

TAGABUN TAHARIM TITUN

As the moon heralds Eid-ul-Adha 2026, the bustling streets and cattle markets of Bangladesh tell a story far different from the cash heavy traditions of the past. The cashless Bangladesh vision is no longer a policy goal; it is visible in the palms of millions. From the muddy terrains of cattle markets to the gleaming aisles of electronics showrooms, the transaction landscape has undergone a seismic shift. This year, the digital wallet has officially superseded the physical one, marking a record-

breaking surge in Mobile Financial Services (MFS) and card-based commerce.

THE END OF CASH SCAMS

One of the most significant transformations is seen in the cattle markets. Traditionally, the "haat" was a high-risk environment where buyers carried millions in cash, making them targets for muggers and counterfeit note scams.

"The introduction of Bangla QR has made digital transactions significantly easier for both customers and merchants," noted M. Nazeeem A. Choudhury, Additional Managing Director of Prime Bank PLC. This interoperable system allows buyers to use any banking app or MFS provider to pay for their sacrificial animal instantly. For the farmers, this shift is a blessing. It eliminates the physical burden of carrying bundles of cash back to their villages and ensures their hard-earned money is safely deposited into their digital accounts.

CONSUMER RESILIENCE AND THE EMI REVOLUTION

Despite global economic pressures and inflation, consumer resilience remains a hallmark of the festive season. However, the nature of spending has changed. Md. Mahiul Islam, Deputy Managing Director at BRAC Bank, observed that consumer spending is expected to register moderate growth rather than a sharp rebound. He pointed out that higher commodity prices have pressured household expenses, making shoppers more value-driven and planned in their purchasing behavior.

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ILLUSTRATION: **ADRIN SARWAR**

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