

Dhaka, November 2018

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The Bangladesh Express is printed by the Editor & Publisher from Alma Printing Press, 5 Segun Bagicha, Dhaka and published from 335, Tongi Diversion Road, Dhaka.

From the desk of Managing Editor



The Bangladesh Express, a fortnightly magazine specialized on finance, banking, development topics has become a trusted media platform for CEOs, industry leaders for its special publications on dialogues on big industry topics. We are delighted to announce that this bilingual magazine will publish a monthly special with the title Digital Finance to keep our readers abreast with the fast-changing

financial world which is in flux.

Technology is changing at a rapid pace globally and with it, the consumer experience of buying goods and services. Whether it's banking or wealth and asset management, financial management is evolving. Competition is coming from all directions. New entrants and challenger brands are disrupting traditional models and moving into the space. New markets, products and services are emerging so quickly, so it is difficult for consumers and regulators to keep pace. Consumers often have to figure out new models and technologies for themselves and regulators may step in to address issues but this is often after significant consumer adoption and the market may have already moved on.

So, it imperative for finance leaders, financial consumers and regulatorsto cope themselves with the changing wave of financial landscape. They need to learn about the different business models available to them in the finance stack, understand where they can create value, gain perspective on their maturity and risk, and create a value and risk-adjusted roadmap for change. In order to flourish in an ever-complex financial landscape, everyone needs update market information and independent experts' observation. And more importantly, all of them need global, yet standardised, business education.

Digital Finance, the monthly issue of The Bangladesh Express will meet these demands disseminating exact and latest information. I am confident because BJFCI who has undertaken the tasks of presenting data, information and analysis for this monthly special.

Shamim Ara

This monthly special **Digital Finance** is a collaborative initiative of