



ILLUSTRATION: ADRIN SARWAR

## Technology Redefines the RAMADAN EXPERIENCE

ADRIN SARWAR

Ramadan has always been a month of deep-rooted tradition, but the way we navigate it is undergoing a quiet, digital revolution. For every generation, the core goals remain the same: faith, family, and charity, but the tools used to achieve them have never been more modern. Driven by a mix of inflationary pressures and a desire for efficiency, the "spirit of the season" is now being powered by smartphones, QR codes, and digital wallets.

Mashrur Arefin, Managing Director & CEO of City Bank PLC, observes that inflation is subtly reshaping consumer behaviour. "People are becoming more strategic; transaction sizes are down 10% as shoppers opt for smaller, 'need-based' purchases rather than large splurges. There is also a clear move toward financial safety, with debit card use jumping by 30% as people avoid credit," he explains. According to Arefin, this isn't just about being tech-savvy; digital tools like Google Pay, which now accounts for 65% of card transactions, have become "essential instruments for navigating a tighter economy with ease."

While the macro-data shows a shift in spending, on the ground, the day-to-

day struggle is one of logistics. For the workforce, the biggest challenge isn't the fast itself, it's the "Ramadan Routine." Navigating a crowded kacha bazar (wet market) after a long workday is a daunting task, making digital grocery shopping a vital lifeline.

"I haven't stepped into a wet market all month," says Nusrat Jahan, a 24-year-old Management Trainee Officer. "Between work and heavy traffic, I barely have time to reach the Iftar table. After Iftar, I'm too tired to move. Online shopping saves my sanity, and the cashback offers are valuable additions to my daily expenses." For professionals like Nusrat, these platforms aren't just a luxury; they are a strategic way to tackle soaring market prices while reclaiming their time.

If professionals are using technology for survival, Gen Z is using it to redefine the month's social fabric. For this demographic, Ramadan has reached beyond its core religious values to become a vibrant "social season" centred on community and connection. Their planning revolves around university Iftar Mahfils and exploring new food spots, and they rarely carry a physical wallet.

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## ব্যাংক এশিয়া

# ব্যাংক এশিয়া কার্ডে পেমেন্টে খুশি হোক বেশি

রমজানজুড়ে দারুণ সব ডিসকাউন্ট ও ক্যাশব্যাক অফার\*



লাইফস্টাইল



গ্রোসারি



ফাইভ স্টার বুফে



ইলেকট্রনিকস



জুয়েলারি



অফার জানতে স্ক্যান করুন





