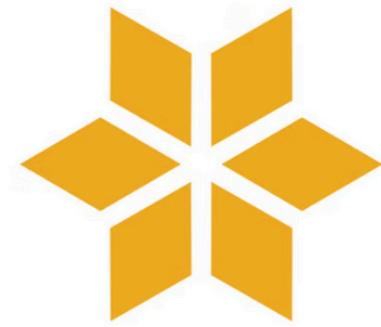


Banking Internship Experience

Transaction Processing & Customer Service at Bank of Abyssinia



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Bank of Abyssinia

A comprehensive report on practical banking operations, bridging academic theory with real-world financial services at BOA Shakiso Branch.

Internship Overview

Student

Buzayehu Adane Information
Technology Department
Mekdela Amba University

Duration

July 8 - September 5, 20258-
week intensive
programTransaction section
focus

Location

Bank of Abyssinia Shakiso Branch Guji Zone, Ethiopia



Project Objectives

01

Bridge Theory & Practice

Connect academic learning with real-world banking operations through hands-on experience.

02

Analyze Service Quality

Evaluate customer satisfaction factors and identify improvement opportunities.

03

Master Transaction Processing

Understand workflows for deposits, withdrawals, transfers, and customer service delivery.

04

Develop Professional Skills

Build communication, teamwork, and ethical standards essential for banking careers.



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Xpert Digital

Bank of Abyssinia

Profile

Established Excellence

Founded in 1996 as Ethiopia's premier private commercial bank, BOA has grown into a financial powerhouse with over 700 branches nationwide.

- Leading private bank in Ethiopia
- Innovative financial solutions
- Customer-focused approach
- Economic growth contributor

700+

Branches

Nationwide coverage

28

Years

Banking experience

Core Banking Services



Deposit Services

Savings accounts, current accounts, and fixed deposits tailored to individual and business needs.



Credit Solutions

Personal loans, business financing, agricultural loans, and overdraft facilities.



Transfer Services

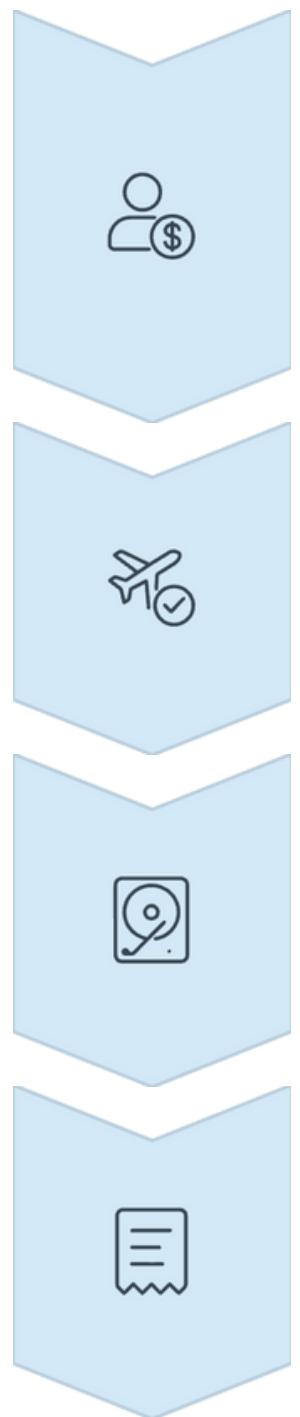
Local transfers, SWIFT, Western Union, and comprehensive remittance solutions.



Digital Banking

ATMs, mobile banking, internet banking, and agency banking for modern convenience.

Transaction Processing Workflow



Customer Arrival

Customer approaches with transaction slip or service request

Identity Verification

Teller verifies customer ID and account details for security

System Entry

Transaction data entered into core banking system

Receipt & Record

Customer receives receipt, transaction stored for audit



Internship Activities & Learning

Customer Guidance

Assisted customers in completing deposit and withdrawal slips, ensuring accuracy and completeness.

Account Verification

Learned to verify account numbers and customer IDs following bank security protocols.

System Observation

Observed tellers entering transactions into core banking system, understanding digital workflows.

Report Preparation

Prepared daily activity reports and supported end-of-day reconciliation processes.



Challenges & Solutions

Key Challenges

- Limited exposure to other departments
- High customer volume creating long queues
- Confidentiality restrictions on system access
- Occasional technical system downtimes

Solutions Implemented

- Maximized learning through active questioning
- Assisted with form preparation to reduce wait times
- Self-study using BOA manuals and guidelines
- Documented issues for improvement recommendations

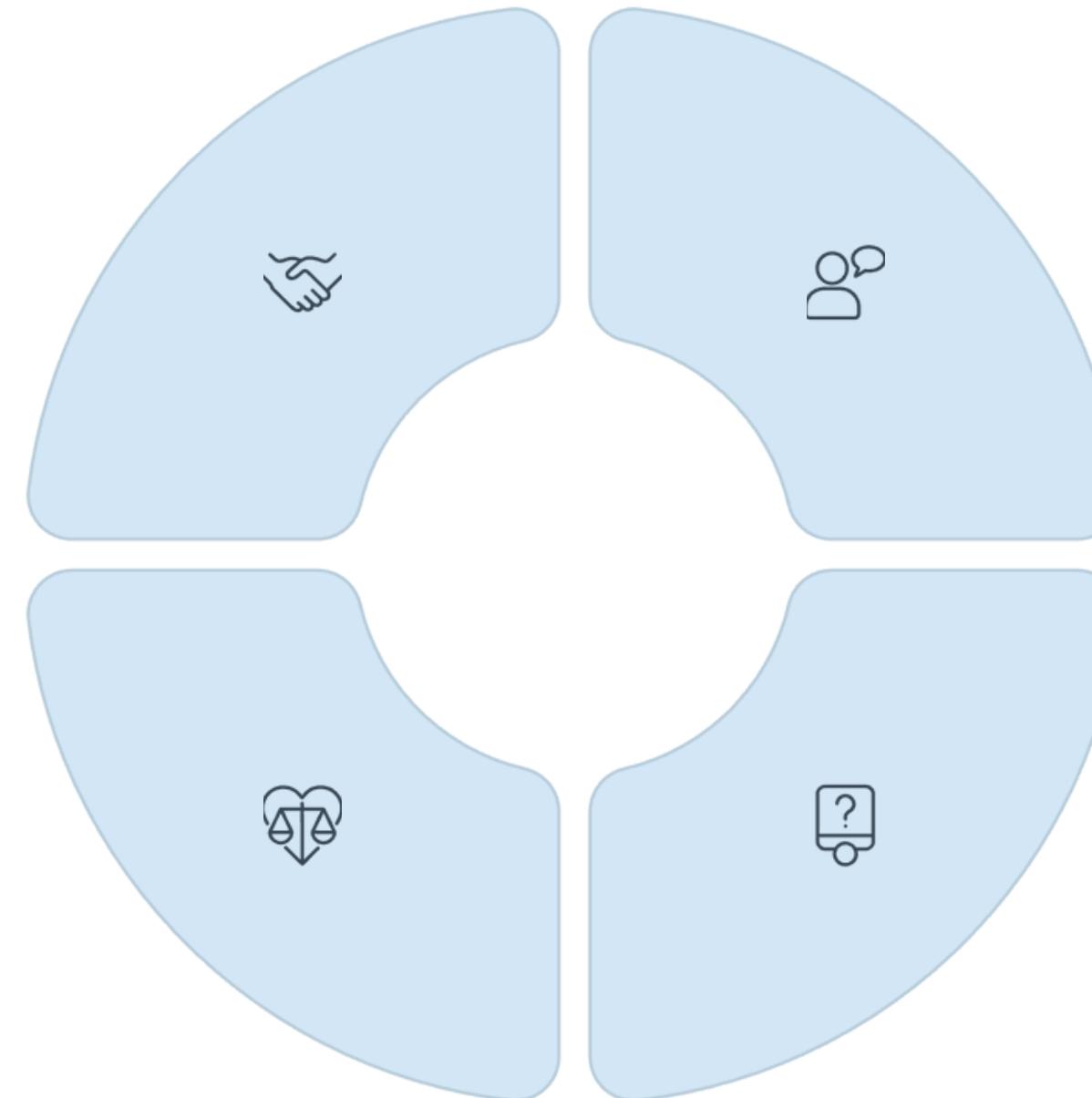
Skills Development & Benefits

Teamwork

Enhanced collaboration skills through coordinated efforts with tellers and customer service staff.

Work Ethics

Learned banking confidentiality, punctuality, and professional standards in financial services.



Communication

Improved interpersonal skills through diverse customer interactions and professional dialogue.

Problem Solving

Developed analytical thinking by addressing customer concerns and operational challenges.



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Recommendations & Future

Outlook

For BOA

Implement internship rotation across departments, promote digital banking adoption, and enhance system reliability for improved customer experience.

For University

Strengthen industry partnerships, provide banking simulations, and develop comprehensive internship evaluation frameworks.

Career Impact

This experience bridged theory-practice gap, developed essential banking skills, and prepared foundation for future financial services career.

"Banking is not only about numbers and systems but also about trust, communication, and customer satisfaction."