Information and Communication Technology (ICT) represents ample opportunities to introduce dramatic change in the developing world. The new technology provides new ways of communication between employees and customers in financial institution. Implementing information system confirms high level of service quality and effective information sharing between all departments in the bank. It also provides right information to the senior management inside the banks that help to make right decision.

This study concludes that the IT infrastructure of BDBL is not sufficient. A reason behind the deficit is the lack of skilled manpower. The recruitment procedure is responsible for this. Since the recruitment procedure of a government organization cannot be amended easily, the first recommendation this study would be to give the employees proper training about all the functionalities of information system. This will improve their experience and ability to deal with all the infrastructures. In addition to that the perception and willingness of managers in the bank is very important to ensure rapid implementation of Management Information Systems as solutions. Moreover, before BDBL fully implements its online system, it needs to have its data warehouse constructed, preferably more than one. Replica of data needs to be stored so that in event of collapse of a data center/server, data will not be lost. A syslog server needs to be built to keep track of all system events. BDBL needs to recruit specialized IT professionals for maintaining the infrastructure of the information system as well as an incident response team and security team to protect the data and the system. It is urgent that it take initiatives to build a firewall as early as possible. Because portable devices like smartphones are more in vogue, BDBL should launch mobile services. This would give the target customers, mostly businessmen and industrialists a better user experience and motivate the customers to work with the state operated bank. A future recommendation for BDBL would be to make use of machine learning or deep learning to develop a system that would help BDBL in selecting loan applicants and identifying projects with great potential for the economic growth of Bangladesh.