

**THE BIGITAL WALLET OF BANGLADESH**

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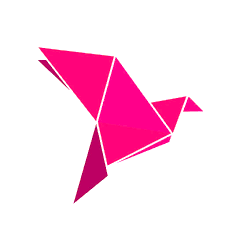
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1. INDEX

[2](#_Toc178973963)

1. [Executive Summary: Bkash 3](#_Toc178973964)
2. [Poduct and Services: 4](#_Toc178973965)
   1. [Hyperlink: 5](#_Toc178973966)
   2. [Smart Art: 5](#_Toc178973967)
   3. [Flow chart 5](#_Toc178973968)
3. [Sales statistics 6](#_Toc178973969)

# Executive Summary: Bkash

Company Overview: Bkash Limited, a subsidiary of BRAC Bank, is the leading mobile financial service provider in Bangladesh. Launched in 2011, Bkash has revolutionized the financial landscape of the country by offering a broad range of digital payment and financial services to both the banked and unbanked population. With a mission to widen financial inclusion, Bkash provides secure, convenient, and fast financial solutions through mobile technology, effectively reaching people across all socioeconomic levels.

Bkash has formed strategic partnerships with global organizations like the Bill & Melinda Gates Foundation, the International Finance Corporation (IFC), and Ant Financial (a subsidiary of Alibaba Group), which have contributed to its rapid growth and operational excellence. These collaborations have helped Bkash scale its business while maintaining a focus on financial innovation and sustainability.

Bkash’s focus on digital innovation, financial inclusion, and customer-centric services has solidified its place as a pivotal player in Bangladesh’s mobile financial sector, with a bright future ahead as the country advances towards a more inclusive digital economy.

# Poduct and Services:

It offers a wide range of products and services to facilitate financial transactions. Here are the key offerings:

* **Mobile Wallet**: Users can open a bKash account using their mobile phones to send and receive money, pay bills, and make purchases.
* **Money Transfer**:Person-to-Person Transfer: Transfer money to other bKash users.Cash outWithdraw cash from bKash accounts at various agents across the country.
* **Bill Payments**: Users can pay utility bills (electricity, gas, water) and mobile top-ups directly through the bKash app.
* **Merchant Payments**:Payments to merchants through QR codes or direct transfer to the merchant's bKash account. eCommerce payments for online shopping.
* **Loan Services:** bKash Loan: Small loans for individuals and businesses through their mobile wallets.
* **Microcredit Services:** Partnering with financial institutions to provide microloans.
* **International Remittance**: Users can receive money from abroad through partnerships with international remittance services.
* **Cash Management**: Services designed for businesses to manage their cash flow effectively.
* **Insurance Services**: Offering microinsurance products for health, life, and asset coverage.
* **Savings Products**: bKash offers savings accounts with interest rates to encourage users to save money.
* **Agent Network**: A widespread network of agents allows users to perform cash-in and cash-out transactions conveniently.

**Additional Features:**

* **bKash App:** A user-friendly mobile app for accessing all services.
* **Security Features**: Multiple layers of security for transactions, including PIN authentication and transaction alerts.
* **Customer Support**: 24/7 customer service for resolving user queries and issues.

## Hyperlink:

[**OFFERSSS**](https://www.bing.com/search?q=site:bkash.com+bkash++offers&form=DLINKR)

**OFFERS:**

## Smart Art:

**Business Plan:**

## Flow chart

**Account setup**

**User registration**

**Process transaction**

**Record Transaction**

Transaction complete

**Select service**

**No**

**Yes**

# Sales statistics

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Customer Base (millions)** | **Daily Transactions (millions)** | **Annual Transaction Volume (BDT Trillions)** | **Annual Revenue (BDT Billions)** | **Monthly Active Users (millions)** | **Market Share (%)** | **Investment in Technology (BDT Billions)** | **Number of Agents (thousands)** |
| 2019 | 30 | 4 | 3 | 7 | 15 | 40 | 1 | 200 |
| 2020 | 40 | 6 | 5 | 9 | 20 | 45 | 1.5 | 225 |
| 2021 | 50 | 8 | 8 | 10 | 30 | 45 | 2 | 250 |
| 2022 | 60 | 10 | 10 | 12.9 | 35 | 50 | 3 | 300 |
| 2023 | 70 | 12 | 12 | 15 | 40 | 55 | 4 | 350 |