



8th Annual
Banking
Conference 2019

Brochure



Welcome Message

Director General
Bangladesh Institute of Bank Management

Let me take the opportunity to welcome you all to the Annual Banking Conference-2019 organized by the Bangladesh Institute of Bank Management (BIBM), a two-day long platform of interaction intends to bring together banking experts, academicians and researchers from home and abroad. The banking industry throughout the world which is in a state of continuous change, facing many problems and challenges, has to address those issues in a pragmatic manner and with the utmost integrity. I hope that the deliberations in this Conference would generate new and innovative ideas in identifying and tackling manifold challenges of the sector and come-up with some effective, implementable policy recommendations on a priority basis.

Organizing Annual Banking Conference is a lot of activities. We gratefully acknowledge the continuous effort of all concerned including my BIBM colleagues, bankers, academicians and researchers for successfully organizing the event. I, on behalf of the Conference organizer, express my heartiest thanks to all paper contributors of the Annual Banking Conference-2019 who will be presenting papers in different sessions. We pay our sincere gratitude and thankfulness to the session chairmen and designated discussants of the different sessions for their kind consents to contribute in the conference. We thank our supporting journal and media partners. Finally, we extend our gratitude to our Governing Board, especially to the respected Chairman and Governor, Bangladesh Bank for motivating, encouraging, guiding and helping us for organizing this annual banking conference.

I wish a grand success of the conference.

Dr. Md. Akhtaruzzaman

‘Banking’ became a rapid changing industry. The ongoing changes in terms of faster customer services, efficient customer relationship management, increasing use of technology and innovations in banking have brought remarkable changes in the banking industry throughout the world. The banking industry needs a collective effort of academicians, researchers and practitioners to cope up with the global banking environment of growing competition and challenges. Annual Banking Conference (ABC) is certainly a platform offered by Bangladesh Institute of Bank Management (BIBM) for bringing together researchers, bankers and academicians from home and abroad to exchange and share knowledge, experience and research outputs on banking and related issues.

BIBM is a national Training, Research, Consultancy and Education institute on banking and finance collectively owned by the banking sector of the country. BIBM has been organizing Annual Banking Conference since 2012, a two day-long gathering aiming at bringing together of experts, bankers, academicians and researchers from all over the world to exchange and share knowledge, experience and research outputs on banking and related issues. The conference for this year i.e. ABC 2019 will be organized during November 27-28, 2019 which will be inaugurated by Mr. Fazle Kabir, Chairman of the BIBM Governing Board and Governor, Bangladesh Bank on November 27, 2019.

On the way to arrange the Annual Banking Conference 2019, we called for research papers on key banking areas through our website [abc.bibm.org.bd] in the month of June 2018. We are very pleased that faculty members from a number of universities and practicing bankers from home and abroad have responded and a total number of 90 abstracts were received for consideration. Finally, a total number of 60 papers were submitted from home and abroad for taking part in the review process. From these papers, our review team selected 25 papers to be presented in the two-day event in four plenary sessions. The Plenary sessions are titled as “Key Operational and Management Areas of Banks-1”; “Key Operational and Management Areas of Banks-2”; “Macro Financial Environment” and “Sustainable Banking and Digital Financial Services”. Moreover, three special keynote papers will be presented by the Director General of BIBM, Dr. Md. Akhtaruzzaman; and Dr. Muzaffer Ahmad Chair Professor of BIBM Dr. Barkat-e-Khuda; and Chief APAC Economist of Moody’s Analytics Mr. Steven Cochrane. The conference will end with a Cultural Program titled “Ostorag” and a Concluding Dinner. BIBM invited selected senior academicians from the universities and top level bank executives to add value to the four conference business sessions as session chairmen and designated discussants. We hope, over 500 top and senior bank executives, university teachers, and academicians, from home and abroad will take part in the conference.

Dr. Shah Md. Ahsan Habib

**Day-1 Theme:
Operational and Management
Areas of Banks**

Day-One: Wednesday, 27 November, 2019

Time	Program
1000-1045	Registration & Refreshment
1100-1200	Conference Inaugural Session <ul style="list-style-type: none"> • Welcome Speech by Professor Dr. Shah Md. Ahsan Habib, Chairman, Organizing Committee, ABC 2019 • Inauguration of the Conference by Mr. Fazle Kabir, Chairman, BIBM Governing Board & Governor, Bangladesh Bank • Presentation of the Inaugural Key Note by Dr. Md. Akhtaruzzaman, Director General, Bangladesh Institute of Bank Management (BIBM)
1205-1405	Plenary Session 1: "Key Operational and Management Areas of Banks-one" <p>➤ Papers to be Presented:</p> <p>Paper-1: What are Determinants of Profitability of Commercial Banking in Bangladesh? A Panel Data Analysis</p> <p>Paper-2: The Relationship between Corporate Governance Factors and Credit Risks of Commercial Banks: An Empirical Study</p> <p>Paper-3: Determination of the Factors Influencing the Non-Performing Loans (NPLs) in Bangladesh - A VAR Analysis</p> <p>Paper-4: Bank Specific and Governance Specific Determinants of Credit Risk of Banks in Bangladesh</p> <p>Paper-5: Assessment of Banks Insolvency and Stability: Evidence from the Private Banks in Bangladesh</p> <p>Paper-6: Do New Banks Require New Operating Model to Sustain in the Competition?</p> <p>➤ Panel Discussants:</p> <ul style="list-style-type: none"> • Mr. Ali Hossain Prodhania Managing Director, Bangladesh Krishi Bank • Mr. Faruq Mainuddin Ahmed Managing Director & CEO, Trust Bank Limited • Mr. Francois de Maricourt CEO, HSBC Bangladesh • Mr. Narasimhan Rajashekaran Citi Country Officer & Managing Director, Citibank, N.A. <p>➤ Session Chair: Dr. Mohammad Sohrab Uddin Former Deputy Governor, Bangladesh Bank</p>
1405-1500	Lunch Break

Time	Program
1500-1715	<p>Plenary Session 2: "Key Operational and Management Areas of Banks-two"</p> <ul style="list-style-type: none"> ➤ Keynote speech by Mr. Steven Cochrane Ph. D, Chief APAC Economist, Moody's Analytics ➤ Papers to be Presented: <ul style="list-style-type: none"> Paper-7: An Empirical Investigation on the Effect of Credit Risk and Operational Risk on Financial Performance of Shariah Based Banks in Bangladesh Paper-8: Impacts of CAMELS on Bank Performance: A Study on Islamic Banks of Bangladesh Paper-9: Implementation of Basel Capital Ratios and Performance of Banks in Bangladesh Paper-10: A Multidimensional and Hierarchical Model of Banking Services and Behavioral Intentions of Customers Paper-11: Cash Incentive in Bangladesh: Operations and Challenges Faced by Banks Paper-12: Addressing Challenges in Handling Back to Back LC by Banks in Bangladesh ➤ Panel Discussants: <ul style="list-style-type: none"> • Mr. Helal Ahmed Chowdhury Supernumerary Professor, Bangladesh Institute of Bank Management • Mr. Md. Mahbub-ul- Alam Managing Director & CEO, Islami Bank Bangladesh Limited • Dr. N. Krishna Kumar Professor & Dean, State Bank Institute of Leadership, Kolkata, India • Dr. Shah Md. Ahsan Habib Professor & Director (Training), Bangladesh Institute of Bank Management ➤ Session Chair: Mr. Shitangshu Kumar Sur Chowdhury Banking Reforms Advisor, Bangladesh Bank
1715	Refreshment

Day-Two: Thursday, 28 November, 2019

Time	Program
0900-0930	Registration
0930-1030	Day-2 Inaugural Session: <ul style="list-style-type: none"> Welcome Speech by Professor Dr. Shah Md. Ahsan Habib, Chairman, Organizing Committee, ABC 2019 Inauguration of the Day 2 Program by Mr. Ahmed Jamal, Deputy Governor, Bangladesh Bank Presentation of the Key Note Paper by Dr. Barkat-e-Khuda, Dr. Muzaffer Ahmad Chair Professor, Bangladesh Institute of Bank Management (BIBM) Speech by the Chair Dr. Md. Akhtaruzzaman, Director General, Bangladesh Institute of Bank Management (BIBM)
1030-1100	Refreshment
1100-1400	Plenary Session 3: "Macro Financial Environment" <ul style="list-style-type: none"> ➤ Papers to be Presented: <p>Paper-13: Managerial Perception of Risk Governance: A Developing Country Perspective</p> <p>Paper-14: Venture Capital Financing: International Experience and Bangladesh Perspective</p> <p>Paper-15: Effect of Dividend Changes on Stock Price: An Assessment of the Behavior of Emerging Capital Market of Bangladesh</p> <p>Paper-16: Merger of Banks in India</p> <p>Paper-17: Intellectual Capital Management of Islamic Banks in Bangladesh</p> <p>Paper-18: Foretelling the Effects of Financial Distress on Firms' Performance: Evidence from the Banking Industry of Bangladesh</p> <p>Paper-19: Demographic Dividend, Labour Participation and Global Growth Debate– Take Away for the Policy Makers and Bankers</p> ➤ Panel Discussants: <ul style="list-style-type: none"> • Dr. Khondakar Golam Moazzem Research Director, Centre for Policy Dialogue (CPD) • Dr. Sarwar Uddin Ahmed Professor, Independent University, Bangladesh • Dr. Prashanta Kumar Banerjee Professor & Director (R D&C), Bangladesh Institute of Bank Management • Mr. Md. Nehal Ahmed Professor, Bangladesh Institute of Bank Management ➤ Session Chair: Dr. Ahsan H. Mansur Executive Director, Policy Research Institute & Chairman, BRAC Bank Limited
1400-1500	Lunch

Day-Two: Thursday, 28 November, 2019

Time	Program
1500-1715	<p>Plenary Session 4: "Sustainable Banking and Digital Financial Services"</p> <p>➤ Papers to be Presented:</p> <p>Paper-20: Financial inclusion and its impact on sub-national poverty in Bangladesh: a panel data approach</p> <p>Paper-21: Financial Inclusion and Women Empowerment: A Cross-Country Empirical Analysis</p> <p>Paper-22: Influence of Knowledge Sharing on Sustainable Performance: A Moderated Mediation Study</p> <p>Paper-23: Building A Relationship Marketing Strategy of Banking in Bangladesh: A Case of Intention to Use Agent Banking Vis A Vis Traditional Bank Branches in Developing Country.</p> <p>Paper-24: Does E-banking Impact the Performance of Commercial Banks in Bangladesh: An Econometric Analysis</p> <p>Paper-25: Impact of trustworthiness on the usage of M-banking apps: A study on the users of Dhaka city</p> <p>➤ Panel Discussants:</p> <ul style="list-style-type: none"> • Mr. Arfan Ali President & Managing Director, Bank Asia Limited • Dr. Mahmood Osman Imam Professor, Department of Finance, University of Dhaka • Mr. Md. Mohiuddin Siddique Professor & Director (DSBM), Bangladesh Institute of Bank Management • Mr. Syed Farhad Ahmed Managing Director & Chief Executive Officer (CEO), aamra Companies <p>➤ Session Chair: Dr. Mustafa K. Mujeri Executive Director, Institute for Inclusive Finance and Development (InM)</p>
1715-1745	Refreshment & Prayer break
1745-1815	<p>➤ Conference Concluding Session</p> <ul style="list-style-type: none"> • Speech by the Chair: Dr. Md. Akhtaruzzaman, Director General, BIBM • Speech by the Chief Guest: Mr. S. M. Moniruzzaman, Chairman, BIBM Executive Committee & Deputy Governor, Bangladesh Bank • Presentation of Crests among the Paper Presenters • Presentation of Crests among the Supporting Partners • Vote of Thanks by Professor Dr. Shah Md. Ahsan Habib, Chairman, Organizing Committee, ABC 2019
1815-1900	Cultural Event: Ostorag
1915	Closing Dinner

Abstracts of the Conference Papers

Paper 1

What are Determinants of Profitability of Commercial Banking in Bangladesh? A Panel Data Analysis

Dibosh Kumar Mondol

Research Fellow, Department of Economics, Rajshahi University, Rajshahi
dibosh.econ@gmail.com

Dr. Md. Abdul Wadud

Professor, Department of Economics, Rajshahi University, Rajshahi

Profitability of commercial banks is a major concern as this helps grow the banks and hence contribute to the banking sector in particular and the economy in general. This study aims to investigate the determinants that influence the profitability of commercial banks in Bangladesh using balanced panel data spanning the period from 2009-2018. Three different measures of profitability, return on assets (ROA), return on equity (ROE) and net interest margin (NIM) are used as proxy. The profitability affecting determinants are categorized into internal and external factors. The internal factors include bank-specific factors namely bank size, capital adequacy, liquidity, deposit, operating efficiency and non-traditional activities that can be controlled by bank management. The external factors considered are macroeconomic factors such as GDP growth rate and inflation rate. We apply fixed effects (FE) model and random effects (RE) models, and the Hausman test is carried out to determine which of the models is appropriate. This test suggests that for three dependent variables ROA, ROE and NIM, the random effect model is more appropriate. Further, we apply the generalized methods of moment (GMM) to control effects of heterogeneity within and between panel groups. The random effect model provides results which reveal that bank size has had negative and significant impact, but capital adequacy has had positive and significant impact on profitability measurement of ROA, ROE and NIM. Furthermore, liquidity is inversely related to ROA and ROE. The experimental outcomes also report that deposit and operating efficiency have positive significant effect on ROA and ROE, whereas operating efficiency has negative effect on NIM. The other variable namely non-traditional activities have affected ROA and NIM positively and significantly. Finally, macroeconomic factor like GDP growth rate has negative impact on ROA and NIM. Generalized methods of moment estimation suggest that capital adequacy and non-traditional activities have positive and significant relationship on profitability. Liquidity has negative and significant impact on profitability, whereas deposit has positive significant relation to ROA. Without NIM, rests of the profitability indicators affect the operating efficiency positively and significantly. With regard to macroeconomic variables, only inflation rate affects the NIM positively. As results are found to be mixed, policy makers would consider adopting strategic and factor-specific policies to reap the benefits from the variables.

Paper 2

The Relationship Between Corporate Governance Factors and Credit Risks of Commercial Banks: An Empirical Study

Krishnendu Ghosh

Research scholar, Department of Commerce, SKB University, West Bengal, India

Dr. Amitava Mondal

Associate Professor, Department of Commerce, SKB University, West Bengal, India

Prof. Pradipta Banerjee

Professor, Department of Commerce, SKB University, West Bengal, India

Corporate governance of financial institutions is inherited with the nature of their business and need to be managed well for their survival. Sound corporate governance can create an environment that rewards banking efficiency, mitigates financial risks, and increases systemic stability. Last few decades' financial institutions have faced a major threatening regarding their credit risk. This study is designed to investigate the relationship between corporate governance factors and credit risk in value creation process among commercial banks in India. For the study, secondary financial data are collected from published annual reports of a sample of 12 public commercial banks and 8 private commercial banks covering the period of 5 years, from 2013-14 to 2017-18. Pooled data are used for correlation and multiple regression analysis. Empirical study results reveal mixed and various indications about corporate governance factors and credit risk management of commercial banks. However, study results revealed that private commercial banks are better regarding governance and credit risk management as compared to public sectors commercial banks in India during the study period. Present study is helpful to the various stakeholders in the banking industry to know how various aspects of corporate governance actors affect the credit risk management among commercial banks.

Paper 3

Determination of the Factors Influencing the Non-Performing Loans (NPLs) in Bangladesh-A VAR Analysis

Shamima Nasrin

Deputy Director, Banking Regulation and Policy Department, Bangladesh Bank
shamimataslima@yahoo.com

The financial sector in Bangladesh is mostly concentrated in the banking sector. However, it is a matter of concern that recently there is a huge pile-up of non-performing loans in different banks which pose a great threat to the economy. In Bangladesh, most of the loans are taken for the production purposes which eventually contribute to the economic growth. This paper talks about the credit, non-performing loans, and economic growth in Bangladesh based on empirical analysis. The aim of this paper is to determine the influencing factors of non-performing loans (NPLs) and the response of shock to macroeconomic variables-Gross Domestic Product (GDP) and private sector credit in Bangladesh by using quarterly data from 2005 to 2017 in Vector Auto Regressive (VAR) analysis. This paper found that NPL has a short-term positive relationship with private sector credit and negative relationship with GDP. Any positive shock of acceleration of the economy will enrich the borrower's ability to repay and reduce the NPL.

Paper 4

Bank Specific and Governance Specific Determinants of Credit Risk of Banks in Bangladesh

Md. Nurul Kabir

Assistant Professor, Department of Accounting and Finance, North South University, Dhaka, Bangladesh
nurul.kabir@northsouth.edu

Mohammad Dulal Miah

Associate Professor, Department of Economics and Finance, University of Nizwa, Nizwa, Oman
dulal@unizwa.edu.om

Rubaiya Nadia Huda

Lecturer, Department of Accounting and Finance, North South University, Dhaka, Bangladesh
rubaiya.huda@northsouth.edu

Using GMM estimation technique, this study aims at investigating the determinants of credit risk between Islamic and conventional banks in Bangladesh for the period 2001-2018. Both macro-economic and bank-specific variables are considered in this study. Results show that among the macro-economic variables, GDP growth decreases credit risk whereas real interest rate and inflation increase credit risk in Bangladeshi banking sector. Among the bank-specific variables both clusters of banks suffer from adverse selection problem, which can be attributed to the presence of asymmetry of information whereas, management efficiency has a negative effect. However, moral hazard problem is found to be associated with Islamic banks only. Our results support competition-fragility hypothesis. On the other hand, capital adequacy ratio shows negative impact on credit risk for both Islamic and conventional banks. We also find, through additional analysis, that board size negatively (positively) affects credit risk in Islamic (conventional) banks and board independence decreases credit risk for both clusters of banks. Finally, the impacts of ownership attributes on credit risk do not differ between Islamic and conventional banks. Findings from this study will have significant policy implication from macro, bank, and governance perspective.

Assessment of Banks Insolvency and Stability: Evidence from the Private Banks in Bangladesh

Mst. Nurnaher Begum

Deputy General Manager, Research Department, Bangladesh Bank

nur.begum@bb.org.bd

Md. Ezazul Islam

General Manager, Chief Economist Unit, Bangladesh Bank

ezazul.islam@bb.org.bd

The paper tries to assess insolvency risk of private commercial banks (PCBs) operating in Bangladesh and reviews stability issues. The paper concentrates only PCBs and it decomposes the PCBs in different groups (generation) based on their starting time of business operations during 1980-2018, i.e., first, second, third and fourth generation banks. By applying Z-score formula, the paper compares insolvency risk and instability across the groups of PCBs during 2000-2018. The findings of study show that z-score move steadily for the first, 2nd and third generation banks during the sample period, implying that there is no insolvency tendency despite of rising NPL and eroding asset quality. The third and second generation banks has exhibited higher stability than that of the first generation banks. But, the estimated z-score of fourth generation banks shows that it has been fallen drastically since 2013. The falling trend in z-score indicating the banks move toward an insolvency risk which is a major concern for stability. The findings of the paper may be useful for taking actions to mitigate insolvency and instability in the banking sector.

Paper 6

Do New Banks Require New Operating Model to Sustain in the Competition?

Mohammed Sohail Mustafa CFA

Associate Professor, Bangladesh Institute of Bank Management (BIBM), Mirpur, Dhaka

mustafa@bibm.org.bd

Anila Ali

Lecturer, Bangladesh Institute of Bank Management (BIBM), Mirpur, Dhaka

anila@bibm.org.bd

The convergence of three digital megatrends-mobility, software-defined enterprise, and the Internet of Things-is changing the nature of business. This convergence is creating innovation and disruption opportunities in many industries and their ecosystems, and banking is at the epicenter. In an industry where size has often mattered more than all else, the investment in legacy infrastructure is tremendous. However, with the emergence of digital technologies, many of the industry's economic tenets have changed, and the infrastructure that once served as a barrier to entry into the banking sector is now a handicap. Dozens of new, digitally enabled competitors are now selectively attacking areas of the banking sector and proving that bigger isn't always better, at least when it comes to operations that serve the client's journey. Therefore, the discussion is shifting from "How do we compete with our current competitors?" to "How do we set ourselves to stay competitive in the age of digital banking?" In addition to navigating the digital revolution, banks are also trying to regain their footing under a new regulatory regime. Considering the current scenario of 4th generation banks and some old but struggling banks, this study tried to identify new operational model as a part of banking strategies in order to face the upcoming challenges of globalization and mega trends of digitalization. At the same time, adaptation of new model will reduce the morbid competition among the banks in terms of unrealistic deposit target and indecorous way of loan takeover practices.

An Empirical Investigation on the Effect of Credit Risk and Operational Risk on Financial Performance of Shariah Based Banks in Bangladesh

Ratul Kumar Saha

Lecturer, Institute of Business Administration (IBA-JU), Jahangirnagar University, Dhaka, Bangladesh
ratul@juniv.edu

S M A Moudud Ahmed

Lecturer, Institute of Business Administration (IBA-JU), Jahangirnagar University, Dhaka, Bangladesh
moudud19391@gmail.com

Md. Ibrahim Khalilullah

Research Student, Institute of Business Administration (IBA-JU), Jahangirnagar University, Dhaka, Bangladesh
ibrahimbaju22@gmail.com

This paper aims to examine the effect of credit risk and operational risk on the profitability of Shariah practicing banks in Bangladesh recognizing Shariah based banks' distinct nature of operation and compliance issues. ROA (Return on Assets), and NIM (Net Interest Margin) have been used as proxy for profitability whereas CAR (Capital Adequacy Ratio), NPLR (Non-performing Loan Ratio), and BL (Bank Leverage) have been taken as variables representing risk exposures. To determine the relationship between variables representing risk and variables representing financial performance several econometric models using panel data of Shariah based Bangladeshi banks have been estimated. The study finds significant impact of ROA and NPLR on the financial performance of the Shariah following banks. It concludes by proposing some policy alternatives for supervising authority to help smooth operation for making Shariah based banks as prudent financial intermediaries in Bangladesh.

Paper 8

Impacts of CAMELS on Bank Performance: A Study on Islamic Banks of Bangladesh

A H M Ziaul Haq

Professor, Department of Finance, University of Rajshahi, Bangladesh
zia_haq2001@yahoo.com

Md. Anowar Hossain

Assistant Professor, Department of Business Administration, Pundra University of Science & Technology
Anowar.fnb@gmail.com

CAMELS rating system has become important means of measuring the overall soundness and safety of banks. The system analyzes capital adequacy, asset quality, management quality, earnings, liquidity and sensitivity of banks incorporating relevant financial ratios. The purpose of this study was to examine the relationships between CAMELS components and their impact on the overall performance of Islamic banks of Bangladesh listed at DSE. The study covered 10 years of time series data from 2008 to 2017. The collected data were analyzed using both descriptive and inferential statistical tools. The descriptive statistics tools were used to rate the overall performance of the bank, while panel regression model was used to measure the impact of CAMELS components on bank performance. A model developed for this study revealed that not all the CAMELS components impacted significantly on the performance of Islamic banks of Bangladesh. The results from the study show that asset quality (CL), earnings ability (NPM), liquidity (DL) and sensitivity (PE) have positive correlation. On the other hand, capital adequacy (CRAR) and management efficiency (ER) have negative correlation with ROA.

Implementation of Basel Capital Ratios and Performance of Banks in Bangladesh

Md. Ala Uddin

Deputy General Manager, Financial Stability Department, Bangladesh Bank

md.alauddin@bb.org.bd

The Basel Committee on Banking Supervision (BCBS) has been working relentlessly to enhance the resilience of the banking systems around the globe. In tandem with global move, Bangladesh too has moved towards implementation of global capital standards. After introduction of Basel I by BCBS, nearly 32 years passed. Meanwhile, Bangladesh implemented Basel I and Basel II and has been implementing Basel III since early 2015. The question may be pertinent now, how banks have performed so far under three Basel capital regimes. To this end, trends in capital adequacy, profitability and asset quality of banks are analysed. This paper finds that transitioning from Basel I to Basel II to Basel III had the greatest impact on state-owned commercial banks and state-owned development finance institutions among the four categories of banks operating in Bangladesh. The impact could in part be attributed to high NPL ratios of these banks. Therefore, the authorities need to take measures for enhancing management soundness and operational efficiency of the banks including the state-owned ones. In particular, the banks need to exercise strict due diligence throughout the credit cycles-loan underwriting, approval, documentation and post disbursement monitoring. Outcomes of this study may help the authorities in designing suitable strategy for effective implementation of Basel III and any future global regulations relating regulatory capital.

Paper 10

A Multidimensional and Hierarchical Model of Banking Services and Behavioral Intentions of Customers

Dr. Md. Alamgir Hossain

Associate Professor, Department of Management, Hajee Mohammad Danesh Science and Technology University

shamimru@gmail.com

Nusrat Jahan

Lecturer, Department of Management Studies, Rabindra University

njdisha.bd@gmail.com

Despite the rapid growth and global competition, a successful and sustainable banking service is a major challenge for psychometric behavioral intentions of customers. Researchers suggest that a theoretical approach to better understand the key constructs of service marketing, such as service quality, customer satisfaction, perceived value, corporate image and behavioral intentions, is critical to bank performance. The study aims to design and test a comprehensive hierarchical model of these five important constructs. Data from a self-administered structured questionnaire are analyzed by exploratory factor analysis and structural equation modeling. The empirical results confirm that multidimensional and hierarchical service quality is best suited to assess the overall banking service quality, in which outcome, interaction and environment quality are the important primary dimensions and each of them has several sub-dimensions. Service quality is the significant antecedent of behavioral intentions, customer satisfaction, perceived value and corporate image. Customer satisfaction and service quality are the best determinants of behavioral intentions. In addition, customer satisfaction, perceived value and corporate image are complementary variables and have a significant mediation effect on the relationship between service quality and behavioral intentions. This is the maiden study in the context of an emerging economy that integrates a comprehensive service quality theory and valuable customer loyalty constructs that are crucial to the bank's financial performance and strengthens the additional evidence of theoretical pitch. This study also provides managers with a clear idea of how they can develop sustainable service marketing strategies and policies on the psychometric perception of customers, which would lead them to achieve their enduring objectives.

Paper 11

Cash Incentive in Bangladesh: Operations and Challenges Faced by Banks

Md. Morshed Anower CDCS

FAVP, EXIM Bank Ltd. Dhaka

Tofayel Ahmed

Assistant Professor, Bangladesh Institute of Bank Management (BIBM), Mirpur, Dhaka

tofayel@bibm.org.bd

Fatem-Tuz-Zohra

SPO, MTBL, ID, Head Office, Dhaka

Export subsidy is a government policy to encourage export of goods and discourage sale of goods on the domestic market through direct payments, low-cost investments and tax relief for exporters. Export earnings of Bangladesh have increased substantially over the years. Evidences from literature indicate that cash Incentive enhances export performance of the country in the short to medium term. There are so many issues which are being faced by the banking communities regarding dealing with cash incentive every year. Some of them are procedural and many of them are due to knowledge gap among the bankers regarding providing such type of services. The paper has identified some challenges like unnecessary prolonged lead time, malpractices in documentation creating risk for bankers etc. are creating operational difficulties in smooth operations of handling cash incentives by banks.

Paper 12

Addressing Challenges in Handling Back to Back LC by Banks in Bangladesh

Antara Zareen

Assistant Professor, Bangladesh Institute of Bank Management

antara@bibm.org.bd

Md. Mokaddem Ahamad

Deputy Director, Bangladesh bank

Md. Mahmudur Rahman

Executive Vice President, Islami Bank Bangladesh Limited

A.T.M. Nessarul Haque

Vice President, Mutual Trust Bank Limited

Bankers have designed the back-to-back letter of credit (LC) facility for the use of exporters for financing their supplies, which they want to export as per the requirements of export letters of credit. Globally this LC is used where transferable LC is not available. But in Bangladesh, it is playing as a vital pre-shipment financing option for the exporters. This facility is introduced as an incentive with an objective to boost export volume in Bangladesh. But, there are various challenges those are faced in handling back to back LC by banks in Bangladesh. In this study, the Challenges of back to back LC are trying to phase out with analysis of regulatory framework and current status of this facility. Moreover some global experiences are also analyzed to draw some diversified handling options of this financing mode.

Managerial Perception of Risk Governance: A Developing Country Perspective

Dr. Mohammad Istiaq Azim

Professor in Accounting, North South University, Bangladesh

mohammad.azim@northsouth.edu

Dr. Shamsun Nahar

Lecturer in Accounting, Department of Accounting, Finance and Economics, Griffith University, Australia

s.nahar@griffith.edu.au

This exploratory study is amongst the first to investigate the managerial perception of risk governance, which adds insights and understanding of risk disclosure practices and its determinants. Semi-structured interviews were conducted among 36 executives who were directly involved in risk governance, policy-making and monitoring of risk. Sample interviews were conducted to investigate the managerial perception of risk governance in a developing country perspective. Consistent with Institutional Theory, we find that institutional isomorphism (mimetic and normative), risk committees and board independence are key contributing factors to corporate risk disclosure. This study suggests that understanding risk perception and attitudes from a wider perspective that focuses on the symbolic value of institutionalisation.

Paper 14

Venture Capital Financing: International Experience and Bangladesh Perspective

Dr. Jannatul Ferdous

Associate Professor and Chairman, Department of Business Administration in Finance and Banking, Bangladesh University of Professionals

jannat.du@hotmail.com

Md. Julker Naim, MPhil

Assistant Director, Bangladesh Bank

naim.jnu.bb@gmail.com

Md. Habibur Rahman

Assistant Director, Bangladesh Bank

mhrbd83@gmail.com

Venture Capital firms are specialized category of investors with technological and financial skills who offer both financial and managerial support to the entrepreneurs in new and innovative ventures. The main difference between a venture capital and a financial Institution or bank lies in that the former invests in newly formed but long term potential start ups for generating lucrative profits while the latter prefers to invest in the established businesses. Though funding by venture capital and banks are equally risky, the return in venture capital is anticipated to be quite lucrative. Though Venture capital firms are contributing greatly in the industrially developed nations, it is quite a new ideology in Bangladesh. The number of venture capital firms and their contribution to our economy is still very insignificant. But the potential it entails is very significant if the ideology is properly researched and accordingly materialized. This paper discusses the present status of venture capitals in Bangladesh, their role and the need for a properly researched policy. To maintain the smooth GDP growth, ensure sufficient employment opportunity and achieve the SDG Goals, Bangladesh needs huge investment in new and innovative but potential business sectors; and venture capitals can be an alternative to traditional service providers.

Effect of Dividend Changes on Stock Price: An Assessment of the Behavior of Emerging Capital Market of Bangladesh

Uday Shankar Sarkar

Lecturer of Finance, Department of Business Administration, City University Dhaka
udayshankar_jnu@yahoo.com

Mihir Kumar Roy

Professor, Department of Business Administration, City University, Dhaka
mihir.city@gmail.com

Dividend signaling models postulate the more specific predictions that firms raise dividends either prior to earnings increases or reveal that an increase is permanent. An announcement of a large change in a firm's dividend can provide information not only about the announcing firm, but also about the firm's rivals. Firms with permanent cash flow increases after some years of flat cash flow tend to boost their dividends before their cash flow jumps and also have a high frequency of relatively large dividend increase prior to their cash flow shock. Investors believe that dividend changes signal about future profitability of the firm and that firms increasing their dividend earn large market-adjusted stock return in the year before their cash flow rises. These views of the investors support the hypothesis that dividend changes signal positive information about permanent future cash flow levels. The purpose of this study is to investigate the impacts of dividend changes on the price of the announcing stock those of the industry rivals as well. The findings of the study support that signaling plays a pivotal role in determining stock price.

Paper 16

Merger of Banks in India

Satheesh E.K

Professor, Department of Commerce and Management Studies, University of Calicut, Thenjipalam, Malappuram, Kerala, India
eksatheesh@gmail.com

Arathi Sivaraman

Research Scholar (JRF), Department of Commerce and Management Studies, University of Calicut, Thenjipalam, Malappuram, India
arathisivaram@gmail.com

Over the last fifty years, Indian banking industry has been facing continuous change. The number of banks was cut in half, and more often than ever, the banks are merging and acquiring each other. This paper is mainly discussing about the merging and acquisition which happening very recently in the Indian banking sector. Two different indices such as concentration ratio and Herfindahl's –Hirschman's index have been used in order to analyze the latest mega merger in India. Today, there are 12 public sector banks active on the Indian banking sector, which has the elements of both, oligopoly and monopolistic competition. From the year of 2015 until today, the number of banks was cut in half which resulted in increase of the concentration on the banking market. This trend is also expected in the future due to increased merging and acquisitions.

Intellectual Capital Management of Islamic Banks in Bangladesh

Dr. Amitava Mondal

Associate Professor, Department of Commerce, Sidho-Kanho-Birsha University, Purulia, West Bengal
amitavakalna@gmail.com

Radhagobinda Basak

Assistant Professor, Department of Commerce, Sidho-Kanho-Birsha University, Purulia, West Bengal
rgbasak85@gmail.com

Krishnendu Ghosh

Research Scholar, Department of Commerce, Sidho-Kanho-Birsha University

Now a day, intellectual capital plays a vital role in improving financial performance and competitiveness of an organization. This paper measures the value creation efficiency of intellectual capital management in the context of 8 Islamic banks in Bangladesh over a period of six years. The paper also examines the impact of intellectual capital management on the financial performance of 8 Islamic banks in Bangladesh over the study period. Data for this purpose have been collected from the annual reports of respective Islamic banks for the period from 2013 to 2018. Pulic's VAICTM model has been used to measure the value creation efficiency of intellectual capital management. Financial performance of the banks has been measured with the help productivity and profitability ratios. The impact of intellectual capital (human capital and structural capital) and physical capital on corporate financial performance of the select Islamic banks has been examined using multiple regression technique. The study has shown that overall value creation efficiency of intellectual capital of sample Islamic banks is satisfactory. The empirical evidences hint that strategic utilization of banks' Intellectual resources can positively lead to better financial performance. The findings of this study might be helpful in understanding the measurement and management of intellectual resources of Islamic banks to gain competitive advantage in Bangladesh.

Paper 18

Foretelling the Effects of Financial Distress on Firms' Performance: Evidence from the Banking Industry of Bangladesh

Dr. Mohammad Mizenur Rahaman

Associate Professor, Department of Business Administration, Shahjalal University of Science and Technology, Sylhet
mizen.ban.sust@gmail.com

Saeed Sazzad Jeris

Research Student, Department of Business Administration, Shahjalal University of Science and Technology, Sylhet

Financial distress one of the important measurements of the firm's inability to generating income or revenue. It has significant effects on the different stakeholders including investors, lenders, and participants of capital markets in general. Early warning of financial distress could be taken as a precaution to be established to lower the risk and danger levels of company bankruptcy. There are many factors which can drive the firms to financial insolvency. Most importantly this financial insolvency can affect the firm performance either in a positive or negative way. The main purpose of the study is to predict the behavior of financial distress of Bangladeshi banks and its impact on their performance. This study followed quantitative research method and collected data from the annual report of the selected banks for the period of 2009 to 2018. Top 20 listed banks were selected based on the top performer of the last year. This study measures the financial distress by Altman Z score and with linear regression method; it is found that working capital/total assets (liquidity) deflects the financial distress very soundly. This financial insolvency also affects the bank's return on assets (ROA) and return on investments (ROI) positively. This study also found that bangladeshi banking sector is under the threat of financial distress. Only two banks in 2018 moderately free from financial distress (grey zone) while there is no banks within fully safe zone.

Paper 19

Demographic Dividend, Labour Participation and Global Growth Debate- Take Away for the Policy Makers and Bankers

Prof. (Dr.) N. Krishna Kumar

Dean, State Bank Institute of Leadership (SBIL), Kolkata, India
binodatreya@gmail.com

This is a Paper on the Contextual subject of decelerating global growth and how despite the Demographic Dividend many Countries enjoy, the labour participation is proving to be a nemesis. It encapsulates, evaluates and appraises the debate that has gone on in this frontier area of research and culls the take away by way of a re-appraisal. How the Policy Makers and Bankers need to understand and assimilate it, in their scheme of decisioning evolves as a corollary from the debate. The comparisons and focus of the study is majorly on emerging economies with the higher demographic dividend.

Paper 20

Financial Inclusion and its Impact on Sub-National Poverty in Bangladesh: a panel Data Approach

Md. Anwarul Islam

General Manager, Financial Inclusion Department, Bangladesh Bank, Head Office, Dhaka
anwar.islam@bb.org.bd

Birendra Chandra Das

Deputy Director, Financial Inclusion Department, Bangladesh Bank, Head Office, Dhaka
birendra.chandra@bb.org.bd

K Suranjit

Deputy Director, Agricultural Credit Department, Bangladesh Bank, Head Office, Dhaka
k.suranjit@bb.org.bd

This paper investigates the impact of financial inclusion to the poverty of Bangladesh. We construct the sub-national Financial Inclusion Index (FII). It is found that uplifting financial inclusion level from bottom (0.00) to the highest threshold (1.00) level likely to reduce the poverty level significantly (by around 57-77 percentage point). We test the result with additional two control variables related to the infrastructural and human capital development. Our research finding suggests that financial inclusion could address core issues at sub-national level by breaking the barriers to access to finance which may impact on the proper utilization of resources towards sustainability of the country's economic growth.

Paper 21

Financial Inclusion and Women Empowerment: A Cross-Country Empirical Analysis

Chandan Kumar Roy

Deputy Director, Bangladesh Bank
chandan_hstu@yahoo.com

Banna Banik

Deputy Director, Department of Offsite Supervision, Bangladesh Bank
banna.banik@bb.org.bd

The main objective of this paper is to empirically analyze some indicators of financial inclusion i.e., people's access to bank's ATMs, access to commercial bank branches and access to loan facilities and to identify the relative consequence of these indicators on women empowerment in achieving sustainable development goal (SDG), particularly SDG-5. The study has been conducted, covering a balanced panel dataset of 50 developing countries with 13 years' time span from 2005 to 2017. Initially, employing panel data fixed effects model confirms that each indicator has statistically significant impact on reducing disparities between male and female and helps to empower women. A 1% increase in people's access to ATMs, access to commercial bank branches and use of banks assets reduces gender disparity index by 2.61, 3.37 and 0.19 points respectively. Using alternative dependent variables such as gender development index and women's political empowerment, we also find the evidence that financial inclusion empowers women by increasing gender development and political participation. In order to control country heterogeneity, autocorrelation and endogeneity effect, we also employ generalized method of moment estimation technique proposed by (Arellano & Bond, 1991) in the baseline and identical findings from this dynamic panel data model confirm the robustness of our estimated outcomes. Thus, financial inclusion empowers women and helps to achieve SDG-5 through reducing gender inequality, increasing gender development and creating opportunities of women's political participation.

Influence of Knowledge Sharing on Sustainable Performance: A Moderated Mediation Study

Munshi Muhammad Abdul Kader Jilani

PhD Student, School of Management, Wuhan University of Technology, P. R. China

mmakjilani@bigm.edu.bd

Mohammad Tazul Islam, PhD

Associate Professor, Bangladesh Institute of Bank Management (BIBM), Mirpur, Dhaka

tazul@bibm.org.bd

Md. Aftab Uddin, PhD

Associate Professor, Department of Human Resource Management, University of Chittagong, Chittagong

mdaftabuddin@cu.ac.bd

The past few decades showed inadequate exertion of the impact of employee-related research-their knowledge, and its diffusion on advancing the banks' long-term sustainability. The purpose of this study is to investigate the role of employees' knowledge sharing on the sustainable performance of banking enterprises operating in Bangladesh. Furthermore, the present study is also to test a moderated mediation model of knowledge hiding and individual ambidexterity on the association above. The researchers applied deductive reasoning through the application of quantitative techniques, using structural equation modelling. Finally, 287 respondents from different banks was chosen through the self-administered survey from the capital city of Dhaka. The findings indicated that all the predictor variables significantly explain the outcome variable except the influence of knowledge sharing. The study also delineates a moderated mediation effect of knowledge hiding and ambidexterity on sustainable performance in the Banking industry. Mediation analysis showed that employees' ambidexterity mediated the relationship between knowledge sharing and sustainable performance. Unlikely, the moderation analysis revealed that the effect of knowledge sharing on employees' ambidexterity is not intervened by knowledge hiding. This study also contributes to the existing literature by showing the importance of knowledge hiding along with explaining how knowledge sharing can motivate and influence employees for achieving sustainable performance. In addition, the main implication of the current study is to advance knowledge and add values in the forms of knowledge creation, preservation, and dissemination among the practitioners, banking professionals, and academicians for utilizing in their domain-specific areas for the long-term sustainability.

Paper 23

Building A Relationship Marketing Strategy of Banking in Bangladesh: A Case of Intention to use Agent Banking vis-à-vis Traditional Bank Branches in Developing Country.

Mahmud Habib Zaman

Senior Lecturer, Faculty of Business Administration, North South University, Dhaka

mhzaman81@gmail.com

Abdul Kader Nazmul

Associate Professor, Faculty of Business Administration, American International University-Bangladesh, Dhaka

dipu123@gmail.com

Dr. Shuvashish Roy

Financial Advisor, Hazrat Khajar Bashir Unani Ayurvedic Medical College & Hospital Foundation, Jamalpur, Bangladesh

shuvashishroy@gmail.com

Dr. Sarmistha Sarma

Professor, Institute of Innovation in Technology and Management, GGSIP University, Delhi, India

sunshinewinner@gmail.com

Information technology has heralded a paradigm shift in the service availability to the customers. Banking services have expanded by leaps and bounds and agent banking is much to be credited for this increase in market reach. A review of literature has indicated numerous advantages and challenges of agent banking services. This research paper has used the social exchange theory (SET) as the premise in trying to understand and analyze the case of Bangladesh in identifying the factors relating to adoption of agent banking compared to traditional banking mechanism. The case is substantiated from data collected at Tongi area of Bangladesh and seeks to validate with the help of empirical evidence analyzed using SPSS software. The paper serves as an extension to prior literature on intention to use services. The findings can be used to understand and design marketing strategies for developing markets with similar demographics.

Does E-banking Impact the Performance of Commercial Banks in Bangladesh: An Econometric Analysis**Bhishan Chandra Barman**

M.S.S. Research Fellow, Department of Economics, University of Rajshahi
bhishan.econ@gmail.com

Dr. Md. Abdul Wadud

Professor, Department of Economics, University of Rajshahi
wadud68@yahoo.com

Electronic banking (e-banking) is one of the most important technologies and communication systems that do have gained popularity in banking industry. The adopting rate of e-banking in Bangladeshi banking systems has been increasing day by day because of some special facilities provided by e-banking to both banks' employees and customers. Although the acceptance of e-banking is rising, there is a lack of the empirical research on the impact of e-banking on the performance of commercial banks. This study examines the impact of commercial banks in Bangladesh. We measure the performance of banks in terms of three ratios- return on equity (ROE), return on assets (ROA) and net interest margin (NIM). We use panel data which consist of 12 commercial banks and 10 years data during the period from 2009 to 2018. We apply fixed effects model (FEM) and random effects model (REM) and run regressions for three performance indicators of ROE, ROA and NIM. We use ROE, ROA and NIM as dependent variables and proxy of e-banking, some bank-specific variables and some macroeconomic variables as independent variables in order to control their effects on bank performance. We perform Hausman test to select the appropriate model among FEM and REM and REM model as the appropriate one. This research further applies generalized method of moments (GMM) to investigate the relationship between the e-banking and banks' performance after controlling within group and between group heterogeneity effects. Results from REM econometric estimations show positive and significant impact of e-banking on return on assets (ROA) and net interest margin (NIM) at 5% and 10% levels of significance respectively. Impact of e-banking of return on equity (ROE), although insignificant, is found to be positive. Estimation results of GMM model report a significant positive impact of e-banking on banks' performance in terms of return on equity (ROE) and return on assets (ROA) at 5% and 10% levels of significance respectively. Results further indicate that e-banking has had favorable impact on net interest margin (NIM), but this impact is not yet significant. Overall, findings reveal that electronic banking positively affects the banks' performance. Effects of the bank-specific and macroeconomic variables on banks' performance are found to be mixed. We notice that the higher is the experience of e-banking, the greater extent and significance is the performance of the banks. Policies leading to the better management and delivery of e-banking services would contribute to the improvement of banks' performance and hence profitability.

Paper 25**Impact of Trustworthiness on the Usage of M-banking Apps: A Study on the Users of Dhaka City****Md. Rahat Khan**

Assistant Professor, Department of Business Administration, City University, Savar, Dhaka
rahatkhan.mrk14@gmail.com

Md. Imran Hosen

Graduate Student, Institute of Business Administration (IBA-JU), Jahangirnagar University, Savar, Dhaka
imran1923ibaju@gmail.com

S. M. Khaled Hossain

Lecturer, Army Institute of Business Administration (AIBA-Savar). Savar Cantonment, Savar, Dhaka.
smkhossain19@gmail.com

In the present era of banking business, mobile banking apps (M-banking) are emerging as a new retail channel for banks. Owing to the flourishing emergence of technology and the internet, the use of smartphones has been rising. For that consequences, mobile banking has developed its move to app-based banking with having much convenient than the typical M-banking. The current study centres on the aims to find out the overall impact of trustworthiness and its components (Ability, Benevolence, Integrity) on the usage of the customers of M-banking apps in Dhaka city. A structured questionnaire has been distributed among the 400 respondents through the snowball method and 362 responses has found suitable for the study. A structural equation modeling (SEM) has been employed to test the proposed model fit. The study reveals that, all the three components of trustworthiness have positive impact on mobile banking app usage. Finally the study also suggests that, an increased level of user perceptions on the trustworthiness of the mobile banking provider will translate into an increased level of usage towards the M-banking apps.

About Previous Conferences

Bangladesh Institute of Bank Management (BIBM) organized first **Annual Banking Conference-2012** during December 23-24, 2012. This was the first such platform by BIBM that offered opportunities of discussion on banking issues by the academicians, researchers and bank executives. The first endeavor i.e. The Annual Banking Conference-2012 was structured on three thematic areas- 'Trends and Changes in Banking', 'Globalization and International Banking' and 'Risk Management and Sustainable Banking'. The conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman. A total number of 25 research papers were presented in the conference in 6 Plenary Sessions. All plenary sessions were presided by the reputed economists, bankers, and researchers of the country. The proceeding of the conference was published in 2013 that includes all research papers presented in the conference, welcome address, inaugural speech, inaugural keynote paper, concluding speech and summary of all plenary sessions. Academicians, researchers and senior level bank executives took part in the two-day gathering.

The Annual Banking Conference-2013 was organized by BIBM during November 24-25, 2013. This was for the second time that BIBM organized the event. The conference papers were presented in four plenary sessions titled 'Financial Market and Monetary Policy'; 'International Banking, Sustainable Finance and Information Technology'; 'Risk Management in Banking'; and 'Human Resource Management and Islamic Banking'. The conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman where an inaugural keynote was presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury. A total number of 19 research papers were presented in the conference in 4 Plenary Sessions. Academicians, researchers and senior level bank executives took part in the two-day gathering.

The third meet i.e. **The Annual Banking Conference-2014** was organized by BIBM during December 6-7, 2014. Following the similar fashion, the conference papers were presented in four plenary sessions titled 'Financial Market and Monetary Policy'; 'International Banking, Sustainable Finance and Information Technology'; 'Risk Management in Banking'; and 'Human Resource Management and Islamic Banking'. Following the customs, the conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman where an inaugural keynote was presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury. Moreover, three books/publications (Trade Services of Banks in Bangladesh; Green Banking in Bangladesh; Supervisory Initiatives of Bangladesh Bank) were launched in the inaugural session. A total number of 20 research papers were presented in the conference. The proceeding of the conference was published in 2015.

The fourth conference i.e. **Annual Banking Conference-2015** was organized by BIBM during November 22-23, 2015. Of the submitted papers, 21 was selected and presented in the four plenary sessions: 'Macro and Financial Stability'; 'Human Resource Management and Information & Communication Technology'; 'Financial Inclusion and Sustainable Banking'; and 'Corporate Governance and Risk Management in Banks'. The conference was inaugurated by the then Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Dr. Atiur Rahman. Two keynotes were presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury and Khondkar Ibrahim Khaled in day 1 and day 2 respectively. Moreover, a special paper on the 'Sustainable Banking' was presented in the inaugural session by professor Dr. Shah Md Ahsan Habib. The BIBM-Frankfurt School Joint Certification Program was formally launched in the inaugural session of the conference. The proceeding of the conference was published in 2016.

About Previous Conferences

Annual Banking Conference-2016 was organized by BIBM during December 04-05, 2016. Of the submitted papers 23 papers to present in four plenary sessions: ‘Macro Financial Environment’; ‘Key Operational Areas of Banking’; ‘Green and Sustainable Banking’; and ‘Financial Inclusion and Digital Financial Services’. The conference was inaugurated by the Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Mr. Fazle Kabir. Two special keynote papers were presented by the Director General of BIBM Dr. Toufic Ahmad Choudhury; and A. K. Gangopadhaya Chair Professor of BIBM Mr. Khandakar Ibrahim Khaled in Day 1 and Day 2 respectively. A special book on the banking products titled ‘Showcasing Banking Products of Bangladesh’ was formally launched in the inaugural session. The conference ended with a Cultural Program titled ‘A tribute to the Musical legends of the Subcontinent’ and a Concluding Dinner. The proceeding of the conference was published in 2017.

Annual Banking Conference 2017 was organized during November 26-27, 2017 that was participated by representatives of universities and banks from home and abroad. BIBM received over 100 abstracts in response to the Call for Papers for consideration, and finally, a total number of 80 papers were submitted for taking part in the review process. From these papers, our review team selected 20 papers to present in the two-day event in four plenary sessions: The Plenary sessions were titled as ‘Macro Banking Environment’; ‘Key Operational Areas of Banking’; ‘Digital Technologies for driving Financial Inclusion for the Last Mile’; and ‘Promoting Client Centric Approaches in Digital Financial Services’. The conference ended with a cultural program ‘Unforgettable Classics’ and a closing Dinner. The proceeding of the conference was published in 2018.

The last conference i.e. the **Annual Banking Conference 2018** was organized during November 07-08, 2018 that was inaugurated by the Chairman of the Governing Board of BIBM and Governor of Bangladesh Bank Mr. Fazle Kabir. BIBM received over 110 abstracts in response to the Call for Papers for consideration, and finally, a total number of 82 papers were submitted for taking part in the review process. From these papers, our review team selected 22 papers to present in the two-day event in plenary sessions: The Plenary sessions were titled as ‘Key Operational Areas of Banking’; ‘Macro Financial Environment’; and ‘Sustainable Banking and Digital Financial Services’. A special publication titled ‘She Can’ was launched in the inaugural session. The conference ended with a cultural program ‘Bela Sesher Gaan’ and a closing Dinner. Over 600 bankers and academicians took part in the conference.

Photo Album Annual Banking Conference-2018



Photo Album Annual Banking Conference-2017



Photo Album Annual Banking Conference-2016



Photo Album Annual Banking Conference-2015



Photo Album

Annual Banking Conference-2014



Photo Album Annual Banking Conference-2013



Photo Album Annual Banking Conference-2012



Annual Banking Conference-2019 Organizing Committees

Advisor: Dr. Md. Akhtaruzzaman, Director General, BIBM

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Annual Banking Conference-2019 Organizing Committees

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Business Session-1	<ul style="list-style-type: none"> Antara Zareen, Assistant Professor Rifat Zaman Sourav, Lecturer
Business Session-2	<ul style="list-style-type: none"> Dr. Md. Mahabbat Hossain, Assistant Professor Faysal Hasan, Lecturer
Business Session-3	<ul style="list-style-type: none"> Tofayel Ahmed, Assistant Professor Anila Ali, Lecturer
Business Session-4	<ul style="list-style-type: none"> Tahmina Rahman, Assistant Professor Maksuda Khatun, Lecturer
Cultural Program	<ul style="list-style-type: none"> Sharmina Nargish, Senior Administrative Officer S. M. Shahinul Islam, PS to Director General Dipa Roy, Assistant Administrative Officer

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Mohammed Sohail Mustafa, Associate Professor

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Bangladesh Institute of Bank Management

Plot No.-4 Main Road No.-1 (South), Section No.- 2, Mirpur, Dhaka - 1216

Contact:

+88-02-9915553 (P & DG) +88-02-9900091-5; +88-02-9605051-2 (Ext-115, 114, 116, 117 & 120)