Report On

Digital Payments in Travel and Hospitality: Assessing bKash's Impact on Business Stability and Customer Trust in Bangladesh Tourism Industry-A bKash Case Study

By

Ettahad Ahmed
20204063

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration BRAC Business School

BRAC Business School
BRAC University
August 2025

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at
Brac University.
2. The report does not contain material previously published or written by a third party,
except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other
degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Ettahad Ahmed
Student ID: 20204063

Supervisor's Full Name & Signature:

Mr. Zaheed Husein Mohammad Al-Din
Senior Lecturer, BRAC Business School

BRAC University

Letter Of Transmittal

Mr Zaheed Husein Mohammad Al-Din
Senior Lecturer
Brac Business School
BRAC University
Kha-224 Merul Badda Dhaka 1212

Subject: Internship report on the topic: Digital Payments in Travel and Hospitality: Evaluating bKash to achieve Business Sustainability and Customer Confidence in Bangladesh-a case study on bKash.

Dear Sir,

With great pleasure I would like to present my first internship report on “Digital Payments in Travel and Hospitality: Assessing the influence of bKash on Business Stability and Customer Trust in Bangladesh Tourism Industry-a case study on bKash” in fulfilment of the requirements of my internship report

The paper explores how the bKash has critically transformed the digital payments sphere of the fast-growing travel and hospitality sector in Bangladesh. It looks at the role of bKash in increasing stability in businesses of Online Travel Agencies, Hotel Companies and Transport Companies in terms of efficiency in operations and geographic market penetration. Moreover, the study evaluates the extent to which, due to a high level of security and convenient user interface, the service provided by bKash has contributed to increased customer confidence in digital payments to cover travel and hospitality services.

Among the potential gaps and challenges highlighted in the study, there is a lack of interoperability and support of advanced travel-related functions that are currently not offered by bKash. On the basis of the findings, the paper has come up with a list of practical recommendations that can be undertaken by bKash, industry stakeholders and policymakers in order to further propel the digital transformation and long term growth in the industry.

I thank you so much as you guided me through this research. To speak about any details of the paper, I could be reached at any time convenient to you.

Sincerely yours,
Ettahad Ahmed
Student ID: 20204063

Non-Disclosure Agreement

I declare that the given information about the business activities, research activities and operational activities that I have learnt during my time at the bKash Merchant Payment Department, Commercial Division was strictly according to the bKash Limited guidelines. During my time at bKash Limited under the Merchant Payment Department I gained important knowledge regarding my team's work which is "Travel and Tourism". My responsibilities spanned across research, business development and operational support, providing me with a well-rounded understanding of the company's multifaceted activities which I will reveal through my report. The report maintains strict confidentiality regarding sensitive data, which I obtained through my work. All data I gathered during my internship remains confidential, and I will not disclose it to anyone.

Acknowledgement

I would like to personally thank everyone who helped me in completing this internship report without problems. Their contribution, advice, and experiences played a significant role in this process.

I would like to thank my on-site supervisor, Mr. Sohan Minhaj Hasan (General Manager, Merchant Payment, bKash Limited) the most, as his outstanding support and a visionary attitude throughout my internship in bKash Limited were highly motivating. His mentorship gave me a good background of the organization and the industry and his help in making available the necessary information that I needed in coming up with this report was exceptional.

I would also like to say a very special thanks to Mr. Rifat Lokman (Senior Relationship Executive, Merchant Payment, bKash Limited) who continuously guided me at various stages, gave me realistic advice and of course, helped me numerous times with theoretical and practical knowledge to collect the relevant data, and comprehend the complexity of bKash functions.

Moreover, I would also like to thank my colleagues in bKash Limited who managed to incorporate the spirit of cooperation, knowledge sharing spirit, and friendly environment that helped me enrich my learning activities and enhance the quality of this paper to the greatest extent possible.

Lastly, I am immensely grateful to my academic supervisor, Mr. Zaheed Husein Mohammad Al-Din (Senior Lecturer, BRAC Business School). His instructive direction, positive criticism played a pivotal role in formulating this paper. Strength or motivation lay in his rigor of studies as well as his astute points of view.

Without their input and mutual support, this paper would not have seen the light of the day.

Ettahad Ahmed

Executive Summary

My internship report gives an in-depth account of the momentous implications that bKash - one of the most formidable Mobile Financial Service (MFS) providers has had on the stability of business and customer trust within the Bangladesh travel and hospitality industry that is ever-changing.

The analysis shows that bKash has become an indispensable tool for various industry stakeholders. Online Travel Agencies (OTA) such as the Shohoz and GoZayaan use the widespread users of the bKash to facilitate the ease of bookings and boost revenue stability. Hotels, even leading ones located in tourism centers, like Seagull, Royal Tulip and many more hotels in Cox Bazar, and throughout the country use bKash to enable direct bookings, decrease the risk of no-showing, and enhance the operations. On the same note, larger organizations involving major transport systems such as Shyamoli Paribahan and Bangladesh Railway is one organization which has reaped the most benefits of bKash integration when it comes to effective selling of their tickets, real-time data and less handling of cash.

In addition to functional advantages, bKash is important in facilitating customer confidence. Its soaring security provisions such as PIN authentication and OTP verification and its dispensable transaction histories lend credence to its users. The general awareness and the natural usability of the bKash app also adds to a hassle-free trusted introduction on digital payments, in the country to the travelers within the country.

Even though these are substantial contributions, the research notes a few challenges and gaps. The major constraint is that currently the interoperability between MFS providers poses a barrier, thereby leading to friction among business and consumers. Moreover, bKash does not have sophisticated functions like full meal subscription travel plans, member-based well-structured loyalty programs, buy-in travel insurance coverage, and real-time process foreign exchange transactions in its Ticket & Travel service yet, which is rapidly gaining popularity in many international online travel agencies. Out of these findings, the paper gives action-oriented recommendations. In the case of bKash these involve an extension of the interoperability with Binimoy, establishment of tiered rewards schemes on travel, incorporation of travel insurance as part of the in-app functionality and delve into FX offerings. In the context of OTAs, hotels, and transport companies, recommendations are based on implications of the further integration of bKash, advancing digital payments, and using the real-time data. Policy implication is that full MFS interoperability should be fast tracked and clear regulation on digital travel products should be put in place.

Finally, bKash has been able to revolutionize the travel and hospitality sector of Bangladesh making it digital. Tackling the identified gaps effectively and maintaining a steady stream of novelty in its services, the key role of bKash can be further strengthened to make it continue its growth and create an even more pleasant overall digital experience of the business people and consumers in its active industry.

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(Internship Overview)

1.1) Student Information

Name: Ettahad Ahmed
Student ID: 20204063
Program: bachelor of Business Administration (BBA)
Major: Human Resource Management
University: BRAC University

1.2) Internship Information

Company Name: bKash Limited
Internship period: 12th February 2025-15th June 2025 (4 Months)
Division:Commercial
Department: Merchant Payments
Address: SKS Tower (11th Floor), 7 VIP road, Mohakhali, Dhaka 1212

1.3) Internship Supervisor Information:

Name: Sohan Minhaj Hasan
Designation: General Manager (GM), Merchant Payments, Commercial Division, bKash Limited

1.4) Job scope (Duties and responsibilities)

During my internship at bKash Limited, I was assigned to the commercial division under the Merchant Payments Department. During my internship at bKash, my responsibilities spanned across research, business development and operational support, providing me with a well-rounded understanding of the company's multifaceted activities.

1.4.1) Business Activities:

My business development responsibilities primarily focused on lead generation for potential partnership and service integrations. I conducted in depth lead generation by identifying and compiling detailed information on potential merchants in niche and growing sectors.
I gathered key information such as company names, physical address, emails, websites, contact numbers and social media handles, consolidating them into a structured Excel sheet. This information was given over to the acquisition team who then used it to contact the merchants either through email or over phone calls. This increased not only the reach of merchants but also made the client acquisition pipeline a process of streamlining the business's market presence effectively for my department. This thorough work of lead generation was promoting a solid base for potential partnerships and projections for further new service area deployments to bKash.

1.4.2) Research Activities:

An important amount of my time was spent on exploratory research to discover opportunities for improving the features of bKash app and its user experience. I had to prepare a detailed research report for the development of the subsequent Travel and Tourism section for bKash.

Market Research and Gap analysis: In relation to each of these possible new features, I performed market research in order to learn about the current state of the space, where potential competition lay and where there were unmet user needs or holes in the current market offerings.

Merchant Onboarding Strategies: I also assisted in the formulation of strategies that would help on board merchants to these new platforms which are quite different with regard to the requirements and processes involved for various types of businesses.

This research provided long-term strategic value by helping the team visualize future platform innovations, improve customer journey design and onboard diverse merchant categories-ultimately enhancing bKash's ecosystem stickiness.

1.4.3) Operational Activities:

My responsibilities as an operation were to ensure the accuracy and up-to-dateness of merchant information in the bKash system. This specifically included:

Updating Merchant Update Forms: Using Adobe software to effectively change merchant information forms, with an emphasis on the way of capturing and verifying the new addresses for existing merchants. This task was important to ensure an accurate and reliable database of the merchant network of bKash. I was involved in operational support like QR code pasting; mounting of tabletop displays and also in the distribution of POS devices. These activities increased merchant readiness, created branding visibility and enabled my team to focus on other important works which in turn brought efficiency. My contributions in the areas relieved senior colleagues from the drudgery of repetitive groundwork and permitted them to concentrate on strategic as well as critical things such as negotiating with the merchants and establishing partnerships.

1.5) Internship Outcome

It was at a high-paced, highly innovative corporation like bKash where I could see and learn what it is like to work for a high performing corporate setting thus having enhanced my technical as well as the soft skills including communication, team work, problem solving and professional report writing. My internship at bKash gave me ample professional development.

- **Skill Development:**

Strengthened research and analytical thinking through structured report writing. It was useful for me to work on lead generation and report writing because it helped me to improve my competence to gather, analyze and speak about information in a succinct way. Also Gained practical insights into fintech operations, digital payment systems and merchant integration. Developing a comprehensive report on the research taught me how to deconstruct a problem, analyze the current systems, and make suggestions based on the evidence and the trend.

- **Professional Growth:**

It is amenable to my operational abilities because of exposure to tools such as Excel and practical POS/QR deployment. I was trained in creating and updating merchant forms, managing the lead data, and physically setting up QR codes; and collectively provided me with practical knowledge in the onboarding customer process. Further, the lead generation activities & research activities assisted me to understand the dynamics of market landscape, competitions in the market and unmet user needs or gaps in the existing market offerings, particularly in the case of tourism and hospitality industry.

- **Real-world Application:**

These learnings are transferable to real-world applications, including roles in business development, market research and operational strategy across industries. The exposure to digital platform planning and merchant ecosystem management has particularly prepared me for roles that required a blend of strategic thinking and execution. Skills that will serve me well in the future roles in research, product development and operations management.

1.6) My Contribution To The Company:

At bKash, my contributions during my internship were mainly on providing a founding research and generation of meaningful business leads and accuracy of key operational records. While directly quantifying the immediate impact to these contributions can be challenging, they laid the groundwork for potential future growth and efficiency within the organisation.

1.6.1) Research Activities:

Exploration into potential segment expansions provided bKash with insights into relevant features, market dynamics and merchant integration strategies, This type of investigation can reform future decisions regarding app development and service diversification. The global trend of online ticket sales is experiencing significant growth, driven by the advantages of electronic ticketing in areas like transportation and entertainment, e-ticketing enhances service quality, operational efficiency and customer satisfaction. In a densely populated country like Bangladesh, it offers solutions to challenges associated with traditional offline ticketing, such as long queues and a lack of transparency. The adoption of e-ticketing also aligns with the government’s push towards a cashless society. Therefore, bKash recognizes a substantial opportunity to offer e-ticketing services through its customer application.

1.6.2) Lead Generation:

My extensive work in lead generation generated a big list of potential partners from different sectors for bKash. This information can be used by the business development team to approach, learn of collaborative potentialities, and even incorporate those new services into bKash ecosystem thus adding to its value proposition for its users.

1.6.3) Operational Activities:

Moreover, my careful work in updating data on the merchant served to make the company's operational data accurate. Maintaining an up-to-date merchant database is crucial for various internal processes, including transaction routine, customer support and business analytics. Sufficient information helps in achieving the overall efficacy and reliability in the bKash platform.

1.6.4) My work supported both short-term operational goals and long-term strategic planning:

- **Research contribution (Long-term benefits):**

My research laid a basis for designing an integrated travel and tourism ecosystem in the bKash app. The outline offers meeting the requirements of organizers, aggregators, and customers for a convenient, efficient and secure place for dealing tickets of various categories/powers, payment solutions. The opportunities are huge: Aggregators have a major opportunity to reach out more people, reduce ticketing process and increase revenues using the massive spray of agent/merchant channels of bKash Limited.

This network, coupled with bKash's digital payment solutions, provides a convenient and secure transaction environment for both customers and businesses. This collaborative approach not only drives but also fosters a robust ecosystem where each participant benefits from shared resources and expertise.

- **Lead generation (Mid-term benefits):**

By obtaining verifiable contacts in companies, I increased the merchant prospect database. This gave the acquiring team more time to be friendly and conduct follow-up, thus minimizing their initial workload. It also brought along new segments in terms of lifestyles and utilities which were in synergy with bKash's diversification intent.

- **Operational support (Short-term benefits):**

Through the handling of merchant update forms, I made sure that teams had dependable real-time merchant data. My work in deploying QR; table-top arrangements, and POS dispatch was useful to the team and these activities enhanced team productivity and enabled senior personnel to reorient to a higher-level planning and problem-solving undertaking.

1.7) Recommendations to Improve the Internship Program

- **Cross-departmental interaction session**: The advantage of having weekly sessions whereby interns can spend a short while mingling with other departments like Marketing, Product or technology is that it gives a vista of the business.
- **Project Ownership Opportunities:** Interns can be motivated into owning a mini-project to gain confidence and skills.
- **Digital Tools Training:** Sporadic extraction of knowledge related to Excel tool, Power BI, or the CRM systems utilized at bKash can prepare interns for doing their job.

1.8) Conclusion

My internship at bKash Limited was an enriching experience that provided practical insights into the fintech industry. Through diverse responsibilities in research, operations and business development, I developed transferable skills and contributed meaningfully to my team. The structured nature of the program and the supportive work environment made this internship a valuable stepping stone for my professional journey.

Chapter 2
(Overview of the organization)

2.1) Introduction

bKash Limited represents a trailblazer for mobile financial services (MFS) in Bangladesh. Since its establishment, the company has played a key role in advancing financial inclusion through a variety of digital financial solutions to various needs of the Bangladeshi population. This chapter explores bKash's history, services, marketing strategies, innovations, challenges and recommendations for lasting growth. bKash became a formidable leveraging agent, making people – especially those in the rural areas – more accessible to execute important financial activities conveniently. Its Influence extended beyond personal users, stimulating local businesses and contributing to Bangladesh's digital economy, thereby reshaping the financial landscape and fostering economic development (Quadir & Azad, 2014).

2.2) Company History

bKash launched its operations in 2011 after being incorporated in 2010 as an alliance between the BRAC Bank Limited and US based Money In motion LLC. The company was founded with the vision of making inexpensive but accessible financial services available to the unbanked and underbanked public. In the course of years bKash has been able to secure investments by prominent investors including the IFC, Bill & Melinda Gates Foundation, Ant Financial and SoftBank Vision Fund further emphasising its important position in the fintech environment of Bangladesh.

2.3) Company Overview

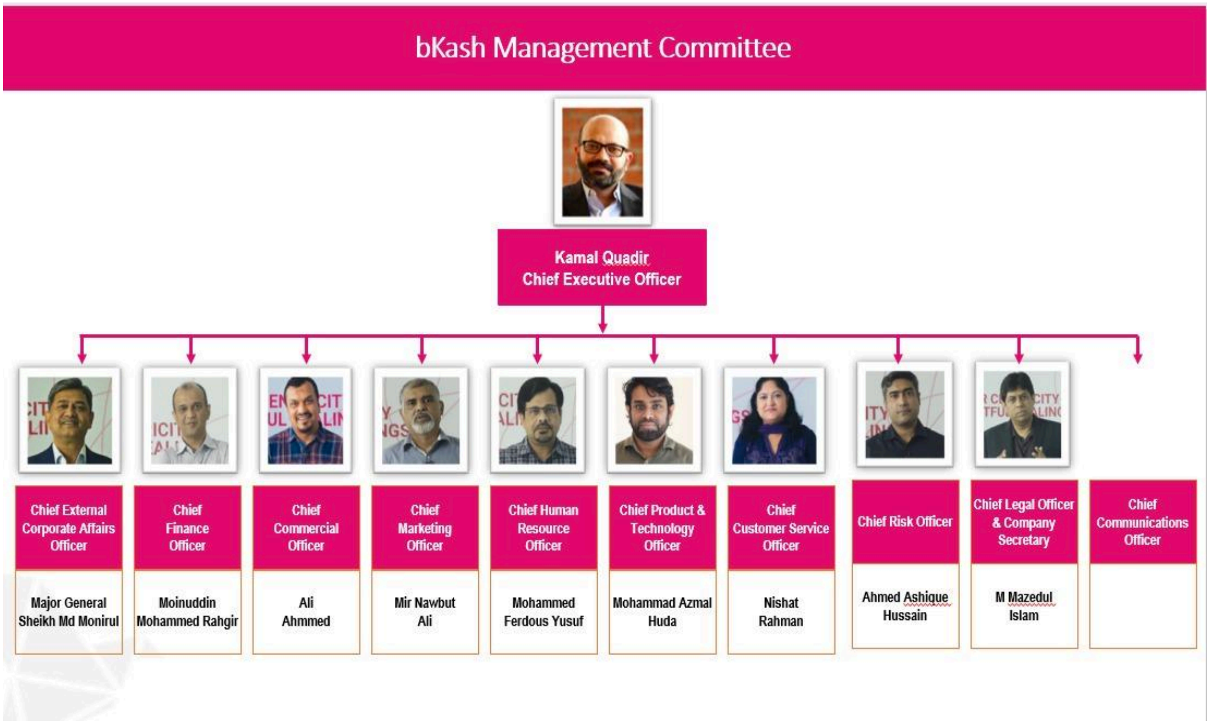
While Bangladesh continues to adopt digital financial solutions, bKash Limited has become a dominant power in turning the financial transactions and accessibility on its head. This brilliant and innovative " Human ATM" idea helped bKash to overcome infrastructural restrictions and get financial inclusion into Bangladesh at rapid scale through the power of mobile technology and the sheer strength of human intermediaries that flourish everywhere. It paved the way for making the bKash the main mobile financial service provider in the country. bKash was initiated to foster financial inclusion has gone beyond financial services and is offering a variety of digital services all over the world, from paying bills, saving, insurance, remittance, donations and so and so forth. This chapter presents an in-depth study of bKash Limited with its beginning, operation, leadership practices, marketing strategies, CSR contribution, and competitive position.

Mission: With financial services that are convenient, affordable and reliable, bKash wants to broaden the net of financial inclusion. bKash is looking to provide a solution for Mobile Financial Services, based on a highly scalable Mobile Money platform, enabling the people of Bangladesh to securely send and receive money using their mobiles.

Vision: The ultimate vision of bKash is to ensure access to a broader range of financial services for the people of Bangladesh and also to empower the unbanked people.

Values: bKash, an organization that grew bigger with time- bases itself on its values. The organization has always been very meticulous and insistent to its values and won't ever do anything that compromises with them. Firms that bKash bases itself on are the five lasting values - business integrity, empowerment, innovation, respectful dealings and customer centricity. These five pillars are what bKash stands on and the organization does everything possible to not deviate from them (bKash, 2022).

2.4) Board of Directors



2.5) Services and Products Offered:

bKash offers a broad variety of digital financial services which correspond to the needs of people or businesses in terms of the security and convenience of transactions. Services are provided through an easy to use mobile application and a USSD application for other than smartphone users. bKash has also continually worked towards innovation of products and improvement of their app features to ensure a smooth reading for their users' mobile financial services. As the human ATM concept was the basis of initial success and rapid growth of bKash, but the platform has changed a lot, bKash is not only about cash-in and cash-out from the agent. It has metamorphosed into a comprehensive mobile financial service platform with plethora digital transactions such as:

Core Transaction Services	Innovative Features	Security Features
Add money	Auto-Recharge	Biometric Authentication
Cash out	bKash Map	Card Information Security
Mobile Recharge	Insurance Plan	PIN and OTP
Pay Bill	Digital Nano Loans	Instant SMS Notifications
Make Payment	Digital Savings (DPS)	Responsive Customer Support
Remittance	Fast account Registration	
Request Money	Gift Feature	
Send Money	Greater Transparency and Control	
bKash to Bank Transfer	Language Options	
Loan	One-tap Balance Check	
savings	Transaction History Visibility	
Microfinance	Super Fast QR Transactions	
Education Fee		
Donation		
Toll		
Games		
Subscriptions		

2.6) Management Practices

2.6.1) Leadership Style and Workplace Culture

bKash follows a horizontal organizational culture of work where all the employees address each other informally as “Bhaiya” and “Apu” instead of the traditional honorifics. Situational demography/participatory leadership approach is then followed in which the leader consults team members and reaches decisions in the form of collaboration. This culture promotes openness, collaboration and respect for others. The leadership promotes transparency and continuous feedback which fits in with the contemporary inclusive corporate management styles; bKash being a hub of innovation is always able to come up with innovations, which it identifies as a value. The people in this organization work towards driving changes as often as possible, for the best appropriate solutions, while inspiring new ideas. Another value is their respectful dealings which make them listen to all and open communication to the utmost. With open mindedness in communication, they are polite, fair and consistent to all and also all their opinions. Whether the junior-most colleague or the senior-most team lead mankind loves to respect each other’s ideas and suggestions (bKash, 2022).

Such a people-first approach has helped to maintain high levels of employee engagement and retention and enabled companies to continuously innovate and yet achieve operational goals (Rahman & Hossain, 2023).

2.6.2) Human Resource Practices:

bKash’s human resource practices emphasize developing employees, performance appraisal, diversity, and workplace flexibility. The initiatives on talent development are training workshops, internal mobility and leadership programs.

- **bNext Flagship Internship Program:**

The bNext internship program is one of the company’s most innovative endeavours in the field of HR. It puts university students in a real world setting for project experience, introduces them to senior leader-ship mentorship and cross functional exposure. Interns such as myself are embedded in departments and given tasks with business outcomes attached. This program fills the gap between the expectation of academic learning and industry expectations (bKash Careers, 2024).

2.7) Marketing Strategies and Practices

Strategic marketing approach:

One of the most beloved providers of mobile financial services in Bangladesh, bKash, develops an all-encompassing marketing strategy based on the needs of its customers. Here, market segmentation, target market identification, service differentiation, and a compelling marketing mix to back a mission of offering affordable financial services to both banked and unbanked is done (Miah, 2023).

2.7.1) bKash's marketing strategy is built on the classic 4 Ps:

Product: Mobile financial platform, which caters to a great variety of transactions directly from smartphones is bKash's primary offering. Till now mobile wallet of bKash enables the facility of easy deposits, withdrawals and money transfer. Apart from its main service, it supports other services such as salary payout, loan repayment, mobile top up, payment transactions, remittance, nano loan, donation, cash withdrawal, bKash-bank transfer, digital saving account, bill payment, addition of funds, insurance and toll collection facilities (Miah, 2023). bKash continually updates its platform in a bid to provide more convenience and keep up-to-date with the new needs of users. This includes: The mobile app has a user-friendly interface with options such as the payment using QR codes, transaction records, nearby services and secure biometric login.

Price: bKash bases its pricing on the types and volumes of transactions effected. Fee structures depend on what transaction is going to occur (cash out or merchant payment), how much money is involved and how the user wants to take cash out (directly or through an ATM). Being in the packed mobile financial services niche, bKash will need to navigate competing for prices while keeping the company profitable. There are numerous promotional undertakings by which bKash is able to reduce or eliminate fees on chosen transactions or in association with promotional activities. bKash uses convenience, security and savings provided to justify the charges on transactions. The wide coverage of both bKash agents and merchant partners adds value in customer's eyes.

Place: A cornerstone of bKash's success is its vast network of agents across the country, making cash-in and cash-out services highly accessible, even in remote areas. The model of "Human ATM" uses the bKash agents spread across the nation to give a human solution for cash withdrawals/deposits with the same fashion of working as the Automated Teller Machines (ATMs) (Christopher, 2023). Despite the physical constraints offered by urban-centric physical networks, bKash had recourse to the country's dense social interrelationships and widespread mobile uptake, and created a dispersed habitat for money transfers. Therefore, the availability of service and access touched every region. The bKash mobile platform is the key method to which customers will use to access and use most services. bKash is highly active in cyberspace through its strong website and active activity in other social media – channels (Miah, 2023).

Promotion: For maximal reach, the company uses billboard, and TV advertisement targeting rural hubs whilst it is also very popular on social media platforms such as Facebook, YouTube, Instagram, and Tik Tok. Regular cash back incentives, lower partner merchant prices and extra bonuses are provided for mobile recharge to encourage more usage and win new clients. By being socially responsible in corporate social involvement and making strategic partnerships, the firm lifts its public image and attracts more positive press spots. Using visibility of prestigious social media influencers and celebrities to advertise their products and reach out to wider audiences, e.g., in student account campaign examples (Miah,2023).

2.7.2) Target Audience:

bKash primarily targets the low-income masses and unbanked population in Bangladesh, aiming to provide accessible and affordable financial services, especially in rural areas. bKash's strategy prioritizes convenience, accessibility and use of the large mobile network infrastructure towards digital financial inclusion (Scribd, n.d.)

bKash takes a mass market approach targeting an eclectic group of people, such as:

- **Urban and Rural Populations:** Serving the realistic customer base from city-dwellers to isolated-district residents.
- **Students and Young Professionals:** Service provision that appeals to the lifestyles of younger consumers in satisfying their digital needs.
- **Business Owners:** Facilitating transactions as well as paying for business owners and small scale enterprises.

This form of inclusivity contributes toward keeping bKash relevant across diverse user cohorts in the country.

2.7.3) Market Positioning:

bKash is known as a safe, reliable, and easy platform, which encourages digital financial inclusion. Relying on the broad agent reach and the instance of innovative digital products bKash is able to maintain its dominant position in the industry. By creating everyday use and easy transaction conditions bKash has become a go to service. By prioritizing bKash is considering:

- **Convenience:** bKash's mobile system makes it easy and non-complex for its user to handle financial transactions. Friendly tools that allow easy movement within transactions and ease of handling accounts with a few gestures.
- **Trusted Platform:** bKash is now a household name in digital financial services because of the delivery of a reliable service and improved customer satisfaction by bKash. Intensive attempts to secure the confidentiality and the shielding of users' data.
- **Accessibility:** Comprehensive coverage of agents and merchants to complement its offering.

It is on account of the consistent nature of bKash, and its top notch service delivery, that bKash has established a high profile on its road to becoming the trusted digital financial service in Bangladesh (Scribd, n.d.).

2.8) Brand Strategies

2.8.1) Brand Identity:

Name and Logo: The name "bKash" translates to "development" or "growth" in Bengali, aligning with their mission of financial inclusion and empowerment. The logo features a stylized origami bird in pink and white, symbolizing freedom, ease of use and accessibility. The consistent use of this logo across all platforms reinforces brand recognition.

Color Palette: The prominent use of pink color not only in their logo but also in their brand visual colours creates a clear and recognisable visual brand impression. This decision helps to make their brand more memorable from competitors with other service providers.

Tagline: Although we don't always see explicit mentions on these attributes, the focus on "fast, easy, and secure" deals often reflect in the brand's messages to reiterate that bKash is a trusted one.

Brand Voice: The company's approachable, friendly, and credible brand voice helps bKash connect with varied audiences at various socioeconomic classes.

2.8.2) Brand Positioning:

Financial Inclusion: bKash has since its launch, set on transforming into a key contributor in advancing financial inclusion in Bangladesh targeting the many devoid of access to conventional banking. bKash's omnipresence in rural areas through agents enables them to access financial services, people that are not in traditional banking.

Convenience and Accessibility: bKash illuminates how convenience will be in the hands of users to go about financial dealings anytime, anywhere, using his or her mobile phone. Example: "At bKash Thakte Cash Ken?" among efforts highlight the convenience bKash provides by putting physical cash behind. The campaign "bKash Thakte Cash Ken?" by bKash proves a step-by-step convenience and ease of using digital payments over cash.

Trust and Security: Building trust is paramount in financial services. bKash consistently communicates its security measures and regulatory compliance. Example: Their anti-fraud awareness campaigns "Rukhbo Protarok, Rakhbo Taka Nirapod" aim to educate users and reinforce the security of the platform.

Innovation: bKash continues to introduce modern features and services to show that it is a forerunner in the financial technology industry. Example: Providing digital savings and digital nano-loan (“Pay Later”) represents their aptitude for taking a step into the future past current payment systems.

National Pride and Development: The company always places its brand into Bangladesh’s development, which increases the national pride among its consumers. Example: The recurrent victory of “Best Brand” of Bangladesh Brand forum, reflects bKash commendation in Bangladeshi development and pride.

2.9) CSR activities

bKash Limited has shown great interest in Corporate Social Responsibility (CSR) activities with priority on education, health and general social wellbeing of the community. Whereas specific dates for all activities over the years may be unavailable, I will include some of the most significant CSR efforts and date of such undertaking.

- **Since 2014-Collaboration with Bishwo Shahitto Kendro for Book Reading Program:**

Activity: With association of ‘Bishwo Shahitto Kendro’, bKash is trying to encourage them to read and learn reading among the students in the country as a whole.

Example: From November 2022, bKash distributed 263,700 books to almost 2900 educational institutes, which influenced about 2.7 million readers. They try to develop school libraries by refurbishment and supply of new books (The Business Standard, 2023)

- **February 2024 - Book Donation Initiative at Ekushey Book Fair:**

Activity: For the fifth time consecutively bKash organised a book donation in the Ekushey Book Fair to collect books for less privileged children (Prothom Alo, 2024).

Example: Preparation for 2024, bKash set an aim of collecting 100,000 books, building on 147,000 books that already had previously been issued out. Participants could donate at different booths which were arranged during the book fair, bKash also provided extra options for donation through their app and branches. 25,000 books were donated to libraries and learning establishments in aid of the poor by the Prothom Alo Trust

- **2020-2021 - COVID-19 Relief Efforts:**

Activity: During the COVID-19 lockdown, bKash made a crucial role in meeting the medical needs of its community.

Examples:

- bKash, working together with Alibaba, contributed 350 ventilators and over 950,000 emergency medical supplies, such as masks, thermometers and protective clothing, to the government.
- Financed the installation of an oxygen plant in Diabetic Hospital, supplied 30 ventilators to the country's best hospitals.
- Closed a deal with Bidyanondo Foundation to open a hospital in Chattogram.

bKash is unique for its CSR achievements in the 2022 "Best CSR in Education" award earned for being committed to learning through book reading programmes and science festival events (bKash, 2022).

2.10) Awards and Campaigns

2.10.1) Awards:

bKash has won many awards for its phenomenal success.

- **Bida's "Excellence in Investment Award (2025):** Chief Advisor Muhammad Yunus himself presented the Excellence in Investment Award to the bKash founder and CEO, Kamal Quadir, at Bangladesh Investment Summit 2025.

- **Best FinTech Innovation (2025):** In the GSMA GLOMO 'Best FinTech Innovation' award at MWC Barcelona 2025, bKash-Huawei won it for the innovative digital loan solution "Pay Later" that's suitable for unbanked micro-loan recipients in Bangladesh.

- **Digital Marketing Awards (2024)**: Secured 12 awards for the best digital campaigns performance.

- **Asiamoney Award (2022):** winner of the best Digital Solution of Bangladesh.

- **Best CSR in Education award (2022)**: For its contributions to promoting education through book reading programs and science festivals.

- **Best Brand Awards:** Winner of the title of Bangladesh's Best Brand for consecutive 6 years from 2019 to 2024.

2.10.2) Campaigns:

Notable marketing campaigns include:

"bKash Thakte Cash Ken": The objective of this campaign was to demonstrate how bKash serves to make routine transactions easier and therefore to contribute toward a cashless society.

"Amar Bikash Thekay Ke": The core message revolves around the idea that bKash empowers individuals by providing them with accessible and convenient financial tools, enabling them to overcome obstacles and pursue their aspirations.

"Eid er Chaad Akash e Salami din bKash e": A countrywide celebration where bKash easily combined Eid beliefs and salami practices.

"Jibon ekta kua": Under a metaphorical eye, the ad shows the convenience and simplicity of payments through bKash in direct confrontation with the difficulty of traditional payment systems.

"Return of nahid": This advertisement likely refers to a previous bKash campaign or a well known incident involving a scammer named Nahid. The core message is around apprehensive or exposure of this scammer, emphasizing that fraudsters will eventually be caught.

"Shob payment e bKash payment": bKash payment in every moment or bKash payment for all moments is the campaign made by bKash which is a repeated and comprehensive branding and promotional strategy for their services at all times. It underscores the versatility of bKash in paying countless daily costs and major events.

2.11) Competitor Analysis

2.11.1) Market Share Comparisons:

bKash:

It is the most popular service with an estimated market share 40-50% according to the reports during late 2022 and early 2023. Initially, the reports projected a much higher dominance of bKash in the market, primarily because of the wide reach, well-known name and a rich portfolio of services provided by this company. As reported in a study by Future Startup titled, “The State of Mobile Financial Services (MFS) Industry in Bangladesh at the Beginning of 2025” published on 06 May 2025, bKash when market share at 12. 06. 2022 was 39. 9%. Competition landscape of the MFS Industry in Bangladesh (Published November 22, 2022, by The Financial Express indicates that bKash continued to take the lead with the dominant share.

Nagad:

With an approximate market position of 18-30%, occupying the second largest, the fastest growing competitor is quickly expanding (The Financial Express, 2022). New disclosures from Nagad seem to suggest that they could have increased dominance in the market. As reported by The Business Standard on 11 th December, 2022, Nagad is said to have a 35% market share though this may be a mere assertion by the company. Their market share has been dropping over the last few years. Future startup (May 6, 2025) reported that Nagad share in the market was 18.1% by the end of December 2022.

Rocket (Dutch-Bangla Bank):

What used to be a serious player brings Rocket with 11-17% estimated market share by the late 2022 / early 2023, which allows it to be in the top three. According to a report from Future Startup on May 6, 2025, Rocket’s share in the market was at 11.7% for the month of December 2022.

UPAY (UCB FicTech Company Limited):

Being among the 13 mobile financial service providers in the country, the market presence of UPay is much lower than the top three entities. The Financial Express (November 17,2024) and bdnews24.com (November 17, 2024) both highlight UPay as an MFS provider, but neither of the cited sites show any statistics on the market share of the service.

2.11.2) Porter's Five Forces Analysis of bKash Limited

1. Threat of New Entrants: Moderate to High

The threat concerning new entrants into the MFS industry is moderate to almost high hence rendering it a dynamic environment.

Low Entry Barriers (Technological): There are relatively low entry barriers because the fundamental technology is becoming more accessible as an MFS-based business becomes at least somewhat mature. The 3rd generation fintechs might use the mobile infrastructure and cloud computing that already exists.

Regulatory Support: The Bangladesh Bank has encouraged the expansion of MFS providing licenses to several market participants (Bangladesh Bank, 2012). Such regulatory addition, which is trying to achieve financial inclusion, reduces the entry bar to all the competitors who can afford the compliance burden.

New specialized entrants: An additional form of new entrants is the emergence of specialized "e-wallets" to certain ecosystems (e.g. Chaldal e-wallet groceries, Pathao Pay ride-hailing). These actors, although not direct MFS providers in the general meaning of the term, may transfer the volume of transactions in their walled gardens (Babu, 2022).

2. Bargaining Power of Buyers (Customers): Moderate to High

Bargaining power of customers is high in Bangladesh MFS industry because the customers have a good choice of substitutes, and are getting exposed to more digital products.

Low Switching Costs: End-user costs of switching between MFS providers such as bKash, Nagad, and Rocket providers are relatively low and thus many end-users are likely to keep an account with more than one service. The switching cost is firstly mental (behavioral; familiarity) or small deal costs.

Price Sensitivity: A large percentage of the target market, especially low income groups, is very price-sensitive about transaction costs (Cash-out, merchant transactions). This will make MFS providers engage into competitive prices as well as regular discounting to attract customers.

Competitive Alternatives: Customers can sincerely choose between competitors due to the availability of strong containers such as Nagad (competitive prices and no hassle to open accounts) and Rocket (integration into the banking system provided by Dutch-Bangla Bank). There are also the recently cropped up companies such as Chaldal, Pathao who are introducing their e-wallets, and this also may give more competitions to bKash, not to mention the emergence of google pay which can prove to be a mighty threat in the future.

3. Bargaining Power of Suppliers: Moderate

There are usually major suppliers of bKash and they are mobile network operators (MNOs), the technological suppliers, and the network of agents.

Mobile Network Operators (MNOs): MNOs (such as Grameenphone, Robi, Banglalink and Teletalk) are very essential because the transactions of MFS in USSD (Unstructured Supplementary Service Data) or through app data still require the network infrastructure of MNOs. Their bargaining power is average: on one hand, bKash requires the connectivity of MNOs and on the other hand, MNOs also get more data and voice traffic due to MFS.

Agent Network: The enormous number of human agents (more than 300,000 nationwide as of 2023, bKash, 2023) is essential to cash-in/cash-out solutions. Sectionalized, they have low bargaining power, although combined it will give them the medium power to change platforms or increase their commissions, bKash should focus to keep its agents profitable to sustain its model of the Human ATM.

4. Threat of substitute products or services: High

The threat of substitutes is high but mainly due to the inert banking, traditional banking services and cash.

Cash: Notwithstanding the advocacy on digital payment, use of cash is entrenched as a mode of payment in Bangladesh especially in the countryside and at smaller payment amounts. It provides the same liquidity and zero transaction fees at the point of transaction making it a direct replacement of MFS in most cases.

Traditional Banking: banks are also becoming more digitalized (e.g., internet banking, apps in cell phones, debit/credit cards). In case of the segments maintaining bank accounts, these services can be used alternatively particularly where bigger transactions are undertaken as far as MFS fees are considered to be high. The interoperability (Binimoy) pursued by the Bangladesh bank also strives to close the distance between MFS and regular banking and subsequently make them more substitutes (The Business Post, 2022).

Other MFS & Digital Wallets: These are direct competitors but also the substitutes in case the user is not loyal to a particular platform. Such a development of single-purposed e-wallets (i.e., Pathao Pay as a ride-hailing service) offers alternatives to those particular transactions and may decrease the presence of bKash in those segments (Babu, 2022).

5. Intensity of Rivalry: High

The Bangladesh MFS market is being depicted as a competitive market, and the main reason is the presence of influential players aiming at capturing market spaces and the number of individuals using MFS services.

Multiple Strong Competitors: bKash is competing with other competitive platforms Nagad (18-30%, The Financial Express, 2022), a new player in the market that quickly dominates with low prices and cool functions, and Rocket (11-17%, Future Startup, 2025), an early mover with powerful banking integration. Even the new entrants such as chaldal, Pathao are introducing their e-wallets that can breed even more competitions to bKash not to mention the entry of google pay which can be a major setback in the future.

Intense Marketing and promotion: Every dominant player is involved in aggressive marketing campaigns, promotions (e.g. cashback, discounts) and price wars to attract and retain users. To be specific, such campaigns as bKash- " bKash Thakte Cash Ken? " pose a direct threat to the use of cash and indirect threat to MFS platforms (Miah, 2023). And Nagad on the other hand had taunted bKash with their campaign “Bo te boka na hoye No te Nagad e ashun”.

Strategic Partnerships: The competition also involves strategic partnerships that they use to increase their ecosystem and offering, which means that bKash must frequently review its partnership strategies.

2.11.3) SWOT Analysis of bKash Limited

Strengths

- **Market Dominance and Brand Recognition:** bKash enjoys the largest market share of around 40-50 percent, which makes it a household name in regard to mobile money (Future Startup, 2025). Its name (bKash in English, i.e. develop, or grow) and the well-known pink logo has become a part of the national consciousness. This powerful brand name and position in the market is a great competitive advantage.

- **Widespread Agent Network ("Human ATM"):** The extensive nationwide agent network is one of the keys to the bKash success story as it allows ensuring the high availability of cash-in and cash-out operations in even far-flung regions (Christopher, 2023). The solution to this is the so-called Human ATM, which is based on the infrastructural deficit and promotes the financial inclusion of various geographical regions (Quadir & Azad, 2014).

- **Full Service Portfolio:** bKash provides a broad financial service portfolio, such as money transfer, utility purchase, mobile upcharge, merchant payment, microfinance loan ("Pay Later"), savings account, remittance, and toll payment (Miah, 2023). This wide range of products targets the different needs of the users, which makes customers sticky.

- **Powerful Investor Support:** Funding committed by such major world organisations as IFC, Bill & Melinda Gates Foundation, Ant Financial, and SoftBank Vision Fund confirms high status of bKash and ensures its development and creativeness (Quadir & Azad, 2014).

- **Customer Centric and Innovative Culture:** The values of bKash place a focus on customer-centricity and innovations and dealing respectfully (bKash, 2022). Its horizontal culture, the process of constant feedback, and such initiatives as "bNext Flagship Internship" enable a workplace environment that is favorable to the constant product development and retention of an employee (Rahman & Hossain, 2023).

- **Successful Marketing and CSR Projects:** Efficient marketing campaigns such as “bKash thakte cash ken?” and regular CSR initiatives, like book donation programs in collaboration with Bishwo Shahitto Kendro, help to improve the image of the brand and loyalty (The Business Standard, 2023).

Weaknesses

- **Cost and Structure:** Although convenient, one of the features of bKash may negatively affect some of its users, e.g. the fee cost structure, especially when it comes to cash-out. It has always been a challenge to sustain a large agent network and technological base and be profitable.

- **Ticket and Travel-specific features:** The bKash application already lacks several travel-specific features such as travel subscription pass, comprehensive members-only travel rewards, travel insurance and live foreign currency exchange and may not be well-suited to frequent or international travellers in comparison with specialised travel platforms or international digital wallets.

- **Regulatory restrictions on foreign passport holders:** The existing laws barring foreign passport holders to open up a bKash account limit the usefulness of the platform to international tourists and expatriates to take advantage of the possibilities of real time currency exchange advantages and solutions on offer.

Opportunities

- **Creating Deeper Financial Inclusion:** Large percentage of the population in Bangladesh is unbanked or underbanked. bKash will be able to serve deeper with differentiated services, promotion of digital literacy and expansion of the network of agents**.**
- **Strategic Partnerships:** To increase their ecosystem and decrease fragmentation to users, they could collaborate with more diverse partners on e-commerce, ride-sharing and entertainment. As an example, greater cooperation with particular hotel chains or airlines to provide exclusive services to them, not only in the context of payments**.**

Threats

- **Increasing Competition:** While bKash has strong market dominance, its competitors such as Nagad and Rocket are expanding aggressively, with better prices, and higher offerings. In addition, new entrants like Chaldal e-wallet, Sharetrip e-wallet, and Pathao pay will constitute serious competition in online grocery, travel and tourism, ride-hailing, food delivery, e-commerce, etc. These expert markets contribute to a “walled garden” form in their respective markets. Such platforms may make users deeper in them more inclined to stay in their chosen ecosystems without incurring the likelihood of using bKash for transacting. This may become a reason for bKash’s transaction activity to decrease and attract users away from it in the regions (Babu, 2022). Google pay is also launched and this can give rise to considerable competitive problems in the future as well.
- **Fraud Security and Risks:** As cyber threats get more advanced by the form of data theft and phishing scams, this presents a major risk towards consumer satisfaction and stability of its finances. The fraud cases may be disastrous to the name and reputation of bKash and the trust of its customers.
- **Infrastructure Constraints (Internet Access/Smartphone Access):** There may also be infrastructure constraints in terms of how far the full capabilities of the app-based capabilities of bKash can be appropriated including internet penetration and in some rural avenues and the digital divide where some segments may lack smartphone access.

2.12) Recommendations

To fortify its market position and address existing and new challenges, bKash should consider:

Digital Literacy Campaigns: Craft easy to access educational programs to empower diverse users to comprehend and benefit from fintech offers.

Infrastructure Development: The advancement and application of better infrastructure such as enhanced internet coverage and the subsidization of smartphone ownership make the service allowing for mobile financial services more appealing to a more significant group of people.

Introduce Unique Features: Develop and launch innovative features that competitors may not offer, catering to specific user services.

Streaming Service Discounts Offer: Provide users with an easy means to pay for streaming services as Netflix, YouTube Premium, or Spotify using bKash. Younger users that are looking for latest content will be drawn to this, drawing from bKash for more regular transactions.

Collaborations with International Online Education Platforms: Sharing alliances with the best world online learning websites like Udemy or Coursera could help bKash realize student tuition discounts in exchange for online payments made through their platform. This would put bKash at the front in terms of distributing preferred payment systems towards educational resources and encourage lasting customer loyalty.

Implementing in-app purchasing/booking options for ticket and travel: No in-app booking feature for buses, airplanes, launches, trains-users must visit external sites through the app; users currently need to access microsites of third parties like Shohoz.
Subscription based travel pass and insurance: Users can prepay a fixed amount and get discounts on bus, train, launches and domestic flight, special priority seats on buses/trains booked via bKash. Also incorporate travel insurance for customers booking tickets through bKash app. For instance, In Singapore, Grabpay includes basic accident/travel insurance coverage.

Cross-border payment solutions: Enable payment of international travel and accommodation costs, as well as visa costs, through association with global fintech partners.

Strengthen Merchant Partnerships: Make the value proposition for merchants smarter by including advanced analytics and loyalty, thus encouraging them to create special packages of bKash users.

Proactive Customer Support: Utilize AI-powered chatbots and proactive communication to address potential issues before they escalate.

These initiatives can contribute to increased user satisfaction and loyalty.

2.13) Conclusion

bKash has continued to emerge as Bangladesh's premier mobile financial services provider for the sixth consecutive year because of high regulatory standards, concern for financial inclusion, and continued innovation and strategic investments. In the country, bKash has always been the top employer for the last three years. Innovation and following-through on a promise to do an excellent job for customers is essential for bKash; constant investment in technology and new customers advance its positioning and leadership in Bangladesh's financial inclusivity initiatives.

Chapter: 3

(Project part)

Digital Payments in Travel and Hospitality: Assessing bKash's Impact on Business Stability and Customer Trust in Bangladesh Tourism Industry-A bKash Case Study

3.1) Introduction

The travel and hospitality industry in Bangladesh is experiencing a tremendous change with more penetration of the internet and the use of digital technology is growing. Conventionally, the industry has heavily depended on cash-based transactions leading to the gradual adoption of digital payment instruments so as to grow efficiency and meet the changing needs of the technology-based consumers. There are numerous digital payment platforms that have been established, but this has led to one domination and that is the bKash that has had a significant influence on the way business is carried out and customers are experiencing travel and hospitality services. This research paper seeks to determine how bKash has changed the business sustainability of organizations in the travel and hospitality industry and how it has helped in building customer confidence with services under the industry. Analyzing secondary information alongside primary knowledge in terms of the consumer experiences, the following study aims to give a complete picture of how bKash contributed to the establishment of the digital payment system in the context of this highly important sector in Bangladesh.

3.2) Problem Statement and Significance Of The Issue

Although the digitalization of payments and especially bKash is a conspicuous change to the long-term travel and hospitality industry in Bangladesh, there is a lack of adequate research to support how digital payment has a certain effect, specifically, the effect on the stability of businesses and consumer confidence. Companies are shifting towards implementation of these technologies and consumers are using them more and more however the practical impacts that can increase business resilience e.g. more streamlined business operations, less risk, and what exactly leads to increased customer confidence of using such technologies and this digital means of conducting payments rests on us to establish a bit more closely. Moreover, the perceived opportunities and threats as viewed by the hoteliers, resorts and the transport service providers have to be explained using tried and tested evidence. This study aims to fill these gaps with a systematized study of the impact that the bKash has on the stability of the travel and hospitality sector and factors that help increase or reduce customer trust in such digital payments.

Understanding the impact of digital payment platforms like bKash on the travel and hospitality sector in Bangladesh holds significant implications for various stakeholders. For businesses, insights into improved stability through digital adoption can inform strategic decisions regarding technology investment and operational adjustments. Identifying the drivers of customer trust in digital payments within this context allows businesses to tailor their services and communication strategies to enhance user confidence and encourage greater adoption. Moreover, for policymakers and financial service providers, this research can highlight the role of digital payments in fostering economic growth within the travel and tourism industry and identify areas for further development and regulation. Ultimately, a clearer understanding of bKash's influence can contribute to a more efficient, transparent, and customer-centric travel and hospitality ecosystem in Bangladesh, aligning with the nation's broader goals of digitalization and a cashless economy (Bangladesh Bank, 2024).

3.3) Research Objectives

The primary objectives of the research will be addressing the effects of bKash, one of the most popular providers of the Mobile Financial Service (MFS), on the business resilience and asset confidence in the travel and hospitality industry in Bangladesh in a holistic manner. The study would also seek to establish the current challenges and missing opportunities within the current service provision of bKash within the ticketing and travel sectors, and hence proceed to give recommendable directions to the interested parties, namely, bKash, Online Travel Agencies, Hotels, and Transport Companies and the Policymakers to continue growth and digitalization obsession within the industry.

3.4) Literature Review

3.4.1) Defining Key Terms

- **Business Stability:** Within the context of this study, business stability refers to the enduring capacity of travel and hospitality enterprises to effectively manage their operational expenses, ensure consistent delivery of services and maintain healthy cash flow throughout fluctuations in seasonal demand (Indra, 2018)
- **Customer Trust:** This denotes the extent to which users possess confidence in utilizing a server provider, a sentiment significantly shaped by the presence of secure, transparent and reliable mechanisms (Baki, 2020).

The growth of digital payments has turned out to be a major influential factor in the world of service businesses. Research findings denote that the utilization of digital based payment methods increases the level of operational efficiency, minimizes cost of transacting business as well as enhancing revenue management (Dwyer et al., 2009). Online payments in the travel and hospitality industry also make booking hassle-free, check-in/check-out fast, and financial transactions safe, making further businesses stable.

Digital payment adoption is based on customer trust. It has been established in research that consumer confidence is determined mainly by the perceived security, ease of use, reliability, and familiarity of a payment platform (Gefen et al., 2008). MFS such as bKash in Bangladesh have played a prominent role in widening financial inclusion, bringing affordable channels of transaction and even banking services to a significant section of the population (Mas & Radcliffe, 2011). The available literature on the subject already addresses bKash and its role in the e-commerce and economic process (Hossain, 2019), but there is a lack of specific research under the narrower aspect of how it influences life in regards to the travel and hospitality industry.

3.4.2) The Role of bKash in the Bangladesh Economy

The bKash has become a leading participant in the Mobile Financial Services (MFS) environment of Bangladesh and has achieved to transform the economy of this country. Its biggest impact has been financial inclusion, which has succeeded in integrating millions of pre-banked people into the formal financial system, through the ubiquity of mobile phones (World Bank, 2017). bKash enables all kinds of transactions, such as money transfer, bill payment, mobile top-up, and merchant payment; thus, enhancing the process of financial transactions in numerous areas (The Daily Star, 2025). Another significant task that the platform has aided fortunately is social safety net payments and remittances as it can serve people in rural regions more proficiently (World Bank, 2017). Moreover, bKash has supported small business and entrepreneurship by making their businesses able to receive digital payments in a sense that they have widened their market credibility and they do not rely on cash (The Daily Star, 2025).

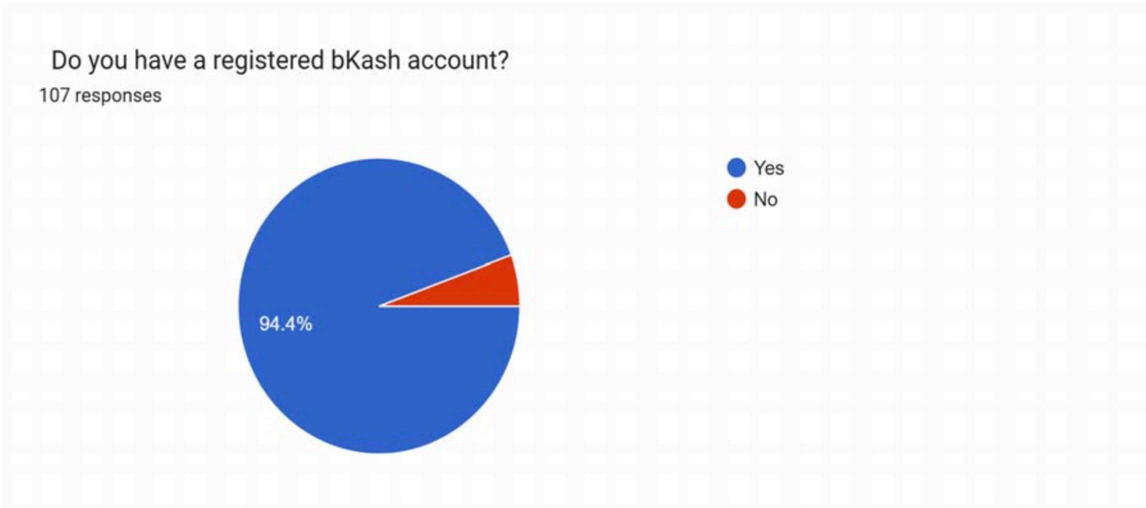
3.4.3) Digital Payment Integration in Travel and Hospitality

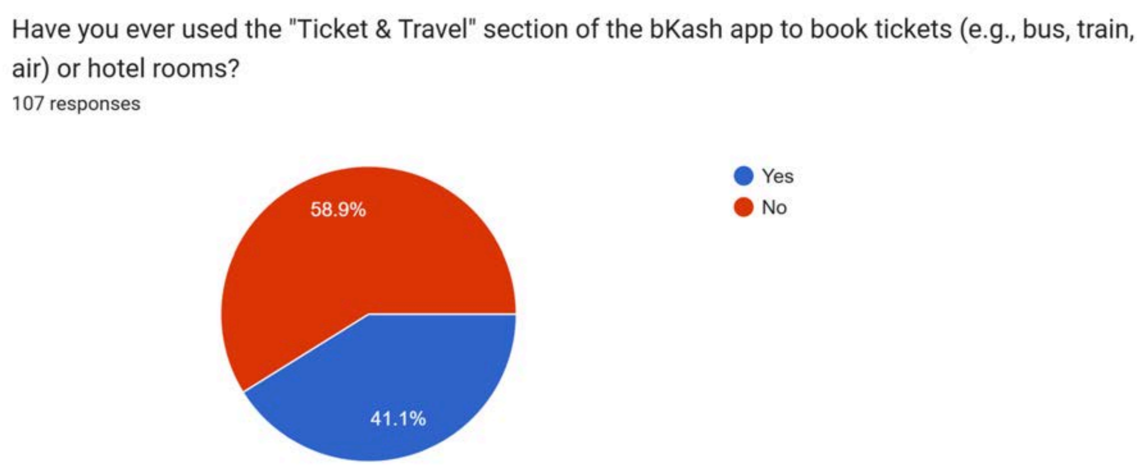
One of the most substantial changes that embraced the travel and hospitality industry is the introduction of digital payments which have been prompted by rising needs of consumers seeking convenience, safety and efficiency in payments (Piergiorgio Schirru, 2025). 1 This has seen the integration of digital payment adoption across flight, hotel and tour booking, on-site hotel, food and tourist attraction transactions (CentralPay, 2024). 2 The use of digital payment forms like mobile wallets, QR code and contactless cards has resulted in efficient payment experience whilst reducing lines and wait periods (World Digital payments may also allow businesses to enjoy better cash flow, lower costs linked to the handling of cash, and obtain useful data insights on spending habits of customers (Adamo Software, 2025).

The prevalent existence of bKash in Bangladesh greatly determines the incorporation of digital payments in the travel and hospitality sector. In the travel and hospitality industry, bKash allows people to book their tickets and also pay online tickets of buses, trains, and even some air tickets as shown by survey. It is convenient, as its wide channel of representatives and growing number of operating merchants make it an available option to the customers residing in urban and rural areas and using hotels, resorts, and transport services across Bangladesh (bKash, 2023). The ease used and familiarity with the brand bKash in Bangladesh can also smooth the incorporation of the digital payment in this industry, which will push everyone to adopt the new financial regime including companies and consumers.

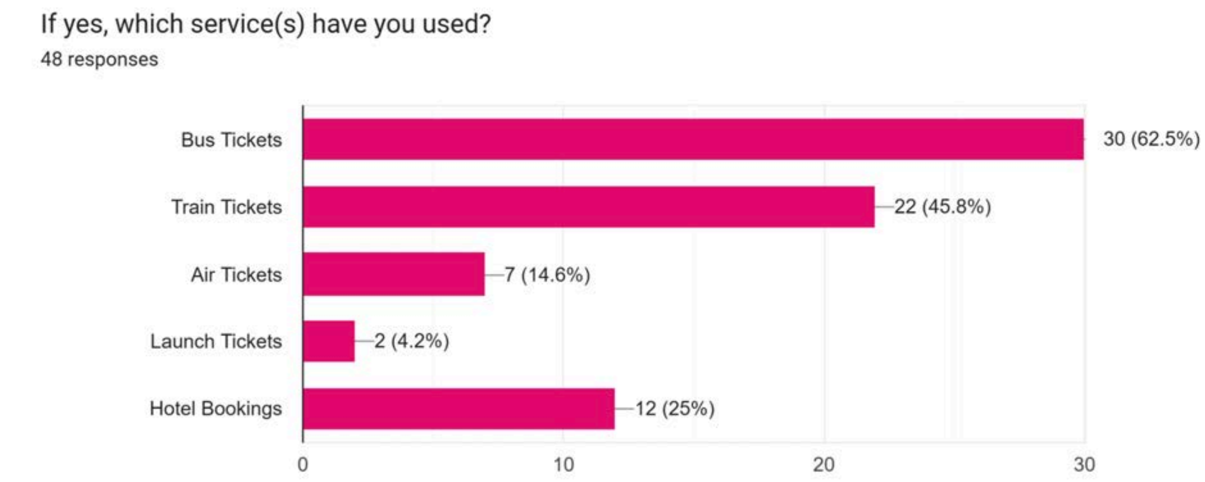
3.4.4) Primary Data Insights

The primary data collected from 107 respondents online provides initial insights into consumer perceptions and usage patterns of bKash for travel and hospitality services.

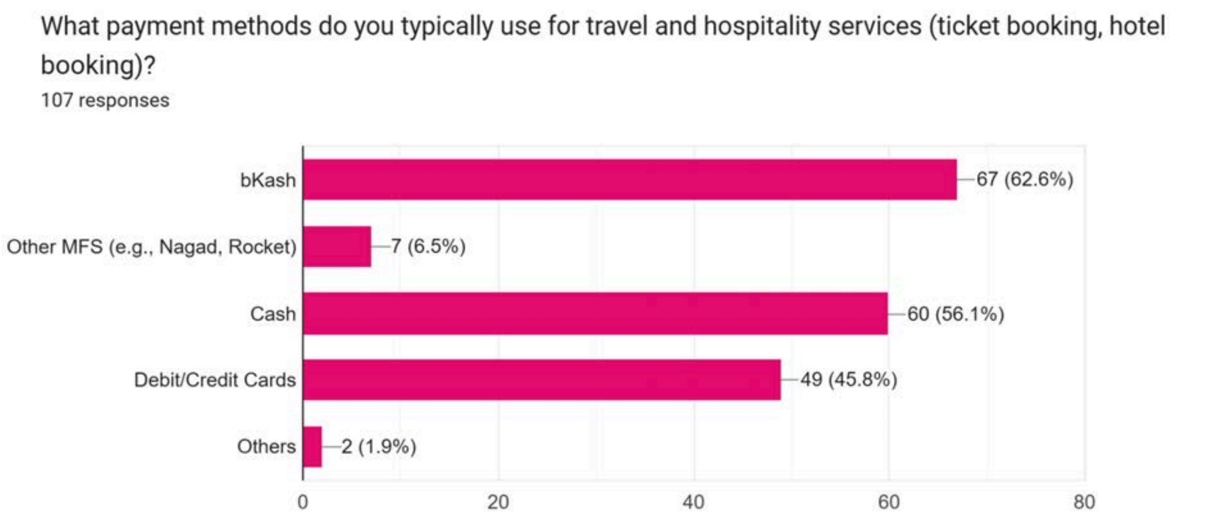




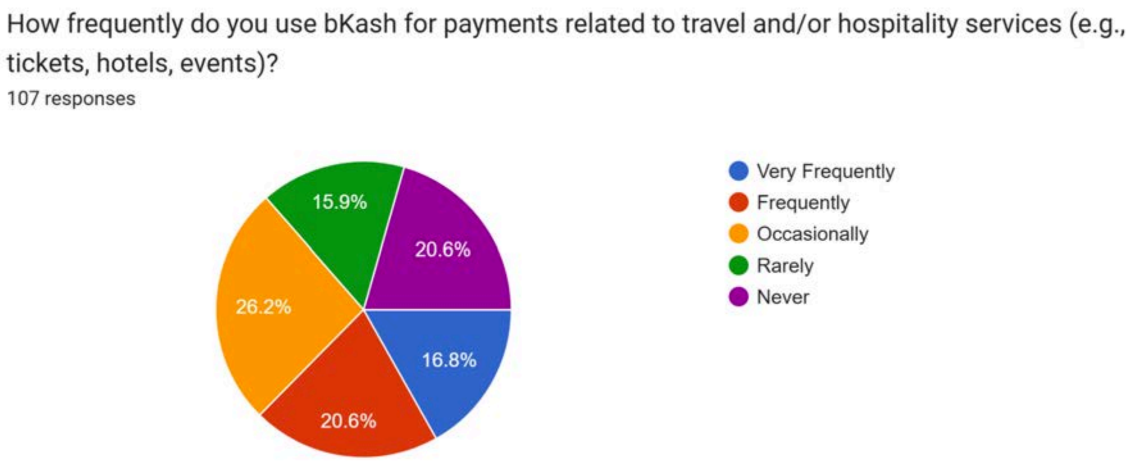
Adoption and Familiarity: A large proportion (94.4) of the respondents hold a registered account with bKash and 58.9 percent have transacted with the Ticket Travel scenario of the bKash application. This implies a significant stage of the audience and acquaintance with this particular platform regarding the services in question.



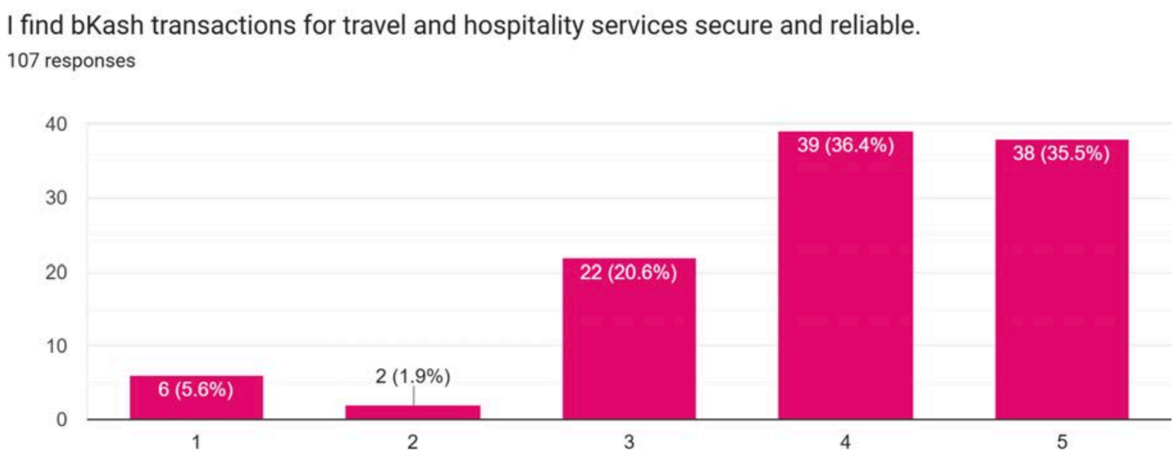
Service Usage: The bus ticket is the commonest of the services to be booked using bKash (62.5 percent of people who utilized the feature) and then there was train tickets, hotel bookings and air tickets. This would indicate that there would be a different grade of adoption of the segments in the travel and hospitality industry.



Payments Preferences: bKash became the most mentioned payment mode (62.6%) of the respondents when taking travel and hospitality services, the preferred mode of payment beating the other payment modes which included cash, debit/credit card and all other MFS. This indicates a major market base of the platform in this category.



Frequencies of use: While 20.6 percent of respondents use bKash often to pay for travel and hotels, more respondents use bKash on irregular and occasional basis (26.2 percent) as well as rarely (15.9 percent). It implies that there is more space on their adoption and usage frequency.



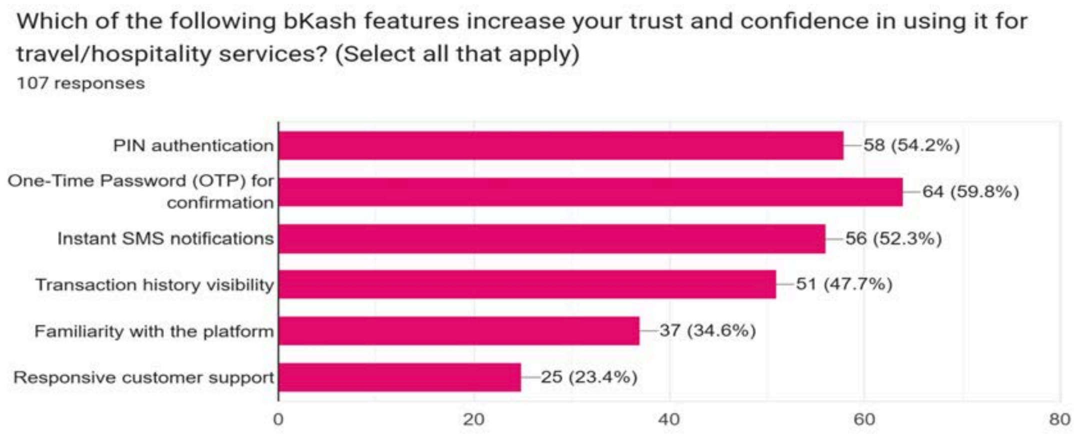
Perceived Security and Reliability: The respondents on the whole rated bKash transaction of travel and hospitality as secure and reliable at 3.94 out of 5. This is a sign of a good degree of confidence in the security functions of the platform.

Convenience: There was also a high bKash convenience rating in terms of travel and hospitality payments, which was 3.97 points on a scale of 1-5 asterisks. This provides one of the main benefits of the platform.

The trust level increased on using bKash as a payment method: The statement, “I trust businesses more when they offer bKash as a payment option”, recorded a moderate amount of agreement, with an average of 3.74 for a scale of 1-5. This implies that the bKash availability can influence consumer trust in service providers positively.

Probability of booking through the net: The rating of 3.63 points out of five stars on the demerit score given to the statement bKash makes me more willing to reserve travel and hospitality by way of the net, excuses that the platform increases on-line trading within the segment.

Recommendation Intention: There was a positive inclination to recommend bKash transaction in traveling and hospitality where its mean score was 3.8 out of a total of 5.



Trust-Building Features: The most cited features increasing trust and confidence were OTP confirmation, followed by PIN authentication, transaction history visibility, instant SMS notifications and familiarity with the platform.

This preliminary analysis of primary data aligns with the existing literature on the importance of convenience, security and familiarity in digital payment adoption and suggests a positive role for bKash in the travel and hospitality sector in Bangladesh.

3.5) Methodology

This study has adopted a mixed-methodology with both secondary and primary data to enable it to fully analyze its study.

Secondary Data: Secondary data was received with the help of an advanced search of the already existing scholarly literature concerning digital payments. Such information allowed forming a contextual picture of digital payments in travel and the hospitality business, the functions of MFS in Bangladesh, and the level of respective knowledge on the reliability and customer demands in digital payments. The identification of sources was performed using online databases (e.g., Google Scholar, JSTOR) specific websites in the industries, and news archives; the search was conducted with the following keywords: bKash travel hospitality, digital payments Bangladesh tourism, MFS business stability, customer trust mobile payments.

Primary Data: Primary data collection was based on an online survey given to convenience target population with 107 bKash users in Bangladesh. The survey instrument was geared towards getting information on their usage habits, preferential method of payment, and frequency as well as their perception of security and convenience (5 point Likert), the factor that compels them to trust and be confident, and future suggestions on improvement. The administration of the questionnaire was carried out through social networks and online forums. The descriptive statistics were utilized to analyze the quantitative data of the Likert scale questions by calculating the average scores and having an idea about the general mood of the survey participants. Categorization of data like on the usage trend and preferred mode of payment was analyzed on a frequency and percentage basis. The qualitative data on the open-ended question that is the suggestion was discussed in terms of themes.

3.6) Discussion

3.6.1) Business Stability: How It Has Improved

Some of the important operational enhancements that the incorporation of bKash in the travel hospitality industry in Bangladesh have promoted towards a more stable business aspect are as follows:

Improved Cash Flow and Easy Settlements: Having the means to collect an immediate digital payment can be done through bKash can work wonders in enhancing the liquidity and financial planning capacity of hotels and resorts as well as the transport service operators. This swift deposition of money means that enterprises have a faster time of access to their profits which in turn would allow them to fund the daily running cost and also be ready during their busy seasons like in the Eid holidays or in the winter travels. As an example, websites such as Shohoz, and Go Zayaan have managed to integrate bKash, and the ultimate result of this is that they are able to disburse money to their partner providers at a quicker rate which guarantees stability of the said financial base.

Reduced Operational Costs / Errors: There are costs incurred during management of its cash transaction, such as the manual counting process, safe storage and theft or other human errors. Businesses, and especially the small-to-medium sized businesses such as bus lines serving a region and independent resorts, can reduce these overheads by employing bKash. Digital record-keeping of transactions eliminates discrepancies and reduces how much accounting has to be done. As an illustration, a bus operator with bKash ticket selling can eliminate the need of physical ticket sellers and accepting cash in buses and achieve operation efficiencies (Rahman & Islam, 2021).

Online and Remote Booking facilitation: Online and remote booking will no longer be a problem as bKash will allow its customers to make Digital payments will minimize the need of large cash handling processes and informal staff management and make the operations more efficient. Small businesses that adopt MFS can also reduce their operating overheads by as much as 30 percent, and this should be helpful even in the travel and hospitality industry (LightCastle, 2022).

Improved Booking Stability Through Seasons: The digital platforms offered by bKash provide more opportunities to travel and hospitality businesses to increase their coverage of the booking market outside of regular peak times. The resorts situated in the lush tourist destinations such as Cox's Bazar and Sylhet, as one can see, are now able to attract and secure online reservations of users based in the cities such as Dhaka and others that find this form of convenient payments through bKash. It is available all year round which reduces the effect of changing demand seasonally and is able to provide a more stable flow of revenue. By providing proof of 35% growth in online ticket sales after the addition of mobile payment options in Travel Tickets and Jatri (The Business Standard, 2023). The existence of a direct correlation between the introduction of digital payment options into operations and the growth of booking rates is confirmed. Go Zayaan is another leading online travel site that incorporates bKash to purchase air tickets and hotels via Go Zayaan. This guarantees that after a customer settles a payment through bKash the booking can be made immediately and the possibilities of inconveniences or faults are minimized. They have been using a steady online platform that promotes the security of reservations online; this is due to e-payments.

Greater Customer Reach, and Opportunities of Sales: By offering bKash as a payment option, travel and hospitality businesses can tap into bKash's vast user base, which includes a significant portion of the previously unbanked population (Radcliffe, 2011). The survey results reveal that the presence of bKash increases the likelihood of booking online (with an average score of 3.63), and its implementation can stimulate the use of the online channel despite the high functional and psychological satisfaction rates with the existing ordering system in the background (this implies that online sales and the customer base in the hotel and resort sector, as well as transport providers, can also be expanded). This expanded market access partakes in revenue sustainability.

Lower No-Show Risk and Increased Confirmation of Booking: When booking goes digital using bKash payment, some of the aspects are prepaid before confirming the booking thus lowering the issue of no-shows which is a crucial problem that faces hotels and transport service providers. There is also secure and instant confirmation of payment that can simplify the booking process, which will hence result in more accuracy in revenue prediction and better resource arrangements, and hence stability of business (The Business Standard, 2024).

Real life Examples: (Stakeholders benefits specific to their business with bKash)

- **Online Travel Agencies (OTAs)**

With the integration of bKash, Online Travel Agencies (OTAs) have realised that the move has helped them to build a strong business base by an increased market coverage and a much optimised operational business process. Market leaders in terms of OTAs in Bangladesh, including Shohoz, ShareTrip, GoZayaan, and bdtickets, have all entered strategic alliances with bKash to enable easy payments of their various services and products, including bus tickets, train tickets, air tickets, hotel rooms (The Business Standard, 2025). An example of this is Shohoz, which is a leading e-ticketing platform that has gained its reputation due to the convenience of the process of booking and canceling tickets, and bKash as the main payment utility implemented in the process. The convenience and immediate feature of making payments received through bKash is a direct motive to making more online bookings consequently greatly increasing the volume of sales made by the OTAs and making its profit guaranteed.

- **Hotel Companies**

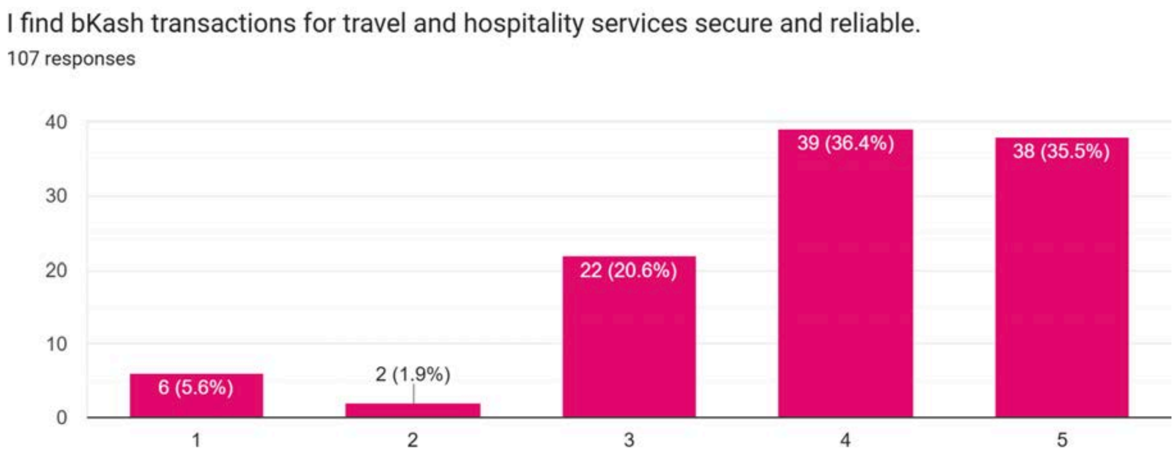
BKash has improved the operational stability of the hotels and resorts across Bangladesh as they continue to adopt and use the service as more guests choose to use digital payments to make their payment, especially when it comes to direct bookings and transactions made on-site. Such strategic adoption enables them to avoid some of the conventional challenges. Hotels such as Hotel Cox Today, Long Beach Hotel and Sea Pearl Beach Resort & Spa discussed during bKash promotional efforts, are promoting bKash as a method of payment (The Business Standard, 2024). These hotels tend to have special campaigns that provide discounts in the case of bKash payments, which directly motivates the use of the digital platform by tourists, both domestic, and more frequently, international. Along the same lines, large hotel packages such as GoZayaan often take advantage of bKash promotions as well, with bKash payments yielding significant discounts (e.g., "25-78% off domestic hotels" during certain campaigns) in turn routing higher amounts of direct bookings to the hotels with which it partners (ShareTrip, 2025). The advance booking option is especially important because bKash issues an immediate confirmation of the booking to eliminate a very common problem in any hospitality industry, the non-show factor, which can have serious consequences on revenue and resource allocation. This causes more foreseeable occupancy levels, and, accordingly, improved revenue and stability.

- **Transportation Companies (Bus, Train, Launch, Airlines)**

Businesses of transport companies have also been boosted to a great extent because of effective integration of bKash to sell tickets and collect fares, especially the large inter-district bus operators as well as the national railway and other airlines. Bus giants, including Shyamoli Paribahan, Imperial Express, Hanif Enterprise, and Ena Paribahan, now widely provide bKash services at the company ticket counters, its network agent points, and online portals where individuals can book the tickets (The Business Standard, 2025). The coverage of bKash goes strongly into the country transport system where companies serving the different routes to the market centres, tourist attraction sites, and other unreachable areas benefit. On the part of the bus operators, bKash has transformed the way the bus operators sell or sell tickets especially along the most popular routes to destinations. Integration of bKash and Bangladesh Railway as a service provider of e-ticketing solutions has been a turning point in Bangladesh Railway, where buying train tickets has become much more accessible, particularly to the passengers living in the rural and semi-urban regions who cannot easily reach the physical ticket counter or conventional banking branches. This improved accessibility has already combined to bring greater ridership and, by extension, greater stable and predictable revenue levels to the railway (UNB, 2024).

3.6.2) Customer Trust: How It Has Improved

bKash's integration has also positively influenced customer trust within the travel and hospitality sector through several key aspects:



Safe and Open Transactions: The layers of security bKash platform provides with pin-encrypted payments, creation of One-Time Passwords (OTPs) to authorize transactions, instant SMS messages with two-in-one information about the current status are very important to build user confidence. In addition, the clear transaction history that could be accessed in the app and the system that is put in place to refund and handle disputes ensures some security and cleanliness of the data, which gives the consumer confidence to transact more with businesses that are offering the bKash. This is agreed by the survey data, which has an average rating of 3.94 meaning that it has a positive attitude towards security and reliability.

Capitalizing on Brand Confidence: bKash has improved brand confidence and presence among the consumers of Bangladesh over the years. The trust in this occurs due to this familiarity. This created faith is also applicable in companies who accept bKash as payment method especially to the transactions linking frequent or unfamiliar operators to distant parts. Customers tend to be more open to make transactions with these companies because they are aware that a reputable and mostly accepted service like bKash is mediating the payment. The customers that are already familiar with using the bKash platform are likely to trust the transaction made through its means when the travel or hospitality business has bKash. In my survey, one of the enlarging trust was determined to be called "Familiarity with the platform". This can be understood in the sense that, e.g., when a tourist who visits the site of a hotel with a bKash logo feels more confident about making the booking since he or she understands and is familiar with the bKash payment system. This is further enforced by the average of 3.74 given to the question of whether they trust businesses more when they accept bKash as one of their payment methods.

Convenience and Ease of Use: With the average score of convenience (3.97/5) being exceptionally good, it indicates how ease of use helps gain customer trust. Such an aspect should be implemented as proposed by one survey respondent who made the following suggestion, which is, "It would be wonderful to make the booking process more integrated in the bKash app." This emphasizes that the ease of being able to pay directly through an app that they are familiar with and not having to jump through various websites, use cash, or even use more than one app at a time makes it less of a hassle and the users feel safer to get something through the travel and hospitality industries. This confidence is also contributed by the familiarity of bKash with the interface it uses and with the flow of transactions because users are already used to it. The ease of making payments and paying for services in a very convenient and fast manner causes reduction of friction and also establishes trust in the process in the mind of the customers.

3.7) Challenges and Gaps:

Albeit the great advantages, the use of bKash in the travel and hospitality industry contains some challenges and gaps as well:

Consumer Transaction Fees: The fees meant to be paid as well by the consumers to make a transaction when using bKash, may lead them to use alternatives as a convenient alternative in their transactions when paying higher bills of traveling and staying in hotels and other places.

Network Connectivity Dependence: Since bKash transactions are based on phone networks and the internet, their efficiency is directly dependent on the stability of these networks and tools. Poor connectivity may put both customers and businesses through the inability to make transactions in the areas that have poor connectivity, hampering the smooth practice of digital payments.

Security Issues and Fraud: In spite of the security maintained by bKash, online frauds and Phishing attempts on bKash customers through MFS are an undermining issue. Companies must ensure that they closely keep training their employees and consumers on safe transaction practices bkash must constantly improve their security measures to ensure the trustworthiness of users.

Smaller companies Integration complexity: Smaller hotels, resorts, and transport operators may have technical or budget-related barriers of integrating bKash in their operations; they tend not to have a potential booking and share API with their OTA companies, such as GoZayan, therefore, making it potentially difficult to maximize the advantages of digital payments.

Interoperability constraints: Since there is a limited level of interoperability among various MFS providers in Bangladesh, it may be a challenge to both the business owners and consumers that would like to receive or send service using a different platform. This implies that in most digital payment systems across the globe, it is easy to exchange money among various providers. As an instance, a user of App A will be able to send money to another user of App B. Extended periods of time have seen MFS providers in Bangladesh in the form of walled gardens such as bKash, Nagad, and Rocket. This implied that, on one hand, a bKash user could mainly send money to a fellow bKash user, and, on the other hand, a Nagad user to a fellow Nagad user. There were no easy and fast ways of sending direct payments between a bKash wallet and a Nagad wallet or a Rocket wallet. The absence of friction-free transfer of funds between wallets may cause problems in transactions. Bangladesh Bank, the central bank, has been actively working to introduce greater interoperability. The Interoperable Digital Transaction Platform (IDTP), branded as "Binimoy," was introduced as a national platform to enable real-time transfers between banks and MFS providers, and among different MFS providers (The Business Post, 2022). While still in its evolving stages and with some initial challenges, this initiative aims to create a more unified payment ecosystem.

Regulatory Limitations: Flexibility in addition to metric compliance systems are required so that one can keep up with the changing regulations. Similarly, along with bKash, banks also do not currently allow registration of foreign passport holders because of regulatory constraints. This encumbers the most efficient use of technology in the mobile banking system. If foreigners were able to open bKash accounts, real-time currency exchange could be given an opportunity: an international traveler can pay using bKash. Paypal enables their customers to make payment for air travel, booking at hotels abroad and even the payment of their visa fee in a number of currencies.

Lack of Members-Only Travel Rewards: Although bKash has several promotional campaigns and cashback offers, there is a certain gap in such a tiered system of the travel rewarding program as the "members-only service" in the category of their "Ticket & Travel". The concept of loyalty programs to specify its source is used throughout the world, as it can guarantee people certain privileges no matter in what place people stay such as free Wi-Fi, upgraded in-room amenities, free breakfasts, or even direct discounts according to the level of membership and the number of reservations (Booking.com, 2025).

Minor Travel Insurance Integration: There is the gap of seamless and in-app integration of travel insurance purchase. Though on some travel websites they may offer it during check out, bKash apparently does not have a direct, uncomplicated option to buy a travel insurance policy on flights, bus lines, or hotels in its Ticket&Travel platform. Some payment platforms including most online travel agencies worldwide are incorporating travel insurance APIs in order to provide travelers with live prices and policy at the time of booking making it easy and convenient to travelers (Trawex, 2025). E.g. - A customer purchasing a bus ticket to Cox's Bazar may have a choice of taking a basic travel insurance (against travel delay, luggage misplaced, or medical emergency) at a small additional cost, as part of the bKash payment flow. This would be a great value addition especially to the domestic travelers who might not necessarily seek isolated travel insurance.

3.8) Recommendations

- **Innovate “Ticket & Travel” Features:**

Implement Subscription Travel Passes: Create a bKash Travel Pass to cheaper modes of transport based on specific needs (e.g., a monthly bus pass to commuters taking the same route to work every day, e.g. Dhaka-Gazipur) or town and country tourism options (e.g., a Sundarbans Explorer Pass, a range of boat tour and accommodation partners that offer discounts to a bKash account). This would develop repeat incomes and serve niche travel markets, as with passes sold by some international transport schemes, or even local rewards airlines.

Introduce Tiered Loyalty/Rewards Schemes: In addition to short term cashback deals, a tiered loyalty program should be developed within the division of Ticket and travel. As an example, "bKash Travel Miles" where a user incurs points when BDT is used to travel and book hotels and other hospitality establishments which can be used to discount further purchases with the company, access special lounges (like with the Balaka Executive Lounge offer, bKash, 2025d) or even be upgraded to a partner hotel. This contributes to the long-term interaction with customers, such as in global hotel loyalty programs, including Marriott Bonvoy (Booking.com, 2025).

Collaborate travel insurance on the app: collaborate with local insurers and in-app travel insurance: partner to launch affordable, fast travel insurance within the booking flow of the bKash app. Take an example that a user is booking a flight to Cox bazar, from then there could be an option of basic trip cancellation or a medical emergency cover by paying a minimal amount which gives relief to the user and a new source of revenue also in line with the model of global OTAs (Trawex, 2025).

Incorporation of in-app purchasing/ booking of tickets and travel: In-app booking facility is not available in the buses, airplanes, launches, and trains-users have to visit the other websites using the application; the customer has to refer to the microsites of third parties such as Shohoz.

- **Enhance Security and User Education:**

Active Fraud Prevention Campaigns: Launch an ongoing education campaign on the latest scam and phishing techniques and methods, particularly those threatening travel booking. Use in-application messages, text messages, and social media campaigns using real-life examples of scammers and the avoidance of scammers.

customer Support on Travel-Related Problems: to better serve travel-related problems that may require longer customer support to solve (like booking mistakes, refunding, or merchant-related disagreements), which are more intricate than standard MFS payments, reinforce customer support channels (e.g. Dedicated hotline, in-app chat).

- **Promote Digital Literacy and Cybersecurity Awareness:**

National Campaigns: The government and Bangladesh bank must initiate a consistent countrywide campaign in order to enhance digital literacy and increase awareness regarding the best practices to maintain security in transactions of digital money. This will play a very significant role in the long-term customer trust and fraud reduction as these points are emphasized in the survey concerning security features.

Incentives in rural areas to adoption of digital: Adoption of digital in rural and remote areas will benefit all regions as well as the country, and thus digital payments infrastructure should be encouraged in rural and remote tourist destinations by providing incentives to travel, hospitality businesses to switch to digital (e.g., tax breaks, grants, etc.).

3.9) Limitations of the Study

The study offers a great deal of information about the implication of bKash on the business sustainability and the customer confidence in the travel and hospitality sector in Bangladesh; nevertheless, it has a number of limitations which need to be addressed in the further study.

To start with, the main source of data collection was based on the convenience sampling method although it is very convenient to use in an exploratory study, by nature such a sampling method restricts the generalizability of results to the whole bKash user base in Bangladesh itself. The sample inclusion of the 107 respondents that is skewed towards the young population and male gender, although it provides the basic directions, might not be sufficient to characterize the patterns and usages of bKash among all age groups and gender and occupational segments of the population in the country. This unequal demographic pronouncedness entails that the insights into the experience of older users, female users or less urbanized areas may be diminished.

Secondly, the use of self-reported measures based on the survey respondents in the development of the study implies the possibility of response bias as it is possible that the respondent will give answers that they feel are desirable in a social sense or what is in line with their expectations instead of what actually happened. Due to the anonymity, anything was done to achieve this, but this tendency cannot be completely overcome, as it is the limitation of survey-based research.

Third, although business stability was studied with the purpose of determining the viability of business, there was very little to be studied because the quantitative measures of any particular business data in terms of revenue, cost savings or profitability directly as a result of bKash integration is a proprietary idea and therefore not widely available. Business stability findings are mainly based on qualitative indicators, the trends in the industry, and benefits perceived by the stakeholders and overall MFS adoption effects. Case studies that have access to such detailed financial data may be of benefit to future research to obtain a more quantifiable measurement.

Lastly, the fast pace of change in the digital payment space would indicate that technological development, changes in laws and regulations (such as additional interoperation efforts) and market forces can transform the environment quickly. The examples and data provided show the situation until the day this research was conducted; constant surveillance and renewed studies would be needed in order to cover further changes and their changes of influence.

3.10) Conclusion

It is a well-known fact that through the popularization of Mobile Financial Services (MFS), travel and hospitality sector in Bangladesh is currently undergoing digital transformation, and it is bKash that has become a decisive factor in it. This study has comprehensively evaluated the immense influence of bKash in the commercial sustainability of different stakeholders as well as the ability to nurture the trust of customers in this developing industry. The results show that bKash offers a substantial contribution to business stability as the system simplifies processes related to payments, the overhead is reduced tremendously, and the scope of the market is increased. With the huge number of users of the bKash platform, Online Travel Agencies (OTAs) such as Shohoz and GoZayaan have been able to sell to more people and minimize the compilation of earnings manually. Both the coastal resorts such as Seagull hotel and the popular aggregators leverage on the use of bKash to book a hotel room, reduce the no-show rates, and better manage its flow of cash. The transport business, such as large bus lines and Bangladesh Railway, feel the positive effects of being ready to sell their tickets faster, use real time data and minimize the risks of dealing with cash due to such large networks. This popular system of digital payment has become an essential instrument securing the financial stamina and business strength of these enterprises. At the same time, bKash has helped in creating and strengthening the trust of the customers. It has a strong security system, including OTP checks, PIN authentication, etc that make it alluring to its consumers. More importantly, being such an all-familiar and trusted brand in itself, the bKash brand itself serves as a trust signal. Although issues such as the lack of interoperability and certain functionalities are present in its "Ticket & Travel" product, the critical role of bKash in the process of digitalization cannot be questioned. Simply put, bKash has no longer found its existence in only the enabling of payments; it is now a built-in driver of development and trust builder in Bangladesh travel and hospitality industry. Through considerate planning to overcome its existing shortcomings, as well as the consistent development of its service provision strategies, bKash can notably strengthen its influence, further cements the digitalisation process, and provides a better, more sustainable and client-driven future of travel and hospitality in the country.

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3.12) Appendix

3.12.1) Survey questions (Customer Trust and Perception of bKash for travel and hospitality industry):

- **Demographic Questions:**

Age
Gender
Occupation

- **Brand and app familiarity questions:**

Do you have a registered bKash account?
Are you familiar with the bKash mobile app?
Have you ever used the "Ticket & Travel" section of the bKash app to book tickets (e.g., bus, train, air) or hotel rooms?
If yes, which service(s) have you used?
What payment methods do you typically use for travel and hospitality services (ticket booking, hotel booking)?
How frequently do you use bKash for payments related to travel and/or hospitality services (e.g., tickets, hotels, events)?

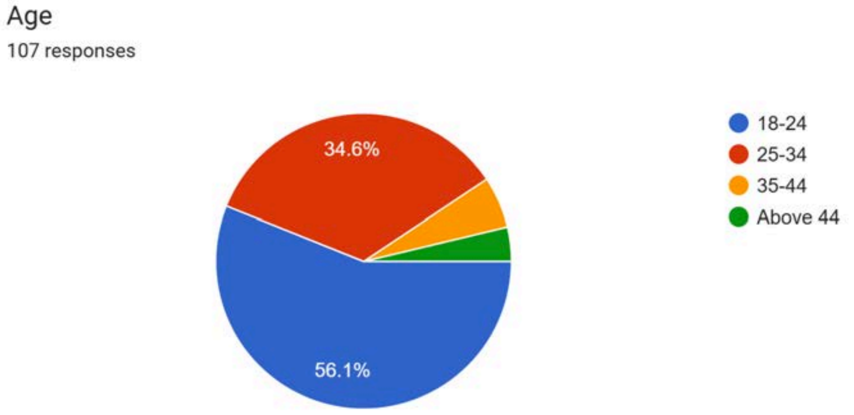
- **Likert scale questions:**

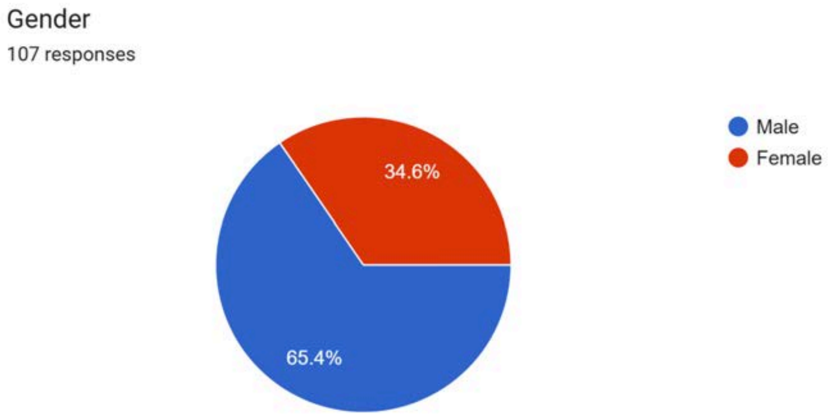
I find bKash transactions for travel and hospitality services secure and reliable.
bKash offers a convenient way to pay for travel/hospitality expenses.
I trust businesses more if they offer bKash as a payment option.
bKash makes me more likely to book online for travel and hospitality.
I would recommend bKash to others for travel and hospitality transactions.

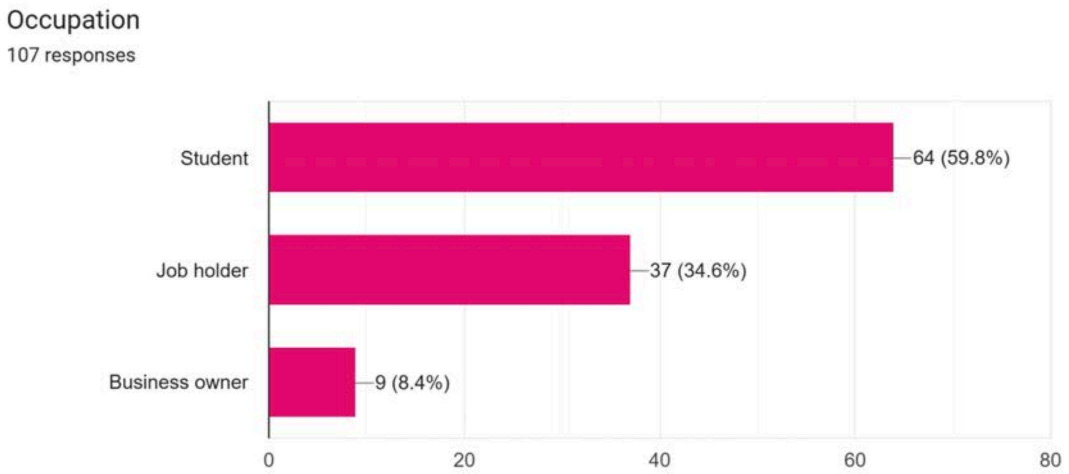
- **Opinion based questions:**

Have you ever avoided or reconsidered a booking because bKash wasn't available as a payment method?
Which of the following bKash features increase your trust and confidence in using it for travel/hospitality services? (Select all that apply)
Do you have any suggestions that would make you more likely to use bKash for travel-related bookings in the future?

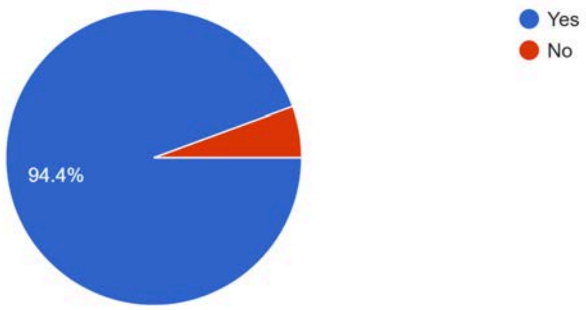
3.12.2) Survey responses (Visual representations):



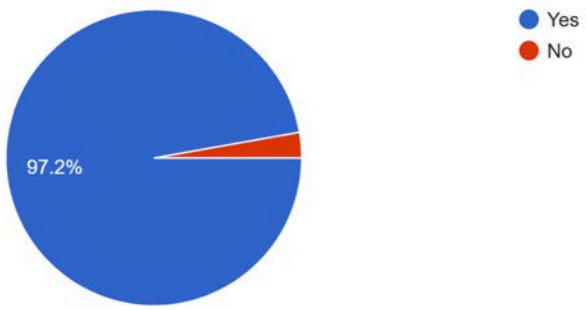




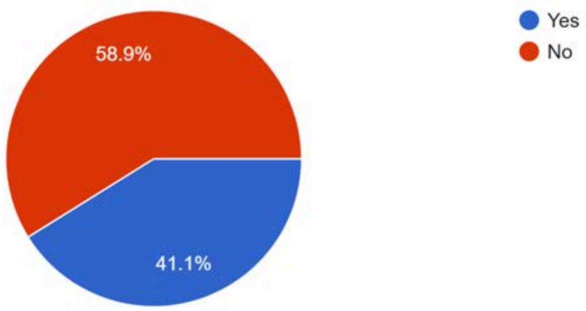
Do you have a registered bKash account?
107 responses



Are you familiar with the bKash mobile app?
107 responses

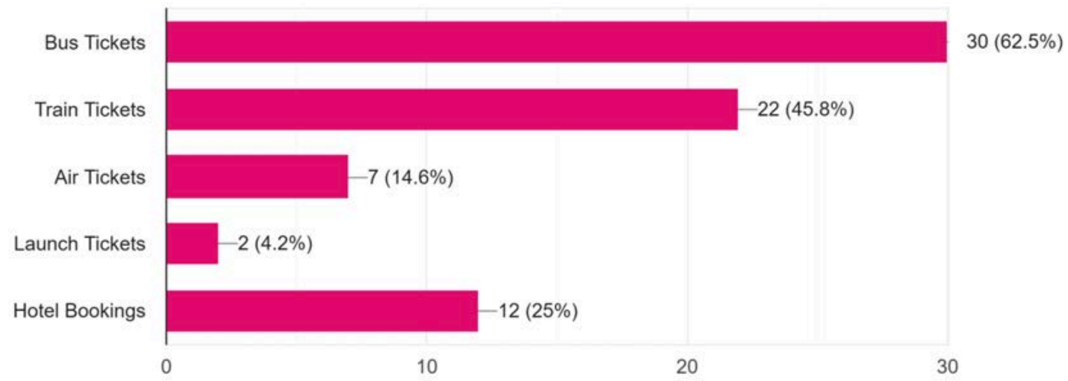


Have you ever used the "Ticket & Travel" section of the bKash app to book tickets (e.g., bus, train, air) or hotel rooms?
107 responses



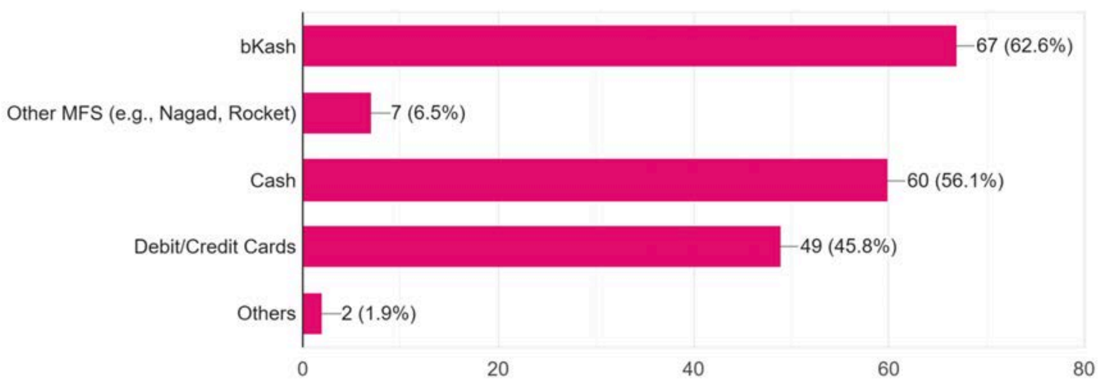
If yes, which service(s) have you used?

48 responses



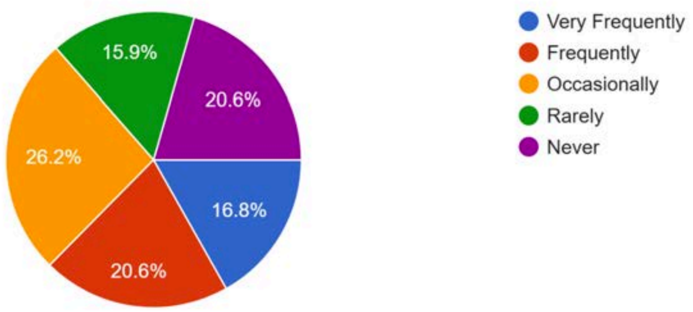
What payment methods do you typically use for travel and hospitality services (ticket booking, hotel booking)?

107 responses



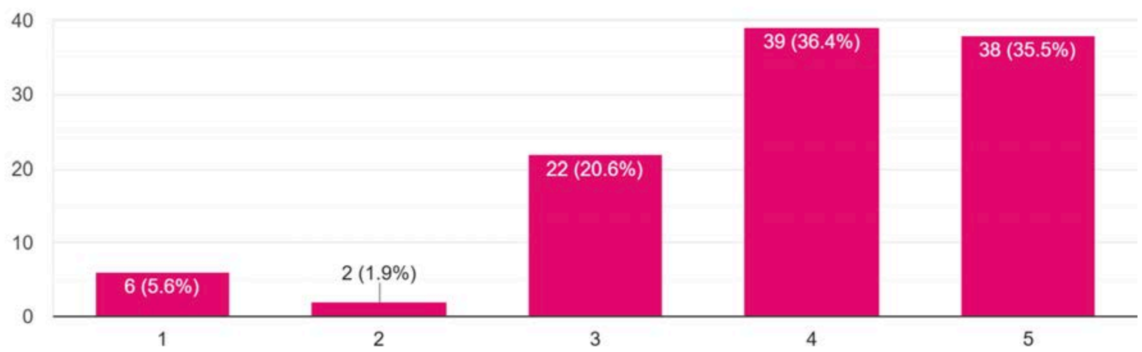
How frequently do you use bKash for payments related to travel and/or hospitality services (e.g., tickets, hotels, events)?

107 responses



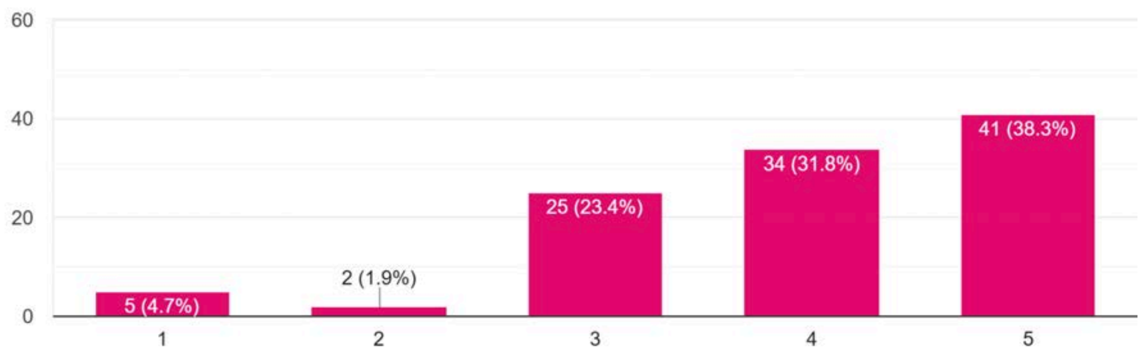
I find bKash transactions for travel and hospitality services secure and reliable.

107 responses



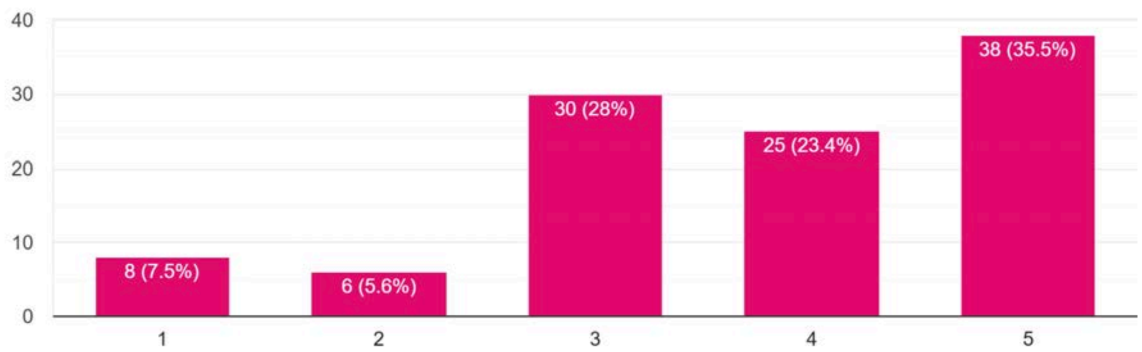
bKash offers a convenient way to pay for travel/hospitality expenses.

107 responses

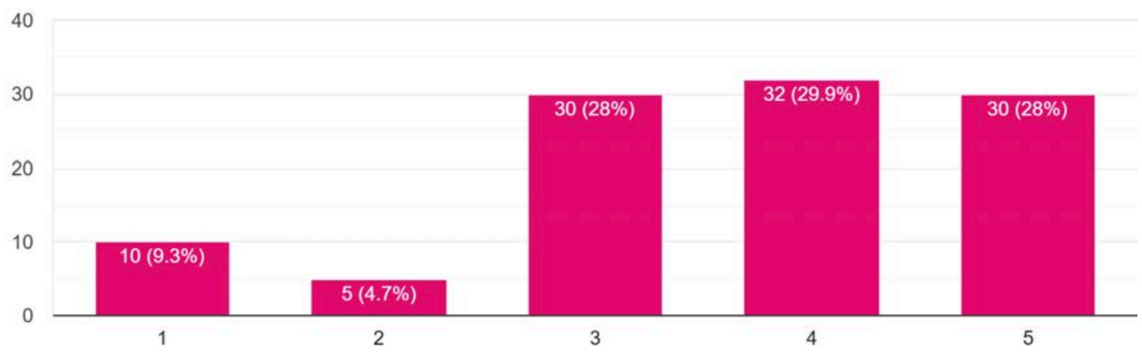


I trust businesses more if they offer bKash as a payment option.

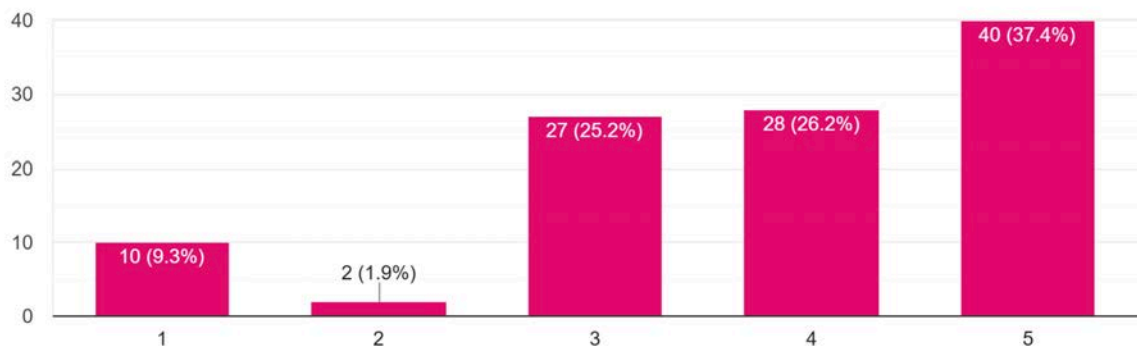
107 responses



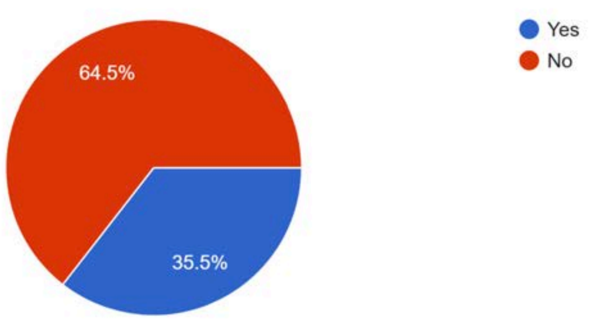
bKash makes me more likely to book online for travel and hospitality.
107 responses



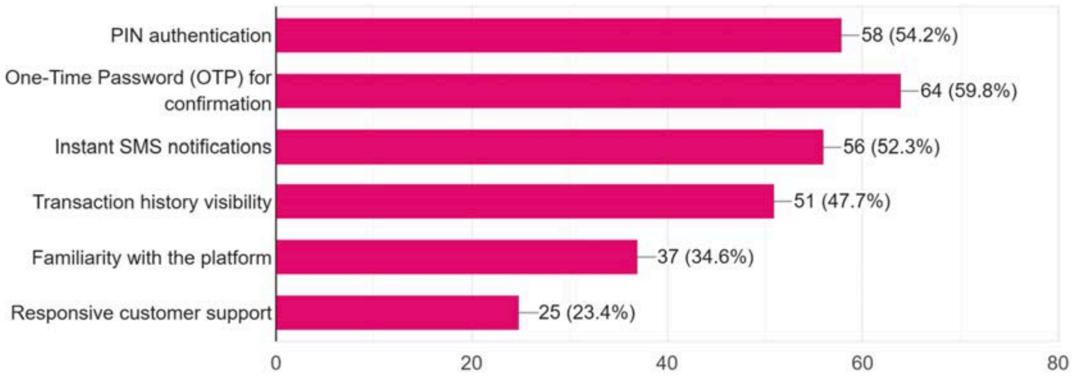
I would recommend bKash to others for travel and hospitality transactions.
107 responses



Have you ever avoided or reconsidered a booking because bKash wasn't available as a payment method?
107 responses



Which of the following bKash features increase your trust and confidence in using it for travel/hospitality services? (Select all that apply)
107 responses



Do you have any suggestions that would make you more likely to use bKash for travel-related bookings in the future?
40 responses

No
N/A
Not really
Yes
If get offers by paying through app it would be great deal for me.
no
No, thanks.
Not particularly. The system is already highly user friendly. That is enough for me to use the app frequently.
Must be less charge

Lesser surcharge fees would encourage everyone to use bKash more

Sure

Heightening the usability of the app with more easy and affordable services during tight travel schedules and emergencies will help travelers on the go. Improving network services across different geographical locations to make use of bKash's benefits would be a good incentive as well.

make it available for every booking option

Make the pay later option feature accessible for more people

bKash should incorporate convenience in high ticket size payment for travelling.

Easy access

Lessen the cashout fee

This section should develop more on bus/train tickets to overcome the challenges from it's established competitors.

I don't have any suggestions

Some of the merchants do not want to take payment through bkash which is painful. The team should work on this to push merchants to tak payments through bkash

bKash should make travel-related features more user-friendly. Additionally, offering exclusive travel deals, seamless refund options, and integration with major travel platforms would make the service more appealing.

No comments

Want more better services such as before booking ticket,,,sometimes it wastes much time.thank you.