Going digital with Baishakhi shopping

NOSHIN NOORJAHAN

As the mighty spring season prepares to wrap up all its glory for this year, the people of Bangladesh wait with waves of excitement for the color-filled Baishakh. It starts with a pleasant dawn as the first streaks of the sun emerge from the horizon. Baishakh is welcomed with the melodious seasonal harmonies chanted by the singers. So festive is the ambiance that even the birds chime in with their rhythmic tweets. In the remaining hours of the first of Baishakh, this festivity only grows.

A major part of Baishakh celebration is dominated by fashion. Traditional or modern, adapted or original- everyone's inner stylist takes shape to make a lasting fashion statement. Preparation for the ultimate Pahela Baishakh look commences at least a month prior. While some prefer a traditional getup, others go for a modern and bold look; where comfort is a concern to some, acing a head-turning look is the goal for the rest. Nonetheless, Baishakh fashion displays the entire spectrum of colors.

Fashion is influenced by multiple sources and it changes with each passing day. Even though modern styles are more popular these days, they stem from traditional roots. After all, Baishakh is about Bengali traditions and practices. Keeping this in mind, Bangladeshi fashion houses and other local shops play with their festive collection by incorporating their signature style in traditional cottons or taants and modern chiffons and silks. As technology progresses to integrate with our everyday activities, shopping in Bangladesh has surely been significantly affected. E-businesses are successfully meeting the personalized needs of the market. Furthermore, certain collaborations between startups and famous fashion houses make shopping an enjoyable experience for the clients where they can enjoy a set of benefits. With increasing online presence of Bangladeshi brands and boutiques through their official websites and Facebook and Instagram pages, customers have greater access to browsing for their favorite attire without having to bear the scorching summer heat or count the hours spent in traffic. Without any pre-planning, you can simply scroll through the new Baishakh collection on your computer screen or mobile



phone while sipping tea at work or laying idle at home during the late night hours. Even if the stores don't offer online shopping, you can still view their collection and avail their customer service to enquire about the product detailszardosi or phulkari stitches; mirrors or sequences; satin or silk; lilac or lavender color; you can know everything through live chat. This way, you can make an informed decision whether to make that 2 hours long trip from Dhanmondi to Banani and back. If 2 hours is an investment that you cannot make, delivery services can go fetch it for you. Online stores, on the other hand, save you from that dilemma and handover the product at your door with their cordial greetings.

What makes the shopping experience more convenient is the increasing availability of electronic payment systems. Even though our dependence on cash is still strong, credit/debit cards and mobile financial services are channeling through. Credit/debit card owners and mobile financial service customers can enjoy various offers at a wide selection of stores. Offers include direct price reduction or discount from the next purchase or store credits or package deals. Some privileges may include free delivery options as well. The popularity of

plastic money among the citizens spare them from the hassle and the worry of carrying cash, particularly when the sum is considerably high for the extra dose of Baishakh shopping. It also saves you from the 'not enough cash but so much to buy', 'I have no changes', and 'that's a fake note' incidents. Let's not forget, shopping with cards earn you reward points that you can utilize whenever you please. This is also followed by your upgraded profile at your bank which can serve you with more luring offers all year round.

Digital shopping is widely favored by the customers as well as the shopkeepers because of its convenience and heightened security. Even though it started off as suiting the more affluent people, slowly but steadily, it's finding its way among other social classes. Ladies and gentleman, your Bengali New Year, in all its grandeur and beauty, is here with a new and better start. To relieve you from any guilt, there is a list of electronic payment options that can make your shopping experience a joyous one. So you shop for your ultimate Pahela Baishakh look and the rest is taken care of.

Noshin Noorjahan is a Contributor to The Daily Star.

Mega discounts ...

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increase the popularity of the bank's cards, he said. City Bank has rolled out a 15-day Baishakhi campaign from April 1 offering up to 36 percent savings for Amex cardholders at 50 retail points around the country and up to 25 percent discounts at 40 eating joints.

The bank's clients will enjoy 10 percent off at eight e-commerce stores and "buy one get one buffet" offers at 16 top restaurants.

Cardholders of Mutual Trust Bank will also enjoy 35 percent discounts.

The offers, which are available until April 15, aim to create awareness about the use of cards while shopping, said Mohammad Anwar Hossain, senior vice-president and head of the card division of Mutual Trust Bank.

"Still people like to use cash for shopping," he said, while hoping that the discounts and promotional offers will help change the way people buy products and services.

Prime Bank is preparing to announce up to 50 percent discount at 100 retail points on the occasion of the festival, said Amir Hossain Majumder, head of the card division of the bank.

According to Majumder, the average card transaction rises up to 30 percent on the back of the offers as the card usage also increases during festivals.

The total number of card users stood at 1.28 crore in January, up 14 percent year-on-year.
Of the sum, 9.43 lakhs are credit card users

and debit card users at 1.18 crore, according to central bank data. Monthly card transaction in the banking

sector ranges between Tk 11,000 crore to
Tk 12,000 crore.
bKash, the largest mobile financial services

provider in the country, is offering up to 20 percent cashback for its customers on the occasion of Baishakh.

The cashback offer, which began on April 1

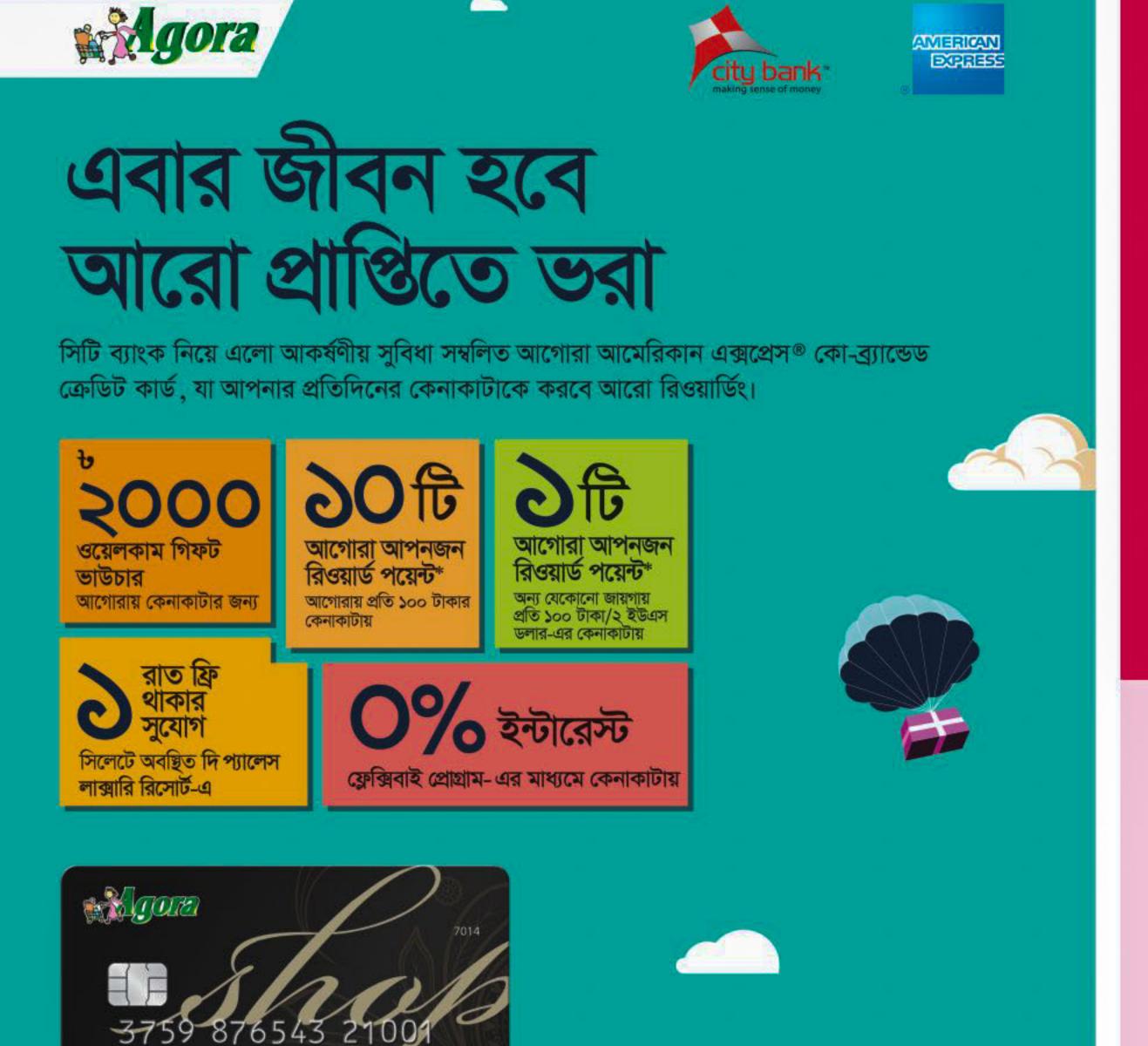
and will run until April 14, is available at more than 600 retail points of 67 apparel, footwear, grocery, accessories, and e-commerce brands. Major participating brands in the offer are Aarong, Yellow, Le Reve, Sailor, Cats Eye, Monsoon Rain, Celebrations, Anjan's, Amber

Lifestyle, Grameen Check, Kay Kraft, Artfort, Style Sell and Rang Bangladesh. Global payments companies say electronic transaction can grow exponentially in Bangladesh riding on the country's fast march towards digitisation, as only 1 percent

transaction takes place electronically at the moment.

Jebun Nesa Alo is Staff Reporter at Star Business,

The Daily Star





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