## Editorial

# Bangladesh should be a less-cash nation

As technology is evolving too fast, the way that many of us pay for everyday items is also keeping pace. Now there are more ways to pay for goods and services now than ever before, and as such paper money seems increasingly old-fashioned. Financial technology dubbed "fintech" is the driving force behind the cause. Particularly, a major factor advancing the cashless shift is the prevalence of mobile devices in our daily lives. Once solely responsible for making calls, smartphones are now the center of our personal finances. There's a lot of evidence that demonstrates how almost all markets across the world are moving towards a cashless society.

But the reality of a completely cashless society is still more of a pipe dream. A lot of issues are pending as barriers in the way of the road, which have generated debate over a cashless society. The question has been raised: is a cashless society reality/ or a dream? In this issue, we have opportunities and challenges that exist in making a cashless economy and the impact of cashless environment on the economic growth and examine the fulfilment of the government's dream for building a poverty free Digital Bangladesh.

Our conclusion is that cashless society is not a dream for Bangladesh but a reality. The immediate focus should be to become a less cash society.

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