

Spot the scam: How fraudsters prey on fear, trust, and greed



Mamun Rashid is the chairman at Financial Excellence Ltd and founding managing partner of PwC Bangladesh.

MAMUN RASHID

Nowadays, we almost routinely hear that someone close to us has been scammed. What once sounded like rare and distant stories now happen in our own circles. Many of us have already picked up that unexpected phone call from a so-called police officer or bank representative. Some of us, or people we know, have lost money to these fraudsters. They employ a variety of methods, but all of them prey on the same things: our trust, fear, and our small mistakes.

It often starts with a phone call. In many cases, the caller claims to be a police officer and accuses you of being involved in a crime. They pressure you, create panic, and ask for your personal details to clear your name. Sometimes, the caller pretends to be from the department that handles fraud in your bank, saying your account will be frozen unless you share the one-time password just sent to your phone. Once they get it, they can take control of your account. The danger does not stop there. With access to your accounts, these scammers can message your closest friends in your exact style of writing, convincing them to send money urgently. Some friends double-check and avoid the trap, but many others fall for it. In this way, the scam spreads like a chain, moving from one victim to another.

Beyond individuals, there are chilling reports of entire villages abroad where scamming has become a community profession. Warehouses in countries like India

and China are said to house rows of people working day and night to call strangers across the world and trick them out of their savings. The thought that such fraudulent industries could also be quietly taking root in Bangladesh should make us all stop and think. If this is happening here, then the authorities must act quickly. Shutting these operations down before they grow too large is not only about protecting personal safety; it is a matter of national security.

Phone calls are only one channel. Phishing attacks have become a daily nuisance. Fake emails and text messages arrive, designed to appear as if they came from your bank, mobile operator, or even government offices. Caller IDs are faked to appear legitimate. Links inside these messages take you to websites that look official but are only traps meant to steal your passwords, One-time passwords (OTPs), and bank details. Then there are scams that play on greed or desperation. Ponzi schemes are a classic example. They promise unbelievable returns, something banks or the stock market could never deliver. At first, they pay just enough to build trust. Then they disappear, taking everyone's money with them. Fake job offers target young people desperate for work. They collect fees for jobs that do not even exist. In the digital economy, e-commerce scams are another growing problem. Shoppers are lured with impossibly low prices, asked to pay in advance, and then

left empty-handed. Recently, the website of a popular online travel agency in Dhaka suddenly became inaccessible and the owner allegedly fled the country, leaving thousands of unsuspecting customers who paid for flight bookings at significant financial risk. Every such case makes it harder for ordinary people to trust online services.

Sometimes, we ourselves open the door to danger without realising it. Installing

something as simple as plugging in a free USB stick found at a desk could infect your system with malware. These small actions may seem harmless, but they can open the gates to bigger attacks.

The good news is that protection is possible. It starts with awareness. We do not need to live in fear, but we must learn to be cautious. Simple steps can make a big difference. Strong passwords are essential.

bank accounts and financial services through official apps or websites, never through links sent over SMS or email. Avoid using public Wi-Fi for sensitive transactions. When shopping online, do your homework. Look up reviews from real customers, verify the company's legitimacy, and use secure payment methods. If a deal looks too good to be true, it almost always is.

The truth is, scams will never fully stop. Criminals will always find new ways to try to trick people. But one thing never changes: their success depends on catching us off guard. The moment we slow down and question the request, their power crumbles. Verifying through proper channels, a quick call to the bank, checking a website's official address, or simply pausing to think can save us from major losses. Awareness is not something to keep to ourselves. Talking about scams openly with family, friends, and colleagues makes everyone stronger. The more people know what to watch out for, the harder it becomes for scammers to succeed.

Scamming is not just an individual problem anymore; it has become a social and national issue. If fraudulent networks are allowed to grow in our country, they will harm not only individuals but also the economy and the reputation of Bangladesh as a whole. Authorities must take this seriously, shutting down organised fraud and punishing those who profit from it. At the same time, businesses need to invest in stronger security systems, and schools should teach digital safety as a basic life skill. But while systems and policies are important, nothing is more powerful than ordinary people staying alert. In the end, our strongest defence is our own caution, our willingness to share knowledge, and our refusal to let panic or greed blind us. Scams thrive in silence and confusion. The more we talk, the more we learn, and the less power they have.



The fewer details people know about your life, the fewer tools scammers have to trick you.

VISUAL: MONOROM POLOK

apps without checking their source, clicking suspicious links, or browsing websites without the small padlock sign next to the URL can silently expose our devices. Social media quizzes that seem like fun often collect personal details such as your mother's maiden name or your first pet's name, the very questions banks use for security checks. Even

So is two-factor authentication, which adds a second layer of security beyond just a password. Never share OTPs with anyone, no matter how urgent or convincing the caller sounds. Be careful about oversharing personal details online. The fewer people who know about your life, the fewer tools scammers have to trick you. Always access

Why we should think twice before adopting PR system



Kollok Kibria is an advocate, human rights activist, and political analyst. He can be reached at kollokibria@gmail.com.

KOLLOK KIBRIA

Every vote tells a story of hopes, frustrations, and dreams that shape a nation's future. In Bangladesh, where democracy is still young and fragile, the debate over proportional representation (PR) raises questions about political culture and the bond between voters and their representatives. While PR promises fairer representation and greater inclusivity, it also risks weakening the direct connection between citizens and local leaders—a link built on trust, accountability and shared struggles.

Bangladesh faces a crucial question: will changing its electoral system strengthen democracy or create new challenges? With elections approaching, Jamaat-e-Islami and some other parties are currently demanding the PR system in parliament. Their support base is deemed scattered or too weak to win individual seats, but under PR, even a small national vote share could

secure parliamentary representation. It is a backdoor strategy dressed up as electoral reform. Given the way it works, it risks turning parliament into political islands rather than a space for community-rooted representatives.

Under the PR system, instead of voting for individuals in local constituencies, citizens vote for political parties. Seats in parliament are then distributed according to the total national vote share each party receives. So, if a party wins 10 percent of the vote, it gets 10 percent of the seats. Sounds democratic, right? But democracy is not just about mathematical fairness. It is also about relationships—the bond between a voter and their representative. It is about accountability, knowing exactly whom to blame when things go wrong, and whom to thank when they go right. It is about being able to walk into the office of your local

MP and say, "We have a problem with our school," or, "The floodwaters haven't gone down in weeks; what are you doing about it?"

If the PR system is adopted, this bond, however fragile in a country like Bangladesh, will be broken. MPs will no longer be individuals who have fought for and earned the trust of their local communities. Instead, they will be nameless, faceless entries on a party list, selected not by the people but by party leadership behind closed doors. Is that the kind of democracy we want? A parliament filled with representatives chosen by the party instead of the locals?

But let us not pretend this benefits only smaller parties. In a fragmented parliament where no party commands an absolute majority, ruling parties could form tactical alliances with fringe groups, offering them token representation in exchange for blind support. It is a cynical arrangement that favours the consolidation of power, not democratic diversity. This is no longer a distant reality, given the political upheavals we have seen since the July uprising. Rather than weakening authoritarian tendencies, PR may inadvertently strengthen them by making coalition politics the norm, where ideological compromise and patronage replace accountability and public service.

In such a system, the public's ability to remove underperforming MPs or parties becomes extremely limited. When seats are

controlled through closed lists and coalition deals, voters lose their most fundamental democratic tool: the power to reward or punish representatives at the ballot box.

Supporters of proportional representation argue that it will eliminate the "waste of votes" and promote greater inclusivity. But what kind of inclusivity are we really talking about? Are we ready to grant parliamentary legitimacy to those who have repeatedly failed to win constituency seats, even before the Awami League monopolised power since 2008?

And what about independent candidates? Under a PR system, they cannot stand for election without joining a political party. Yet some of the finest candidates for a constituency might not want to join any party, and a system that bars them risks depriving voters of strong, independent voices.

It is not that PR systems are inherently undemocratic. In parts of the world such as Scandinavia or Western Europe, they function reasonably well. But those countries have something we do not: strong civic institutions, politically aware voters, and a political culture rooted in consensus and responsible coalition-building.

Bangladesh's political DNA is very different, shaped by deep polarisation, volatile elections, and a strong centralisation of party control. Article 70 of the constitution already prevents MPs from voting against

their party line, even when it conflicts with the will of their constituents. In a system where elected representatives have little room to act independently, introducing PR would further strengthen party control over parliament. It would not advance democracy. PR risks replacing community-rooted leaders with faceless party loyalists, and citizen-driven politics with headquarters' directives.

We must remember what Bangladesh's democracy was built upon: direct representation, grassroots movements, local accountability, and hard-earned public trust. It was not perfect, but it was tangible.

Democracy is a moral contract between the state and its citizens, forged in blood, ballots, and belief. Bangladesh does not need a system that rewards political opportunism. It needs a system that reinforces political commitment, community-rooted leadership, and public trust. The first-past-the-post model is not perfect—no electoral system is. But the solution to our political dysfunction is not to abandon the people; it is to bring them closer.

We need stronger campaign finance regulation, real-time disclosure of political donations, independent electoral oversight, and internal party democracy. These are the reforms that matter. These are the reforms that strengthen, not weaken, the link between the government and the governed.

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BY THOMAS JOSEPH

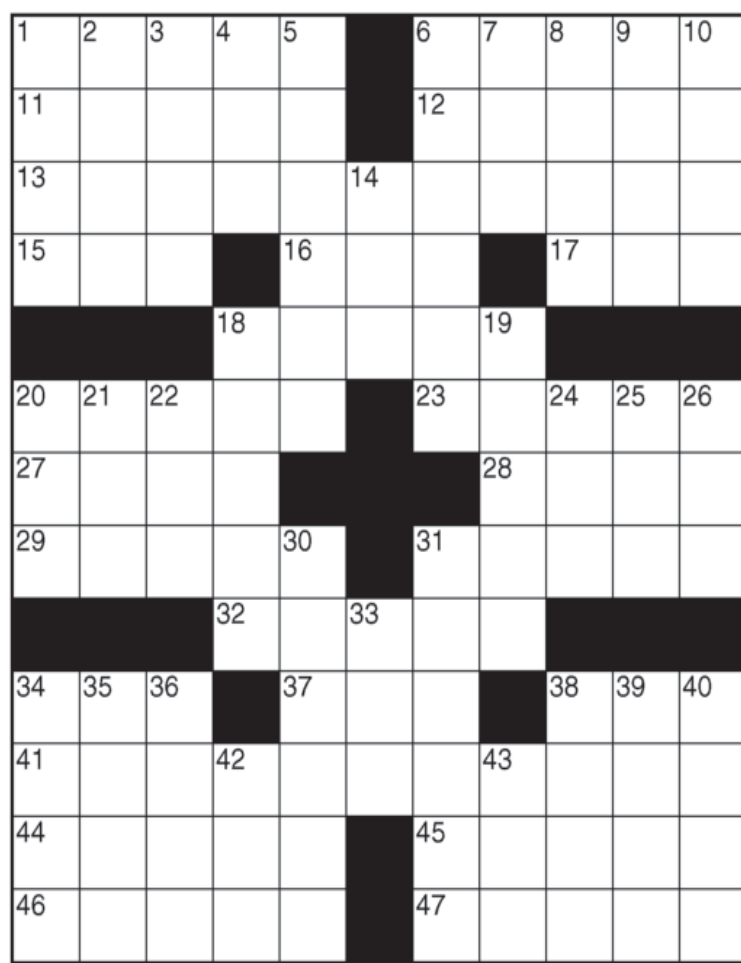
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- 15 Memorable time
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- 17 "Science Guy" Bill
- 18 Chops down
- 20 Charity events
- 23 Young pigeon
- 27 Full range
- 28 Spur on
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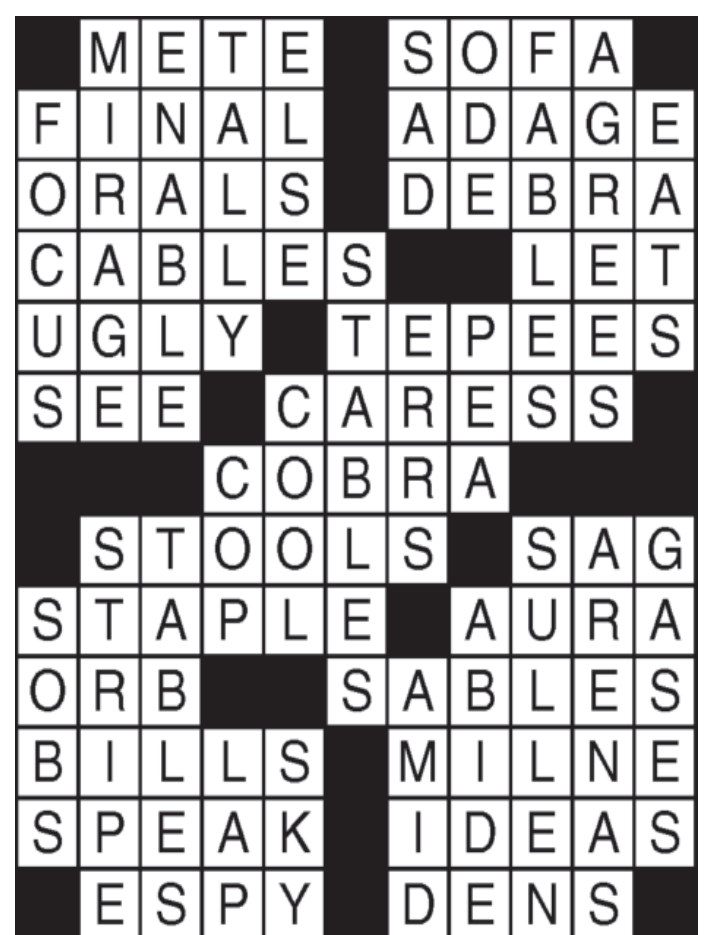
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YESTERDAY'S ANSWERS



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