

## Media Coverage of the PRI-FNF Webinar on “The State of DFS Consumer Protection in Bangladesh”

Thursday, Mar 31, 2022

One in 10 MFS users victims of fraud

Finds PRI survey on 7,279 users

Staff Correspondent

Thu Mar 31, 2022 12:00 AM Last update on: Thu Mar 31, 2022 03:02 AM

About one in ten mobile financial services users said they have been victims of fraud, found a survey, underscoring the need for boosting the security of the platform to thwart social engineering.

“If you extrapolate it to the national statistic of the sector, it literally means millions have suffered from fraud,” said Ashikur Rahman, senior economist at the Policy Research Institute of Bangladesh (PRI), which surveyed 7,279 MFS users from 45 districts and 2,000 agents from 13 districts.

Of the respondents, 87 percent use bKash, 41 percent Nagad, 15 percent Rocket and 4 percent SureCash. As much as 91 percent of the respondents have their own accounts, while 5.6 percent were dependent on the agent for MFS transactions.

About 56 percent of the MFS users who were victims of fraud said either their PINs were

compromised or the scams involved impersonation; 13 percent said their accounts were compromised.

The average size of loss from MFS fraud was about Tk 9,000.

About 30 percent of the fraud victims never had their complaints resolved.

The study found a strong link between the time required to address victims’ complaints and their decision to continue to use MFS.

About 95 percent of the fraud victims who had their complaints solved in a day continued to use MFS, while those who never had their complaints looked into abandoned the platform for good.

“So, the satisfactory redress actually shapes whether the customers will continue the service,” Rahman said.

The frauds are not specific to any gender or locality, according to the study, conducted with funding from Friedrich Naumann Foundation for Freedom.

The incidence of fraud is relatively higher for users with no higher educational degrees, implying that educated users can better recognise fraudulent activities in their MFS accounts, according to the paper titled ‘The state of DFS (digital financial service) consumer protection in Bangladesh’.

Almost four out of five agents have received some sort of training before becoming an agent.

Findings also show that untrained agents are more vulnerable to fraud than trained agents, underscoring the need for training for mitigating fraud.

“The fraud is limiting the expansion of the MFS market,” Rahman said.

About 45 percent of the population are not MFS users, and of them, 32 percent do not use the service due to fear of fraud.

Digital literacy and financial literacy among citizens before financial inclusion are very crucial and the private sector and the government can work together, said Sonia Bashir Kabir, founder and managing partner at SBK Tech Ventures and SBK Foundation.

“We are talking about consumer protection here, but the fact of the matter is that there are no consumer rights in the country,” she added.

The potential of MFS is huge and growing, but fraud is a major challenge here, said Ahsan H Mansur, executive director of PRI.

“It’s a big number that 9.3 percent of the consumers and 12 percent of the agents faced fraud. If we want to increase the users from 55 percent of the population to 85 percent, we have to address the fraud issue,” he added.

Telecom Minister Mustafa Jabbar, PRI Chairman Zaidi Sattar and bKash Chief Executive Officer Kamal Quadir also spoke.

<https://www.thedailystar.net/news/bangladesh/crime-justice/news/one-10-mfs-users-victims-fraud-2994376>

45% of Bangladesh population don't use MFS: survey

Star Business Report

Wed Mar 30, 2022 02:26 PM Last update on: Wed Mar 30, 2022 03:32 PM

The country’s 45 per cent people do not use mobile financial service (MFS) and 32 per cent of them refrain from using the service for fear being victim of fraudulent activity, found a survey.

In the survey conducted by the Policy Research Institute of Bangladesh (PRI), nearly 66 per cent of the non-users identified “not needed” as the primary reason for not using MFS.

The survey was carried out from August to September last year covering a sample of 9,279 adult individual respondents and urban and rural areas across 300 upazilas.

The survey was revealed at a webinar organised by PRI today.

MFS agents were also surveyed under the study of the state of DFS (Digital Financial Service) consumer protection in Bangladesh.

Across different levels of education attained, almost 75 per cent of all primary school graduates and 38 per cent of secondary school graduates fall within the group of non-users of MFS.

More than 60 per cent of all male respondents use MFS. The share is lower for the females as approximately 49.5 per cent of all female respondents say that they use MFS.

<https://www.thedailystar.net/business/news/45-bangladesh-population-dont-use-mfs-survey-2993976>

1 out of every 10 are victims of MFS fraud

Compromised PINs and scams involving impersonation are primary frauds experienced by MFS users, a recent survey found

Almost two-thirds of the complaints were resolved within a week, while one-third were never resolved, says a recent study Photo obtained from internet

Zisan Bin Liaquat

March 30, 2022 9:23 PM

One in every 10 mobile financial service (MFS) users in Bangladesh have faced financial fraud, according to a recent survey by the Policy Research Institute of Bangladesh (PRI).

The survey, which was carried out from August to September last year covering 9,279 respondents in urban and rural areas, also found that “compromised PINs” and “scams involving impersonation” are primary frauds experienced by MFS users.

Dr Ashikur Rahman, senior economist at PRI, and Azmina Rede, a consultant at the institute, carried out the survey as a part of a research paper titled The State of DFS Consumer Protection in Bangladesh.

The findings of the survey were revealed at a webinar organized by PRI on Wednesday.

According to the study, there was no indication that users from any gender are prone to fraud, or that residency in urban or rural localities makes people more vulnerable to such malpractices.

In his keynote presentation, Dr Rahman said there is also no suggestive evidence that users who depend on family members, friends or agents to operate their MFS are more prone to fraud.

The spatial distribution indicated that Sylhet division has the highest propensity of fraud — more than three times the national average.

Moreover, the average size of the financial loss from using MFS accounts amounted to over Tk9,000, and although no significant difference in average loss was recorded between urban and rural residents, the size was seen to be increasing with higher educational degrees.

“The digital financial sector, specifically MFS, has seen significant growth, propelling us towards a cashless society, while having a major socio-economic impact on both formal and informal as well as urban and rural demographic. However, to safeguard this sector, its consumers need to be protected to retain the market growth,” Rahman told Dhaka Tribune.

He said that the report found a significant portion of the scam victims reluctant to depend on MFS anymore, especially in rural areas.

“Moreover, according to global literature, PIN-related scams are most affluent during the acquisition stage, however, when a market matures, KYC-related scams increase despite a reduction in the former kind,” the economist said.

Dr Zaidi Sattar, chairman of PRI, said in his opening remarks at the event that with the good news of a digital economic boom comes the bad news — scams, theft, consumer security and privacy breaches.

“These have also become endemic around the world, with considerable investment being warranted to ensure that e-commerce is a boon to society as living standards rise rather than becoming a digital quagmire for national governments,” he said.

Massive amounts are being invested by corporations and governments in cybersecurity to ensure that e-commerce and DFS are secure from the onslaught of hackers and scamsters, Sattar also said.

When the different types of frauds were examined, the researchers found that “compromised PINs” and “scams involving impersonation” were primary frauds experienced by MFS users, according to the study.

And when faced with frauds, the majority of the users preferred complaining to MFS agents or customer care centres.

Almost two-thirds of the complaints were resolved within a week, while one-third were never resolved. Approximately 56% of the MFS users who faced fraud noted that their complaints were resolved satisfactorily.

Findings also showed that users with higher financial losses had their problems resolved within the first week of complaining.

But complaints that took more than a month to resolve consist of an average financial loss of

less than Tk2,000.

The study also noted that the more time is required to resolve complaints, the more likely it is for victims to discontinue using MFS accounts.

Shakila Yasmin, a bKash user who has been a victim of MFS scams, told Dhaka Tribune that the scammers get more dynamic each year.

“The first time I fell victim to a scam, I lost several thousands of takas while claiming a ‘prize’ from a multinational company. Then came the scholarship scam, where they asked for my PIN and sometimes a small deposit of Tk1,000 to avail a scholarship for my children,” she said.

Another user said that both he and his wife received scam calls and messages from the same number the same day.

“It is as if they have data on us and know our exact conditions,” the user said.

What do MFS agents say?

Of the 2,000 MFS agents also surveyed for the study, nearly 13% said they have experienced fraud with their MFS accounts.

The propensity of fraud across agents is substantially higher in the urban areas, the study found.

The average size of financial losses suffered by agents from operating MFS accounts amounted to over Tk18,000, with a maximum loss recorded at Tk70,000.

Agents also blamed “compromised PINs” as the main type of fraud, with the highest financial loss incurred from this amounting to more than Tk20,000.

The study found that while only 38% of the agents had their complaints resolved on the first day of complaining, nearly 45% claimed that their complaints were never resolved.

Moreover, unresolved cases are higher among the agents based in the rural areas, those with less education and amongst those who have received no formal training.

Agents with higher financial losses had their problems resolved within the first 15 days of complaining, whereas complaints that took more than a month to resolve consist of an average financial loss of Tk15,000, the survey also found.

#### The need for reforms

The threat to consumers is not going to go away, despite the literacy rate increasing or the market maturing, and hence a safeguarding mechanism or an ecosystem needs to be enabled, Dr Ashikur Rahman told Dhaka Tribune.

“In regards to that, the central bank needs to open a single wing under it that monitors the sector empirically to strengthen consumer safety, instead of the task being allocated to three different wings of the central bank- as its highly inefficient,” he also said.

Khandaker Shakhawat Ali, emeritus fellow of Unnayan Shamannay, said at the event that the Payment Systems Department (PSD) that grants licenses to DFS providers should focus more on monitoring the sector for scams and ensuring consumer safety, and also should report suspicious activities to the BFIU.

He also said that a third-party assessment of the sector could also be carried out in collaboration with regulators to identify consumer safety threats and introduce policies and mechanisms to counter them.

Post and Telecommunication Minister Mustafa Jabbar, citing the immense impact of MFS on the informal and non-banked demographic of the country, said: “Only the use of technology can help us counter crimes committed in the technology segment. If services and crimes are being digitized, the protection mechanism has to be digitized too.”

The study suggested that Bangladesh establish a prudent and comprehensive protection framework for DFS to cater to all segments of the financial sector.

Extensive guidelines are required to comprehensively bring all Financial Institutions under one umbrella with specific and detailed regulations that will be equally applicable for all stakeholders in the DFS industry, it noted.

According to PRI, there is a need to establish a single dedicated regulatory authority that will ensure effective safety for the users of MFS across different regions and social groups.

It also suggested that the government introduce a comprehensive Digital Financial Literacy Strategy by conducting training on financial literacy for the vulnerable communities and regions throughout the country.

More investment is also required in the recruitment, training and management of agents for the successful deployment of MFS in both rural and urban regions, the study observed.

Planning a collaborative effort by the government agencies, NGOs, providers of MFS and other relevant organizations to organize awareness raising campaigns periodically could also help address the security concerns, the study also noted.

Kamal Quadir, the CEO of bKash, said that although they had been asked by the regulator to ensure consumer safety through awareness, this had never been enforced.

“bKash has been taking a lot of initiatives to ensure consumer safety and raise awareness amongst the consumer, however, it is an industry problem and it alone should not be addressing the matter,” he said.

Sonia Bashir Kabir, founder and managing partner of SBK Tech Ventures and SBK Foundation, pointed out that the local consumers depend on others in the management of money, such as agents, which itself is a risk factor.

“Hence, digital literacy and financial literacy are very important,” she added.

She also pointed out that banks have equal responsibility in addressing frauds and scams and should not hold the financial service provider or operator liable for returning the money to the consumer as banks themselves are the settlement account holders.

Among others, Dr Najmul Hossain, country representative of Friedrich Naumann Foundation for Freedom (FNF Bangladesh); Dr Ahsan Mansur, executive director of PRI; M Sahab Uddin Shipon, vice president of the e-Commerce Association of Bangladesh; and Wolfgang Heinze, country director of Friedrich-Naumann-Stiftung für die Freiheit for Sri Lanka and Bangladesh, also spoke at the event.

<https://www.dhakatribune.com/business/2022/03/30/1-out-of-every-10-are-victims-of-mfs-fraud>

TBS Report

30 March, 2022, 10:05 pm

Last modified: 30 March, 2022, 10:17 pm

# Pro-active action needed to protect fraud in MFS: PRI

## One in every ten MFS users is victim of some form of fraudulence

Photo: Pixabay

With good news comes the bad news!

As access to digital or mobile financial services (DFS/MFS) reaches remote corners of Bangladesh, scams, theft, consumer security and privacy breaches the industry as well.

So, to ensure digital governance secure, pro-active action of all operators is needed in the days to come, said experts and stakeholders while addressing a webinar titled “The State of DFS Consumer Protection in Bangladesh” held on Wednesday.

The Policy Research Institute of Bangladesh (PRI) and Friedrich Naumann Foundation for Freedom Bangladesh jointly organised the webinar.

Dr Ahsan H Mansur, executive director of PRI, moderated the event.

Presenting a survey report, Dr Ashikur Rahman, senior economist at PRI, depicted that nearly one in every ten MFS users (9.3%) has been victims of fraudulent experience of some form.

The survey report also found that Sylhet Division has the highest propensity of fraud – more than three times of the national average.

Dr Ashikur Rahman and his team made the report after conducting a survey on a sample of 9,279 individual respondent data points, drawn from over 300 upazilas, using two stratification points – urban/rural and male/female.

The survey was conducted to identify primary consumer protection issues in mobile financial services in Bangladesh and existing regulatory arrangements.

It also looked at the socioeconomic profiles, and the quality of their experience with the services, and their propensity to fraud.

Participating in the panel discussion, Kamal Quadir, chief executive officer at bKash Ltd, the leading MFS provider in the country, said fraud in the digital transaction is an industry problem as it is happening across the market.

“It is not a problem of a single operator. Therefore, everyone has to do the fraud prevention related work or act and it is an industry challenge,” he said.

To prevent the fraud, he said bKash has run multiple fraud prevention campaigns and they did it spontaneously.

Talking about the outcome of such campaigns, Kamal Quadir said there is a media report that in four months of the last year, 25 e-commerce platforms defrauded customers of around Tk 6,050 crore, and the money was received through payment gateways such as Nagad, Software Shop Ltd (SSL), Foster Corporation, bKash and Shurjomukhi Ltd.

“Of the amount, around 30% was dialed by Nagad while bKash share was only 5%,” he noted.

He said, “bKash’s transaction share was not high because some proactive action has been taken. We closed the accounts; we took the due diligence properly.”

Emeritus Fellow of Unnayan Shamannay Khandaker Shakhawat Ali said the main reason for the fraud is the PIN number sharing with others, which mostly happens with the users who handle remittances.

Sonia Bashir Kabir, founder and managing partner at SBK Tech Ventures and SBK Foundation, said, “We have required devices, infrastructure and connectivity for MFS services, but a lack of awareness and literacy is the reason for fraud.”

Beside consumers’ protection, she also asked the authority concerned to put emphasis on the consumers’ rights.

In the opening remarks, PRI Chairman Dr Zaidi Sattar said like unproductive defence spending, massive amounts are being invested by the government in cybersecurity to ensure that e-commerce and DFS are secure from the onslaught of hackers and scammers.

“Therefore, digital governance must be made watertight with strong guardrails to ensure all consumers are fully protected. In particular, the rural population in remote areas, hitherto left out in the digital divide, must be given robust protection under a system of digital

governance that imparts a good sense of security for their monetary transactions.”

Speaking as the chief guest, Posts and Telecommunications Minister Mustafa Jabbar said fraud is not happening only in the MFS platform alone, such fraudulence was seen earlier as well and destiny is the big example.

“Customers are being victims of fraud due to their greedy habit and lust. To prevent fraudulence, we need to control our lust and ensure the proper use of the technology,” he added.

<https://www.tbsnews.net/bangladesh/pro-active-action-needed-protect-fraud-mfs-pri-394218>

10% of MFS users fall victim to fraud: Survey

BI Report || *BusinessInsider*

Published: 22:00, 30 March 2022

Graphics: Collected

One in 10 mobile financial service (MFS) users in Bangladesh face fraud, according to a recent survey.

The survey findings were published in the report titled “The state of DFS consumer protection in Bangladesh.”

The survey was conducted by the Policy Research Institute of Bangladesh (PRI) and funded by Friedrich Naumann Foundation for Freedom.

It conducted consumer and agent surveys undertaken across 45 districts of the country

covering 9,279 adults, drawn from over 300 upazilas using two stratification points — urban and rural.

The victim ratio of MFS frauds is almost equal between rural-urban, and male-female, the report said.

The fraud ratio is relatively higher for users with higher educational degrees; this may imply that well-educated users can better recognize fraudulent activities in their MFS accounts.

The share of victims from Sylhet division is the highest (30%). Mymensingh holds the lowest percentage of victims (6%), followed by Dhaka (6%), Barishal (6%), and others.

The average size of maximum financial loss from MFS fraud is Tk 9,219 with a maximum of Tk 25,000.

The survey further found that approximately 45 percent of the respondents in the survey stated that they do not use MFS.

Among them, nearly 66 percent identified “not needed” as the primary reason for not using MFS. Other reasons include fear of fraud, being expensive, and difficulty to use.

<https://www.businessinsiderbd.com/banking-insurance/news/19836/10-of-mfs-users-fall-victim-to-fraud-survey>

10% MFS users face fraud: Study

Staff Correspondent

31 Mar 2022 00:00:00 | Update: 31 Mar 2022 00:27:02

One in 10 users of mobile financial service (MFS) faces fraud and the average size of maximum financial loss from MFS scam is Tk 9,219, says a survey report.

The MFS users living in Sylhet division are the highest 30 per cent to fall victim to such fraudulence while Mymensingh holds the lowest 6 per cent.

Of the MFS fraud victims, 9.2 per cent are male and 9.4 per cent female, as per the report.

The average financial loss is the highest among users in Dhaka division closely followed by Khulna, Mymensingh and Sylhet respectively.

The Policy Research Institute (PRI) unveiled the survey report titled the State of DFS (digital financial services) Consumer Protection in Bangladesh at a webinar on Wednesday.

Post, Telecommunications and Information Technology Minister Mustafa Jabbar attended the webinar as the chief guest.

The report said there are various types of MFS frauds like unauthorised PIN access, erroneous disbursement/transaction; data theft during SIM swaps; mobile pooling; KYC scams; lack of implementation of proper KYC protocol; online shopping scams, etc.

The survey shows nearly 1 in 10 MFS users has experienced fraud in both the consumer and agent markets in the country.

It also found that nearly 11.48 per cent people using e-commerce faced fraud in 2020.

The PRI identified four reasons behind the risk of MFS fraud —inadequate mobile application security; lack of digital literacy and awareness; ambiguity in redressing mechanism and lack of proper data governance and privacy policy.

Around 45 per cent agents and 30 per cent victims never had their complaints resolved and compromised PIN accounts for the most reported fraud types in the agent market.

The highest financial loss incurred from compromised PINs amounting to more than Tk 20,000, as per the report.

The analysts share findings from consumer and agent surveys undertaken across 45 districts

during August to September last year.

The survey covers a sample of 9,279 individual respondent data points, drawn from over 300 upazilas, using two stratification points – urban/rural and male/female.

The survey report suggested establishing a single dedicated regulatory authority that will ensure effective MFS user safety across different regions and social groups.

The central institutional body must annually measure both the propensity of fraud in the digital financial services sector and explore how the nature of fraud is changing over time.

Post, Telecommunications and Information Technology Minister Mustafa Jabbar said all stakeholders including users have to come forward to tackle the MFS fraud.

He stated that while banks failed to reach the rural and marginalised people for financial inclusion, MFS had successes to get to them.

Fraudulence existed in financial sector before the digitalisation, and now fraud has taken a digital shape, Jabbar said, adding that, “The digital fraud will come down when people will achieve digital literacy.”

Ahsan H Mansur said consumer literacy is a major factor in consumer protection.

The PRI survey finds around 55 per cent people using MFS, suggesting that fraud is a major challenge in the sector, cited Mansur.

He argued that regulator and stakeholders have to come forward to train the agents of MFS.

bKash Ltd Chief Executive Officer Kamal Quadir said relatively a small number of e-commerce frauds have occurred through bKash.

“We are continuously training our agents and making them aware about it,” he added.

<https://businesspostbd.com/front/2022-03-31/10-mfs-users-face-fraud-study-2022-03-31>

# Consumer protection of digital financial services is challenging

Published by: The Financial Express

ago

A digital revolution is sweeping the globe propelling the speed with which we do financial transactions. Brick and mortar banks could soon become historical relics. But with this technological revolution comes the challenge of “cybersecurity” at the national level. On the ground, however, we have retail consumers making billions of transactions each day trusting the digital regime. That trust must be based on watertight digital system of consumer protection. How far along this route are we in Bangladesh?

Digital Financial Services (DFS) in Bangladesh is a technical innovation and a social revolution all rolled into one. But DFS is built on another platform, mobile telephony, which constitutes another technical innovation and social revolution for the Bangladesh economy and society.

The two parallel innovations are the building blocks fueling another revolution in the economic landscape — e-commerce.

Like many other growth accelerations, Bangladesh is well on its journey towards a fully paperless digital society in the coming years, a journey that will catapult Bangladesh society securely into the digital age well before this decade is out.

The Covid-19 pandemic has given a boost to the digital economy and e-commerce. That implies a rapid rise in human productivity and economic growth. This transformation is not likely to result in unemployment, as many would surmise. On the contrary, research evidence around the globe and across history suggests that such innovations create more jobs than getting eliminated in the transformation process.

With this good news comes the bad news – scams, theft, consumer security and privacy breaches. These have also become endemic around the world, with considerable investment being warranted to ensure that e-commerce is a boon to society as living standards rise rather than becoming a digital quagmire for national governments. Like unproductive defence spending, massive amounts are being invested by corporations and governments in cybersecurity to ensure that e-commerce and DFS are secure from the onslaught of hackers and scamsters.

As access to Digital Financial Services reaches the remote corners of Bangladesh and consumers of all shades, poor or non-poor, urban or rural, embrace e-commerce, digital governance must be made watertight with strong guardrails to ensure all consumers are fully protected. In particular, the rural population in remote areas, hitherto left out in the digital divide, must be given robust protection under a system of digital governance that imparts a good sense of security for their monetary transactions. Improved trust and confidence in the digital regime implies faster spread of the cashless economy and society that would be the game-changer in Bangladesh’s post-LDC journey towards Upper-Middle Income Country.

Rapid growth and poverty reduction would be the handmaidens of such a societal transformation. There are a number of challenges and solutions for the millions of Bangladeshi consumers who have reposed trust in the system. That trust must be secured and strengthened over time.

Dr Zaidi Sattar is Chairman, Policy Research Institute of Bangladesh (PRI). [\[email protected\]](#)





গণমাধ্যমে প্রকাশিত প্রতিবেদনগুলি দেখে, বাংলাদেশের আর্থিক পরিষেবাগুলির ক্ষেত্রে গ্রাহকদের সুরক্ষা নিশ্চিত করা জরুরি। সরকার এবং সংশ্লিষ্ট কর্তৃপক্ষের কাছ থেকে প্রয়োজনীয় পদক্ষেপ নেওয়া উচিত।

এছাড়াও, গণমাধ্যমে প্রকাশিত প্রতিবেদনগুলি দেখে, বাংলাদেশের আর্থিক পরিষেবাগুলির ক্ষেত্রে গ্রাহকদের সুরক্ষা নিশ্চিত করা জরুরি। সরকার এবং সংশ্লিষ্ট কর্তৃপক্ষের কাছ থেকে প্রয়োজনীয় পদক্ষেপ নেওয়া উচিত।

গণমাধ্যমে প্রকাশিত প্রতিবেদনগুলি দেখে, বাংলাদেশের আর্থিক পরিষেবাগুলির ক্ষেত্রে গ্রাহকদের সুরক্ষা নিশ্চিত করা জরুরি। সরকার এবং সংশ্লিষ্ট কর্তৃপক্ষের কাছ থেকে প্রয়োজনীয় পদক্ষেপ নেওয়া উচিত।

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## গণমাধ্যমে প্রকাশিত প্রতিবেদনগুলি দেখে, বাংলাদেশের আর্থিক পরিষেবাগুলির ক্ষেত্রে গ্রাহকদের সুরক্ষা নিশ্চিত করা জরুরি। সরকার এবং সংশ্লিষ্ট কর্তৃপক্ষের কাছ থেকে প্রয়োজনীয় পদক্ষেপ নেওয়া উচিত।

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গণমাধ্যমে প্রকাশিত প্রতিবেদনগুলি দেখে, বাংলাদেশের আর্থিক পরিষেবাগুলির ক্ষেত্রে গ্রাহকদের সুরক্ষা নিশ্চিত করা জরুরি। সরকার এবং সংশ্লিষ্ট কর্তৃপক্ষের কাছ থেকে প্রয়োজনীয় পদক্ষেপ নেওয়া উচিত।



১৯৯৯ সালে প্রতিষ্ঠিত পলিটিক্যাল সিস্টেমস রিসার্চ সেন্টার বাংলাদেশ (পরিচালনা) একটি গবেষণা প্রতিষ্ঠান।

১৯৯৯ সালে প্রতিষ্ঠিত পলিটিক্যাল সিস্টেমস রিসার্চ সেন্টার বাংলাদেশ, একটি গবেষণা প্রতিষ্ঠান।

<https://www.prothomalo.com/bangladesh/%E0%A6%AA%E0%A7%8D%E0%A6%B0%E0%A6%A4%E0%A6%BF-%E0%A7%A7%E0%A7%A6-%E0%A6%9C%E0%A6%A8%E0%A7%87-%E0%A7%A7-%E0%A6%9C%E0%A6%A8-%E0%A6%AA%E0%A7%8D%E0%A6%B0%E0%A6%A4%E0%A6%BE%E0%A6%B0%E0%A6%A3%E0%A6%BE%E0%A6%B0-%E0%A6%B6%E0%A6%BF%E0%A6%95%E0%A6%BE%E0%A6%B0>

১৯৯৯ সালে প্রতিষ্ঠিত পলিটিক্যাল সিস্টেমস রিসার্চ সেন্টার বাংলাদেশ (পরিচালনা)

১৯৯৯ সালে প্রতিষ্ঠিত

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<https://www.kalerkantho.com/print-edition/industry-business/2022/03/31/1133859>