need to train up their employees about that newly purchased software to make a successful use for what they needed 4 crore taka extra. Again company needs some external experienced personnel to train up their internal employees. Thirdly, company need to customize and redesign their technology because it needs to be customer friendly and for thisthey need to invest extra money on this. Finally, company will incur some additional cost on maintaining and upgrading that technology time to time.
6. From the research it is configured that, for any company, introducing digital technology is an investment rather than a cost. It will save their time and increase their productivity. It will make task easier than before and employees will be able to complete their task with in less time than before so comparatively, they will get more time for themselves. By this, they will be more motivated to their work and will help the organization by working more efficiently. This is why, they agreed on this point that, though digital technology is costly, company must implement digital technology considering it's effectiveness.

Conclusion:

BRAC Bank limited is currently using IFS software system and this IFS system is designed for medium and large sized companies in asset-intensive and project-oriented manufacturing industries. Through IFS system, their all departments are interconnected. For example: when someone join in their company his all information pass to the GIS department. Automatically through LAN (Local Area Network) GIS department get notifications for making their visiting card, identity card and other stuffs, otherwise, recruitment team of BRAC Bank Limited needed to notify them manually through a formal mail that someone new joined and inform GIS Department to take initiative for giving their ID card and visiting card. It is helping to do Finance Modeling. This is the process by which they can assume how much expense in each department is approved to embrace their forecasted profit. This records their expense of each department as employees give input through online and time to time system gives reminder about their available amount, such as: inventory requisition and the cost associated with that, HR training cost, per recruitment cost for both contractual and permanent employees and so on. This automation system helps them to prepare their budgets for next year within less time.

While introducing a new technological change in a company, it needs to hold specific events for that to motivate their employees to adopt this new change. They must arrange training program for their employees, it also can include both national and international training in case of emergency. According to (Prins, 2014) there are four ways to introduce new digital technology in company. These are:

- Enlist the help of your people
- Move important content to the tool
- Hold events and
- Consider rewards and gamification

By nature, people generally resist any change that have impacts in their status quo and so initially adopting any digital technology might get an unwelcome disruption in an organization. Again, for ensuring successful adoption of new technology, only assigning technological use through email or in company meeting is not enough. From 1995 to 2005, companies went through digital technological changes. They had built their official websites, installed email for primary

communication channel. After 2005 to today, they have experimented with increasingly powerful digital technologies, picking up all kinds of efficient, business-boosting applications (Matthews, 2015). In present time, workplace is undergoing enormous changes at an unprecedented rate. Employees have the latest mobile devices and digital technologies in their residence. Through my research it is clarified that they are expecting and demanding the same in their work place too. Lastly, it can be said that, to achieve the business goal of BRAC Bank Limited in the most effectual way, people need to remember, "... the key to digital transformation is re-envisioning and driving change in how the company operates. That's a management and people challenge, not just a technology one." (Digital Transformation: A roadmap for Billion-Dollar organizations, 2015)

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Appendix:

1. Which age bracket do you fall into?
 - 20-29
 - 30-39
 - 40-49
 - 50+
2. Are you employed?
 - Yes
 - No
3. If you are employed, you are working in which sector?
 - Government
 - Private
 - Not Employed
4. You are working in which department?
 - HR
 - Marketing
 - IT
 - Finance
 - Not Employed
5. Which system would you prefer to have while performing your daily activities in your workplace?
 - Manual
 - Digital
6. Do you think digital transformation is helpful for an organization?
 - Yes
 - No
 - May be

7. Do you think digital transformation is helping to save our time in work place?
- Yes
 - No
 - May be
8. To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?
- Yes
 - No
 - May be
9. Is it possible to work completely error-free by using digital technology?
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
10. Is there any possibility to get an access of any confidential data by an unauthorized person?
- Yes
 - No
 - May be