Analysis of Customer Complaint Management System in Mobile Financial Services: A case study on bKash limited

Submitted to

Ms. Rukaiya Rob

Lecturer

Management Information System

Submitted by

Md. Iftekhar Alam

1112310145

Management Information System

Spring 2026

School of Business and Economics

United International University

Analysis of Customer Complaint Management System in Mobile Financial Services: A case study on bKash limited

MD IFTEKHAR ALAM

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration

Letter of Transmittal

Date: 22nd July 2026

To

Ms Rukaiya Rob

Department of Business Administration

United International University

Subject: Submission of Internship Report

Dear Madam,

It is my great pleasure to submit my internship report entitled "**Analysis of Customer Complaint Management System in Mobile Financial Services: A case study on bKash limited**," which has been prepared as a partial fulfillment of the requirements for the completion of the Bachelor of Business Administration program under the Department of Business Administration.

The report is based on my internship experience at bKash, where I worked in the customer service and e-KYC management operations. During the internship period, I gained practical knowledge regarding customer complaint handling procedures, service operations, and the application of Management Information Systems in supporting customer service activities.

I therefore submit this report for your kind evaluation and consideration. I will be pleased to provide any further clarification regarding the contents of the report if required.

Sincerely,

Md. Iftekhar Alam

ID: 1112310145

Department of Business Studies

United International University

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Declaration of the Student

I hereby declare that the internship report entitled "**Analysis of Customer Complaint Management System in Mobile Financial Services: A case study on bKash limited**" is an original work prepared by me under the supervision of Ms Rukaiya Rob, Lecturer, Department of Business Administration, United International University, as a fulfillment of the requirements for the degree of Bachelor of Business Administration.

I further declare that this report has been prepared based on my practical internship experience, observations, and analysis conducted during my internship period at bKash limited. The information and data presented in this report have been collected from authentic sources and used solely for academic purposes.

I also affirm that this report has not been submitted, either in whole or in part, to any other institution or university for the award of any degree, diploma, or certificate. Any information, data, or ideas obtained from published or unpublished sources have been duly acknowledged and referenced wherever applicable.

I accept full responsibility for the accuracy and authenticity of the contents presented in this report.

____

Md. Iftekhar Alam

ID: 1112310145

Department of Business Administration

United International University

Corporate Evidence

e-Zone
Servicing Change Managers

Date: June 15, 2026

Md. Iftekhar Alam
1487, South Donia, Adorsho sorok,
Dhaka-1236

TO WHOM IT MAY CONCERN

This is to certify that **Md. Iftekhar Alam**, ID No: **EZBK4921**, D/O: Md. Sarwar Alam & Murshida Hasina, a student of **BBA in MIS**, United International University, Bangladesh, has successfully completed a four-month internship program from **February 2026 to May 2026**.

He/ She worked at **E-Zone HRM Limited** as an Intern and is placed at **bKash Limited** under an outsourcing agreement with E-Zone HRM Limited.

During his/her internship, he/she demonstrated punctuality, diligence, and a keen willingness to learn. His/ Her performance is satisfactory throughout the engagement.

We wish his/her continued success in all his/her future endeavors.

Best Wishes,

Signature

Syed Azmal Ali
Manager, HR

E-Zone HRM Limited, Planners Tower (8th Floor), 13/A Bir Uttam C.R. Dutta Road (Sonargaon Road), Dhaka – 1000, Bangladesh
Phones: (+8802)-223367679, (+880-2)-223363798, Cell: 01714013100, e-mail: contact@e-zonebd.com, web: www.e-zonebd.com

Acknowledgement

First and foremost, I would like to express my sincere gratitude to Almighty Allah for giving me the strength, patience, and opportunity to successfully complete my internship and prepare this report.

I would like to convey my heartfelt appreciation to my respected internship supervisor, Ms. Rukaiya Rob, for her valuable guidance, constructive suggestions, continuous encouragement, and support throughout the preparation of this internship report. Her supervision and academic direction played a vital role in the successful completion of this study.

I am also grateful to the faculty members of the Department of Business Administration for providing me with the knowledge and skills necessary to conduct this internship and prepare the report.

My sincere thanks go to the management and employees of bKash limited for providing me with the opportunity to complete my internship in their organization. I am especially thankful to my organizational supervisor and colleagues for their cooperation, guidance, and support during the internship period. Their assistance helped me gain valuable practical knowledge and understand the real-world application of Management Information Systems in customer service operations.

I would also like to express my gratitude to all individuals who directly or indirectly contributed to the completion of this internship report through their support, advice, and encouragement.

Finally, I am thankful to my family and wishers for their continuous motivation, support, and encouragement throughout my academic journey and internship experience.

Executive Summary

The aim of this internship report titled “**Analysis of Customer Complaint Management System in Mobile Financial Services: A case study on bKash limited**" is to fulfill the requirements for completing a Bachelor of Business Administration Degree as part of the Business Administration Department. The report is based on my experience working as an intern at bKash limited, one of the top providers of Mobile Financial Service company in Bangladesh.

The main purpose of this study is to provide an analysis of customer complaint management systems and to assess their effectiveness in delivering customer satisfaction and service quality. In addition, this report provides a summary of bkash, including its operations, products and services, place in the industry, and how MIS supports its customer service efforts.

While interning, I was employed by bkash as an officer within customer service operations where I assisted in resolving customer inquiries via multiple methods of communication, monitoring complaints, and complaint resolution records, maintaining complaint management databases, and helping colleagues in resolving complaints. I learned about how organizations manage customer relationships, how to process customer complaints, and how organizations operate.

This study also indicated that there are many challenges within the Customer Complaint Management System including delays in resolving complicated complaints and huge volumes of them being received during peak hours; clients and staff relying on a predefined process; and issues with how departments communicate with one another. Recommendations were provided to resolve these problems such as automating processes, having better communication between departments, increasing system reliability, educating customers about how to provide feedback to management, and implementing a comprehensive system to gather customer feedback.

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Chapter 1: Introduction

1.1 Background of the report

The digital revolution has changed how people conduct financial transactions by making them faster, easier, and more available because of advances in technology. MFS have made a huge difference in how people interact with banks by creating a system that is more accessible and user-friendly. For example, MFS has given millions of people in developing countries, like Bangladesh, access to a service that has been unavailable to them for years.

The MFS company, bKash, is an excellent example of how new technologies can change the way a country does business and how they can improve the economy by providing easy-to-use financial services that millions of people can use to send money, pay bills, load airtime onto their mobile phones, and shop from a retailer with a mobile phone, instead of standing in line at a bank. The increase in customers and transactions has created an increased demand for customer service and complaint management.

All service-based industries are going to deal with some level of customer complaints. Mobile Financial Services have their own issues. Customers may have issues when making transactions because the transaction did not complete successfully, there was an error in the transaction, or they simply do not understand how the service works. For MFS companies, an efficient Complaint Management System is critical to provide satisfaction, build trust between the company and customer, and improve the quality of the services the MFS company provides.

This report will examine the Complaint Management System for a Mobile Financial Services company through the author's direct experience and observation during the internship.

1.2 Background of the Study

Internships are compulsory academic requirements for all students enrolled in a Management Information Systems curriculum. It offers students an opportunity to experience hands-on learning and learn how the concepts they use during school are used in “real life” businesses.

I completed my internship at bKash ltd, focusing primarily on customer service and processing complaints. Throughout the internship, I was able to see how the entire customer complaint system is not only run by human resources but also relies heavily on technology.

Customer service will continue to grow as a focal point of importance for customers who use digital financial services to complete everyday transactions. As people’s reliance on mobile financial services increases, the efficiency of the complaint management system will play a significant role in determining how satisfied the customer is with the overall service, and whether the organization is able to succeed.

1.3 Objective of the study

The primary purpose of this report is to evaluate and examine the complaint management system used by bKash ltd. The overall objective of the study is to evaluate the effectiveness of how complaints are managed and resolved by the organization. The specific objectives for this report include:

- To describe the general organization and structure of the complaint management system
- To identify the several types of customer complaints, how to manage complaints and assess the role of management information system.
- To determine the advantages and disadvantages of the complaint management system
- To locate problems within the system and provide recommendations for improvement.

1.4 Scope of the study

The purpose of the study is to identify the nature and patterns of customer complaints, as well as how firms deal with these complaints to improve customer satisfaction. The study will be limited to the customer service and complaint handling operations of bKash. The study will investigate the distinct types of complaints received from customers by the business, what methods and procedures the business follows to deal with these complaints, and how management information systems can assist in assisting the business with its complaint management function. It will also discuss how information systems can help the customer with registering, tracking, monitoring, and resolving customer complaints, as well as improving operational efficiency. In addition, this report will discuss the operational problems and challenges associated with the management of customer complaints and evaluate whether the current complaint management system is effective. This analysis will be based on real experiences and practices gained during the author's internship to identify opportunities for improvement and provide recommendations for improving customer service quality.

The study does not include any sensitive or classified information or information regarding sophisticated or advanced technology systems that may be obtained during this internship.

1.5 Methodology of the study

The qualitative basis for the report and analysis is derived from the actual, personal, hands-on experiences gained by participating in the internship program, in conjunction with observational activities of the study. The data were obtained in the following ways:

- Customer service interactions
- Complaint investigations
- Employee and supervisor interactions
- Implementation of internal processes/systems
- Knowledge gained from experience and lessons learned

This methodology establishes the foundation for the findings to reflect real operations within actual operational circumstances, rather than being based on some assumed theory.

1.6 Significance of the study

The academic value of this report relates to the understanding of Management Information System use within actual organizations. Additionally, it increases the knowledge of how to effectively manage customer relationships and service operations. There are practical implications for businesses for how efficient complaint management relates to customer satisfaction and productivity as well as providing information on ways of improving current systems.

1.7 Limitations of the study

With all practical studies, there are limitations to this report:

- There is limited access to confidential organizational data.
- There was a short duration of the internship period.
- There was limited exposure to senior level management processes.
- There was reliance on observational data instead of quantitative analysis.

Despite the limitations, there is a realistic and practical understanding of the complaint management system from this study.

Chapter 2: Company and Industry Profile

2.1 Company Analysis

2.1.1 Company Overview

Bangladesh's bKash Limited has established itself as a leading provider of Mobile Financial Services and has significantly changed the nature of how people in Bangladesh conduct financial transactions. Since its inception, bKash has played a significant role in helping people who have historically been excluded from using financial institutions to access essential banking services. By using mobile phones and other forms of digital technology, bKash has made it much easier, quicker, and safer for consumers to send money, receive money, pay bills, recharge their cell phones, make merchant payments, distribute wages, collect remittances, and so on.

In a developing country such as Bangladesh where much of the population relies on cash-based transactions, bKash has introduced a modern, technologically advanced, and convenient alternative for performing financial transactions. By establishing extensive networks of agents, merchants, customer service locations, and digital platforms, bKash has improved access to financial services for both urban and rural consumers. Today, bKash is viewed not only as a business but also as a symbol of the digital transformation of the financial services industry in Bangladesh.

The way that people use bKash, and how widely trusted it is, demonstrates the high popularity of bKash among Bangladeshi society. People across a wide range of professions such as students, workers in various industries, business owners, freelancers, garment manufacturers, families who have migrated to Bangladesh, and small entrepreneurs all frequently utilize bKash in their everyday lives for conducting financial transactions. bKash has become one of the most recognizable brands in

Bangladesh because of its simple user interface, powerful reputation as a trusted brand, and constant innovation in the way it provides services.

bKash is also assisting to speed up Bangladesh's transition to a cashless economy by allowing for safe digital transactions, while reducing the need for handling physical cash, thus providing greater transparency in people's financial transactions. bKash has helped to create easier means for people to engage in e-commerce, pay for things they buy from online websites, pay utility bills, and receive money from the government.

From a Management Information Systems perspective, bKash is an example of how information technology and business processes, such as customer databases, transaction processing systems, security set up, and mobile platforms, can work together to support an efficient delivery of services on a large scale. The methods by which bKash operates include a strong emphasis on data management, customer relationship management systems, fraud prevention systems, and digital support methodologies. Therefore, by studying bKash, we can gain insight into how other service-related businesses that are driven by technology operate in today's economy (Shahrukh, 2022).

2.1.2 History of bKash

bKash Ltd was established as a joint venture with the aim of offering low-cost and easily accessed financial services to the citizens of Bangladesh. Operation began early in 2011 as a licensed mobile money by the Bangladesh Bank, the central bank of Bangladesh. The company was established to target unbanked and underbanked individuals who could not use traditional banking.

In the first phase of the business, bKash launched basic money transfer services for cash deposits, cash withdrawals, and person-to-person money transfers, which became popular because they helped people solve problems that were experienced previously. One example is when city workers send money to their family living in rural areas, using bKash simplifies the transaction compared with traditional bank or courier methods. As a result, the company’s growth in that first year was significant due to customer demand.

As customer demand grew, bKash entered an extensive agent development program to establish authorized agents across Bangladesh, thereby enabling its customers to deposit or request money from anywhere across Bangladesh. The decentralized nature of the agent network gave bKash a tremendous competitive edge and helped to create confidence in the mobile financial service marketplace.

The service expansion of bKash that included new features such as Mobile Recharge, Utility Bill Payment, Merchant Payment, Online Payment Gateway Services, Add Money from Bank Account, Salary Disbursement, and Inward Remittance Collection has changed bKash from being a Money Transfer Service to a digital financial ecosystem that provides everything we need to manage our finances digitally.

The Launch and ongoing development of the bKash mobile application is another major achievement for bKash. With the expansion of the smartphone market in Bangladesh, the bKash app allows customers to complete transactions without having to go to an agent to complete them, which is a digital transition that has enhanced the customer experience, minimized their reliance on physical outlets and aligned bKash with the expectations of today's consumer.

In times of national emergency or public crisis, such as natural disasters or during the COVID-19 pandemic, bKash played an essential role in keeping people connected financially. With limiting physical locations during crises, people used digital channels to receive and distribute government assistance funds, conduct business payments, or send money to family and friends. The pandemic has further solidified and strengthened the role of bKash within the national economy.

To continue its growth in the financial technological space, bKash continues to innovate through the implementation of Bangla QR payments, digital merchant solutions, enhanced app security, enhanced customer support systems, and partnerships with banks, merchants, and international organizations. As a result, bKash is one of the leading fintech and mobile financial service companies operating within the country of Bangladesh today. The growth of bKash demonstrates how technology, planning, and customer-based service delivery can help change the financial behavior of an entire country (Rahaman, 2023).

2.1.3 Importance of bKash in the economy of Bangladesh

bKash is making more than just a business impact they have also supported the creation of jobs through their agent banking locations, customer care, technology department, sales force, and support centers. bKash has also empowered small business owners by enabling them to accept digital payments online and has enabled millions of people to engage in formalized banking.

For MIS students, bKash serves as an example of how to implement digital transformation and manage customer complaints, process transactions, manage databases, protect data through cybersecurity, and develop new service concepts. bKash also shows how effectively managing technology can create meaningful solutions to real-world economic and social issues (Hasan M. , 2023).

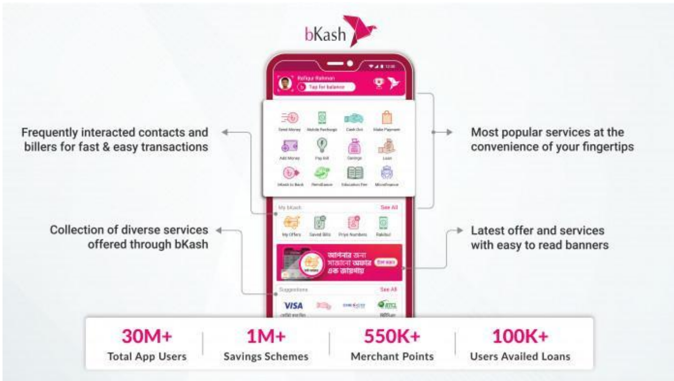
2.1.4 Trend and growth

The rise and development of bKash is an example of how mobile financial services have evolved dramatically in Bangladesh in the past 10 years. Once limited to a small platform for sending money via mobile devices, bKash has grown into one of the largest digital financial services in Bangladesh. The rapid growth of bKash demonstrates an increasing acceptance of technology for conducting financial transactions.

There is no single reason for bKash's success, rather it stems from a variety of factors, including customer trust, innovative technology, a large network of agents, effective marketing, a wide range of services offered by bKash, and a growing demand for fast, safe ways for individuals to conduct financial transactions. As the overall economy continues to shift toward a digital economy, bKash has established itself as an integral part of how individuals will conduct their daily financial activities.

From an MIS perspective, bKash's growth illustrates how rapidly effective management of an organization's information systems can lead to the rapid scaling of an organization by leveraging transaction databases, digital platforms, and customer support technologies. The growth trend of bKash can be analyzed in terms of customer growth, service innovation, transaction volume, and overall presence in the marketplace (TBS Report, 2021).

Growth in Customer Base



The number of active users is one of the strongest indicators of bKash's consistent growth. Since its launch, millions of people throughout Bangladesh have opened an account with bKash. Early on, most of its users were workers sending money home to their families living in rural areas. However, customer adoption expanded as they began to use bKash regularly across all social and professional groups.

bKash is used by students for mobile recharges and online payments, by employees working in offices to pay merchants and transfer money, by freelancers to receive payments digitally, by small businesses to receive customer payments, and by families living in rural areas for collecting remittances and transferring funds for emergencies. The wide usage of bKash by customers has established bKash as a leader in the financial services industry.

Additionally, the growth in user numbers is evidence of growing consumer trust in digital financial services. Many consumers who typically use cash for transactions are now comfortable using mobile wallets because of their convenience and reliability (TBS Report, 2023).

Expansion of Service Offerings

Another major trend in bKash's growth is the expansion of services. In the beginning, bKash focused on core services such as cash-in, cash-out, and sending money. These services solved basic financial problems and built initial popularity.

After gaining customer confidence, the company gradually introduced advanced services such as:

- Mobile recharge
- Utility bill payment
- Merchant payment
- Bangla QR code payment
- Add money from bank accounts
- Salary disbursement
- Government allowance distribution
- Online shopping payment
- Ticket purchase
- International remittance collection

This service diversification increased customer dependency on bKash and turned it into a multi-purpose digital financial platform rather than only a money transfer service (Ghosh, 2025).

Technological Growth and App Development

The bKash mobile application has been essential to achieving significant growth for the company. Previously, many customers relied primarily on agent locations and USSD codes to complete their transactions. The growing number of smartphone users has caused customers to use the application instead since it provides faster and more convenient ways of making their transactions, as well as a more satisfactory user experience compared to using USSD or agents.

The app offers features such as:

- Instant money transfer
- Transaction history
- Fingerprint login
- Bangla QR payment scanning
- Easy bill payment
- Merchant payment options
- Promotional cashback offers.
- Secure PIN management

Continuous updates and improved user interface have helped attract young users and technology-friendly customers. This trend reflects the importance of digital transformation in modern service businesses (Jahid, 2024).

Growth of Agent and Merchant Network

bKash has formed a large agent and merchant network across the country. Agents are a way for customers to deposit and withdraw money while merchants are a way for customers to pay for things digitally.

bKash built up its agent and merchant networks over time in cities, towns, and villages all over the country to provide customers with easy access to bKash's services without having to rely on banking locations as the only way to access banking services. Agents located in more remote areas have contributed to improved financial inclusion and increased financial penetration into more markets.

The increasing number of merchants has caused many customers to change their behavior and how they pay for items. Customers can now also use bKash to pay for groceries, drugs, food in restaurants, online shopping, public transportation, and retail shopping. This means there is a significant trend towards cashless payments being made by customers (Ohee & Khan, 2020).

Increase in Transaction Volume

The increasing number of daily and monthly transactions shows that the company has grown rapidly over time. With more customers signing up and additional services available for those customers, the number of transactions that occur also rises.

Consumers are using bKash not just occasionally, but rather on a regular basis and for multiple financial tasks.

This includes:

- Daily purchases
- Monthly bill payments
- Salary transfers
- Online shopping payments
- Educational fee payments

Brand Strength and Market Leadership

bKash has long established a powerful brand identity within Bangladesh over the years. For a considerable number of people, "mobile money" refers specifically to bKash. Because of this brand equity, bKash can create a large competitive advantage over other providers.

Due to its marketing efforts, the company maintains awareness within the marketplace through a variety of activities including product changing practices, consumer awareness initiatives, and sponsorships. Additionally, the company's strong branding efforts have created more emotional trust with consumers who find it critical for the provision of financial services.

When it comes to financial transactions, consumers frequently depend upon a trusted provider. As a result, brand equity has played an integral role in increasing market share (Zaman H. u., 2025).

Challenges in Growth

Although bKash has grown significantly, the company also faces challenges, such as:

- Intense competition from other MFS providers
- Cybersecurity threats
- Fraud attempts
- Customer complaints regarding failed transactions
- Need for faster customer support
- Regulatory compliance requirements

2.1.5 Product / Service / Customer Mix of bKash

Product Mix of bKash: bKash offers a variety of products, services, and customer types. This demonstrates the diversity of their business and is one of the reasons they are one of the largest Mobile Financial Service providers in Bangladesh. Whereas traditional companies typically provide one type of product, bKash provides a wide variety of digital financial products, transaction-based services, and multiple groups of customers.

By offering a balance between these products and services, bKash meets many diverse needs of customers, which helps to create a steady stream of revenue and grow the market. To effectively manage a large service portfolio and millions of customers from an MIS perspective requires several robust information systems such as: Customer Databases, Transaction Monitoring Systems and Efficient Support Systems.

bKash's continued success will depend on how well they design their services to meet the needs of different customer types and how they are able to incorporate those services into one digital ecosystem (Zaman M. A., 2024).

Core Products of bKash

1. Mobile Wallet Account: bKash has the wallet as its main product. bKash customers can create a new account using their phone number and then use that account to hold money in a digital form. As such, this account can also be used as a personal bank account for cash transactions and keeping records of cash in/out.

2. Sending Money: Send money products allows customers to send or transfer money from one bKash account to another instantly. This is one of the most popular functions for a bKash user as it provides a way to assist family members, support their friends, and transfer money to any individual.

3. Cashing In and Cashing Out: bKash customers can deposit cash into their online bKash account by accessing an agent. When a customer wants or needs to access their cash, they can go to any trained agent and request their cash.

4. Paying Merchants: A bKash customer can purchase items from stores, restaurants, or pharmacies using the bKash application by scanning the merchant's Bangla QR

code. This Bangla QR code is mandatory in all merchant point as per the requirements from Bangladesh Bank (The Business Standard, 2026).

5. Paying Bills: bKash customers can pay their utility bills through the bKash app or using USSD.

6. Recharging Phones: A bKash customer can quickly recharge their mobile phone if they are a prepaid customer or have a prepaid plan.

7. Adding Cash from a Bank: A customer can add money to their bKash account by transferring funds from their linked bank account to their bKash account.

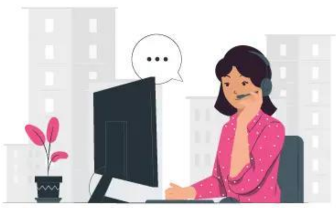
Service Mix of bKash: bKash not only selling products but also providing continuous services.

Main Service of bKash

1. 24/7 Transaction Service: Customers can perform transactions anytime, making bKash highly convenient compared with limited banking hours.

2. Customer Service: There are many options available when it comes to accessing customer support. Some examples of common methods are:

- call center
- e-mail
- live chat
- social media
- customer care center or customer care



3. Agent Service Network: Thousands of agents throughout Bangladesh are available with the Agent Service to assist with customer deposits/withdrawals and basic account support.

4. Merchant Service: Merchants have been trained and supported during the onboarding process, through accepting payments and having access to business transaction service support to help them.

5. Security Service: The company utilizes multi-factor verification methods to provide various levels of protection for their customers. This includes Pin number security, one-

time password verification, fraud monitoring, transaction alerts for transactions and maintaining customer account security.

6. Promotional Service: Customers can avail themselves of a wide variety of discounted products and services when participating in campaigns by way of cash back, seasonal promotions, referral programs, etc.

7. Digital Convenience Service: Customer experience will be enhanced by providing an intuitive app experience with quick, easy-to-find menus, quick access to review their transaction history, and the ability to set up automatic reminders to pay their bills.

Customer Mix of bKash: One major reason for bKash's success is its ability to serve a wide and diverse customer base.

The following are major customer segments that utilize bKash services.

Each customer segment consists of specific types of customers who use the bKash application for different purposes.

1. **Individual Customers** use the bKash application to conduct day-to-day transactions, including sending money, recharging phones, paying bills, and making shopping payments.

2. **Students** use the bKash application to recharge their mobile devices, make tuition payments. In addition, many students will also use the bKash application to make online purchases.

3. **Salaried Employees** use the bKash application to receive their salary payments, pay for goods and services at the merchant level, as well as to provide financial support to their family members.

4. **Rural Customers** use the bKash application because they often have limited access to banks or other branches. In rural locations, customers receive money using agents and using agents to withdraw funds.

5. **Small Business Retailers and Entrepreneurs** use the bKash application to receive payments from their customers and to manage their daily collections.

6. **Online Shoppers** use the bKash application to make secure and fast payments while making online purchases.

7. **Freelance and Digital Workers** are individuals who work as freelancers and work in the digital space. These workers may use the bKash application to receive payments locally and manage their daily finances.

8. **Families** Receiving Remittances will utilize bKash to collect the funds that they receive from their loved ones who are living and working abroad. Many families receive funds from abroad and can collect their funds quickly and securely via bKash (Financial Catalyst, 2025).

2.1.6 Company Operations

As a leading Mobile Financial Service provider in Bangladesh, bKash engages in numerous day-to-day operations such as processing transactions, providing customer service and support, managing their network, supporting their merchants, monitoring compliance, preventing fraud, and managing their digital platform.

While most traditional businesses operate through physical branch locations, bKash uses a multiple-system model that includes agents, merchant partners, customer service centers, digital systems, and support teams to enable them to serve millions of customers quickly and efficiently throughout Bangladesh (Hasan & Alam, 27).

Core Operational Activities of bKash

1. Customer Account Management: Customer account management is a key part of what bKash does. Customers register for their accounts using their mobile number and go through an authentication process. Once registered, the customer will be able to manage their balance, view their transaction history, manage their PIN security, and set up personal options.

Example daily activities associated with managing customer accounts include:

- The registration of new customers
- KYC verification
- Updating of customer records
- Facilitating the reset of customer PINs
- Facilitating the recovery of customer accounts
- Suspending the accounts of suspected fraudsters

2. <u>Transaction Processing Operations</u>: Transaction processing forms the backbone of bKash's operations. Transaction processing constitutes millions of transactions processed daily. All these transactions must be processed accurately, safely, and quickly. All transactions go through a series of digital systems that validate the customer's account balance, verify the customer's security credentials, confirm recipient details, and verify that the transaction meets authorization.

Key transaction processing activities include:

- money transfers
- recharging mobile phones
- paying utility bills
- Giving Money from the bank
- Paying bills
- Receiving a remittance.

3. <u>Agent Network</u>: Through its vast agent network throughout the urban, suburban, and rural areas, bKash provides an important link between the physical cash and digital financial services. This agent network allows all customers to have access to bKash's financial services, regardless of where banking services are available.

bKash's operational duties related to agents include:

- Onboarding new agents
- Training agents
- Managing cash for agents
- Monitoring agent transaction activity and performing checks to prevent fraud
- Providing branding materials and promoting agent visibility
- Evaluating agent performance

4. <u>Merchant Operations</u>: bKash's merchant operations represent one of the most significant operational activities for the company. Retail locations, pharmacies, restaurants, as well as online businesses, can accept payments using bKash. The growth of merchants has contributed to the growth of cashless transactions and strengthened the overall digital payments ecosystem.

Operational activities include:

- Registering merchants
- Setting up Bangla QR payments
- Managing settlements
- Supporting the merchant through technical assistance
- Support the merchants with promoting their business

5. Customer Service Operations: Customer Service is one of the most essential elements of bKash's business operations, and it plays a significant role in the internship described previously. Millions of customers use the service from bKash and rely upon this service for support when they have questions about a transaction, account security, or technical issues. The Customer Service department has a direct effect on the satisfaction of customers and the reputation of the bKash brand.

The following are examples of the types of customer service channels utilized by bKash:

- Call Center Support
- E-mail Support
- Live Chat Support
- Social Media Support
- Customer Care Center

Examples of daily customer service tasks done by the Customer Service team include:

- Help Customers with Complaints
- Provide Information about Services
- Escalate Technical Issues

6. Digital Platform Management: To keep up with growing demand for smartphone usage, managing digital applications and platforms is now a priority for bKash and its customers. The bKash mobile app and digital systems require management of day-to-day operations as to provide customers with quality and secure services (Khan, Lima, & Mahmud, 2018).

Digital operations include the following:

- App Maintenance
- Feature Updates
- Bug Fixes
- Monitor Servers
- Performance Optimization
- User Interface Improvements
- Security Enhancements

7. Risk Management and Fraud Prevention: Since bKash deals with payments through financial transactions, risk management should be prioritized for all financial transactions. Continuous monitoring of fraud attempts or unauthorized access into accounts or the use of accounts is required to protect customers, as well as bKash.

Examples of operational activities related to risk include the following:

- Detection of fraud is performed in real time
- Review of suspicious accounts
- Verification of OTP
- Monitoring customer transaction activity patterns
- Generating alerts to notify of compliance violations
- Awareness campaigns informing customers about how they can protect themselves

8. Compliance and Regulatory Operations: As bKash is subject to the laws and regulations set forth by Bangladesh Bank and all other agencies relevant to it, compliance operations need to be part of bKash's business activities. Compliance will create trust, transparency, and legality in conducting business.

bKash's compliance requirements include:

- AML and CFT Monitoring
- Transaction Reporting
- Regulatory Documentation
- Internal Audits
- Policy Implementation

9. Marketing and Promotional Activities: bKash performs marketing activities to not only attract new customers but to also keep present customers through customer loyalty and usage frequency. This includes such marketing operations as:
    - Campaigns for cashback
    - Merchant discounts
    - Festivals
    - Advertising
    - Social Media
    - Events with customers
10. Human Resource and Internal Operations: An internal workforce is at the core of every successful service system. Employees are managed by bKash throughout their operations in the fields of technology, customer support, sales, and administration. Because of this, roster duty and shift work are key components of the customer support division's ability to provide ongoing customer support 24/7.

Internal services include:

- Recruiting
- Training and Developing
- Shift Management
- Performance Appraisal
- Employee Engagement
- Leadership Development

2.1.7 SWOT Analysis of bKash

A strategic management tool used to assess a company's internal and external situation is the SWOT Analysis, which stands for Strengths, Weaknesses, Opportunities, and Threats. Through a SWOT Analysis, companies can discover their strengths, weaknesses, opportunities for future growth, and external threats that can affect their ability to perform in the market.

Since bKash is an MFS provider that operates within a highly competitive, technology-driven, and customer-focused environment, the application of a SWOT analysis is essential. As bKash provides financial transaction services to millions of consumers, having a clear understanding of the company's strengths and weaknesses will assist in making more informed decisions for the long-term viability of the business.

SWOT also provides a mechanism for assessing the impact that technology, customer systems, quality of service, data management, and the competitive landscape have on the success of a business from an MIS perspective (Mahbubur, Alam, Momotaz, & Ul, 2024).

Strengths of bKash

1. Strong Brand Reputation: bKash has developed a robust brand recognition in Bangladesh that is one of its greatest advantages. The name has become almost identical to the offering of mobile money transfer and digital payment solutions for many customers. Due to the reputation of the bKash brand as trustworthy, this creates confidence for customers. Therefore, as a trusted service option, customers will keep money and process transactions through bKash over competitors' or unknown alternatives.
2. Large Customer Base: bKash provides services for millions of customers throughout Bangladesh. Their community of customers includes, but is not limited to: Students, Workers, Rural Families, Business Owners, Online Shoppers, Freelancers, and Retailers.
3. Wide Agent and Merchant Network: There are many agents and merchants throughout Bangladesh. Customers can easily get cash or make payments. This national network makes it convenient to use this service, especially in rural areas, where there may not be many banks.
4. Diverse Service Portfolio: bKash provides multiple service options including sending funds, cashing in/cashing out funds have deposited, paying bills, recharging mobile devices, providing payments for merchants, making payments via QR Codes, and collecting remittances. By diversifying options for generating revenue through a variety of transaction types, we can improve customer experience by providing opportunities for all customers' financial requirements.

5. Strong Technology Integration: Several tools, including digital platforms, secure applications, transaction systems, and customer databases, are utilized by bKash to simplify operational processes. To maintain competitiveness against other organizations in the current digital marketplace, bKash's app-based platform provides fast and easy access to financing as well as competitively priced services (Tribune Desk, 2025).

Weaknesses of bKash

1. High Dependence on Technology: As bKash is fully dependent on digital systems, any server issue, app downtime, network failure, or technical glitch may directly affect service quality and customer trust.
2. Customer Complaint Volume: Managing a large volume of complaints per day is a constant challenge for the company because they have many customers that may generate high volumes of complaints daily for failed transactions, wrong transfers, app login issues, fraud etc.
3. Service Charges Sensitivity: Cash out or transaction fees may seem excessive to certain consumers. Price sensitivity has the potential to affect customer satisfaction and drive switching to rival businesses.
4. Fraud and Scam Risks: Fraudsters may still try schemes utilizing phishing messages, fake calls, or social engineering techniques even with strong security systems. Customer confidence may suffer because of such situations.
5. Limited Human Interaction in Digital Model: Many of services are automated and digitized. Direct human assistance may be preferred over app-based methods by certain clients, particularly those who are older or less educated (Rouf, 2023).

Opportunities of bKash

1. Growth of Digital Economy: The digital economy is growing very quickly in Bangladesh. There is an increase in people using smartphones and it is easier for them to get internet services, practice online shopping. All of this has resulted in a large potential growth for bKash's products and services.
2. Expansion of Merchant Payments: The number of merchants, shops, restaurants, transportation systems, and online stores that accept digital

payments is growing. bKash can further grow through merchant solutions and Bangla QR Payment systems.

3. Growth in Rural Markets: Rural parts of Bangladesh still have potential for growth, therefore, employing greater levels of awareness campaigns and developing simpler methods for attracting more customers outside the major city areas can result in bringing more customers into the bKash system.
4. The Growth of International Remittance Payments to Bangladesh: Bangladesh is one of the largest recipients of Foreign Remittances. Improving the speed and accessibility of remittance payment collection through bKash account holders will continue to provide opportunities for growth.
5. Artificial Intelligence and Business Analytics: Using Artificial Intelligence and Business Analytics to improve fraud detection, providing personalized offers to the customers to encourage the customer to use any service the aro not using. Also, improvement of response time of the customers response or also known as the service level agreement. bKash can analyze the trend of the customer's complain pattern and make better and more accurate business decisions.

Threats of bKash

1. Cybersecurity Threats: As a digital financial service provider, bKash is susceptible to digital threats such as cybercriminals, viruses, phishing attempts, and other forms of cybercrime.
2. Regulatory Changes: Like all financial service companies within Bangladesh, bKash is exposed to regulatory changes at the Bangladesh Bank. This includes limits on transactions, compliance rules, and the introduction of service charges which could create difficulties for bKash while operating their business.
3. Negative Publicity Through social media: social media allows for immediate dissemination of negative experiences due to customers' complaints about the way complaints were managed at bKash, therefore, an ineffective handling of customer complaints could result in a negative impact on bKash's reputation.
4. Economic Instability: Several factors, including inflation, unemployment, or decreasing expenditure due to economic instability, could result in a decline in transactional volume and overall consumer spending.

5. <u>Customer Switching Behavior</u>: If bKash's direct competitors offer a lower price, a higher cashback percentage, or a faster response time, customers may switch from bKash to another mobile financial service provider (Rahman & Riad, 2023).

2.2 Industry Analysis

2.2.1 Specification of the Industry

Bangladesh's MFS industry is developing rapidly within Bangladesh's fast developing financial and technological sectors. It has revolutionized how individuals transfer funds, receive funds, make payments, reload their mobile phone accounts, pay service providers, and obtain financial services in general. Moreover, the MFS industry is essential because it offers technology, accessibility, convenience, and inclusion.

Prior to the implementation of MFS, a substantial portion of the Bangladeshi population used cash as their primary method and had limited access to banks because of factors such as the lack of physical bank branches in their communities, long transaction processing times, paperwork, and travelling distance to access a physical bank location. These challenges were eliminated with the onset of MFS providing financial services via mobile devices (Rahman M. M., 2021).

MFS is a key player in Bangladesh's economic growth, digital transformation, eCommerce development, salary distribution, remittance transactions, government allowances, and daily retail payments.

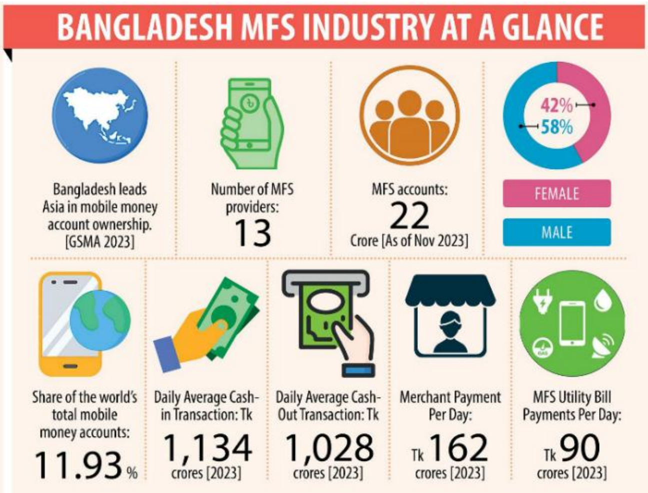
From a Management Information Systems perspective, the MFS Marketplace is an example of how current Database, Mobile Applications, Payment systems, Security Infrastructure, Analytic and Customer Support technologies can change national financial behaviors (Future Startup Team, 2025).

2.2.2 Importance of the MFS Industry in Bangladesh

1. Financial Access: New Methods of Banking MFS provides access to services for people who would not otherwise have had a bank account by providing banking services such as payments or savings accounts.
2. Time Saving & Convenience: Previously, when people wished to pay someone, they had to travel to a bank branch and wait in line, but with a mobile app or USSD code, payments can be completed in less than 60 seconds without needing to travel.
3. Supporting Economic Activity: MFS plays a role in supporting retail businesses, paying employee salaries, collecting money from customers, and allowing consumers to purchase goods/services throughout their daily lives.
4. Creating a Cashless Economy: MFS has shifted consumers from making cash transactions to making digital transactions and continues to motivate consumers to use digital payment methods.
5. Financially Linking People by Emergencies: MFS allows individuals to provide/purchase food, shelter, and other needs for family members by providing a method for individuals to access their funds when emergencies arise, when individuals cannot get to a bank to access their funds.

2.2.3 Size, Trend, and Maturity of the Mobile Financial Service Industry in Bangladesh

Bangladesh has seen an astonishing rate of growth within its Mobile Financial Services sector in the last ten years. Originally starting out as just a mobile-based means for transferring money, now there is a whole new digital financial network with many products and services that serve millions of individuals domestically. With the level of digital financial technology advancement, this is an excellent example of how quickly the Banking Technology Industry has developed here in Bangladesh (Fardous, Mannan, Hasan, & Haque, 2023).



We can evaluate and determine the size, trends, and maturity of the MFS industry through the following indicators, number of customers using MFS, transaction volume, number and type of products offered by the different MFS companies and hence the level of competition within the industry, development of digital infrastructure within Bangladesh, and the growing integration of MFS into the overall economic activities of the country (Ahmed, Uddin, & Hassan, 2022).

Size of the Industry

Market size refers to an industry's market coverage volume of business within the industry, frequency of transactions within the industry, geographic reach of services provided by the industry, and the amount that the industry contributes to the economy. MFS has grown in Bangladesh and is still growing rapidly.

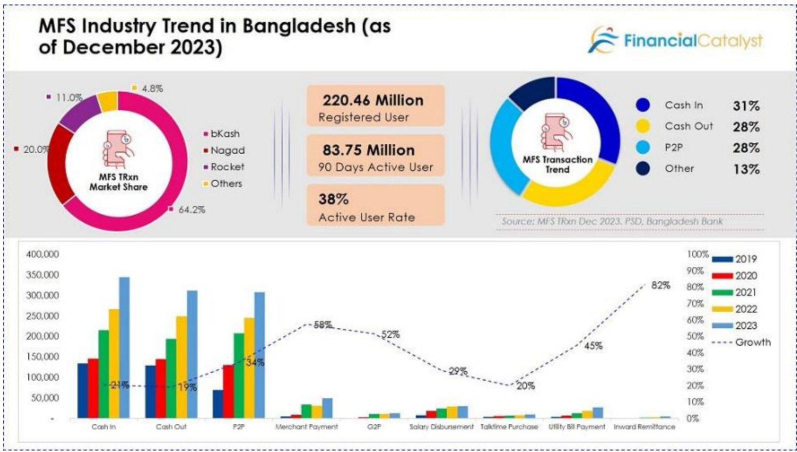
1. Large User Base: Millions of individuals in Bangladesh use MFS. Users include thousands of people located in cities, rural communities, students, workers in businesses, retailers, individuals shopping online, and micro businesses. Because many are using mobile phones for a variety of reasons, including having the ability to perform transactions easily, the MFS industry is now available to all income levels of customers.
2. Geographic Reach Nationwide: MFS has expanded to every district, city, and rural market in Bangladesh through its agent locations and merchant locations. As such, the industry has a much broader area of physical service than most traditional financial institutions.
3. Volume of Transactions: Daily transaction types in MFS consist of,
    - Send money
    - Cash in
    - Cash out
    - Bill payment
    - Mobile top-up
    - Merchant payment
    - Salary payments
    - Government Transfers

4. Contribution to Economy: The contribution to economic activity from the MFS industry is made by improving speed of payments, decreasing the cost of cash handling, supporting e-commerce, and by increasing transparency of the payments themselves (Research And Markets, 2019).

Trend of the Industry

Trends in an industry are changes in behaviors of customers as well as the course of development over time. In Bangladesh, the overall trends in the MFS industry are positive.

1. Digital Payment Growth: An increase in digital payments has become one of the primary trends in customer spending habits.
2. Use of Smartphones: In the past, a substantial portion of customers used USSD codes to conduct transactions. However, the number of customers using smartphone apps for financial transactions has continued to rise significantly.
3. Increased Acceptance of Merchant Payments: The use of MFS payments is being accepted more frequently at retail stores, restaurants, pharmacies, transportation systems, and online merchants. This trend continues to accelerate the establishment of cashless banks.
4. Integration with Ecommerce: There are many eCommerce sites today which are increasingly reliant on MFS to conduct business. Because of this growth, the use of MFS will only continue to increase in importance.
5. Demand for Faster Customer Service: Due to the increasing use of MFS, customers are beginning to demand faster resolution of complaints, shorter waiting times for customer service and higher quality of customer service. As a result of these trends, companies must continue to invest in customer relationship management systems (Hazra & Priyo, 2021).



Maturity of the Industry

The maturity of an industry can be defined as the time after the industry becomes grown, organized, competitive, and accepted by the public. In Bangladesh, MFS is now in transition from the growth stage to maturity. As outlined below, there are several indicators of MFS' maturity:

1. <u>Acceptance of the General Public</u>: MFS has become part of many people's daily lives. It is no longer considered new or unknown, it has become an accepted financial service.
2. <u>Multiple Revenue Streams</u>: The MFS sector is no longer only about sending and receiving money, it is now generating revenue through multiple streams including merchant payments, bill payments, salary payments, partnerships, etc.
3. <u>Organized Competition</u>: There are a few major MFS providers competing in the marketplace. They are competing strategically through price, technology, service offering, and branding, which is a further indication of an industry that has reached its maturity.
4. <u>A Regulated Environment</u>: Bangladesh Bank has established policies, KYC guidelines, transaction controls, and compliance rules for the MFS sector. An industry that has clear regulations is an industry that has achieved maturity.
5. <u>Standardized Technology</u>: MFS features such as mobile applications, one-time passwords to authenticate payment gateway or online transactions, Bangla QR codes for payments, and customer service will be standard across the MFS sector.

6. Sophisticated Operations: Companies within the MFS sector are developing sophisticated systems for tracking fraud, analyzing data, managing customer relationships, and monitoring performance (Financial Catalyst, 2024).

2.2.4 Industry SWOT analysis

In the context of the Mobile Financial Services industry in Bangladesh, conducting SWOT analyses is significantly important because of the technologically driven environment, current rapid growth, sensitivity to customers, and influence from regulations and competition.

The MFS industry revolutionized the way Bangladeshis transferred funds, made payments, received wages, and accessed other financial products. Nonetheless, being an emerging industry, MFS is subject to its own internal constraints and an array of external challenges (Rahman M. , 2024).

Strengths of the MFS Industry in Bangladesh

1. Market Demand: The MFS Industry is experiencing growth due to the need for rapid, secure, and convenient money transactions such as sending money, bill payment, mobile recharges, and merchant payments that do not require cash. Many millions of users are using these services across the country, which provides companies in the industry with a consistent consumer base.
2. Wide Accessibility: The level of accessibility for users to take advantage of MFS products and services through basic mobile devices, smartphones and/or applications and agent branches also allows both rural and urban customers to be actively participating in e-finance.
3. Financial Inclusion Opportunities: Bringing those currently without access to banking or financial services and/or those that currently use limited banking services into the form of a mainstream banking structure is one of the strengths of the MFS Industry and contributes to the addition of economic and social value.

4. Speed of Financial Transactions: Mobile financial transactions can be completed faster than traditional banking transactions making it a quicker and easier option for customers wishing to conduct a financial transaction.
5. Continued Growth Potential: With a population that continues to age, increasing numbers of smartphone users and internet access, as well as increasing numbers of opportunities for e-commerce, there are many opportunities for continued growth.
6. Scalable Technology Model: By employing technology systems as they relate to MFS providers, they can create efficiencies in operating by being able to scale these systems to their user/client base without having to build multiple branches (Himel, et al., 2021).

Weaknesses of the MFS Industry in Bangladesh

1. The industry is reliant on technology and networks: The industry has a large reliance on mobile networks, servers, applications, and transaction systems. Any form of downtime caused by a technical issue at one of these locations could result in disruptions in the provision of services.
2. Customer complaints due to high volume of transactions: As a result of the high volumes of transactions taking place, the number of customer complaints we are receiving is increasing as well.
3. Digital literacy challenges: Digital literacy can be an issue for customers, especially those who are elderly or are from a rural location. These customers may have trouble using apps or understand the security features associated with them.
4. Sensitivity of Trust: As the consumer is handing over their money to the service provider, the consumer can quickly lose confidence in the service provider due to minor breakdowns in service.
5. Some areas do not have sufficient product depth: While there are a large variety of payment services available, there is still a lack of development for broader financial products such as investment, insurance, or lending (Sharif, et al., 2024).

Opportunities of the MFS Industry in Bangladesh

1. The digital economy in Bangladesh is growing rapidly as more citizens gain access to smartphones. This rapid growth creates new opportunities for MFS to expand.
2. There are many rural and semi-urban areas where there is still potential for MFS growth through the promotion of MFS and improvements to access to services.
3. Small and medium enterprises will benefit from MFS, especially with payment collection, payroll, supplier payments, and finance solutions. This segment represents a major growth opportunity for MFS.
4. MFS providers can take advantage of the substantial number of foreign remittances sent to Bangladesh each year by providing more efficient remittance delivery methods, thereby increasing transactional volume.
5. The MFS sector will be able to further extend its relevance by linking to government services such as digital welfare distribution, tax payments, education fees, and payment for public services (Parvez, Islam, & Woodard, 2025).

Threats of the MFS Industry in Bangladesh

1. Cybersecurity: Threats against the industry due to forced-access hacking and phishing schemes, attempts to commit fraud against a consumer account, including falsified purchases using their credentials, distribution of malware through email or website downloads, identity theft.
2. Intense Competition Among Providers: Multiple parties engaging in fierce competition commonly pursue the use of technological advancements and related practices, continual price wars may negatively impact profit margins.
3. Changes to Regulations: Changes in laws regarding transaction limits, fees, compliance standards, tax laws, and licensing laws could result in significant changes to the company's business model.
4. Social Media Damage to Brand Image: Word of mouth regarding negative experiences regarding consumers’ use of products/services is easily disseminated over social media, thus, will negatively affect brand image.

5. Economic Downturn: The decline in consumer confidence can lead to lower transaction volumes and less spending by consumers due to an increase in inflation and higher levels of unemployment.
6. Availability of Alternative FinTech Solutions: Availability of new digital banking applications, direct-to-consumer electronic wallets, and internationally based FinTech services will provide alternative/competing solutions to existing providers (Rashid, 2025).

2.2.5 Industry Analysis Using Porter's Five Forces Model

The five forces model developed by Michael Porter is one of the most popular models used to assess the competitive situation in an industry. The model looks at five key forces which can affect both the profitability of an industry and how attractive the industry is to investors. In terms of understanding the competitive environment facing bKash and what challenges exist from a competitive perspective as they try to maintain their leadership position within the MFS industry in Bangladesh, the five forces model provides a means for analyzing their position against other entities competing for customers in this market (Hossain, 2023).

The first force is the **threat of new entrants** into the marketplace and the level of threat posed by new entrants to the Bangladesh MFS industry is low. Starting up an MFS business requires a large capital investment in technology, infrastructure for security, systems for compliance with regulatory bodies, and ads/campaigns for customer acquisition. Additionally, businesses want to obtain approvals from Bangladesh Bank and are required to adhere to strict regulations by other financial institutions. These many hurdles make it difficult for potential new entrants to become established competitors in the Bangladesh MFS market, and there are currently few, if any, potential new entrants that would be in direct competition with bKash.

The second force is the **bargaining power of customers,** which is high. With so many options today for MFS providers, customers can easily switch from one provider to another with little cost or effort. Due to this situation, MFS providers must continue improving their service quality, the security of their transactions, the quality of their customer support and continually innovate, or they risk losing their customers to a competitor's platform.

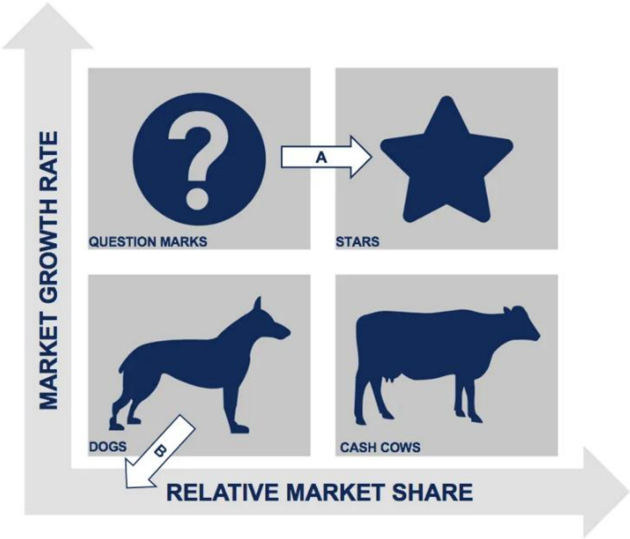
The third force is the **suppliers' bargaining power** is moderate in the MFS industry in Bangladesh and comprise telecom operators, technology providers, and networks of agents. Because most of the MFS are reliant on a technological network infrastructure, suppliers will have a moderate to prominent level of bargaining power. However, larger players such as bKash will have enough leverage and resources to negotiate superior and favorable partnerships with their suppliers thereby reducing the suppliers' potential dominance.

There is a high threat of substitute services, which represents the fourth competitive force affecting MFS providers. Bank customers may use traditional banking, internet banking, debit or credit cards and even other digital payment platforms as substitutes for MFS. The rapid growth of financial technology solutions combined with the continued expansion of digital banking are creating additional substitutes that will increase competitive pressure on MFS businesses.

The final force is **competing in the Bangladeshi MFS industry** is at an exceptionally important level of intensity like competing against players such as Nagad, Rocket, and Upay are constantly changing and competing based on service, promotional activity, merchant partnerships, and customer service. This intense level of competition among firms in the MFS industry drives MFS providers to continually invest and improve their customer satisfaction and technological solutions to retain and establish their market position.

Overall, Porter's Five Forces Analysis shows how competitive and dynamic the Mobile Financial Service Industry is. Even though bKash has strong name recognition to support its current market share, they need continued investments in research and development for new products/services to create sustainable competitive advantage through innovation to survive in today's fast-moving Fintech marketplace (TBS Report, 2025).

2.2.6 Industry Analysis Using BCG Matrix



Boston Consulting Group's BCG Matrix is a tool used to look at various products and services in terms of their market share and market growth rate. BCG classified this business activities into 4 groups based on how much money they generate. The 4 groups are Stars, Cash Cows, Question Marks, and Dogs. Applying the BCG Model to bKash allows for an assessment of the strategic position of bKash's core services in the Mobile Financial Service industry (Anik, Khan, Kabir, Alam, & Miah, 2021).

The major services provided by bKash, including money transfer, cash-in, cash-out, merchant payments and QR based transactions meet the criteria of **Stars** within the BCG Matrix. The Stars have a high market share and are growing very rapidly within their market. They are also the main drivers of bKash's growth as an organization and will require ongoing investment to continue leading their industry as well as support future growth. The Stars are also the most successful core services of bKash for their level of demand and overall success.

Mobile recharges and bill payments for utilities are examples of **cash cows**–these capture high share of the market and provide consistent, low-risk revenue streams. Both the cash cows and core transaction services will provide future earnings; however, their growth rates are lower than those of the core transaction services. That said, since they do not require substantial marketing to generate revenue, they offer reliable earnings that help provide for the long-term financial viability of the organization.

International remittances, savings products, and banking partnerships are examples of **question marks**. These will be higher growth categories than cash cows but with lower market share relative to cash cows. Newer services will require significant amounts of capital focus to generate enough customers to move into the star category in the future.

Dog categories represent low share and low growth services. For bKash, these service types may include certain services that are less popular or have not been fully utilized. These will typically have little to no contributions to the growth and profitability of bKash. Management can then choose to improve, restructure, or discontinue these services based on the long-term strategic importance of the services.

The BCG Matrix indicates that bKash's main transaction products represent their highest growth potential and market share. In addition, bKash has established itself as a leader in this sector through established revenue service lines while investing in new opportunities that could represent a major source of growth for bKash in the coming years. This balanced portfolio allows bKash to maintain its competitive advantage as it continues to grow within the realm of mobile financial services (Chakraborti, 2018).

Chapter 3 Internship Experience

3.1 Position, Duties, and Responsibilities

The internship allowed me the chance to experience how large organizations operate, how they interact with customers, what the standard level of service should be, and how they measure their competitive positioning in a virtual world. There were both large and small companies operating on a local and national level using one or more channels of communication to conduct customer transactions.

My internship at bKash limited helped me to create an environment that was focused on providing excellent customer service. I learned to utilize multiple forms of communication to provide real-time answers to a customer's request for assistance. I was able to see how large companies can manage their relationship with their customers and deliver services consistently, while maintaining an important level of service and ensuring operational excellence in a competitive and rapidly changing technology-driven industry.

Position Held During Internship

As an intern in the Customer Services division my duty was significant due to the overall responsibility for major areas that included customer service operations of the organization. To perform my job duties effectively, I needed to be fast about the typing speed as I must support through text messages. Many customers approached the company with unique financial situations, and the customer relations experience I gained from this position was invaluable in terms of hands-on learning of managing a customer's relationship and how to deliver services within a digital environment.

Nature of the Position

My regular contact with customers and assisting with service issues as well as assisting in keeping the operational flow of work, called for professionalism, patience, accuracy, and excellent communication skills because customers approached the agency with many financial-related questions. This role also provided me with firsthand experience working with customers and a good understanding of service delivery systems in a digital financial environment.

Duties and Responsibilities

As an intern, I had many different responsibilities during the program. My responsibilities were primarily focused on providing information through chat, handling customer complaints, and assisting with operational matters. The duties I provided are the opportunity to participate in real-time service delivery and to observe how the organization provides for customers' needs in a systematic, structured manner.

One major responsibility I had was to **provide customer service** through contact with customers and address customer inquiries or requests for assistance. Customers contacted the organization for account issues, transaction problems, or service inquiries, therefore, my role was to listen to the customer, determine the type of issue and problem, and to provide them with accurate and appropriate solutions to resolve their concerns. This position further enhanced my skills in communicating effectively and providing professional service under pressure.

Managing customer complaints is one of the major duties that I was responsible for. This complains are recorded by bKash's own ERP system. When a complaint has been raised then automatically the system generates a ticket number. I was responsible for accurately documenting all complaints, verifying customer information, and guiding customers through the complaint resolution process. The ticket when it is created is automatically assigned to the concerned authority. If an issue could not be resolved immediately, pr within the Service Level Agreement, then it was my responsibility to escalate the complaint to the department responsible for resolving the issue.

I provided **support via live chat**. Some customers prefer to use written form rather than calls as a means of communication, especially when they have more complicated issues or formal complaints. I engaged in reviewing the chats received from the customer, determining what the customer's issue was and following up with an appropriate response.

Through the various experiences that I had with supporting customers in multiple forms of communication, I learned about the importance of multi-channel customer service systems in today's organizations.

I also assisted with the **management of our customer data** in the database. This included updating customer information, keeping track of all complaints and ensuring all information regarding the service was recorded properly. This area of my job was also related to MIS because it demonstrated the way organizations use information systems to manage operations and support making business decisions. As a result, the accuracy and consistency in data entry were essential to providing services in a timely and efficient manner.

Skills Required for the Position

A combination of technical skills, interpersonal skills and problem-solving skills are necessary to accomplish the responsibilities as an intern in bKash's customer service operations successfully. The technical skills, interpersonal skills and problem-solving skills learned during the internship helped to provide effective customer service for the customers and to successfully resolve customer issues.

Communication Skill: Key communication abilities in writing are required for text, to communicate with our customers. These skills have also enabled me to provide resolutions to customer issues by communicating professionally in both Bangla and English.

Problem Solving Skill: Solving customer complaints to pinpoint the problems and offer customers the proper answer as quickly as possible. Analytical thought and sound judgement were utilized to successfully resolve a customer's issue and to escalate the complaint to higher authorities when required.

Technical Skill: I will need to know how to use Microsoft Office applications for tracking documentation, preparing reports, and keeping operational records. I will also need to be familiar with the ERP system and an internal complaint management system for day-to-day functions.

Time Management Skill: Ability to manage many things at once in a fast-paced customer service atmosphere is necessary to meet service level requirements. My position requires timely responses and efficient complaint resolution is accomplished through effective time management.

Stress Management Skill: The shift-based work and high number of client contacts constituted the demand for flexibility and the capacity to work efficiently under pressure. Another significant feature of the work was the ability to adapt to the changes while keeping the desired service level.

Learning Outcomes from the Position

During my internship, I received practical experience in many areas within business. I learned to work with customers, resolve customer complaints, and develop service operational skills as well. In addition, I developed the ability to communicate, manage my time, and have confidence as a professional.

In addition to this practical experience, I learned how businesses manage large amounts of customer service interactions, maintain service quality for customer service interactions, and how companies utilize technology to support their operations. Furthermore, having hands-on experience relating to these management information systems concepts has been extremely valuable.

Relation to Academic Knowledge

The internship at bKash presented a wonderful chance to apply what I learned in my theoretical classes of the Management Information Systems program in a real business environment. The work assigned to me in during the internship made it clear how academic principles get reflected in the operations of customer service and the process of dealing with complaints. This experience was useful to bring together the knowledge studied in classes and the work done in business, while improving my analytical, technical, and communication skills.

- One of the most relevant courses was **Advanced Database Management**. Handling customer complaints requires verification, and modification of customers' data and transaction history through the company's information system. The knowledge gained from the course regarding data management, data integrity, and database management allowed me to learn the significance of utilizing trustworthy information to solve complaints.
- The lessons learned and knowledge acquired while studying **System Analysis & Design** were directly beneficial during the internship. I was able to see how complaints are processed, starting from the registering of the complaint to the assigned group, categorization, investigation, resolution, and finally the closing

of the case. This knowledge helped me better understand business processes in the development of information systems.

- **Business Analytics** was another core course for all the students of Business Administrator program. In this course I took part in business process that did not belong to analytical modeling process. But I can check the analyzed customer data and some patterns in customers' complaints. This experience proved the importance of data analysis process for getting better level of service delivery.

The combination of theory and practice knowledge has improved my professional capabilities, increased my understanding of the Mobile Financial Services sector's use of MIS technologies, and helped me get ready for my upcoming career opportunities.

3.2 Training and Development

The training and development I received during my internship were essential for preparing me for the responsibilities of working in bKash ltd. Training was critical because the company conducts financial transactions and uses sensitive information about customers. The training process helped develop my technical skill set but also provided me with improved communication skills, increased confidence, and a better understanding of organizational processes. There was 7 days training program which was completed in many steps.

Day 1: This is the introductory part of every intern for the digital service team. Here we introduce ourselves to each other, share our thoughts and expectations, and have some fun activities. Traditional classroom training has been conducted over the next 3 days.

Day 2: A training for the bKash's culture and how an employee was supposed to present at the office environment. The dress code, organizational code of conduct, quality and compliance issues were discussed on that day.

Day 3: Training related to the job starts that day. This training focused on developing the communication skills necessary to communicate professionally. Various techniques were highlighted to greet customers, the importance of active listening and maintaining a positive attitude. These techniques serve as reminders of how the quality of service provided by the organization impacts their reputation.

Day 4: In this day we got ERP system access and learn how to use them. The software training program helped us become familiar with the systems used in the company's operations and gave us the ability to develop our skills and understand how information systems impact business operations through hands-on experience.

Day 5: In this day we are in the live floor for on ground training. We observed a regular employee has been serving a live customer. So, we closely observed how a customer reacts to messages and how to deal with critical situations. Also keep in mind that the **service level agreement** has been ensured and the **average handling time** of per customer meets the company’s selected time limit. In the training, we learned how to handle customer complaints as well as public interactions via social media in a manner that preserves the brand.

Day 6: We served live customers that day. This required at least 10 customers with almost 100% accuracy as per the **standard operating procedure.** Our trainers are nice to control every step while we are serving. Their guidance helped us to serve all the customers perfectly.

Day 7: In the last day we learn about the security and compliance of bKash. This training was critical in understanding the confidentiality of data in the financial industry and understanding the importance of complying with regulatory requirements. Also, we have been strictly instructed not to bring any electronic device, pen, or paper in the operational zone. For this we have a dedicated locker where we can keep our belongings.

The internship significantly contributed to my development, both personally and professionally. Skills such as communication, time management, adaptability, and teamwork were enhanced, providing the intern with a foundation that will help them transition to a technology-based workplace.

Through the correlation between their internship training and the content of their MIS program (Network Resource Management, Database Management), I was able to use their coursework to better understand how theoretical concepts are used in the business world and, as a result, improved my learning experience.

3.3 Contribution to Organization

While I was an Intern, I had the opportunity to participate in customer service operations, participate in complaint-handling processes, manage communication with customers, and perform data-related assignments in addition to my primary responsibilities supporting customer service. My contribution aligned well with customer support functions, which are essential in maintaining the trust of customers and the quality of services delivered by financial service providers.

Contribution Through Customer Service Support

Helping with customer service was one of my most important responsibilities. The company receives many different inquiries from customers daily about service, transactions, and accounts. I communicated with customers in a professional manner and used good manners through my communication with customers so that their issues were resolved. Understanding the customers' needs, providing them in a clear direction, and making sure they receive good service were all parts of my role. Helping to achieve a high standard of service and reducing customer dissatisfaction were benefits of my contribution to the company during peak periods.

Contribution Through Complaint Handling

At my place of employment, I was involved with responding to customers regarding various forms of complaints related to services provided by my company, which have a high volume of financial transactions; therefore, complaints are a frequent occurrence, and the company must have a solid plan to manage customer complaints. I assisted with identifying, documenting, and processing various forms of customer complaints and ensured that each was completely documented prior to forwarding to the appropriate department when applicable. By having a consistent method of responding to customer complaints, I assisted with improving the overall customer complaint management process, which also contributed to improving customer satisfaction with our company.

Contribution Through Database Management

To function well as businesses, grow, the need for accurate data management becomes even more important than at any previous time, given the evolution of our businesses through technology. I was able to help by keeping our customers' records accurate and up to date in the system. Specifically, I was responsible for documenting and tracking complaints, documenting, and tracking service-related details, and ensuring that all entries were accurate and consistently stored. All these activities helped support the company by providing information that provided an ability to maintain accurate data for making better decisions and tracking service receipts to our customers.

Contribution Through Teamwork and Coordination

The operational environment of multiple departments requires continual coordination. Certain customer concerns require technical/support as well as operational information to be resolved. I assisted in this by utilizing effective communication with team members and the use of proper escalation procedures. This resulted in a smooth transition of the resolution for customer concerns within the required time limit. The impact of team dynamics on enhancing workflow efficiency and improving service delivery was also evident from my experience working in this type of environment.

Contribution Through Professional Discipline

My contributions were impacted by my ability to apply discipline and consistency in my designated hours of work, delivering superior service. Arriving at work on time as scheduled and consistently performing my assigned duties resulted in a positive impact on the ability of the organization to maintain its operational workflow. Performing my job duties with professionalism and reliability ensured that the organization's operational workflow would continue to function well.

Contribution Through Observational Insights

Observing customer behaviors and service-related issues were a big part of my internship as I was responsible solely for recording these observations. Despite there being a large volume of work that was not my primary responsibility, I found some useful information that could help improve the business and help develop a better understanding of customers. For instance, based on my experience, I noted that some complaints carry similar types of patterns and that these patterns show potential areas of service or system failings. Identifying patterns such as this can assist in enhancing bKash's ability to deliver better services and reduce the number of complaints received.

Benefits to the Organization

The organization experienced multiple areas of success through my contributions at a junior level. These were primarily through complaints managing and recordkeeping, but I also helped facilitate both the customer inquiries time limits and both the inquiry & the communication channels between customers and my company's junior staff. This combination reduced the workload on senior staff and increased the overall operational efficiency of my organization.

Learning Through Contribution

When working for the organization, I learned much more than theory. I also gained actual business operation skills and knowledge about how organizations operate through fulfillment of customer expectations and what types of systems are commonly used to provide a specific service. That experience will also improve my ability to work under pressure, communicate well with others, and adapt to situations that may arise in the workplace.

3.4 Challenges, Problems, and Limitations

I faced multiple real-world challenges while performing my internship duties related to workload stress, customer interaction, system restrictions, communication obstacles, and organizational constraints. Even though I faced numerous difficulties in meeting my internship obligations, all the experiences helped enhance my professional development and learning experience.

Challenges Faced During Internship

1. Due to the volume of text messages, complaints, and inquiries received by the organization daily, there is pressure put on me to provide a prompt and accurate response.
2. It is often difficult to provide a quick and reliable response to customers during peak business hours. Moreover, not every customer can be managed in the same manner, as some customers do not exhibit patience or calmness based on their personal financial circumstances or expectations of the transaction.
3. It becomes necessary for me to have exceptional emotional self-control, patience, and effective communication skills to respond to customers in these types of situations.

4. I must constantly manage customer expectations with the structured procedures and guidelines of the organization. The constant change of working in a rotating schedule has also been a large challenge for me.
5. To become adequately trained to work with and utilize multiple software systems in an organization within a short period of time has been challenging for me. The organization utilizes a variety of digital platforms to conduct customer service, manage complaints, and record data. Therefore, learning to become efficient using all the digital platforms can take time and require extensive practice.

Overcome of Challenges

In the beginning of my internship, I found it difficult to keep up with the number of customers I was serving in a relatively short period of time. Once I started to learn how to effectively manage my time and prioritize my tasks, it was much easier for me to accomplish my work, which enabled me to be more productive and efficient in my job.

The shift-based work schedule was initially hard for me to maintain a healthy balance between my work and life. After I learned how to manage my time better, I was able to adjust to this type of work schedule in a more disciplined way.

At first, I struggled with understanding and using the different organizational software programs. Once I received on-the-job training and learned from other employees, I gained a better understanding of how to use these programs to accomplish my work more efficiently.

Stress management was a critical skill I developed during my internship, especially on days when the volume of complaints that I had to deal with was the highest. With the guidance of my supervisors and my own experience, I was able to develop the ability to remain calm, develop solutions to problems, and maintain my professionalism.

Learning from Challenges

Despite the difficulties associated with these types of challenges, I have also had numerous opportunities for learning through working with these types of issues.

1. Developed skills on how to manage stress

2. Communicate effectively and remain professional while encountering challenges
3. Learned how to deal with operational problems.

These experiences have helped me develop my problem-solving ability and increased my confidence in my ability to successfully perform technical tasks in real life.

Operational Problems Observed

In addition to observing team members areas of improvement, I have also identified several operational flaws that contribute to overall efficiency issues in the organization. This includes not only individual limitations, but also procedures related to processes and how they operate within the organization.

One major issue is that some customers experience delays with their complaints. Although there are some that can easily be resolved. some require elevation to other levels of management, which creates a delay in the resolution of the complaint to the customer and their satisfaction with service, especially regarding financial situations.

Another issue is reliance on digital systems. All service operations are 100% dependent upon technology and if a technical issue arises, this could cause a disruption to the ability to provide customer service. Sometimes, internal delays resulted from a lack of communication when an issue was elevated from one level of management to another, and therefore it took longer to resolve the issue than should have been necessary.

There is an opportunity for improved coordination between departments. Further, it was noted that numerous complaints regarding similar issues exist. Companies can improve service quality by identifying issues that occur repeatedly and then improving service to eliminate those issues.

Limitations of the Internship

While the internship provided a valuable learning opportunity, there are some limitations to what an intern can learn during their time in a company.

One limitation was access to advanced systems and confidential data. As an intern, all I was able to use are basic operational tools, and I was unable to log on to high-level functions within the system. Although access to this level of the system is necessary for security purposes, it limits my overall understanding of how the complete system is structured.

Another limitation was how long I was there. Although I had access to all the different departments, the amount of time I was there compared to the complexity of different types of operations meant that I could have learned more about how each department operated and had an opportunity to learn more complex processes if I had been there for a longer period. I had limited involvement in the decision-making process. As an intern, my primary job duties were operational. Therefore, I did not have the opportunity to participate in any strategic planning or management decision-making processes.

Finally, there were limited formal feedback or evaluation sessions. Providing regular feedback would allow me to identify areas that I can improve and help improve my learning outcomes.

CHAPTER 4: Conclusion and Key Facts

4.1 Role of MIS in Customer Complaint Management System

Management Information Systems are important for bKash as the company has a large volume of customer interactions and transactions that occur daily. In these cases, MIS plays an integral role by allowing for the efficient management of a company's information and by providing support for various decision-making processes. In the case of managing customer complaints, MIS is the backbone of the entire complaint management system. By utilizing MIS, companies can create, store, process, and analyze customer complaint data. Therefore, all customer complaints can be addressed in an organized, timely, and accurate fashion.

4.2 Evaluation of the Customer Complaint Management System

bKash, has shown how well the Customer Complaint Management System works and where it struggles. Through multiple channels, it successfully processes a significant number of complaints while providing access to customers and ensuring that their complaints go through a structured process. The system has several strengths, including tracking in real-time, utilizing enhanced Management Information Systems, as well as large operational capacity. In contrast, the system shows several weaknesses that inhibit overall efficiency. Despite some weaknesses with the complaint management system, customer satisfaction remains good. However, there are ongoing improvements to resolve delays and improve coordination that are necessary. On the other hand, there are several within this system to be improved such as reducing time taken for complaint resolution, improving interaction between departments, and some complaints are dealt with repetitively. Even with these limitations, the customer complaint management system plays an essential part in ensuring the satisfaction of the customer and supporting the performance levels of the organization.

4.3 Recommendations

Key issues identified include delays in complaint resolution, a high volume of complaints, repetitive issues, system dependency, communication gaps between departments, limited customer awareness, and an inadequate feedback system. Recommendations for improvement involve optimizing resolution processes, increasing staff during peak hours, addressing root causes of complaints, enhancing system reliability, improving interdepartmental communication, increasing customer awareness, and implementing a structured feedback system. These steps aim to enhance service efficiency and customer satisfaction.

In order to improve the System for Handling Complaints, the organization should take into consideration the following reduction of the time required to resolve a complaint through improved inter-departmental communication and automation; gathering information to determine the root cause of recurring complaints; improving the general efficiency of the system enhancing customer awareness programs; and creating a formalized process for receiving and evaluating customer feedback to determine their level of satisfaction. These recommendations are in line with principles of a Management Information System and will have a major influence on improving the effectiveness of the system.

4.4 Key Findings

According to the report, bKash has a highly effective, technologically influenced customer complaint management system that permits effective resolution of customer complaints via multiple different channels. This system provides an analogous route from receipt to completion of complaints, thereby creating an orderly/structured pathway for redressing customer issues.

The analysis also revealed several types of customer complaints such as: Transaction Failure; Account Related Issues; Technical Issues; Service-Related Queries; and Frauds or Security Issues. The degree to which the MIS was able support the process of receiving and processing complaints was determined to be significant given the amount of data collection, tracking of complaints, automation of processes, reporting, and overall decision-making abilities provided by the MIS.

Additionally, the complaint management system provides several benefits, including but not limited to a structured complaint processing workflow; the ability to monitor customer complaints in real time; multi-channel access of complaint-related assistance; and in created an overall increase in efficiency of delivery service. Conversely, a few limitations of the complaint management system were identified; length of time to resolve more difficult complaints; large number of complaints received during times of non-typical volume; a large dependence on technology; and gaps in communications between various departments.

Lastly, it is necessary to emphasize the importance of the role of Management Information Systems within the complaint management systems as it enables the processing and management of data, enables tracking of customer requests through the various phases of the complaint handling processes, automates certain aspects of the complaint management processes, and enables decision-making processes (Bala, et al., 2021).

4.4 Final Conclusion

This report was developed from my internship experience from a bKash limited with a specific focus on their Customer Complaint Management System. This chapter outlines the final conclusions drawn from the internship as well as key findings and recommendations. It concludes with insight gained from the internship, an evaluation of how well the system functions, and the need for continuous improvement of service operations. My personal and professional growth has been enhanced by this internship experience. As a result of this internship, I feel better equipped to move forward into management information systems and the service industry for jobs that will use these skills. The skills and knowledge obtained prior to the internship will be valuable in helping me navigate the business environment and solve problems based on those things I learned during my internship. Also, the study indicates that an organization's success or failure is based on an effective complaint management system. However, the complaint management system is highly successful, and there needs to be ongoing improvements to meet the growing demand for excellence in customer service. My internship experience was beneficial in improving my theoretical understanding of the subject matter, developing my practical skill set, and preparing me professionally for a future career in Management Information Systems.

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