Making transactions hassle free with bKash during Eid season

This year, bKash brings a wide range of offers covering almost every segment of Eid shopping, where customers can enjoy up to Tk 8,000 discount and cashback on their purchases with bKash payment.

Eid-ul-Adha reminds Muslims of ultimate obedience to the almighty through the act of sacrificing an animal and sharing meat with family, neighbours, and the underprivileged. On this occasion, believers actively practice the selflessness, charity, and deep devotion that define their faith. Meanwhile, the usual joy of Eid celebrations revolves around dining, traveling, and the bustle of shopping for loved ones. During these occasions, bKash makes Eid spending more secure and affordable by offering discounts and cashbacks, eliminating the risks of carrying cash and avoiding counterfeit or torn notes. Beyond shopping or dining, booking hotels and travel tickets, receiving remittances, sending salami, and donating for right causes can also be done through bKash, the country's largest mobile financial service provider.

Let us take a look at how relevant bKash is for Eid celebrations:

» SAFETY OF MONEY AT CATTLE MARKET

Navigating through crowded cattle markets ahead of Eid ul Adha with a pocket full of cash can be highly stressful, as the risk of theft has always been a concern. Instead of carrying cash while going to the cattle market, buyers can securely store their funds digitally in bKash accounts. When it is time to purchase an animal, the amount can be transferred directly to the trader's bKash account, or you can Cash Out the amount needed from an adjacent bKash Agent Point. Meanwhile, cattle traders can also Cash In to their bKash accounts to keep their money secure before leaving the city. Regardless of how the animal is purchased, customers can conveniently pay the Hasil (market tax) at major cattle markets by simply scanning the bKash QR code installed by the leaseholders.

» SHOPPING WITH BKASH PAYMENTS

During Eid festivity, people eagerly wait to go shopping for dearest ones. It has been a practice for many to keep track of best shopping deals, discounts, and coupons to make festival shopping affordable. Taking that into account, bKash unveils exciting discount and cashback offers, enabling customers to have seamless payment experiences at superstores, branded shops, online marketplaces, electronics shops, restaurants, and more.

» BOOKING HOTELS AND TRAVEL TICKETS

Traveling from one district to another to spend Eid holidays with family is an annual event for millions, despite the hassle of booking travel tickets. Addressing this, bKash has streamlined all travel related bookings in its app under the 'Ticket and Travel' icon. Whether booking bus, train, launch, or air tickets, reserving hotels, or paying restaurant bills, everything can be done through the bKash app.

» THE EASIEST CHANNEL FOR INSTANT REMITTANCES

Expatriate Bangladeshis may not always have the opportunity to return home during Eid holidays. However, they remain close to their families in this special moment by remitting hard earned income. Specially during Eid ul Adha, expatriates send extra money to their families so they can perform qurbani. To make the remittance sending process through legal channels easy and instant, bKash has developed an extensive remittance ecosystem. Expatriates can send remittance to Bangladesh from 170 countries through more than 135 international Money Transfer Operators. The funds are settled through 27 local commercial banks and reach the recipient's bKash account directly.

» DONATION FOR RIGHT CAUSE

In recent years, digital platforms have been transforming the culture of charity. Technological advancements allow organisations to reach beneficiaries faster, more securely, and transparently. As the leading MFS provider, bKash enables users to easily send donations to over 50 charitable and voluntary organisations right from the app. Through the bKash app's Donation icon, users can quickly select an organisation, input their details, and complete their contribution in just few taps.

Digital transactions are now relevant for everyone and have become a part of daily life. Whether it is shopping, paying bills, charity, remittance, giving salami, or ordering food, bKash has made Eid celebrations smoother and hassle free. Currently, bKash has a network of about a million Merchants and 350,000 Agents who have been instrumental in shifting customer behaviour towards digital transactions. bKash has shaped a comprehensive digital transactions ecosystem that allows customers to bring funds from banks and cards through Add Money, take loans, and send money to loved ones. This technology driven shift is increasingly convenient and transforming the enjoyment of Eid holidays.

Data-driven banking for seamless transaction

PUBALI BANK PLC

> Digital banking will become increasingly personalised and AI-driven. In the future, banking platforms may analyse customer behaviour and provide real-time recommendations, customised discounts and personalised financial services.

MOHAMMAD ALI
Managing Director and CEO
Pubali Bank PLC

As Eid-ul-Adha drives a seasonal surge in shopping, travel and Qurbani-related spending across Bangladesh, banks are witnessing significant growth in digital payments, mobile banking and QR-based transactions. Mohammad Ali, Managing Director and CEO of Pubali Bank PLC, speaks with The Daily Star about changing spending behaviour during Eid and the future of cashless banking.

The Daily Star (TDS): How do you expect overall consumer spending in Bangladesh to behave during this Eid-ul-Adha season compared with last year?

Mohammad Ali (MA): Generally, we observe that Eid-related expenditure grows by around 12 to 15 per cent year on year. We track this through transaction patterns, including debit card usage, ATM cash withdrawals and mobile banking activity. This year, our mobile banking transactions increased by nearly 30 per cent compared with last year, while ATM cash-out transactions rose by more than 21 per cent. Debit card transactions also increased by almost 12 per cent. These trends reflect a broader rise in festive consumer spending, which also aligns with current GDP growth and inflation patterns.

TDS: What major trends are you seeing in Eid-related digital transactions?

MA: Digital banking adoption is growing rapidly during Eid. QR code payments, debit cards, mobile banking platforms and TakaPay transactions are all increasing steadily. Our QR merchant network expanded significantly this year, while POS merchants also increased considerably. Customers are becoming more comfortable with cashless transactions. This indicates that Bangladesh is gradually moving towards a digitally connected financial ecosystem.

TDS: How are banks preparing to support the seasonal rise in withdrawals and digital payments during Eid?

MA: Banks rely heavily on cash forecasting and transaction analysis during festive periods. Every branch monitors its historical Eid transaction patterns, daily liquidity requirements and expected withdrawal cycles. To ensure uninterrupted service, banks use data-driven forecasting to manage the Eid rush. By analysing daily withdrawal and deposit cycles, operational teams can effectively balance liquidity and maintain seamless banking throughout the festive period.

TDS: What trends are you observing in e-commerce and online buying during Eid?

MA: E-commerce and online transactions are expanding rapidly because customers increasingly prefer convenient and cost-effective banking channels. At Pubali Bank, we do not impose charges on many digital transactions because we want to encourage customers to use online banking platforms. Handling physical cash involves significant operational costs including transportation, ATM maintenance, security, and manpower. As digital adoption grows, banking becomes more efficient while customers receive faster and more accessible financial services.

Interview conducted by **Farhan Musfique**