



Nurun Nahar Begum



Sarmin Atik



Ummiya Rahman

How female leaders are shaping a new era in banking

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"I think a good leader always uplifts others by giving them space to grow and celebrating their wins wholeheartedly. Numbers matter, but only tell a part of the story. It is the people who always complete the story," Atik acknowledges.

And her message to the young women entering the banking sector?

"Ups and downs will always be there. Remember why you started. Trust your journey."

Decoding people, defining brands

In the fast-paced intersections of fintech and brand strategy, Ummiya Rahman, SVP, Brand Strategy and Consumer Insights, Brand Marketing of bKash, is

attempting to reshape the way financial services speak to people.

Not in a marketing classroom, but in engineering labs and telecom offices, Rahman's fascination with the minds using the machines began. "I kept asking how the solutions we build contribute to shaping behaviour? I believe that strategy comes from not merely knowing what people do, but why they do it in the first place," she explains.

A shift into advertising exposed her to insights, brand psychology, and the subtle architecture behind habit formation. That foundation shapes Rahman's work at bKash today.

With time, Bangladesh's financial landscape has become quite crowded,

and today, most features promoted by companies mimic each other. In this scenario, what differentiates one brand from another is not only technology but also understanding human behaviour.

"If I have to explain brand strategy in my own terms, I would call it a mix of behavioural science, data, and creativity. Because, you see, real brand building starts long before execution," Rahman elaborates.

When asked about the biggest challenge of her early career, she answered, "It was, I think, keeping pace with an industry transitioning rapidly into digital and data-led decisions. If I had to stay relevant, I needed to continuously learn and unlearn."

Today, she mentors young marketers who often mistake speed for impact.

Rahman's reflections on women in leadership echo a promising shift in the financial sector. "More women are shaping strategy and influencing decisions than ever before. But sustaining this progress requires environments where women feel supported to grow," she says.

Rewriting the culture of banking

The thread that ties the trajectories of these three extraordinary women is not merely gender, but their agency and determination to bring about visible changes. All of them entered an industry that has been mostly male-dominated and tried their best to rewrite the

organisational culture that promotes inclusivity.

There is no denying that Bangladesh's banking sector is now more technologically ambitious and aligned with global thinking than ever before. Here, women are creating environments where collaboration replaces competition, and these three progressives are shining examples.

Because for the first time, the question is no longer "Can women lead in banking?" They already are. The real question is, what will the next generation build on top of what these women have begun?

By Ayman Anika

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