

ROLE OF CPMCT IN ENSURING COMPLIANCE AT bKash LIMITED

bKash Limited

Prepared by
Tasfia Sharmin Chowdhury
ID: 221011049

Supervised by
Muhammad Hasibul Hasan
Assistant Professor

Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration



19th (April, 2026)

Internship Report Approval Form

Student Name:

ID No.

Major:

Year:

Mobile Phone:

Email:

INTERNSHIP/PROJECT INFORMATION

Internship

Organization:

Internship /Project Report Topic:

Term (Tick one):

☐ Spring 2026

☐ Summer 2026

☐ Fall 2026

SUPERVISOR APPROVAL

(Tick One)

☐ Approved
Re-write

☐ Not Approved

☐ Partial Re-write

☐ Full

Remarks (For Not Approved):

Signature:

Date:

Name:

E-mail

Phone:

PLAGIARISM DECLARATION

1. I know that plagiarism means taking and using the ideas, writings, works or inventions of another as if they were one's own. I know that plagiarism not only includes verbatim copying, but also the extensive use of another person's ideas without proper acknowledgement (which includes the proper use of quotation marks). I know that plagiarism covers this sort of use of material found in textual sources and from the Internet.
2. I acknowledge and understand that plagiarism is wrong.
3. I understand that my research must be accurately referenced.
4. This assignment is my own work, or my group's own unique group assignment. I acknowledge that copying someone else's assignment, or part of it, is wrong, and that submitting identical work to others constitutes a form of plagiarism.
5. I have not allowed, nor will I in the future allow, anyone to copy my work with the intention of passing it off as their own work.

Name: Tasfia Sharmin Chowdhury.

ULAB ID: 221011049

Letter of Transmittal

April, 2026

Muhammad Hasibul Hasan, PhD.

Assistant Professor

ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

688 Beribadh Road, Mohammadpur, Dhaka-1207.

Title: Internship Report on the topic: Role of CPMCT in Ensuring Compliance at bKash Limited.

Dear Sir,

With due respect, I would like to inform you that I am done with my internship report and it is titled Role of CPMCT in Ensuring Compliance at bKash Limited. The report is being prepared as a partial requirement of the degree of Bachelor of Business Administration (BBA) at the University of Liberal Arts Bangladesh (ULAB).

The report is based on my internship experience at bKash Limited, where I worked with the AML & CFT Department, particularly focusing on the activities of the Compliance Process Monitoring and Controlling Team (CPMCT). This paper mainly intended to understand how CPMCT undertakes its operational processes to ensure that they are in compliance with the regulatory requirements and internal business policies.

I have tried to apply the theoretical knowledge I attained during my academic studies and practical knowledge I gained during my internship in writing this report. I also employed interviews to collect information so as to make the report more informative and realistic.

It is my hope that this report will not only live up to your expectations but also give you a clear picture of the role of CPMCT in ensuring compliance in the organization.

Sincerely,

Tasfia Sharmin Chowdhury

ID: 221011049

Bachelor of Business Administration (BBA), Major: Human Resource Management (HRM).

ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

Acknowledgement

To everyone who has assisted and helped me in making my internship report, I would like to say that I have made my sincerity towards the completion of my internship report, which is called Role of CPMCT in Ensuring Compliance at bKash Limited. It was through their support, positive motivation, and invaluable advice that I was able to pass this report successfully. To start with, I would like to thank Allah Almighty who has provided me with strength, patience and the capacity to finish this internship report on time.

I owe it to my greatest acknowledgment to my academic supervisor, Muhammad Hasibul Hasan, PhD, Assistant Professor, School of Business, University of Liberal Arts Bangladesh (ULAB) who has guided me all through, given me great tips, and supported me through the process of writing this report. His instructive criticism and encouragement very significantly influenced me to write the study in an organized and purposeful manner.

My coordinator Rehnuma Tarannum Rashna (Senior Officer, AML & CFT, External and Corporate Affairs Division) and my organizational supervisor Mohammad Saiful Islam (Manager, AML and CFT, External and Corporate Affairs Division) are other people that I want to little sincerely thank and acknowledge to have provided guidance, cooperation and constant support during my internship tenure at bKash Limited Their professional guidance and support provided me with an opportunity to acquire considerable practical experience and my worldview of all the compliance activities performed by the organization.

I would also like to inform the team members of the Compliance Process Monitoring and Controlling Team (CPMCT) and other workers of the AML & CFT department of bKash Limited that they cooperated with me and shared their precious insights during my interview and this played a significant role in the completion of this report.

Lastly, I would like to extend my gratitude to my family and friends who have always encouraged, supported and motivated me throughout my academics. They always believed in me and this has been a lot of inspiration.

With the successful completion of this report, I would like to give my heartfelt appreciation to all of those people who helped, directly, or indirectly, to complete this report successfully.

Table of Contents

Serial No.	Contents	Page No.
	Internship Report Approval Form	ii
	PLAGIARISM DECLARATION	iii
	Letter of Transmittal	iv
	Acknowledgement	v
	PART A	
Chapter 1	Preparation of the Internship	
1.1	Motivation for Internship	1-2
1.2	Internship Search Process	2-3
1.3	Internship Interview Experience	3-4
1.4	Organizational Overview	4-5
Chapter 2	Internship	
2.1	Position, Office Environment and Job Responsibilities	6-7
2.2	Learning Outcomes and Contributions	7-8
2.3	Academic Learning Application	8-9
Chapter 3	Self Reflection	
3.1	Pleasant and Problem Experiences	10
3.2	Areas of Improvement	11
3.3	Professional Implications and Suggestions	12-13
Chapter 4	Customizing a Development Plan	
	Career Future Projections and Objectives	14
	Skills Development Plan	14-15
	Executive Summary	16
	PART B Research Report	
Chapter 1	Introduction	
1.1	Research Title	17
1.2	Research Objective	17
1.3	Background of the Study	17-18
1.4	Research Questions	18
Chapter 2	Methodology	
2.1	Research Approach	19
2.2	Research Design	19-20
2.3	Sources of Data	20
2.4	Sampling Technique	20
2.5	Data Collection Techniques	20-21
2.6	Data Analysis Method	21
Chapter 3	Findings & Discussion	22-26
Chapter 4	Recommendations	27-28
Chapter 5	Conclusion	29
	References	30
	Appendices	31-33

PART-A

Chapter One: Preparation of the internship.

1.1 Motivation for Internship

The initial encounter in the academic life had always made me realize that I could not equip myself to the world of the profession through classroom education alone. I was also eager to get the personal experience of how the theoretical concepts are implemented in the real company environment, particularly the financial institutions where the regulatory and compliance rules and operation and monitoring systems play an important role. It is this interest that has led me to seek an internship experience whereby I would have a chance of getting a preview of how the working business world looks like, learn the professional skills and get exposed to the real world challenges. My internship was at bKash Limited in Bangladesh, one of the largest mobile financial services providers in Bangladesh that has revolutionized the way people do business with regards to financial services as far as financial services are concerned by providing digital financial services to a high number of people who have little or no access to the traditional banking services.



Considering the fact that bKash has many customers and a large number of transactions daily, it is key in ensuring the financial transparency, operational effectiveness and adherence to the regulations in the mobile financial market. The most important factor which led me to select this internship is that I am personally interested in the area of

financial compliance and anti-money laundering (AML) practices. I chose to take a closer look at how the organizations can detect the suspicious transactions, analyze and mitigate the financial risks, and ensure that the national regulation is observed. I also wanted to hone my analytical abilities, practice my communication abilities and acquire some overall confidence in moving around in the professional corporate environments. It was during this internship that I was expected to be in a position to not only learn a bit of practical knowledge but also professional skills that would supplement the academic education and equip me with the future career in financial services and compliance management.

1.2 Internship Search Process

To secure the appropriate internship, I had to plan, do a research and know what I desired in life and in studies. I have already started doing research on opportunities, which I viewed as the least related to my background in finance-related and corporate studies and the increasing need in regulatory compliance, risk management, and operational governance. The most appealing organizations to me were in the financial and corporate sector where I would be practically introduced to the compliance concerns in terms of roles and the application of the theory in the operational world. In my search, I always used corporate career portal, university career resource, and professional network sites. Moreover, I also approached seniors, alumni, and professionals in the industry to receive the notion of those organizations that provide great learning opportunities to interns and contribute to their career development. They have also helped me to locate organizations that not only have good reputations, but also those that allow the interns to work on meaningful projects. When I discovered further information about the internship opportunity in bKash Limited, I noticed that it was going to be the best place to achieve my interests and career goals. The application method presupposed the submission of a detailed curriculum vitae and academic records and personal statements. The areas that I took into consideration when writing my application were the school performance, extracurricular activities and my interest in the field of corporate governance, compliance and risk management practices. I have ultimately chosen bKash Limited because it operates in the entire country, it has good organizational image and innovativeness in promoting financial inclusion in Bangladesh. The option of placements in the External and Corporate Affairs division,

in particular, the Anti-Money laundering and Combating the Financing of Terrorism (AML and CTF) department of the Compliance Process Monitoring and Controlling (CPMCT) team was particularly appealing in the internship. This job has assisted me in acquiring a practical experience in overseeing compliance and mitigating compliance and compliance with regulatory laws- things which, hopefully, would be applicable to my future career goals in the financial sector.

1.3 Internship Interview Experience

The selection of internship at bKash Limited was competitive, systematic and very professional. At the same time, it was an exciting experience to me as it was my first major corporate interview process. The interviewers were quite amiable and supportive and this made me remain assured and express my opinions in a very casual manner. The internship recruitment was categorized into four stages i.e. screening of the CV, aptitude test, Focus Group Discussion (FGD) and the final presentation and interview. The first stage in my application was the CV screening process where the recruitment team evaluated my academic qualifications, course work and skills to determine my eligibility to hold the internship position. Upon shortlisting, I was called to go through aptitude test which evaluated my analytical skills, logical thinking and problem solving skills. Following the passing of aptitude test, I was called to participate in the Focus Group Discussion (FGD) round. At this stage, I was engaged in a group discussion on a given topic and the assessors observed my communication skills, teamwork and the degree of clarity in expressing ideas. The last step in the process was a presentation and formal interview. At this step, I presented the topic assigned and answered questions put by the interview panel. The interview questions entailed my school history, career opportunities, and understanding of the concept of compliance. There were also some situational questions that were used to assess my problem-solving, analytical, and communication skills. In addition to this, the panel asked questions related to financial risk, the way of tracking suspicious transactions and the importance of compliance in mobile financial services. On the whole, the whole interview process was a learning experience to me. It has helped me understand what is required of a corporate organization and has reminded me once again that I should prepare, be confident and

communicate effectively in a work environment. It was a lesson too that made me more committed and professional in my internship tasks.

1.4 Organizational Overview

The department where I was assigned during my internship period in the External and Corporate Affairs department of bKash Limited is mainly concerned with regulatory contacts, ensuring that the organization is complying with the regulations and the corporate governance initiative. This part will be useful in harmonizing the organizational activities with the national regulations, industry standards and internal compliance standards. This department is further subdivided into Anti-Money laundering and Combating the Financing of Terrorism (AML and CFT) division under which I was working and this division is extremely important division of this department as it is not only involved in the prevention of financial crimes but also in the integrity of the financial transactions. The department keeps track of the activity of suspicious transactions, risk indicators, and all the processes are done within the rules and regulations on anti-financial crime.



Its operations are also vital in insuring the organization against any legal, functioning and reputational risks that might arise due to the money laundering and terrorist financing. To narrow down, the tasks that I needed to carry out were within Compliance Process Monitoring and Controlling (CPMCT) team. It is a group that is expected to check and oversee the compliance related processes, tracking the registration and control of the transaction activities, and make sure the internal compliance processes are followed strictly within the organization as well. The group also works with other operating bodies in ensuring that there is clarity, accuracy and compliance of regulations in all financial transactions. The CPMCT team, by virtue of being a mediator between the operational performance and the compliance governance.

Chapter Two: The Internship.

2.1 Position, Office Environment and Job Responsibilities.

The internship experience at bKash Limited was a wonderful experience to work in the External and Corporate Affairs division, which falls under the Anti-Money laundering and Combating the Financing of Terrorism (AML and CFT) department and in the Compliance Process Monitoring and Controlling (CPMCT) team. This experience gave me a practical insight into compliance and operational processes of one of the biggest mobile financial service providers in Bangladesh and offered me an idea on how regulatory compliance is promoted in a large financial technology company. The division is significant in making sure that the organization is functioning in line with the national and international financial regulations and that the corporate governance and ethical business practices are sound. The main activity I completed during my internship was monitoring the customer registration process to ensure that the entire registration process was carried out as per the internal policies and regulatory requirements. This entailed checking of registration details, checking customer details and making sure that Know Your Customer (KYC) requirements were duly met. As a result of this responsibility, I managed to learn the way in which registration monitoring assists in detecting possible irregularities and ensuring transparency in the functioning of financial services. I also assisted the team in several operations that were related to compliance, as well as registration monitoring. These included planning and maintaining records of compliance, reviewing and analyzing data pertaining to transactions, supporting preparation of internal and regulatory reports and maintaining internal records that were utilized in compliance review and data reconciliation. These were very tedious jobs that demanded a lot of accuracy and attention to detail since the work entailed dealing with sensitive financial and customer data. The fact that I was under the supervision of the senior team members assisted me in learning slowly the technical and procedural aspects of compliance monitoring and documentation. I was guided and provided with regular feedback, and it assisted me in learning how compliance teams can detect potential risks, keep appropriate records, and assist regulatory reporting. It also enabled me to understand the liaison of different units of operation with the compliance team to ensure that all the operations are aligned with the regulatory standards and internal policies. The formal and professional working

environment enabled me to acquire some of the key professional skills including analytical thinking, problem-solving capacity, effective communication and time management. In my day-to-day role and exposure to activities related to compliance, I was able to have a hands-on experience on how compliance is exercised through monitoring, risk identification, and regulatory compliance in a financial services organization.

All in all, the internship experience allowed me to tie my theoretical knowledge with the real-life exposure of a corporate environment and to gain a better insight into the compliance activities in the financial services sector. It also made me confident in my career and made me be effective in a corporate environment and provided me with a strong foundation to my future career in financial compliance, risk management and corporate governance.

2.2 Learning outcomes and contributions.

The compliance monitoring, financial risk management, and regulatory compliance exposure that I had during my internship in bKash Limited gave me a hands-on experience on how a large digital financial service entity operates. This experience helped me understand how organizations monitor transactions, identify abnormal patterns, and identify potential risk indicators to ensure that they are in line with regulatory requirements. Customer trust is one of the key issues in the mobile financial services (MFS) sector due to the large number of digital transactions and the possible occurrence of fraud, identity abuse, and financial anomalies. Therefore, compliance control, appropriate data verification, and close documentation processes are required to ensure transparency and reliability in financial operations. The other aspect that I observed in my internship is the data matching and verification process which is done to verify the accuracy of the customer data and transactions records to eliminate errors and identify inconsistencies within the system. The professional skills that I used and learned during the internship period such as effective communication, analytical thinking and organizational ability were employed in the process of doing my assigned tasks. I also got acquainted with the system of corporate documentation and got to know the way compliance-related information is structured, checked, and presented professionally. These activities contributed to the growth of my confidence in dealing

with actual corporate tasks and in the way compliance departments can operate with sensitive financial information without breaching confidentiality and accuracy. The other useful aspect regarding my internship was the realization of the significance of teamwork, accountability and collaboration towards achievement of organizational goals. I had the privilege to work with senior supervisors and team members, and in the process, I was able to observe how effective communication and coordination of different team members can help in ensuring efficiency in operations and compliance with regulatory requirements. I also assisted in other operations in the department such as organizing information pertaining to transactions, documentation of compliance, research assistance and report writing that could be utilized to track and examine potential risks. Such activities helped me to practically observe how compliance operations work and helped me to have a better understanding of the internal processes that help to maintain the financial integrity, regulatory compliance, and transparency in the organization.

2.3 Academic Learning Application.

My academic background is good and this has provided me with a chance to be effective in my internship work at bKash Limited. It was particularly important in theoretical knowledge gained at courses on finance, business ethics, risk management, and corporate compliance. All these have given a comprehensive understanding of the compliance rules, compliance system, the steps to be undertaken to reduce the operational risks and the ethical aspect of the corporate decision-making. It is also through this theoretical anchoring that allowed me to be highly analytical in my work and possess a reasonable knowledge of the goals of the different compliance processes. I had the opportunity to have a first hand experience of how these theoretical concepts come into place during a working corporate environment through the internship. The problems of financial monitoring and risk assessment, e.g., directly assisted me in becoming familiar with the process of transaction review, detection of suspicious activities, and evaluation of the possible compliance risks. Similarly, teamwork, accountability, transparency and integrity were also mentioned as essential to render organizations credible and act within their set arrangements and laws as a result of my studies concerning corporate governance and business ethics. In addition to it, I was instructed to understand how the theories of risk management are applied into practice.

Instead, the daily activities of the CPMCT team were well represented in the learned concepts in the classes, such as the definition of operational and financial risks, the monitoring of the abnormalities in the transactions, and the preventive measures. This emotion of such applications helped me to bridge the gap between theory and practice and see how methodical steps and the process of strategic decision-making would ensure the adherence of the regulations and avoid financial exceptions. It was not only a practical exposure, but it also assisted me in developing my professional competencies in addition to my knowledge on compliance operations. The skills that have been developed in the process of working on the compliance documentation, transactions monitoring, and reports preparation included critical thinking, problem-solving, data processing and professional communication skills. In addition to this, my knowledge on the importance of cross functional cooperation was broadened as I observed the way in which the compliance department was communicating with the operational and regulatory division to make sure that all financial activities were precise and transparent. As a rule, my academic preparation was important and relevant due to the internship. In practice, since I was applying the classroom learning to the application to real life situations, I was able to put the theoretical content into perspective and I felt what it was like to be in the field of operations compliance and what I needed to learn practically to be of any use in a corporate environment. The experience also served as a good boost and made me ready to work in the field of financial compliance, risk management and corporate governance in the future.

Chapter Three: Self Reflection.

3.1 Pleasant and Problems Experiences.

Being in a highly organized and professional corporate setting in bKash Limited was also one of the most rewarding aspects of my internship experience. The organization work culture was disciplined, responsible and collaborative that offered a good learning and professional development environment. The mentorship and encouragement of my supervisors and colleagues were very useful in ensuring that the learning process was smooth and enjoyable. They motivated me to take an active role in the departmental activities and assisted in developing my confidence by advising and providing constructive feedback as well as answering my questions whenever necessary. The other good experience during the internship was the hands-on experience in compliance monitoring and financial risk management, the two areas that most effectively match my academic interests and career goals. As a part of the Compliance Process Monitoring and Controlling (CPMCT) team, I was able to observe and be a part of the work in the sphere of transaction monitoring, regulatory reporting, risk identification, and anti-money laundering practices. These experiences helped me to better understand how compliance systems work in a real corporate environment and how companies can be financially transparent and regulate. However, there were also certain difficulties related to the internship that had to be adapted and learned. First, the adjustment to corporate communication norms such as formal email etiquette, formal reporting, and professional relations with colleagues and supervisors were needed. The initial phase was also not conducive to the processing of confidential records and work within a well-organized workflow system particularly when dealing with vast volumes of delicate financial information that had to be precise and secret. In addition, some compliance monitoring tasks were quite repetitive and monotonous since they presupposed the analysis of similar sets of information and frequent verification processes. In spite of these, they slowly turned out to be worthwhile learning experiences. With time, I became more effective in time management, discipline, and organized in undertaking tasks. The positive and the negative aspects of the internship helped me to improve my professional skills, improve my concentration and confidence in working in a corporate compliance environment.

3.2 Areas of Improvement

The internship experience at bKash Limited helped me to realize that there are various areas that I should work harder on to improve my professional abilities. Some of the main areas that can be enhanced include the development of my technical expertise with regard to compliance monitoring tools, the transaction analysis systems, and regulatory frameworks that govern mobile financial services. As the compliance environment keeps changing with new financial regulations and technological changes, the creation of a more robust technical skill in these systems will assist me in analyzing financial data in a more efficient way and providing more productive input in compliance monitoring practices. The other area that should be improved is my analytical ability in dealing with complex financial information. Compliance monitoring is often related to the identification of abnormal trends, evaluation of risk factors, and proper analysis of the information about transactions. Therefore, improving my analytical thinking and data interpretation will help me gain a more comprehensive insight into financial risks and make the decision-making process more effective in the compliance and risk assessment processes. Acquiring a better understanding of financial risk indicators and regulatory compliance requirements will also enable me to be more effective in detecting possible irregularities in large amounts of transaction data. Furthermore, the improvement of my practical experience in the sphere of advanced compliance operations would also serve as a source of my professional development. More analytical tasks such as assisting in risk assessment, tracking transaction patterns and assisting in compliance review would provide a clearer insight into the risk management decision-making process in financial institutions. Exposure to different operational processes and how a compliance team can liaise with other departments such as operations and technology would also help in building a more detailed image of how different departments liaise to achieve regulatory compliance. Overall, this internship helped me to understand that it is crucial to study and develop professionally in the field of financial compliance. By improving my technical skills, analytical skills, and work experience in risk assessment operations, I will be better suited to work in future roles as a compliance-monitoring officer, financial risk officer, and regulatory reporting officer.

3.3 Professional Implication and Suggestions in the Future.

The internship process at bKash Limited influenced my future career objectives and my career growth significantly. The experience with the Compliance Process Monitoring and Controlling (CPMCT) team gave me practical information on the Anti-Money laundering and combating the financing of terrorism (AML & CFT), mobile financial services (MFS) operations and regulatory compliance practices. This experience helped me to understand that compliance monitoring, transaction verification, and risk identification are required in the process of providing transparency and accountability in specialized financial service processes. It has also increased my desire to make a professional career in financial compliance, risk management, and corporate governance. The other lesson that I gained throughout the internship was the principle of teamwork and collaboration in a professional environment. The experience of working with the supervisors and the team members assisted me in understanding how coordination, communication and shared responsibility may result in the effective compliance monitoring and operational efficiency. The experience of these specialized financial service operations increased my knowledge of the role of compliance teams in maintaining regulatory compliance and the stability of the organization in general. My personal experience suggests that the internship programs might even be improved in case the learning structure is more systematized and organized. A well-designed internship program with proper orientation programs would help the interns to be conversant with the company policies, compliance procedures, operational workflows and reporting structures during the beginning of the internship. AML and CFT practices, compliance monitoring systems, and elementary data analysis methods training would also help in preparing the interns with relevant technical skills that would positively impact the operations of the departments. Other than that, an evaluative placement system in which interns receive frequent feedbacks and performance appraisal by the supervisors can also contribute towards enhancements in the learning process. Constant feedback and mentoring would help the interns to understand their progress whereby they should improve and advance their professional skills throughout the internship time. On the whole, this internship experience reinforced my practical knowledge of AML and CFT compliance, the operations of MFS, teamwork, and special financial service operations.

It has not only assisted me in determining my career interests but has also shown how properly structured internship programs and sufficient evaluation systems can improve a more efficient and effective learning experience among interns and lead to the development and effectiveness of the organization.

Chapter Four: Customizing a development plan.

4.1 Career Future Projections and Objectives.

My career plan in the long run is to become a professional in compliance, risk management or corporate governance. The bKash limited internship gave me the experience of the practical part of these fields and this made me become serious in taking up this career. The way the compliance structures have been implemented, the risk assessment of the financial risks and the capacity to adhere to the rules has provided me with the necessary responsibilities and skills to achieve the successful career in this sphere. I will also enjoy a better experience once I engage in compliance oriented employment in financial institutions upon the successful completion of my academic program. These roles will allow me to develop further on the technical expertise, analytical expertise, and the general perspective of the risk management processes. I would also prefer to have a balanced profile by incorporating academic knowledge, work experience and professional qualifications in a manner that it would be in line with my long term goal of being a beneficial actor in the compliance and risk management practices in the financial sector. On the whole, the knowledge and experience I gained during my internship can be a good starting point in my career planning as it allowed me to realize what should be considered when making the decisions related to the selection of the practical experience, professional development, and further learning in the sphere of compliance, risk management, and corporate governance.

4.2 Skills Development Plan

As a part of the long-term career goal in compliance, risk management, and corporate governance, I have worked out a systematic plan that will enhance my technical and inter-personal skills. On the technical level, I would like to increase my knowledge about the compliance monitoring software, financial analysis and regulation policies. The knowledge of the functioning with the transaction monitoring software, anti-money laundering systems, and risk assessment methods will help me make my own contribution to the compliance and operation risk management work. In addition, I will also work on my research, data analysis and report writing skills as essential in the

drawing of the relevant compliance reports, financial information analysis and presentation of the findings in a formal and structured manner. My technical advancement would also be oriented towards being in line with the regulatory changes and industry best practice. I would also wish to improve my leadership competencies, communication skills and problem solving skills at the interpersonal level. Close communication is a requirement in working with cross-functional teams, giving compliance results to the supervisors, and involvement in decisions. The ability to initiate projects and lead teams in the implementation of compliance strategies, as well as solve problems in any awkward financial situation, will be provided by leadership skills and high degree of problem-solving, respectively. By means of a well-thought-out mastery of technical skills and social skills, I will form a harmonious professional image which will be able to achieve success in the dynamic sphere of the financial industry and will be able to work in the compliance and risk management purpose of the institutions.

Executive Summary

This report presents an analysis of the role of the Compliance Process Monitoring and Controlling Team (CPMCT) in ensuring compliance at bKash Limited. The report has been prepared as a requirement for the completion of the Bachelor of Business Administration (BBA) program at the University of Liberal Arts Bangladesh (ULAB). The study is based on the practical experience gained during the internship period at the AML & CFT Department of bKash Limited.

The primary objective of this report is to examine the operational activities of CPMCT and understand how the team contributes to maintaining regulatory compliance and organizational integrity within the mobile financial services industry. As mobile financial services handle a large volume of financial transactions, maintaining strict compliance with regulatory guidelines and internal policies is crucial. In this context, CPMCT plays an important role in monitoring operational activities, ensuring policy adherence, and identifying potential compliance risks.

This study follows a qualitative research approach, where primary data was collected through interviews with senior officials working in the Compliance Process Monitoring and Controlling Team (CPMCT). Secondary information was gathered from organizational documents, relevant reports, and online sources related to compliance management and mobile financial services operations.

The findings of the study reveal that CPMCT plays a significant role in ensuring compliance within bKash Limited by monitoring operational activities, reviewing internal processes, coordinating with different departments, and ensuring that all activities follow regulatory requirements set by the relevant authorities. The team also helps in identifying potential compliance gaps and recommending necessary corrective actions to maintain transparency and accountability within the organization.

Overall, the study indicates that CPMCT is an essential component in maintaining an effective compliance framework at bKash Limited. Through continuous monitoring, policy enforcement, and collaboration with internal stakeholders, the team contributes to strengthening compliance culture and reducing operational and regulatory risks within the organization.

PART-B

Chapter One: Introduction

1.1 Research Title

The research title is “Role of CPMCT in Ensuring Compliance at bKash Limited”

This paper aims at discussing the role of CPMCT in achieving regulatory and operational compliance in bKash Limited. It examines the monitoring processes of the department, risk management and provision in support of the anti-money laundering activities and the role that the department would play in ensuring that a compliance oriented organizational culture is established. Evaluation of the formal structures and real life processes would be critical to the research, as it would help identify the significance of CPMCT in facilitating organizational integrity, minimization of risks and overall effectiveness of the operations.

1.2 Research Objective

The main objective of this study is to examine the role of the Compliance Process Monitoring and Controlling Team (CPMCT) in ensuring compliance at bKash Limited.

The study aims to understand how CPMCT performs its operational activities to ensure that the organization follows regulatory requirements, internal policies, and compliance standards within the mobile financial services environment. It focuses on exploring the responsibilities and monitoring functions of the CPMCT team in maintaining regulatory adherence and supporting an effective compliance framework within the organization.

Through this analysis, the study seeks to provide a clear understanding of how CPMCT contributes to maintaining a structured and reliable compliance system at bKash Limited.

1.3 Background of the Study

The growth of digital financial services and technological innovation has seen Bangladesh undergo massive change in the financial sector. Mobile Financial Services (MFS) have played a major role in the everyday financial activities of people since they

can now perform money transfers, salaries, payments to merchants, remittance payments, and utility bills without necessarily having to visit the traditional banking institutions. bKash Limited is one of the most prosperous mobile financial service providers that play a significant role in financial inclusion and digital transactions in the country. However, there is also the risk of the rapid evolution of online financial services, which contributes to the further emergence of financial crimes, such as money laundering, financing terrorism, fraud activities, identity theft, and the use of unauthorized accounts. In order to mitigate such risks, financial institutions must have a good compliance framework and monitoring systems to keep track of whether their operations have been conducted in accordance to the regulatory guidelines and internal control policies. Being an intern in the Compliance Process Monitoring and Controlling (CPMCT) department of the AML and CFT department at bKash Limited, the researcher got to observe the compliance monitoring procedures, registration checking and transaction monitoring that is carried out to ensure compliance with the regulations and financial transparency. Therefore, the role of CPMCT in operation may be applicable to the study of the functioning of compliance systems in the real world in a mobile financial services organization and the way it results in the risk management and adherence to the regulations.

1.4 Research Questions

- Is the current process of CPMCT working to ensure compliance at bKash?

Chapter Two: Methodology

2.1 Research Approach

The paper is an inductive research to understand how Compliance Process Monitoring and Controlling Team (CPMCT) can support compliance in bKash Limited. The inductive method is appropriate in the study because the researcher aims at gaining practical knowledge on how the operations of the CPMCT team operate and what they are expected to do in real life situations, rather than testing any pre-existing theory. Since the objective of this internship report is to learn how CPMCT is able to enforce compliance within the organization, the research is geared towards gathering detailed information about the people who are engaged in the compliance monitoring process. Qualitative information was gathered through interviews with employees who worked in the CPMCT team on their day to day operations, practices of compliance monitoring and how they contribute towards compliance with the regulations in the organization. The information received in the course of the interview was processed to establish the overall themes and trends in the field of compliance monitoring, risk identification and policy implementation in the organization. Based on the findings, it became possible to conclude about the role of CPMCT in the maintenance of compliance and operational integrity in bKash Limited. This will help the study to develop more understanding of the working factors of the CPMCT team, and provide a realistic perspective on the practice of compliance in the mobile financial services industry.

2.2 Research Design

The research design that is used in this study is the qualitative research design since the objective of the study is to understand the role played by Compliance Process Monitoring and Controlling Team (CPMCT) in ensuring compliance at bKash Limited. The qualitative design was selected because the research aimed at having a holistic understanding of the operations and responsibilities of the CPMCT team. The primary factor that led to the choice of qualitative data is that it will allow the researcher to obtain subjective data, experiences and opinions of the employees that are directly involved in the compliance monitoring processes. The qualitative data will be helpful in the study because it will seek to identify how CPMCT performs its functions and

influences regulatory compliance, and the nature of detailed descriptions that cannot be easily quantified through the use of numerical data. Qualitative data in this research was obtained by conducting interviews with the employees of the CPMCT team. The reactions of the participants aided in determining the most prominent compliance monitoring activities and practices that are practiced in the organization. Therefore, the qualitative research design was considered appropriate since it provides more details on the practical role of CPMCT in compliance assurance in bKash Limited.

2.3 Sources of Data

The primary source of information in this research has been considered as primary data in order to understand the role played by the Compliance Process Monitoring and Controlling Team (CPMCT) in ensuring compliance at bKash Limited. The primary data was collected through interviewing the employees that are directly involved in the compliance monitoring process of the CPMCT team. Their work experience and the data they provided, proved useful in terms of the information regarding the working processes and responsibilities of CPMCT in guaranteeing regulatory compliance.

2.4 Sampling Technique

The research used a purposive sampling method in the selection of the participants to be interviewed. The sampling methodology was founded on the reality that the research required the data of those individuals who are familiar and have a practical experience on the compliance monitoring procedure. Consequently, three employees of the bKash Limited CPMCT were selected to take part in the interview due to their active involvement in the compliance-related processes in the company.

2.5 Data Collection Techniques

Data collection in this study was done through semi-structured interviews. The interview was carried out with the help of a set of the open-ended questions which were elaborated according to the research objectives. The interviews were carried out in the form of three officers of the CPMCT team at bKash Limited and were approximately 30 minutes each. This method allowed the participants to share their work experience,

knowledge and perceptions about operational processes and practices of compliance monitoring in a free and detailed manner.

2.6 Data Analysis Method

The data collected in the course of the interviews were analyzed using the thematic analysis. The interview responses were thoroughly examined and interpreted to find out shared themes and patterns of the operational activities of CPMCT in ensuring compliance. During the process, the study was able to develop a clear image of the role played by the CPMCT team in ensuring regulatory compliance in bKash Limited.

Chapter Three: Findings & Discussions

Based on the interviews that I have taken from three senior officers of the CPMCT Team, the following findings are identified. The research question of the study was as follows: Is the existing process of CPMCT effective to guarantee the compliance at bKash? According to the responses of all three officers, the answer to this question is yes. They explained that the existing operational procedures and monitoring systems of the Compliance Process Monitoring and Controlling Team (CPMCT) are working well to ensure compliance in the organization.

The main aim of the CPMCT team is to oversee the operations and regulatory compliance throughout the organization. This is done by a number of monitoring and control systems which are aimed at preventing anomalies, regulatory compliance and integrity of the Mobile Financial Services (MFS) operations. The team is instrumental in harmonizing the organizational practices with the regulatory requirements stipulated by the Bangladesh bank, which require the MFS providers to have a dedicated compliance monitoring role. Consequently, CPMCT is one of the major control units of the AML & CFT department to make sure that all the operations are in line with the national financial regulations.

The officers clarified that the present operational activities of CPMCT are largely divided into two key areas of monitoring namely registration monitoring and transaction monitoring. Registration monitoring is aimed at checking the existence of customer accounts that are opened in accordance with the due compliance procedures. This involves proper customer information, verifying National ID (NID), checking photographs, checking photo angles and proper documentation during account registration process. These operations are necessary to make sure that all accounts are associated with a valid user and comply with the principle of one account, one NID that is needed to guarantee financial transparency.

Besides the registration monitoring, CPMCT also performs transaction monitoring, in which the team monitors account activities to identify suspicious or irregular transactions. The team analyzes the trends of transactions and notifies any suspicious activity by using real-time monitoring systems and automated tools. This is done to

avoid unlawful financial practices like fraud, money laundering or abuse of the financial platform.

The team also carries out a number of other compliance related tasks that help in ensuring regulatory compliance. They are customer monitoring, Know Your Customer (KYC) verification, customer profile analysis, compliance project implementation, field visits, control report generation, and risk projection activities. These activities enable CPMCT to continuously assess operational processes and make sure that all procedures comply with the requirements.

The use of automated technological systems and internal portals to track large numbers of accounts is another valuable feature of the work of CPMCT. CPMCT according to the interview responses uses in-house automated tools which include automated face detection systems, Optical Character Recognition (OCR) systems and automated database monitoring systems. Such technological solutions enable the team to process the data on account registration, check the information on identity, and identify the abnormalities in a timely fashion. Technology integration can greatly improve efficiency and accuracy of compliance monitoring.

Additionally, CPMCT collaborates with the regulatory framework laid down by Bangladesh Bank. MFS providers are expected to have robust compliance mechanisms by the central bank in order to thwart financial crime and keep customers safe. CPMCT also undertakes these regulatory requirements by ensuring that there is proper documentation, correct verification of customer information, and that account registration and transactions are monitored strictly. All these activities aim at deterring illegal financial practices and making sure that all financial practices are open and accountable.

The officers further noted that CPMCT performs continuous monitoring and gap analysis to detect possible areas of weaknesses in compliance. The team conducts regular evaluation of the operational processes and detects any gaps in compliance through different control reports and data analysis procedures. When a gap has been detected, the team quickly works on the solution of the problem by introducing better monitoring, policy changes, or remedial measures. This is a proactive strategy that can be used to ensure that there is a good compliance environment in the organization.

Although the activities of CPMCT were effective, there were also some operational issues during the interviews. The first issue is the management of the various needs of internal stakeholders because various departments might have varied expectations of operations. The other challenge is the ability to cope with the large amounts of data, and this needs effective data collection, analysis, and time management. Also, the Bangladesh Bank might issue sudden updates on regulations that may need urgent attention, which can put the team under time constraints.

Nevertheless, CPMCT has managed to keep the high levels of compliance with the help of organized monitoring practices and high-technological solutions. The officers said that the team provides real-time control over transactions, strict customer verification, and strict control over documentation verification. In case of any abnormal activity noted, corrective action is undertaken at once to avoid any possible dangers.

The success of the operations of bKash in the long term also demonstrates the efficiency of the compliance framework at CPMCT. The company has over 13 years of successful operation in the MFS industry and has ensured regulatory confidence and stability in its operations. Based on the answers given in the interviews, the high-level compliance monitoring habits of CPMCT have been significant in deterring compliance breaches and making sure that no illegal financial operations take place within the platform.

Evaluation of CPMCT Activities and Effectiveness

Activities	Target	Evaluation
Registration Monitoring	Ensure proper customer onboarding, correct documentation, and compliance with KYC requirements	Highly effective as automated tools and verification processes ensure accurate customer identification
Transaction Monitoring	Detect suspicious or irregular financial activities	Effective due to real-time monitoring systems and data analysis tools
KYC Verification and Customer Profile Analysis	Ensure legitimate customer identity and prevent fraudulent account creation	Strong compliance control through strict verification and “one account–one NID” policy
Use of Automated Tools (Face Detection, OCR, Database Systems)	Improve efficiency and accuracy in compliance monitoring	Highly effective in handling large volumes of data and detecting irregularities
Compliance Gap Analysis and Control Reports	Identify compliance risks and implement corrective actions	Effective due to continuous monitoring and proactive issue resolution
Field Visits and Compliance Projects	Ensure operational compliance at ground level	Helps strengthen practical compliance implementation
Risk Projection and Monitoring	Anticipate potential compliance risks and prevent violations	Supports proactive compliance management

In general, the results indicate that CPMCT is effectively achieving its main goal of compliance by means of constant monitoring, technological integration, regulatory

alignment, and proactive risk management practices. Properly organized operations of the team, automated monitoring tools, and regulatory control enable CPMCT to successfully ensure compliance and facilitate a sustainable functioning of mobile financial services offered by bKash. Judging by the general results of this paper, it can be stated that CPMCT is effective in terms of compliance in bKash. The systematic monitoring processes, the technological support systems, the alignment of the regulations and the active risk management strategy of the team prove that the existing processes are effectively helping to ensure compliance and operational integrity in the organization.

Chapter Four: Recommendations

In the light of the results and discussion based on the interviews conducted with members of Compliance Process Monitoring and Controlling Team (CPMCT) of bKash Limited, one can make a number of recommendations to enhance the effectiveness of compliance monitoring and operational efficiency in the organization. Even though the existing system and practices of CPMCT are already well-organized and technology-oriented, some adjustments can be made to improve the entire compliance framework and make the monitoring process even more efficient.

To begin with, it would be very useful to enhance ongoing training and development of members of compliance teams. The mobile financial services industry is highly dynamic in terms of the regulatory environment owing to the changing financial technologies and new guidelines of the Bangladesh Bank. Therefore, providing regular training, workshops, and knowledge-sharing sessions can help CPMCT members stay updated with the latest regulatory requirements and compliance practices. This will enhance their analytical skills in determining possible compliance risks more effectively.

Secondly, although CPMCT currently uses various in-house automated tools and portals such as automated face detection, automated OCR reading, and automated database monitoring systems, the organization may further enhance these tools by integrating more advanced data analytics and artificial intelligence-based monitoring mechanisms. As accounts and transactions in mobile financial services continue to increase, more advanced technologies can be used to identify unusual patterns, suspicious transactions, and anomalies at a later stage. This would enhance active compliance oversight and mitigate the possibility of violating regulations.

The other recommendation that is important is to enhance cross-departmental coordination and communication in the organization. Monitoring of compliance frequently involves cooperation with various working departments like registration, customer verification, transaction monitoring, and technical departments. Better communication lines and better coordination between these departments would enable CPMCT to detect and address compliance gaps faster and more efficiently. Increased

speed of information flow may greatly assist the team to carry out the gap analysis and take corrective measures.

Also, it would be advantageous that the organization has a more formal feedback and reporting system on perceived compliance gaps. In cases where CPMCT identifies anomalies due to constant monitoring, data analysis or control report analysis, the results may be reported in a more standard form. This would not only aid in monitoring the recurring problems but also aid the management to make more strategic decisions concerning compliance risk management.

Finally, the culture of preventive compliance in the organization can be reinforced, which will also contribute to the effectiveness of the work of CPMCT. Compliance is not supposed to be the duty of the compliance department, but it must be incorporated in all the levels of operations of the organization. Awareness programs, internal regulations, and compliance-oriented organizational practices could be used to make sure that the employees in various departments are aware of the necessity of regulatory compliance and appropriate procedures in their day-to-day activities.

Finally, Compliance, Policies, Monitoring and Control Team is the key to ensuring regulatory compliance and operational integrity in bKash Limited. The team employs ongoing compliance tracking, gap analysis, and other automated tools to detect and address compliance gaps efficiently. Based on the findings, it can be observed that CPMCT is already performing its responsibilities efficiently in ensuring compliance within the organization. Nevertheless, the above recommendations may be reinforced to enhance the monitoring framework and help the organization have a stronger and more proactive compliance management system in the future.

Chapter Five: Conclusion

This study was aimed at investigating the role of the Compliance Process Monitoring and Controlling Team (CPMCT) in ensuring regulatory compliance in bKash Limited. With the mobile financial services sector in Bangladesh still growing at a very high rate, high compliance practices have been a necessity in order to create transparency, security and confidence in the financial transactions. This research was meant to learn the way CPMCT conducts its operations to facilitate compliance in the organization.

According to the qualitative interviews with the members of CPMCT, it was discovered that the team is very important in compliance monitoring and detection of possible risks. The team conducts persistent compliance monitoring, gap analysis, and other types of data and control report analysis to identify irregularities or gaps in compliance. After identifying such gaps, CPMCT will undertake the required actions to correct and solve them efficiently to make sure that the operations within the organization are in tandem with the regulatory requirements.

The results also show that CPMCT has a number of in-house automated tools and systems which it uses to track huge amounts of accounts and transactions. Such systems contain automated face recognition, automated OCR reading and automated database monitoring devices which assist in simplifying and automating the registration and monitoring. This type of technological assistance allows the team to perform compliance monitoring more effectively and adhere to the regulatory provisions by Bangladesh Bank.

In general, the research points out that CPMCT is critical in ensuring operational integrity and regulatory compliance in bKash Limited. The systematic monitoring activities of the team, the method of analysis, and the application of automated systems can help to identify compliance risks and make sure that they are managed in a timely manner.

To sum up, it may be noted that CPMCT is very useful in maintaining compliance in the organization. The team's proactive monitoring practices and technological support systems help maintain a strong compliance framework, which ultimately contributes to the sustainable and secure operation of mobile financial services in Bangladesh.

References (APA 7th Edition)

- Bangladesh Bank. (2023). *Guidelines on mobile financial services (MFS) for banks*. <https://www.bb.org.bd>
- Bangladesh Bank. (2022). *Guidelines on anti-money laundering (AML) and combating financing of terrorism (CFT)*. <https://www.bb.org.bd>
- bKash Limited. (2024). *Annual report 2023*. <https://www.bkash.com>
- Financial Action Task Force. (2023). *International standards on combating money laundering and the financing of terrorism & proliferation*. <https://www.fatf-gafi.org>
- Kothari, C. R. (2004). *Research methodology: Methods and techniques* (2nd ed.). New Age International Publishers.
- Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research methods for business students* (8th ed.). Pearson.
- Basel Committee on Banking Supervision. (2017). *Sound management of risks related to money laundering and financing of terrorism*. <https://www.bis.org>
- World Bank. (2022). *Financial inclusion overview*. <https://www.worldbank.org>
- Rahman, M. M. (2021). Compliance practices in mobile financial services in Bangladesh. *International Journal of Financial Studies*, 9(2). <https://doi.org/10.3390/ijfs9020045>
- Islam, M. T., & Ahmed, S. (2020). Risk management and compliance in digital financial services. *Journal of Banking and Finance Research*, 5(1), 22–35.
- Deloitte. (2022). *Anti-money laundering compliance guide*. <https://www2.deloitte.com>
- PwC. (2021). *Managing compliance risk in financial institutions*. <https://www.pwc.com>

Appendices

Questionnaire:

- What are the fundamental operational activities performed by CPMCT to ensure compliance at bKash?
- In your opinion, how much effective are CPMCT's monitoring activities in maintaining compliance within the organization?
- What are some usual challenges faced by CPMCT team while ensuring compliance?
- How does CPMCT team address or plan to resolve compliance gaps when they are identified?
- What developments or changes could further nourish CPMCT's role in ensuring compliance?
- What tools are usually used by CPMCT team to identify compliance risks or irregularities?

**Copy of company-provided internship confirmation/acceptance letter
(attached)**



January 15, 2026

Ms. Tasfia Sharmin Chowdhury
Flat No - A1, House No - 19, Road No - 13/A, Dhanmondi, Dhaka - 1209

Subject: Internship Placement

Dear Ms. Tasfia Sharmin Chowdhury,

With reference to your request for an internship placement in bKash Limited (here in after referred to as the "Company") for a period of 4 (Four) months, please be informed that the management has accepted your request to allow you to pursue an internship placement for the period from January 18, 2026, to May 17, 2026. During this period, you will be working under the supervision of Mr. Mohammad Saiful Islam (Manager, AML&CFT, External & Corporate Affairs Division).

We would like to inform you that the Company would pay you a consolidated amount of Tk. 10,000.00 (Taka Ten thousand) per month as internship placement allowance.

Please note that, without the prior written consent or authorization of the Company, you must not divulge, disclose, or communicate to any person, firm, corporation or other entity, or use for your own benefit or for the benefit of any other person, firm, corporation or other entity matters, data or information, which includes but is not limited to,

- (i) any data or information or electronic communication, whether verbal or in writing relating to the Company's price sensitive information, policy, procedure, strategy, business or operation or any other information which is declared or deemed to be confidential by bKash; or
- (ii) any personal information of any customer, employee, agent, distributor or any other business entity which you may come to know/learn by yourself or through any other person during the course of your internship placement with the Company.

You must not misuse your position with the Company in any way during the course of your internship placement and shall maintain the same degree of confidentiality for a period of 1 (one) year after cessation of the internship placement by either party.

For any breach of confidentiality, the Company shall have the right to revoke your internship placement and seek damages from a court of law with competent jurisdiction for such breach.

Prior to any submission, disclosure or publication of any internship report, data or summary, you must submit a copy of the same to the Human Resources Division of the Company for review and obtain a written clearance from the Company for such submission, disclosure or publication. Subject to successful completion, you will be awarded a certificate at the end of the internship placement.

Please note that, the Company management may decide to revoke your internship placement anytime before commencement or during the internship placement without prior notice and with immediate effect for any reason whatsoever. You are entitled to withdraw from this internship placement by giving 7 (seven) days' prior written notice to the Company. In case of revocation or withdrawal from the internship placement, no or no further (as applicable) internship placement allowance will be payable to you thereof.

In compliance of the above, you are instructed to report to your supervisor in due course. We hope that this internship placement will be useful to you and contribute in developing your education in your concern area.

Best regards,

A handwritten signature in black ink, appearing to read "Shahriar Mahmood".

Shahriar Mahmood
EVP & HoD, Organizational Effectiveness and Employer Branding

Copy to: Internship File

bKash Limited
Shadhinata Tower, 1, Bir Sreshtha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206, Bangladesh
Tel: +88-02-44870086, Fax: +88-02-44870087, Web: bkash.com

CS003



INTERNSHIP PROPOSAL FORM

Name:	Tasfia Sharmin Chowdhury
ID:	221011049
Department:	Bachelor of Business Administration (BBA)
Supervisor's Name (Faculty):	Muhammad Hasibul Hasan Senior Lecturer
Organization Name:	bKash Limited
Internship Title:	Role of CPMCT in ensuring compliance at bKash Limited

Student's signature & date

Tasfia
29.01.26

Rezaul Karim
Supervisor's signature & date

29/01/2026

(Submit your Research Proposal to your Supervisor for approval)

CS003 (02) Page 1 of 1

Relevant Research Documents

Final Report Submission

ORIGINALITY REPORT

4%

SIMILARITY INDEX

3%

INTERNET SOURCES

2%

PUBLICATIONS

2%

STUDENT PAPERS

PRIMARY SOURCES

1

Submitted to King Fahd University for
Petroleum & Minerals

Student Paper

<1 %

2

www.dbs.com

Internet Source

<1 %

3

Submitted to Green University Of Bangladesh

Student Paper

<1 %

4

Innocent Musonda, Rehema J. Monko,
Adetayo Onososen. "Building Infrastructure
Better - Digitalisation, Decarbonisation and
Decentralisation", CRC Press, 2026

Publication

<1 %

5

iiespace.iie.ac.za

Internet Source

<1 %

6

www.onlinescientificresearch.com

Internet Source

<1 %

7

businessdocbox.com

Internet Source

<1 %

8

repositorio.unan.edu.ni

Internet Source

		<1 %
9	Submitted to University of Liberal Arts Bangladesh Student Paper	<1 %
10	www.gsma.com Internet Source	<1 %
11	www.resbank.co.za Internet Source	<1 %
12	jurnal.stialan.ac.id Internet Source	<1 %
13	Francesco Gangi, Daniele Angelo Previati, Flora Sfez. "Sustainable Finance and Society - Grand Challenges of the New Millennium", Routledge, 2025 Publication	<1 %
14	Marlen Gabriele Arnold, Stefan Gold, Judy N. Muthuri, Ximena Rueda. "Base of the Pyramid Markets in Asia - Innovation and Challenges to Sustainability", Routledge, 2020 Publication	<1 %
15	cbr.ru Internet Source	<1 %
16	docplayer.net Internet Source	<1 %

17	dspace.daffodilvarsity.edu.bd:8080 Internet Source	<1 %
18	www.arjhss.com Internet Source	<1 %
19	Scott N. Romaniuk, Christian Kaunert, Amparo Pamela H. Fabe. "Countering Terrorist and Criminal Financing - Theory and Practice", CRC Press, 2023 Publication	<1 %
20	Bhavnani, Manisha Bhikhubhai. "A Pragmatic Study and Analysis of Investment Pattern and Behaviour of Working Women in Choice of Different Investment Avenues – With Reference to Selected Cities of Saurashtra Region.", Gujarat Technological University Publication	<1 %

Exclude quotes On
Exclude bibliography On

Exclude matches < 6 words