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The banking ecosystem is in a state of transformation. New FinTech entrants are coming into the marketplace regularly, while traditional providers are trying to adjust to the realities of digitalization, advanced technology and increasing consumer demands. Moving from a competitive perspective, both commercial banks and FinTech firms now understand that collaboration is a win-win situation for both of them and more important than ever. But the path is not simple because of varying cultures, vastly different infrastructures and an ever-changing compliance-playing field.

In Bangladesh, the FinTech ecosystem demonstrated gradual evolution in the last couple of years, mainly based on payment and clearing systems whereas other areas of FinTech are yet to be developed. FinTech may boost financial inclusion but concerns remain for operational risks, cyber threats and macro instability driven by too much use of smart cards and increased velocity of money. So, the question arises: Is collaboration a confusion or a win-win situation?

To address the issues, The Bangladesh Express invited the CEOs of leading banks and FinTech firms to take part in its Annual Dialogue-2019 of CEOs through this Special Publication. This is the 5th annual print media dialogue of The Bangladesh Express which would be followed by a discussion event organized in collaboration with BJFCI at the National Press Club on September 15. This year 11 top executives of leading banks and FinTechs are participating in the dialogue through face-to-face interactions with the writer of the dialogue.

We express our gratitude to Honorable Industries Minister Mr. Nurul Majid Mahmud Humayun for attending the dialogue as the chief guest.

We also express gratefulness to our Special Guests, Guests & CEOs for helping us to organize this industry event.