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# **An Overview of Cards Usage Pattern Within and Outside Bangladesh**



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# **An Overview of Cards Usage Pattern within and Outside Bangladesh (April, 2025)**

## **Big data Analytics and data Science Unit, Statistics Department**

### **Executive Summary**

The analysis of card usage patterns reveals distinct trends in both domestic and international transactions.

The significant growth found both in issuance (140%) of cards (debit, credit and prepaid cards) and the total transaction volume (228%) through these cards over the last five-year period.

Domestically, credit card usage showed overall upward trend during April, 2024 to April, 2025 and showed a significant decrease in April, 2025 compared to that of March, 2025 due to Eid festival impact. In contrast, Cross-border transactions showed minor fluctuations over time but in April 2025, it showed a substantial increase (29.49%) compared to that of the previous month. It is noteworthy to mention that, spending by foreign nationals within Bangladesh saw a sharp decline between June and October, 2024 before rebounding to normal levels by November, 2024 and further it increased steadily in December, 2024 to February, 2025 but it saw a slight decrease in March, 2025 and further it increased in April, 2025. Within the country spending patterns of credit cards across different sectors in April, 2025 showed that nearly half (50%) of domestic credit card transactions occurred at department stores.

In April 2025, debit and prepaid card transactions outside the country showed distinct spending patterns in terms of amount and category distribution. Debit card transactions totaled BDT 3,108 million across 449,622 transactions, with the largest shares going to cash withdrawals (20.78%), retail outlet services (20.53%), and department stores (17.85%). These three categories alone accounted for nearly 59% of the total debit card spending abroad. In contrast, at the same time prepaid card transactions amounted to Taka 845 million from 118,128 transactions, with government services dominating the spending at 24.68%, followed by cash withdrawals (18.43%) and business services (18.29%). Departmental stores also held a significant share at 15.7%.

It is important to highlight that in April 2025, the overall outflow from Bangladesh through cards (debit, credit and prepaid) is amounting to BDT 8630 million and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2621 million. This data indicates that Bangladeshi cardholders conducted approximately 3.29 times transactions abroad compared to foreign nationals using cards within Bangladesh in April, 2025.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (14%), while USA cardholders accounted for the highest spending (42%) among foreign nationals within Bangladesh. At the same time, Bangladeshi nationals used their debit cards most in China (21%) and prepaid cards most in UK (22%). The VISA cards emerged as the most popular choice for domestic, outward and inward transactions in April 2025.

## 1. Introduction

Nowadays, cards are one of the most popular means of transaction worldwide. Most countries use cards as plastic money. A considerable segment of Bangladesh's population enjoys the facilities and advantages offered by cards, though many people express reluctance to use the card despite having qualifications due to fear and lack of knowledge about it.

In this context, Bangladesh Bank launched an initiative to introduce plastic money (various types of cards) with the goal of establishing a cashless banking system powered by information technology on a global scale in 2012. Furthermore, to provide a legal foundation for the payment and settlement system and to protect the consumers' interest, the enactment of the payment and settlement system Act, 2024 has come into effect on 4 July, 2024. To support this effort, the Payment Systems Department has developed essential guidelines, including a legal framework. As a result, the number of card users, as well as the volume and variety of card-based transactions, has been steadily rising across the country.

This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **Data-Driven Decision-Making:** By leveraging monthly insights into domestic and international card transaction volumes, financial institutions can formulate informed, evidence-based business strategies.
- **Market Trend Analysis:** The findings enable stakeholders to discern critical market trends and identify growth opportunities within Bangladesh's rapidly evolving card industry.
- **Competitive Benchmarking:** Institutions can evaluate competitive dynamics within the sector, allowing them to refine market positioning and operational strategies.
- **Marketing Strategy Evaluation:** The review provides insights into prevailing marketing tactics for different card categories, aiding stakeholders in optimizing promotional campaigns and customer engagement efforts.

Beyond financial institutions, the analysis serves as a vital resource for policymakers crafting regulatory frameworks, researchers investigating financial behavior patterns, and industry observers tracking economic shifts. By consolidating transactional and behavioral data, this review supports informed decision-making, fosters innovation in financial services, and contributes to the sustainable growth of Bangladesh's digital economy.

This review encompasses several key areas: the growth in the number of issued cards and transaction volumes from 2020 to 2025; a detailed analysis of spending patterns, sector and country-wise usage of cards within Bangladesh in April, 2025, covering domestic, outward, and inward transactions; and an overview of overall transaction trends in card usage over the past year. Additionally, the review discusses the broader implications of increased card usage on financial inclusion, digital economic development, transaction security, and consumer awareness. It concludes by summarizing the progress of Bangladesh's transition toward a cashless society and the positive prospects for sustained growth in card usage.

## 2. Issued cards and transaction statistics

According to a five-year statistical review conducted by the E-Banking and E-Commerce Statistics Unit of the Statistics Department, the number of debit, credit, and prepaid cards issued up to May, 2020 stood at 1,94,76,370, 15,65,360 and 5,52,098 respectively. By April, 2025, these numbers had increased to 4,15,07,024, 25,75,501 and 76,35,853 respectively, reflecting a total growth of 140% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,26,435 million in May, 2020 to Tk 4,14,079 million by April, 2025, marking a 228% growth over five years (Table-1). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

Table-1 depicts the overall trend of number of issued cards and transaction amount during May, 2020 and April, 2025.

Table-1: Issued Cards and Transaction Statistics

Period	Number of Issued Cards (Net)				Card Transactions Amount (in million Taka)			
	Debit	Credit	Prepaid	Total	Debit	Credit	Prepaid	Total
	a	b	c	d = a+b+c	e	f	g	h = e+f+g
May, 2020	19476370	1565360	552098	21593828	117950	7139	1346	126435
Apr, 2025	41507024	2575501	7635853	51718378	377352	32887	3840	414079
Growth (%)	113	65	1283	140	220	361	185	228

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

In response to this growing demand, it has been decided to collect, compile and analyze data related to various card transactions, including inward and outward transfers, withdrawals as well as other activities and present this information in comprehensive reports. In this context, the Big Data Analytics and Data Science (BDADS) Unit of this department has been regularly publishing reports on credit card usage patterns, both within and outside Bangladesh since 2023 which are available on the Bangladesh Bank website. These reports provide valuable insights into the evolving trends and behaviors associated with card usage.

Among the 62 scheduled banks and 35 non-banking financial companies (NBFCs) operating in Bangladesh, 56 scheduled banks and 01(one) NBFC provide card services. Out of these 56 banks, 48 offer credit cards, dual currency debit cards, as well as prepaid card services. To comprehensively capture all credit card transactions along with foreign exchange transactions involving dual currency debit and prepaid cards, the BDADS unit is collecting extensive data from these 48 scheduled banks and 01 (one) NBFC. This initiative aims to establish a robust and comprehensive database that records the substantial volume of transactions, characterized as Big Data due to their diversity, high velocity, and variability.

Analysis of credit card transaction data for April, 2025 reveals a 19.68% decrease in domestic transactions within Bangladesh, decreasing to Taka 30,164 million from Taka 37,557 million in March, 2025 (Annex-table-02). On the other hand, international transactions conducted outside the country amounted to Taka 4,677 million in April, 2025 (Annex-table-04), reflecting a significant increase of 29.49% compared to Taka 3,612 million in March, 2025. Similarly, transactions involving credit cards issued by foreign entities but utilized within Bangladesh experienced a slight increase by 2.31% to Taka 2,621 million in April, 2025 from Taka 2,562 million in March, 2025 (Annex-table-07).



### 3. Domestic credit cards usage

In April 2025, credit card transactions at department stores decreased to Taka 15,059 million from Taka 16,562 million in March, 2025. Similarly, transactions in retail outlet services, paying utility bills, drug and pharmacies, cash withdrawal, clothing stores, transportation, fund transfer, and professional services also decreased compared to that of the previous month (Annex-table-02). Only government services and business services increased compared to that of the previous month. The analysis indicates a downward trend in consumer spending across various transaction categories from March, 2025 to April, 2025.

Chart-1 highlights the spending patterns across different sectors in April, 2025, showing that nearly half of domestic credit card transactions occurred at department stores (Chart-2). The reasons behind this may be inflation driving essential purchase, promotional bank offers, the convenience of department stores for daily needs and possibly better acceptance of cards in these establishments. Credit cards were also used in other sectors, including Retail Outlet Services, Paying Utility Bills, Drug & Pharmacies, and Cash Withdrawal during this period.

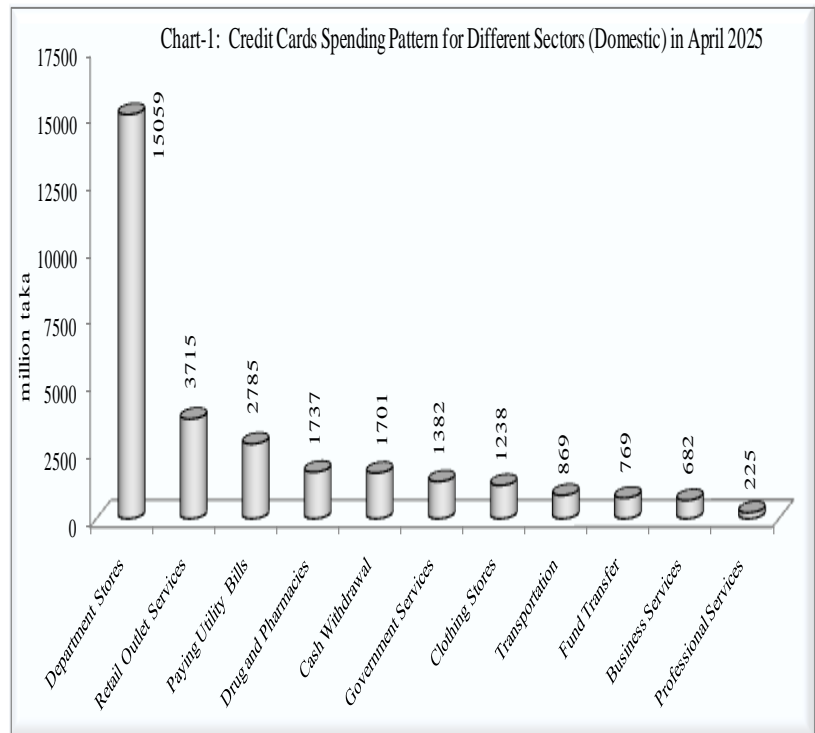


Chart-2 provides a comparative overview of proportional expenditures by sector based on total credit card transactions in April, 2025.

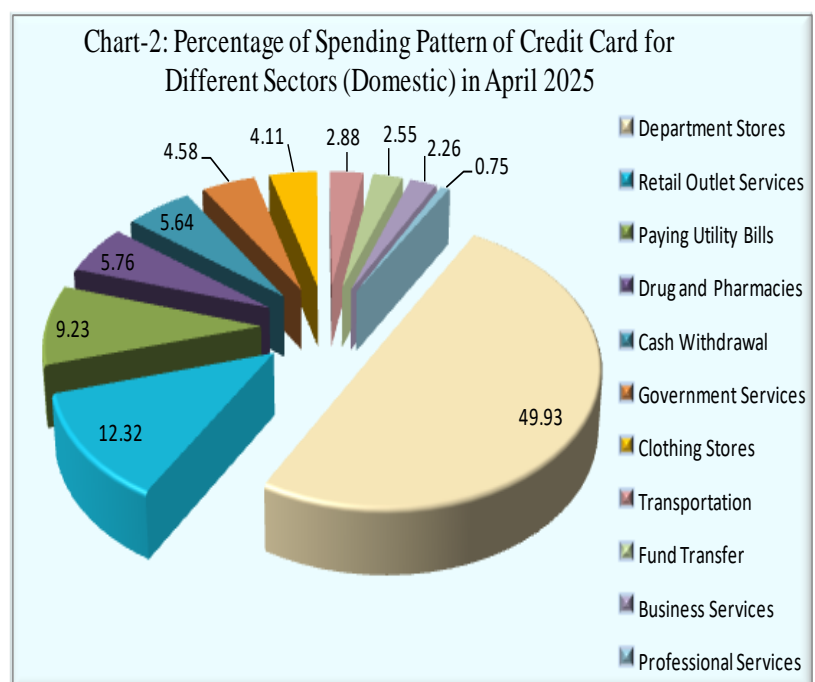
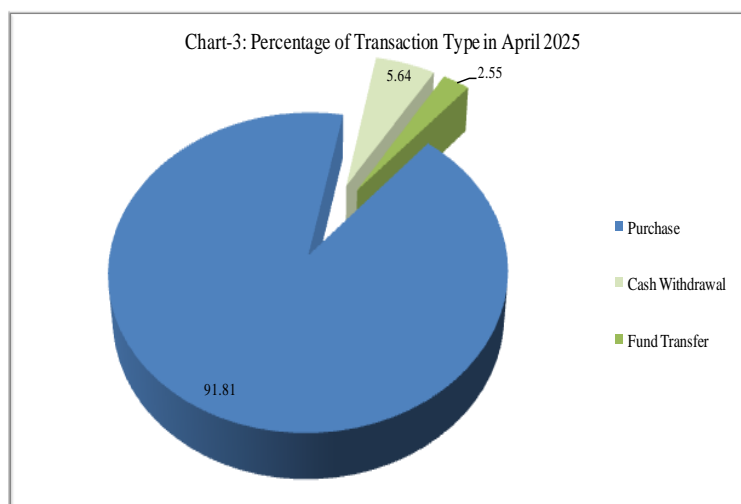


Chart-03 shows that, in domestic credit card usage, around 92% were used for purchase, 6% for Cash Withdrawal and 2% for Fund Transfer.



#### 4. Outward credit cards usage

Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 31.63% of transactions. Other significant categories were retail outlet services (18.07%), drug and pharmacies (11.06%), transportation (10.44%), business services (7.64%), clothing (6.69%), and various other sectors (14.47%) (Annex-table-04).

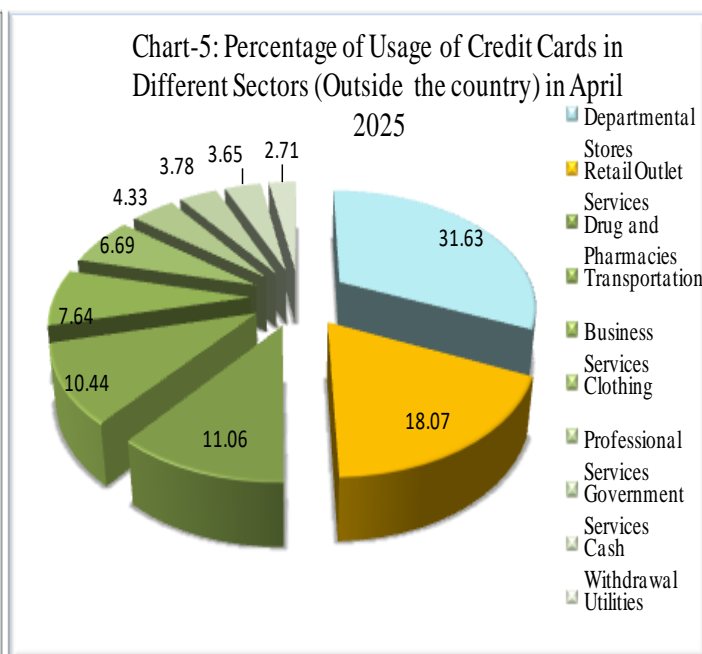
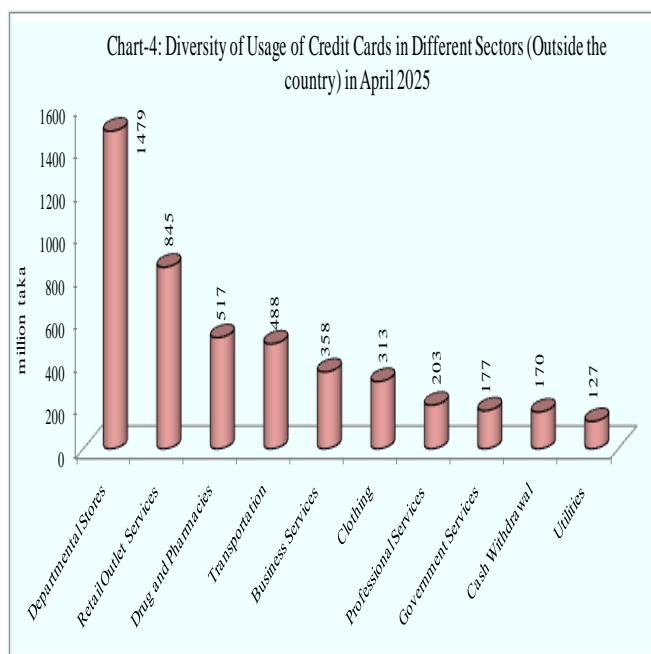


Chart-4 and Chart-5 demonstrate the varied use of credit cards across different sectors outside the country in April, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 14.27%. The remaining transactions were spread across other countries: Thailand (10.07%), Singapore (9.74%), UK (9.26%), Malaysia (9.19%), India (6.62%), Saudi Arabia (5.40%), Netherlands (4.10%), Canada (3.86%), UAE (3.36%), Australia (3.15%), Ireland (2.67%), and other countries (18.32%) (Chart-7).

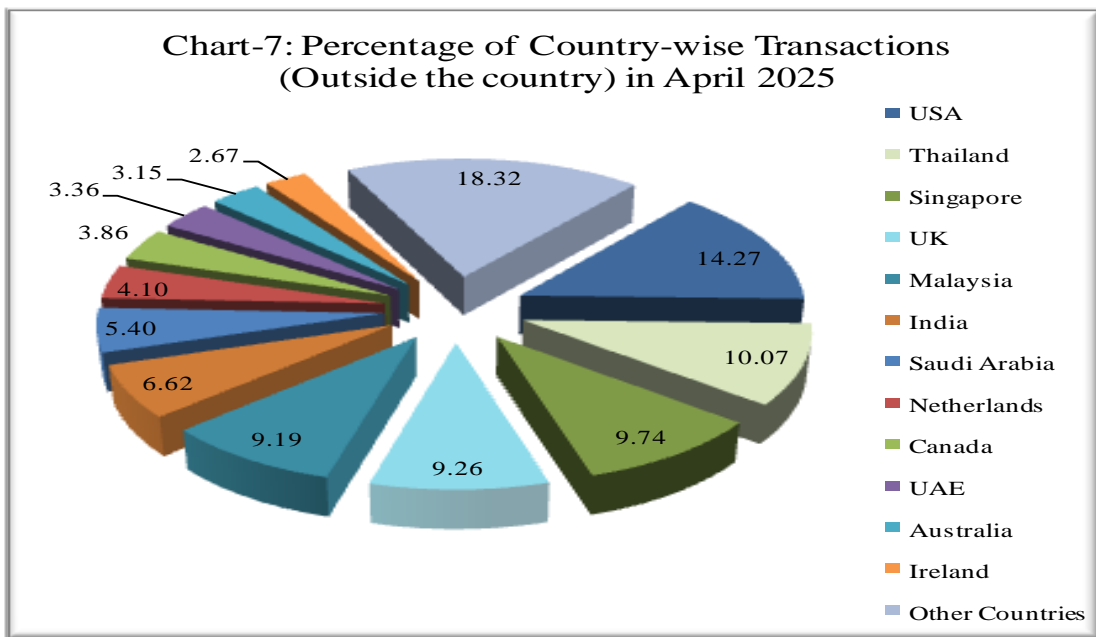
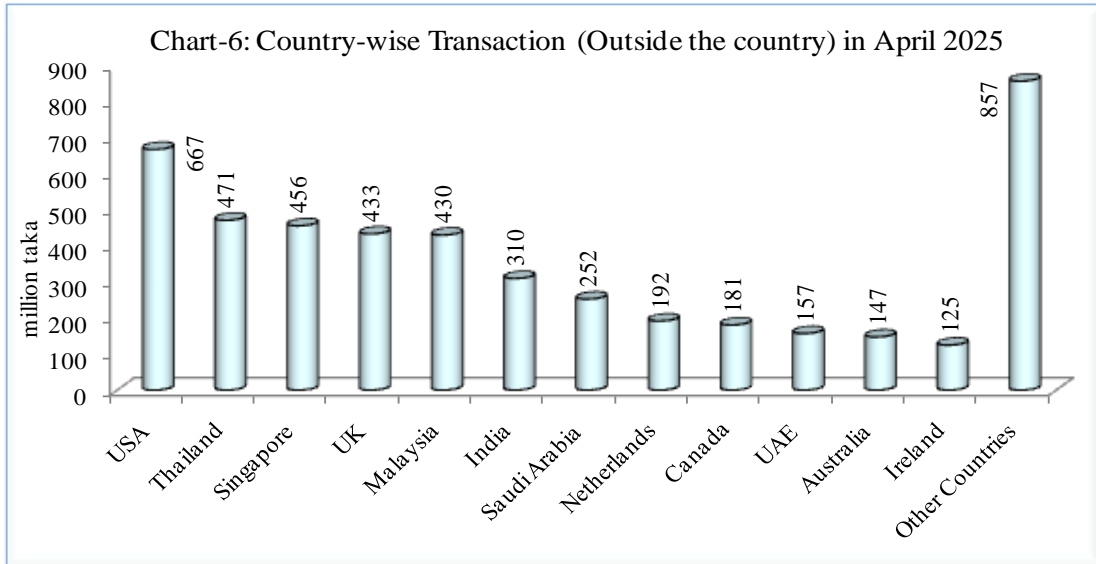


Chart-6 illustrates the diversity of credit card usage across different countries in April, 2025, while Chart-7 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 5. Inward credit cards usage

In April, 2025, inward credit card usage saw a slight increase compared to that of the previous month. Credit cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 48.04% of all transactions during this period. Cash withdrawals made up 23.26%, while transportation-related transactions constituted 13.22%. The remaining sectors collectively contributed 15.47% to the total transaction volume (Chart-09).

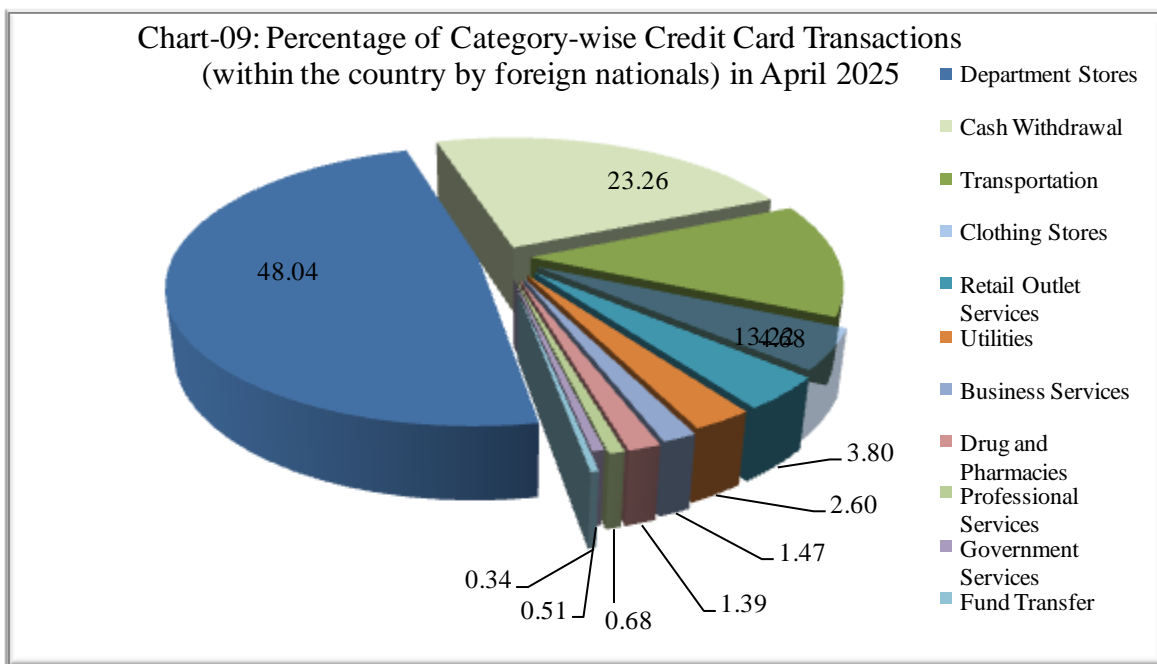
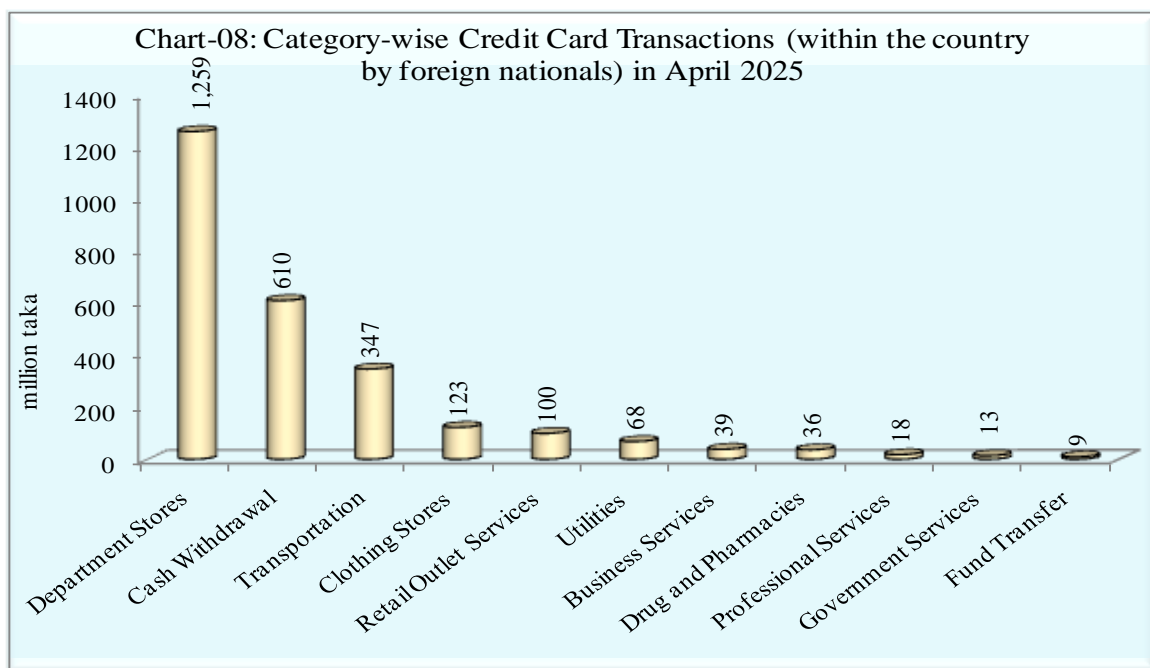


Chart-08 and Chart-09 showcase the diverse usage of credit cards (within Bangladesh by foreign nationals) across various sectors in April, 2025.

During April, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 41.55% of the total. Other significant contributions came from UK (7.32%), India (6.03%), Mozambique (5.45%), Singapore (2.93%), Canada (2.68%), UAE (2.66%), Australia (2.54%), Japan (2.18%), Saudi Arabia (2.13%), China (2.06%), Germany (1.77%), Hong Kong (1.59%), and various other countries (19.12%) (Chart-11).

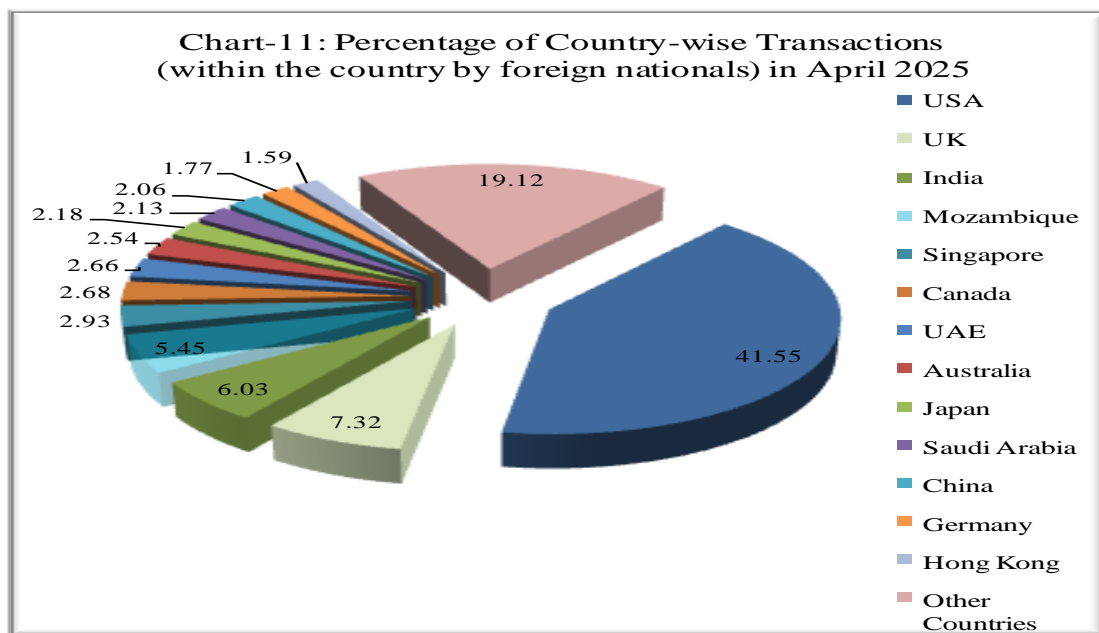
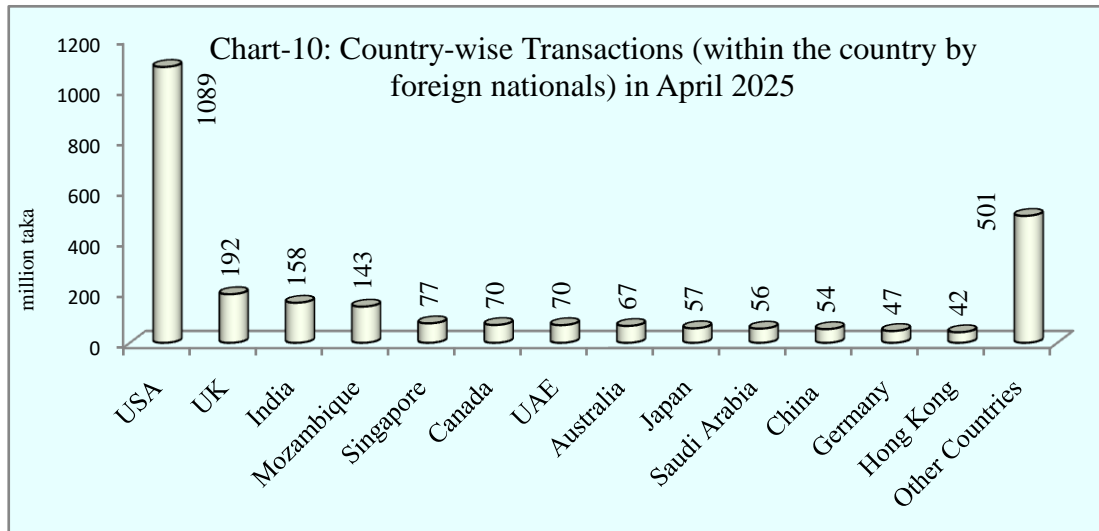


Chart-10 and Chart-11 provide a visual representation of credit card usage by foreign nationals within Bangladesh in April, 2025, categorized by their respective countries of origin.

## 6. Outward debit cards usage

Debit cardholders involved in cross-border transactions primarily used their cards for cash withdrawals abroad, making up 20.78% of transactions. Other significant categories were retail outlet services (20.53%), department stores (17.85%), business services (11.53%), government services (9.47%), drug and pharmacies (7.06%), transportation (4.43%), professional services (4.34%), clothing (2.61%), and utilities (1.42%) (Annex-table-10).

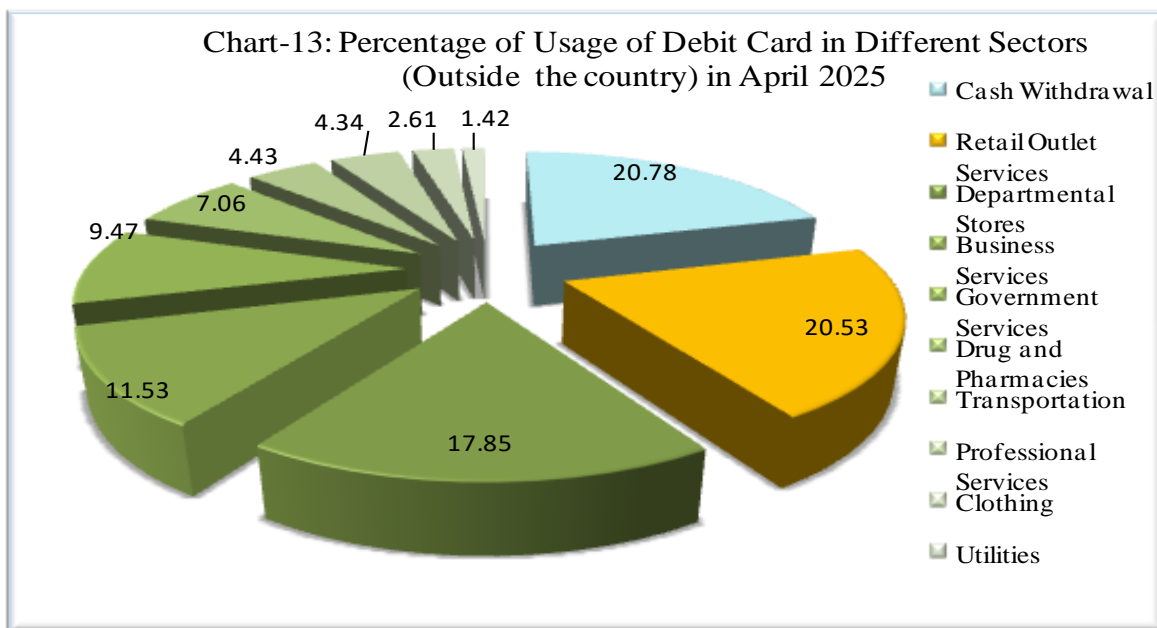
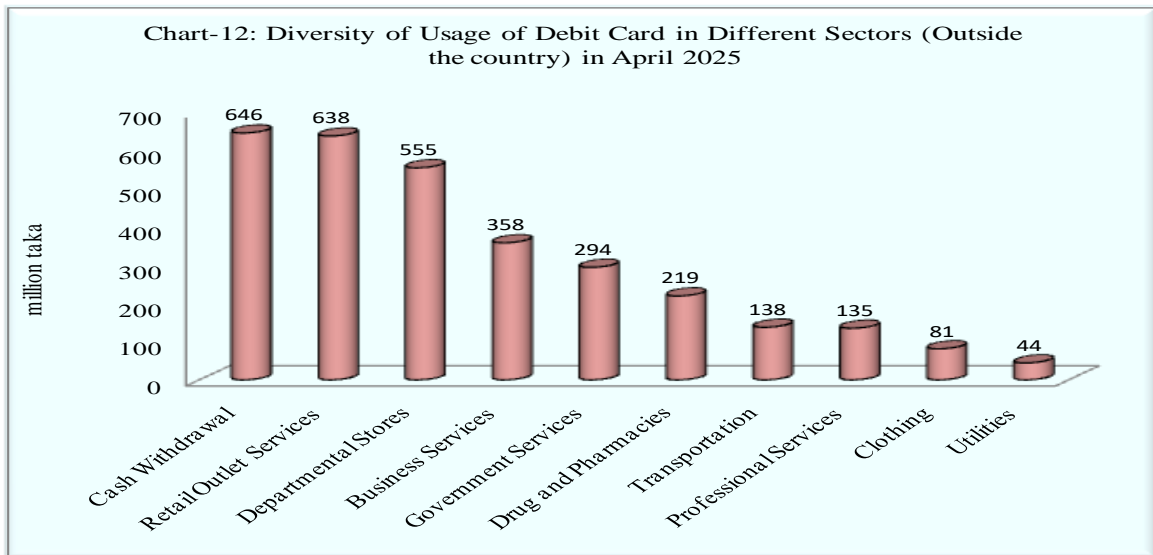


Chart-12 and Chart-13 demonstrate the varied use of debit cards across different sectors outside the country in April, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of debit card transactions took place in China, accounting for 20.77%. The remaining transactions were spread across other countries: USA (11.76%), India (9.37%), UK (8.05%), Ireland (7.85%), Malaysia (6.97%), Saudi Arabia (4.92%), Thailand (4.15%), Singapore (3.42%), Netherlands (2.71%), Australia (2.55%), Canada (2.16%), and other countries (15.31%) (Chart-15).

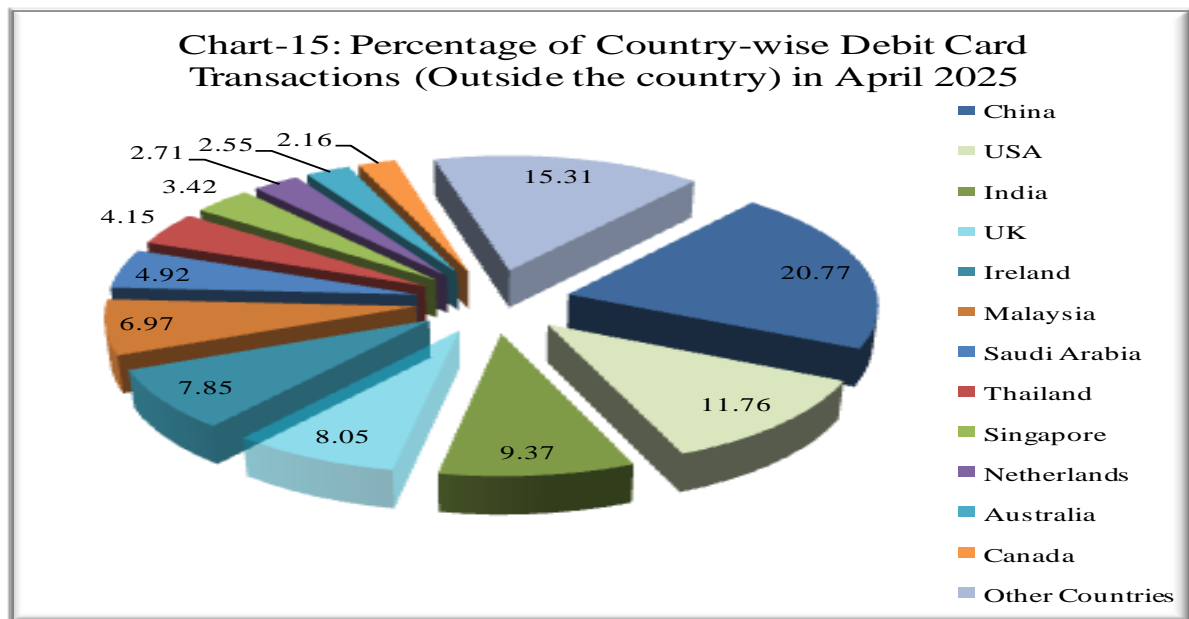
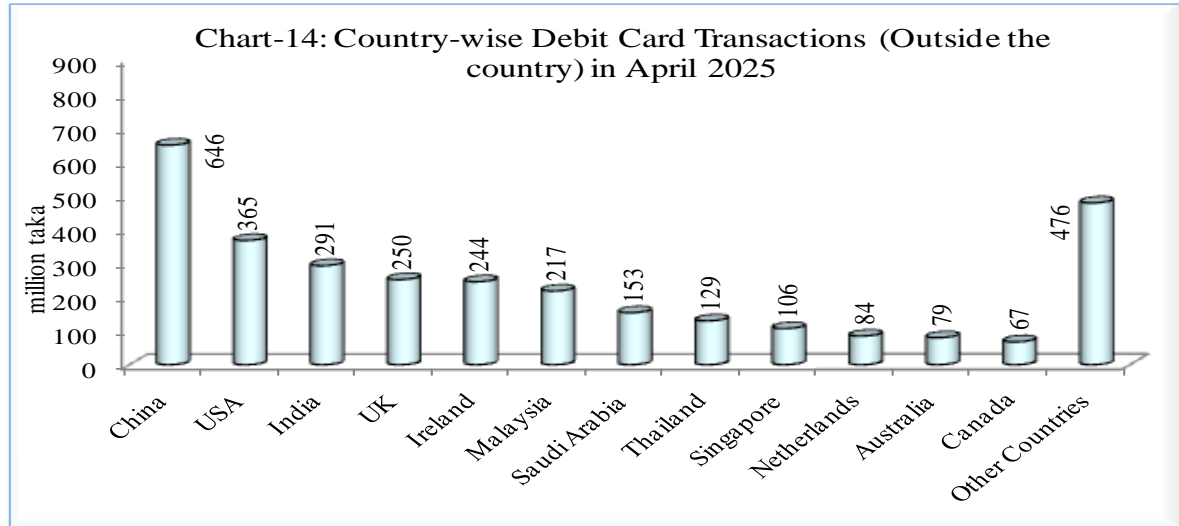


Chart-14 illustrates the diversity of debit card usage across different countries in April, 2025, while Chart-15 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 7. Outward prepaid cards usage

Prepaid cardholders involved in cross-border transactions primarily used their cards for cash withdrawals abroad, making up 20.78% of transactions. Other significant categories were government services (24.68%), cash withdrawal (18.43%), business services (18.29%), department stores (15.70%), drug and pharmacies (8.61%), retail outlet services (5.83%), professional services (3.26%), transportation (2.09%), clothing (1.57%), and utilities (1.53%).

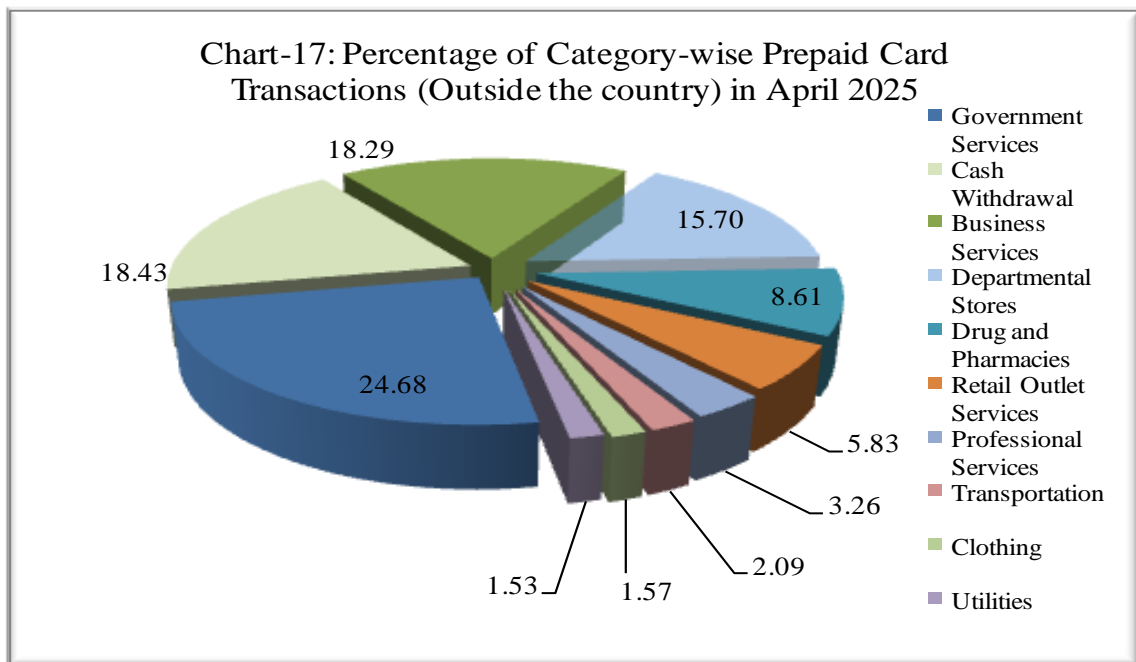
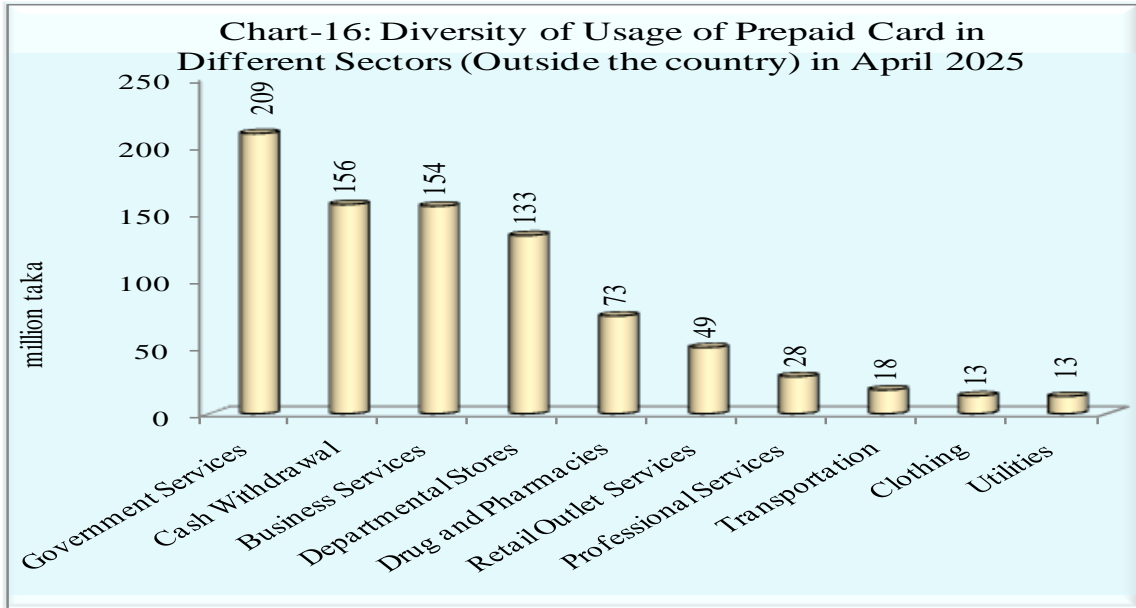


Chart-16 and Chart-17 demonstrate the varied use of prepaid cards across different sectors outside the country in April, 2025.



A country-wise breakdown of cross-border transactions reveals that the majority of prepaid card transactions took place in UK, accounting for 21.71%. The remaining transactions were spread across other countries: Netherlands (12.47%), USA (11.32%), India (11.02%), Canada (8.21%), Saudi Arabia (6.58%), Ireland (4.18%), Singapore (3.76%), Malaysia (3.69%), Japan (3.00%), Australia (1.95%), China (1.92%), and other countries (10.19%) (Chart-19).

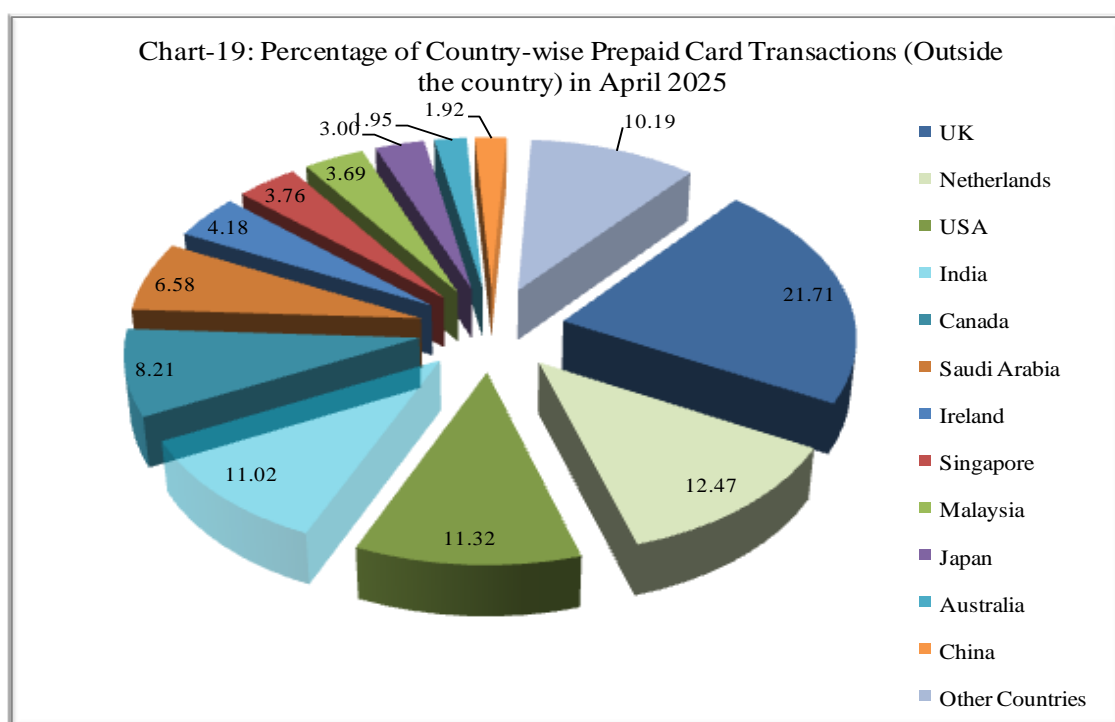
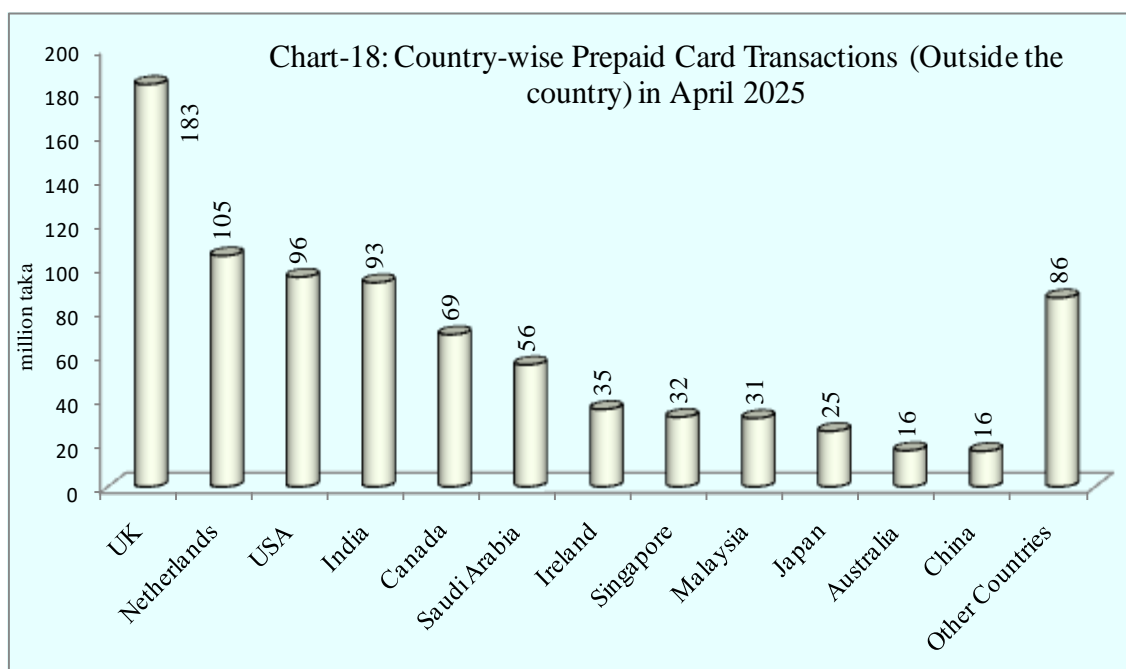
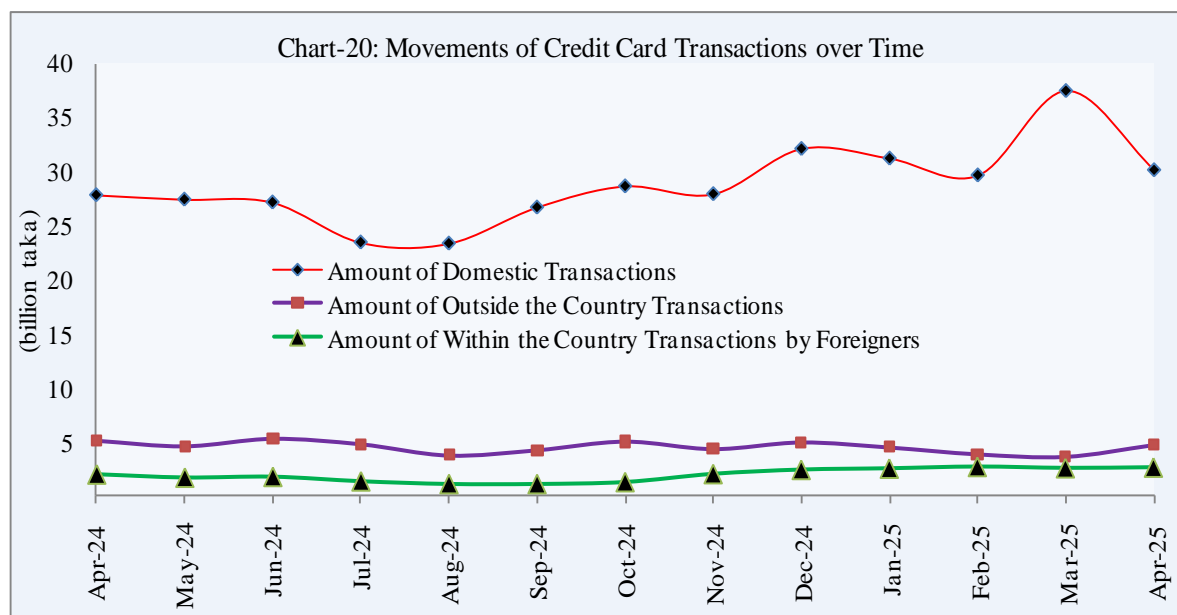


Chart-18 illustrates the diversity of prepaid card usage across different countries in April, 2025, while Chart-19 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 8. Overall cards transaction trend

Chart-20 illustrates that domestic credit card transaction showed overall upward trend during April, 2024 to April, 2025 and peaked in March, 2025 and further it decreased in April, 2025. Cross-border transactions experienced overall downward trend during this period. Meanwhile, credit card spending by foreign nationals within Bangladesh saw a sharp decline between June 2024 and October 2024, but it rebounded to normal levels by November 2024 and further it is steadily increasing till February, 2025 but it saw a slight decrease in March, 2025 but further it increased in April, 2025.



Overall outflow summary through cards (Credit, Debit, and Prepaid Card) Transaction from Bangladesh in April 2025 is provided below:

(million taka)

Card Type	Number of Transactions	Amount	% Share of Total Amount
Credit Cards	714876	4677	52.14%
Debit Cards	449622	3108	34.63%
Prepaid Cards	118,128	845	9.41%
<b>Grand Total</b>	<b>1282626</b>	<b>8630</b>	<b>100.00%</b>

Credit cards lead in total spending, accounting for over half (52.14%) of the total outflow abroad, with 4,677 million taka spent across approximately 715,000 transactions. Debit cards follow, contributing around 34.63% of the total amount, with 3,108 million taka spent over nearly 450,000 transactions. Prepaid cards represent the smallest share in terms of amount (9.41%) and transaction count, with 845 million taka spent through about 118,000 transactions. The combined outflow amount across all three card types reaches nearly 8.63 billion taka in April 2025. Transaction volumes show credit cards having the highest usage, followed by debit cards, then prepaid cards.

## 9. Implications

- **Increased Financial Inclusion:** The growth in card usage in Bangladesh suggests that more people are gaining access to formal financial services, which is a positive step towards financial inclusion.
- **Digital Economic Growth:** The rise in cashless transactions supports the growth of a digital economy, reducing reliance on physical cash and enhancing the efficiency of financial transactions.
- **Security and Fraud Prevention:** As the volume of card transactions is increasing day by day in Bangladesh, it will be crucial to continue enhancing security measures to prevent fraud and ensure the safety of digital transactions to protect the customers.
- **Consumer Education and Training:** With the increasing adoption of plastic money, there is a need for ongoing consumer education and training to ensure that users are aware of the benefits and risks associated with card usage.

## 10. Conclusion

Cash transactions have been dominating Bangladesh's consumer payment ecosystem for many years but its prevalence has shown a consistent decline in recent years. To accelerate the adoption of electronic payment methods, the government and Bangladesh Bank have implemented a series of targeted policy measures and regulatory reforms. This strategic focus on digitization has yielded significant results, with card-based transactions experiencing exponential growth as businesses and consumers increasingly shift toward digital financial instruments.

Based on the April, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 3.29 times transactions outside the country compared to foreign nationals using cards within Bangladesh in this month. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their credit cards in the USA, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 140% and the total transaction volume through these three types of cards increased by 228% over the last five-year period. Overall, the initiative taken by Bangladesh Bank has been successful in promoting a cashless banking system, and the continued growth in card usage indicates a positive trend towards a more digitally inclusive financial ecosystem in Bangladesh. Nonetheless, it is expected that the cards usage will experience sustained growth further day by day if the development of Bangladesh continues coupled with rising living standard of the people and an increase in international transactions.

## 1. Introduction

Nowadays, cards are one of the most popular means of transaction worldwide. Most countries use cards as plastic money. A considerable segment of Bangladesh's population enjoys the facilities and advantages offered by cards, though many people express reluctance to use the card despite having qualifications due to fear and lack of knowledge about it.

In this context, Bangladesh Bank launched an initiative to introduce plastic money (various types of cards) with the goal of establishing a cashless banking system powered by information technology on a global scale in 2012. Furthermore, to provide a legal foundation for the payment and settlement system and to protect the consumers' interest, the enactment of the payment and settlement system Act, 2024 has come into effect on 4 July, 2024. To support this effort, the Payment Systems Department has developed essential guidelines, including a legal framework. As a result, the number of card users, as well as the volume and variety of card-based transactions, has been steadily rising across the country.

This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **Data-Driven Decision-Making:** By leveraging monthly insights into domestic and international card transaction volumes, financial institutions can formulate informed, evidence-based business strategies.
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## 2. Issued cards and transaction statistics

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Table-1 depicts the overall trend of number of issued cards and transaction amount during May, 2020 and April, 2025.

Table-1: Issued Cards and Transaction Statistics

Period	Number of Issued Cards (Net)				Card Transactions Amount (in million Taka)			
	Debit	Credit	Prepaid	Total	Debit	Credit	Prepaid	Total
	a	b	c	d = a+b+c	e	f	g	h = e+f+g
May, 2020	19476370	1565360	552098	21593828	117950	7139	1346	126435
Apr, 2025	41507024	2575501	7635853	51718378	377352	32887	3840	414079
Growth (%)	113	65	1283	140	220	361	185	228

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

In response to this growing demand, it has been decided to collect, compile and analyze data related to various card transactions, including inward and outward transfers, withdrawals as well as other activities and present this information in comprehensive reports. In this context, the Big Data Analytics and Data Science (BDADS) Unit of this department has been regularly publishing reports on credit card usage patterns, both within and outside Bangladesh since 2023 which are available on the Bangladesh Bank website. These reports provide valuable insights into the evolving trends and behaviors associated with card usage.

Among the 62 scheduled banks and 35 non-banking financial companies (NBFCs) operating in Bangladesh, 56 scheduled banks and 01(one) NBFC provide card services. Out of these 56 banks, 48 offer credit cards, dual currency debit cards, as well as prepaid card services. To comprehensively capture all credit card transactions along with foreign exchange transactions involving dual currency debit and prepaid cards, the BDADS unit is collecting extensive data from these 48 scheduled banks and 01 (one) NBFC. This initiative aims to establish a robust and comprehensive database that records the substantial volume of transactions, characterized as Big Data due to their diversity, high velocity, and variability.

Analysis of credit card transaction data for April, 2025 reveals a 19.68% decrease in domestic transactions within Bangladesh, decreasing to Taka 30,164 million from Taka 37,557 million in March, 2025 (Annex-table-02). On the other hand, international transactions conducted outside the country amounted to Taka 4,677 million in April, 2025 (Annex-table-04), reflecting a significant increase of 29.49% compared to Taka 3,612 million in March, 2025. Similarly, transactions involving credit cards issued by foreign entities but utilized within Bangladesh experienced a slight increase by 2.31% to Taka 2,621 million in April, 2025 from Taka 2,562 million in March, 2025 (Annex-table-07).

### 3. Domestic credit cards usage

In April 2025, credit card transactions at department stores decreased to Taka 15,059 million from Taka 16,562 million in March, 2025. Similarly, transactions in retail outlet services, paying utility bills, drug and pharmacies, cash withdrawal, clothing stores, transportation, fund transfer, and professional services also decreased compared to that of the previous month (Annex-table-02). Only government services and business services increased compared to that of the previous month. The analysis indicates a downward trend in consumer spending across various transaction categories from March, 2025 to April, 2025.

Chart-1 highlights the spending patterns across different sectors in April, 2025, showing that nearly half of domestic credit card transactions occurred at department stores (Chart-2). The reasons behind this may be inflation driving essential purchase, promotional bank offers, the convenience of department stores for daily needs and possibly better acceptance of cards in these establishments. Credit cards were also used in other sectors, including Retail Outlet Services, Paying Utility Bills, Drug & Pharmacies, and Cash Withdrawal during this period.

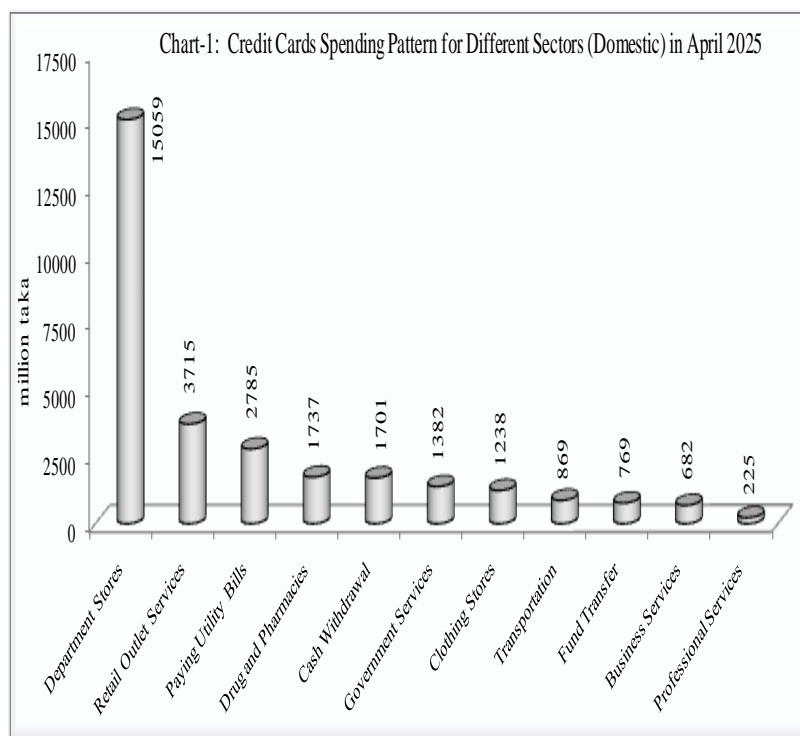


Chart-2 provides a comparative overview of proportional expenditures by sector based on total credit card transactions in April, 2025.

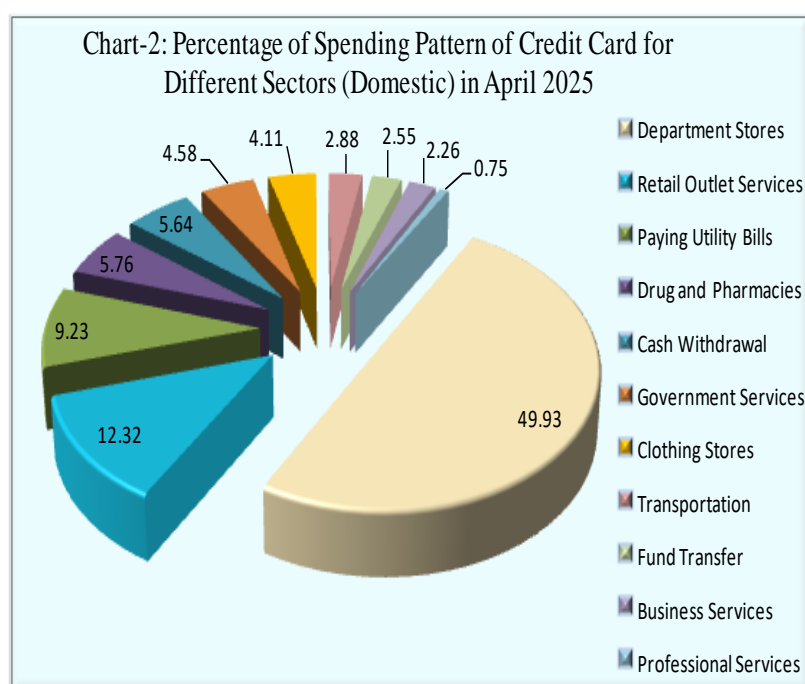
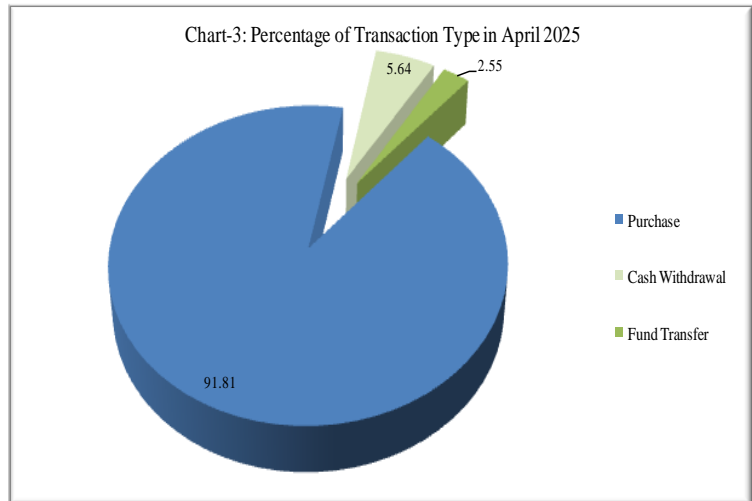


Chart-03 shows that, in domestic credit card usage, around 92% were used for purchase, 6% for Cash Withdrawal and 2% for Fund Transfer.



#### 4. Outward credit cards usage

Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 31.63% of transactions. Other significant categories were retail outlet services (18.07%), drug and pharmacies (11.06%), transportation (10.44%), business services (7.64%), clothing (6.69%), and various other sectors (14.47%) (Annex-table-04).

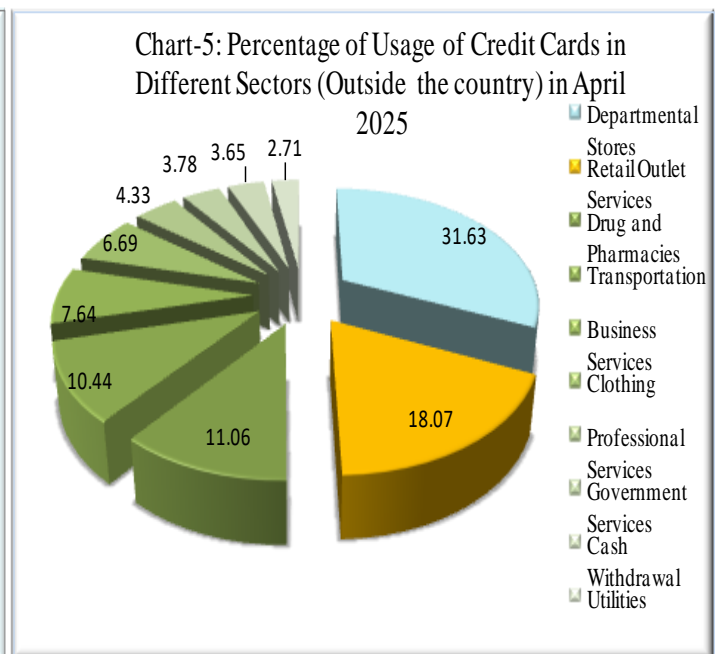
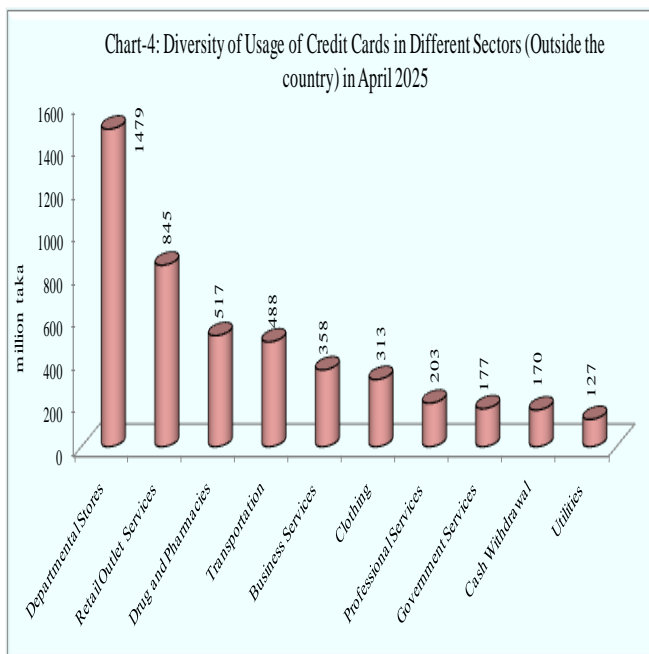


Chart-4 and Chart-5 demonstrate the varied use of credit cards across different sectors outside the country in April, 2025.



A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 14.27%. The remaining transactions were spread across other countries: Thailand (10.07%), Singapore (9.74%), UK (9.26%), Malaysia (9.19%), India (6.62%), Saudi Arabia (5.40%), Netherlands (4.10%), Canada (3.86%), UAE (3.36%), Australia (3.15%), Ireland (2.67%), and other countries (18.32%) (Chart-7).

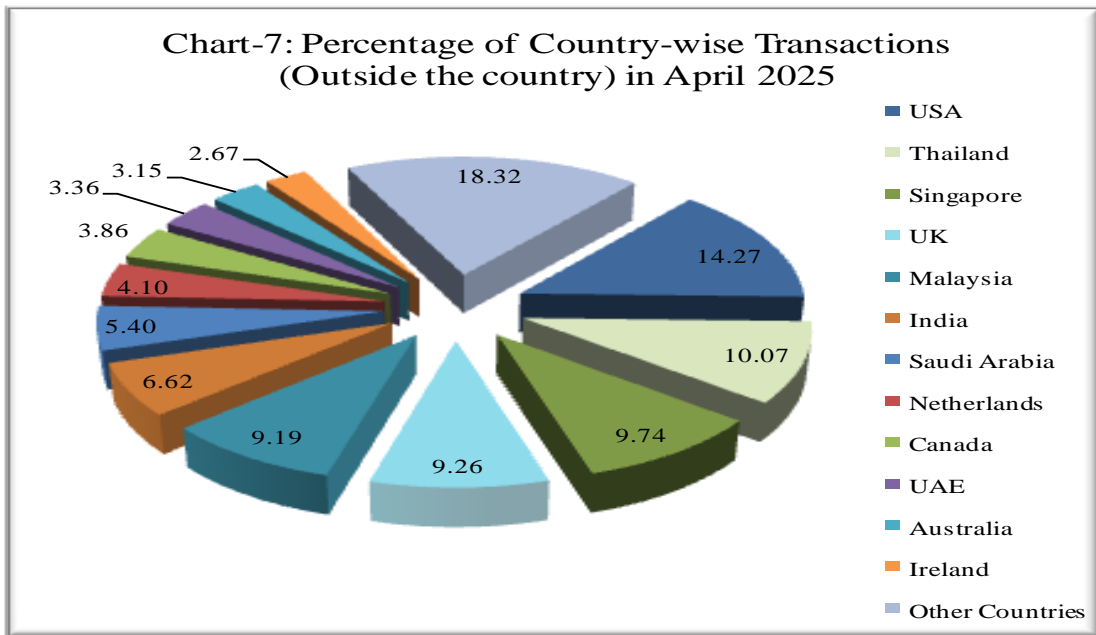
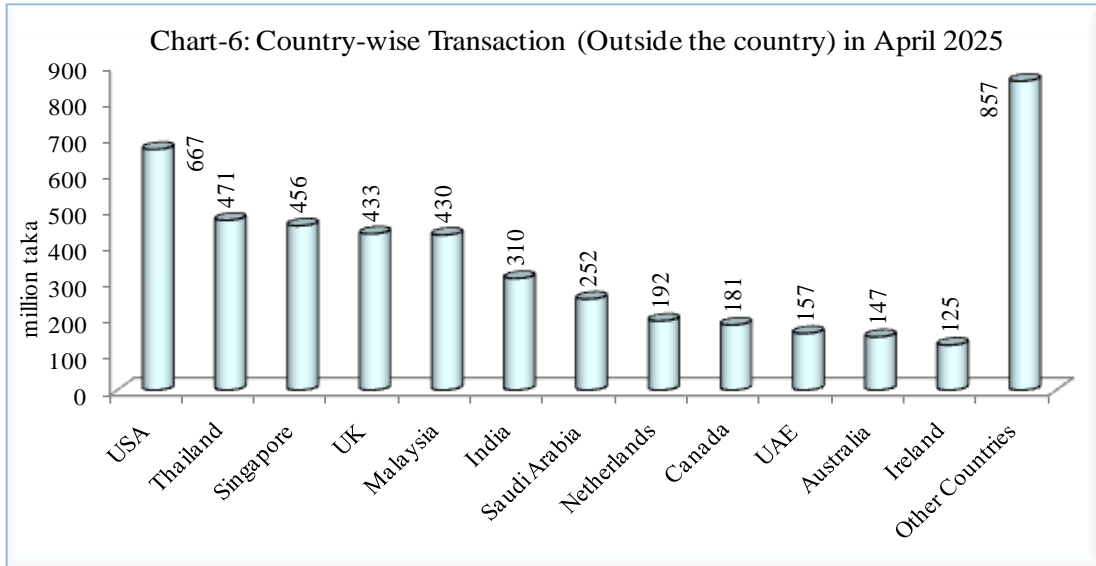


Chart-6 illustrates the diversity of credit card usage across different countries in April, 2025, while Chart-7 displays the percentage distribution of country-wise cross-border transactions for the same period.



## 5. Inward credit cards usage

In April, 2025, inward credit card usage saw a slight increase compared to that of the previous month. Credit cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 48.04% of all transactions during this period. Cash withdrawals made up 23.26%, while transportation-related transactions constituted 13.22%. The remaining sectors collectively contributed 15.47% to the total transaction volume (Chart-09).

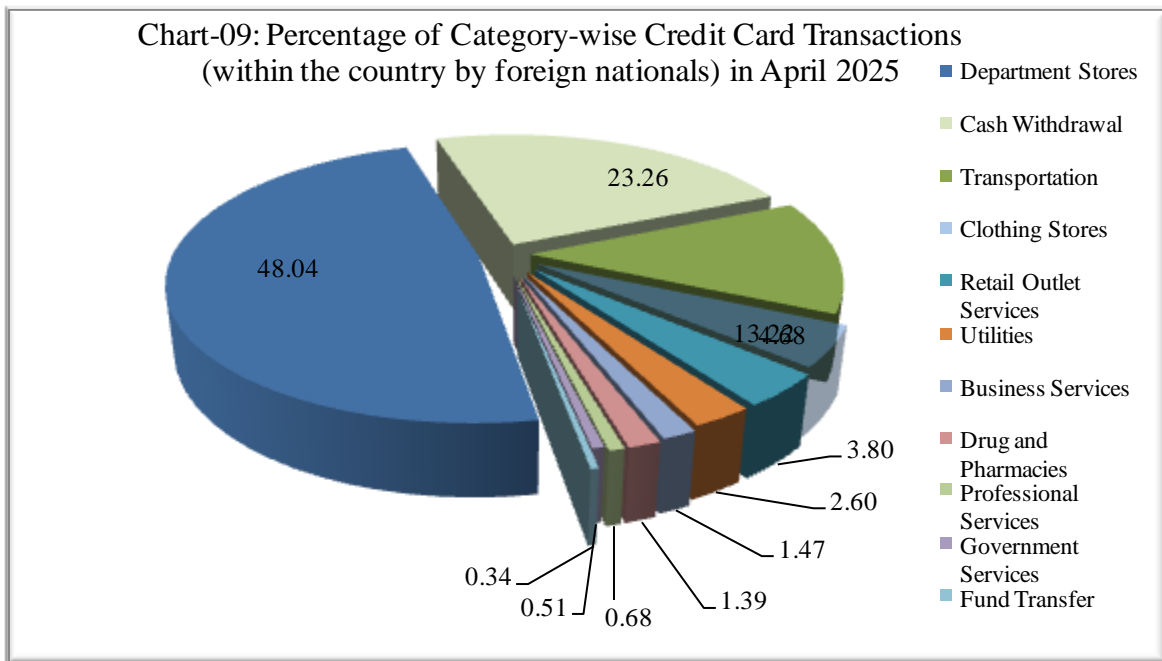
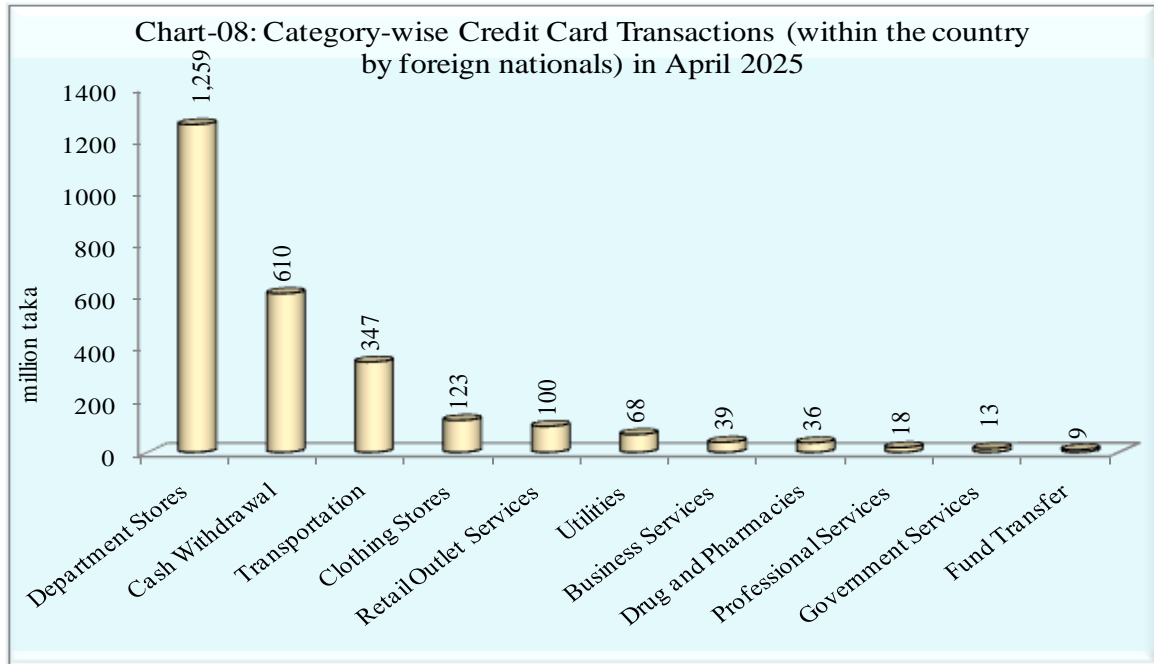


Chart-08 and Chart-09 showcase the diverse usage of credit cards (within Bangladesh by foreign nationals) across various sectors in April, 2025.

During April, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 41.55% of the total. Other significant contributions came from UK (7.32%), India (6.03%), Mozambique (5.45%), Singapore (2.93%), Canada (2.68%), UAE (2.66%), Australia (2.54%), Japan (2.18%), Saudi Arabia (2.13%), China (2.06%), Germany (1.77%), Hong Kong (1.59%), and various other countries (19.12%) (Chart-11).

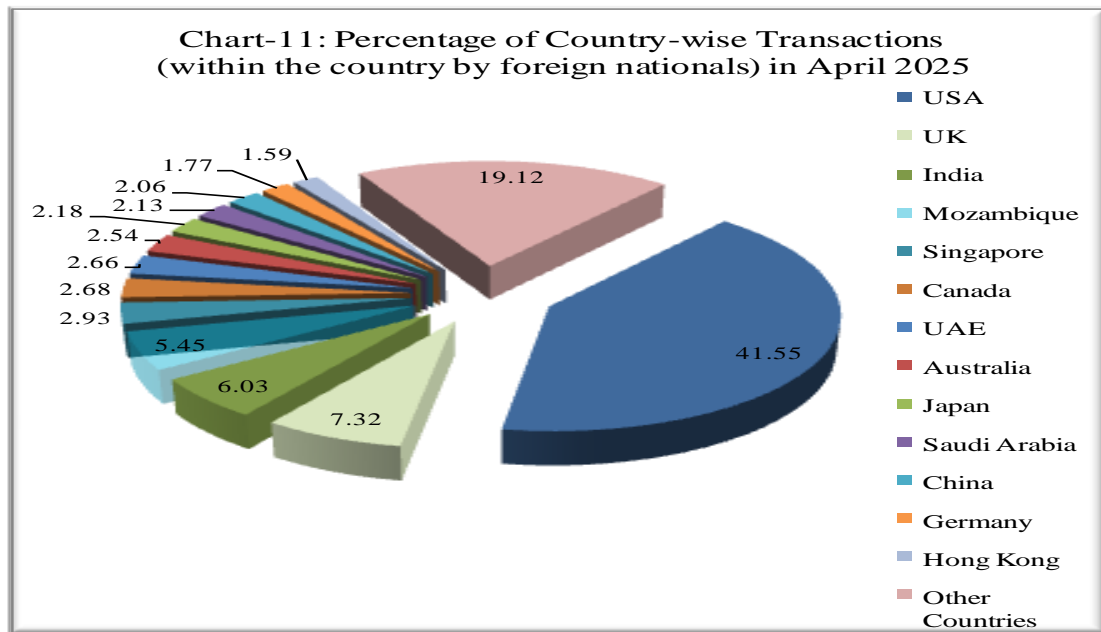
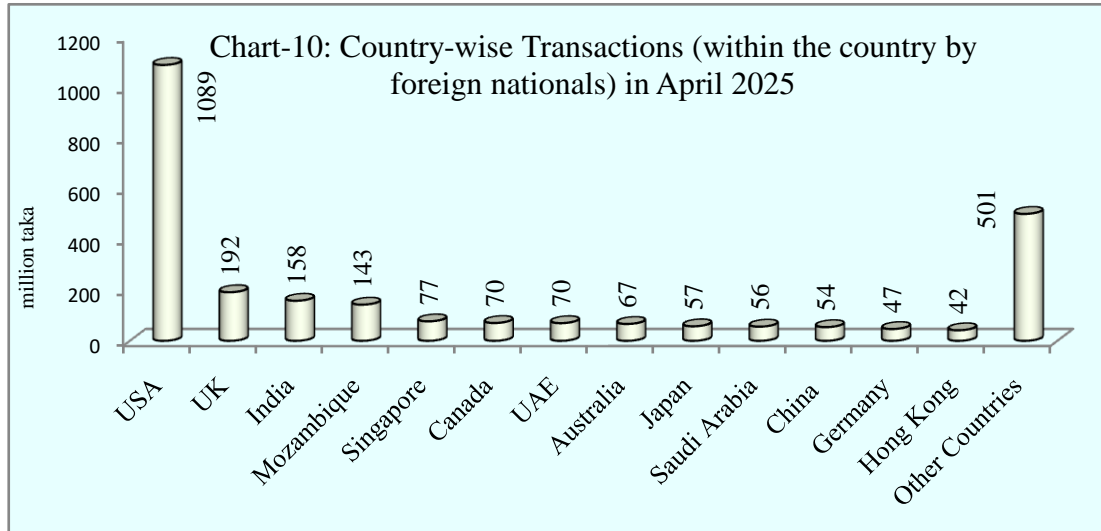


Chart-10 and Chart-11 provide a visual representation of credit card usage by foreign nationals within Bangladesh in April, 2025, categorized by their respective countries of origin.

## 6. Outward debit cards usage

Debit cardholders involved in cross-border transactions primarily used their cards for cash withdrawals abroad, making up 20.78% of transactions. Other significant categories were retail outlet services (20.53%), department stores (17.85%), business services (11.53%), government services (9.47%), drug and pharmacies (7.06%), transportation (4.43%), professional services (4.34%), clothing (2.61%), and utilities (1.42%) (Annex-table-10).

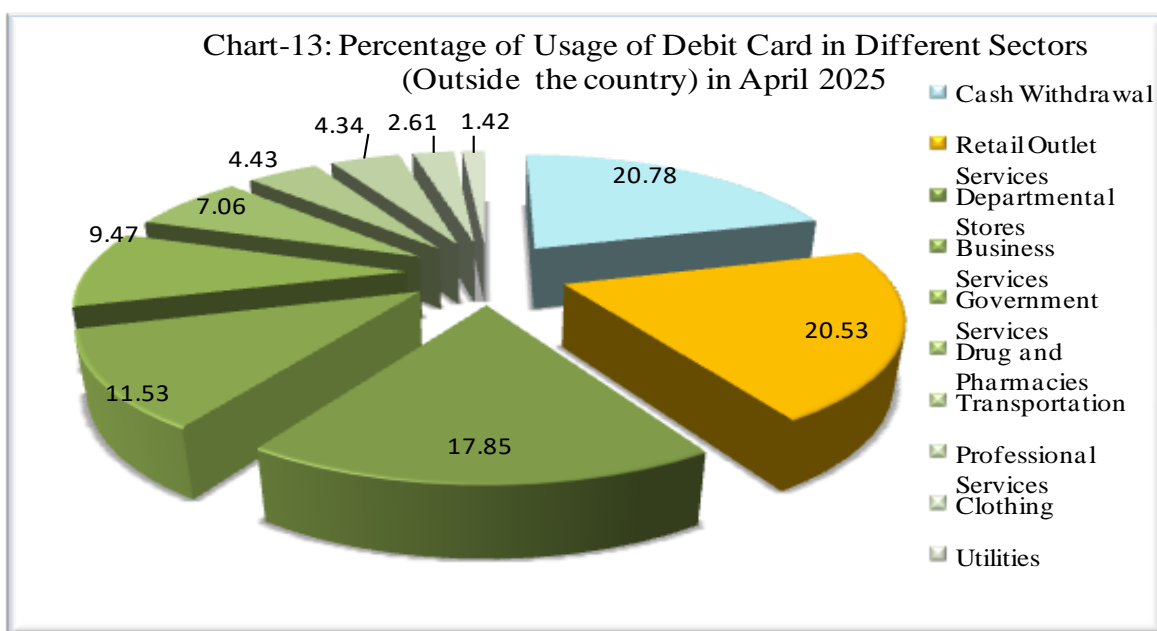
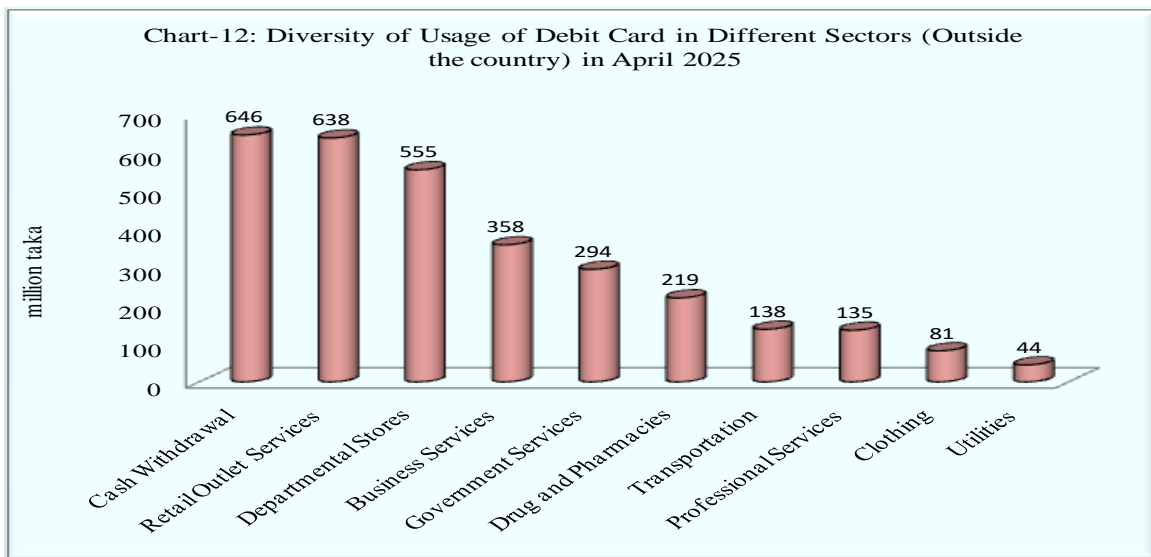


Chart-12 and Chart-13 demonstrate the varied use of debit cards across different sectors outside the country in April, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of debit card transactions took place in China, accounting for 20.77%. The remaining transactions were spread across other countries: USA (11.76%), India (9.37%), UK (8.05%), Ireland (7.85%), Malaysia (6.97%), Saudi Arabia (4.92%), Thailand (4.15%), Singapore (3.42%), Netherlands (2.71%), Australia (2.55%), Canada (2.16%), and other countries (15.31%) (Chart-15).

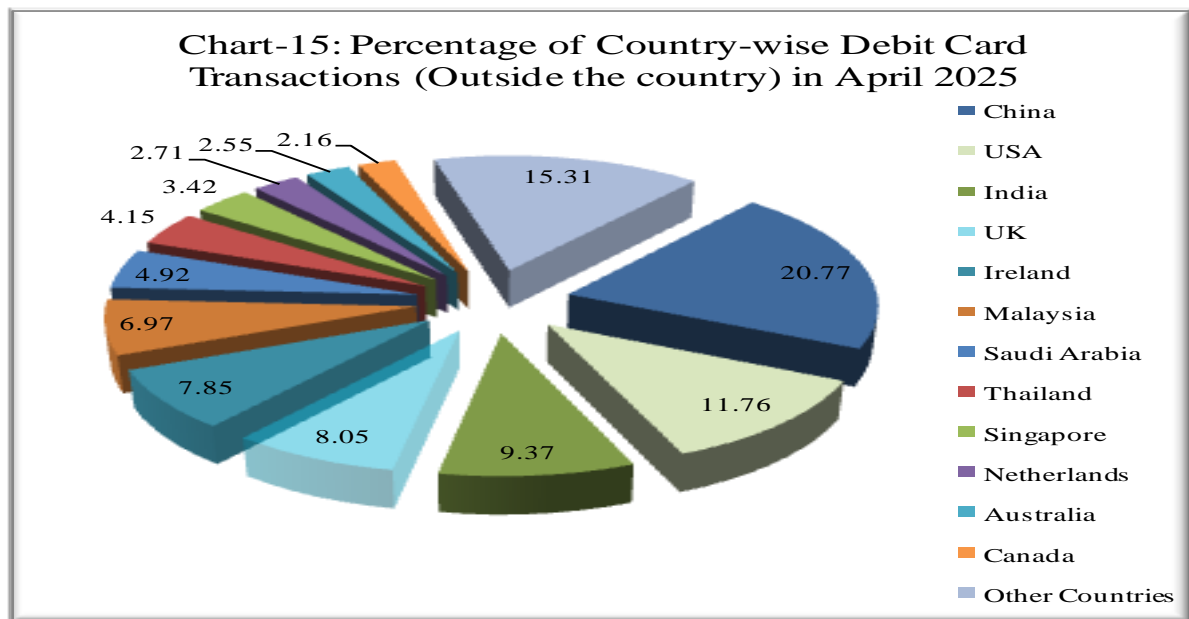
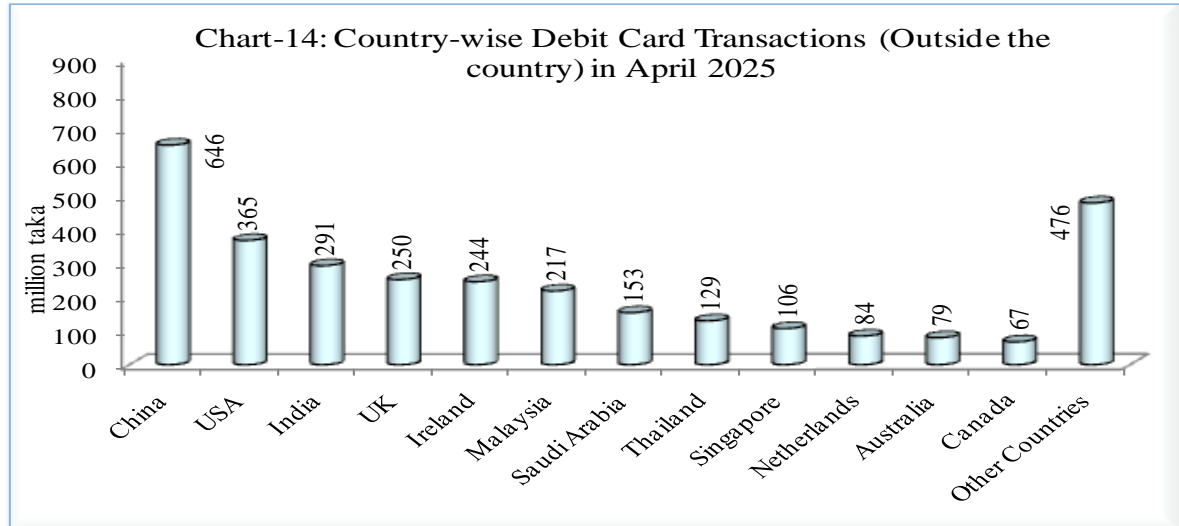


Chart-14 illustrates the diversity of debit card usage across different countries in April, 2025, while Chart-15 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 7. Outward prepaid cards usage

Prepaid cardholders involved in cross-border transactions primarily used their cards for cash withdrawals abroad, making up 20.78% of transactions. Other significant categories were government services (24.68%), cash withdrawal (18.43%), business services (18.29%), department stores (15.70%), drug and pharmacies (8.61%), retail outlet services (5.83%), professional services (3.26%), transportation (2.09%), clothing (1.57%), and utilities (1.53%).

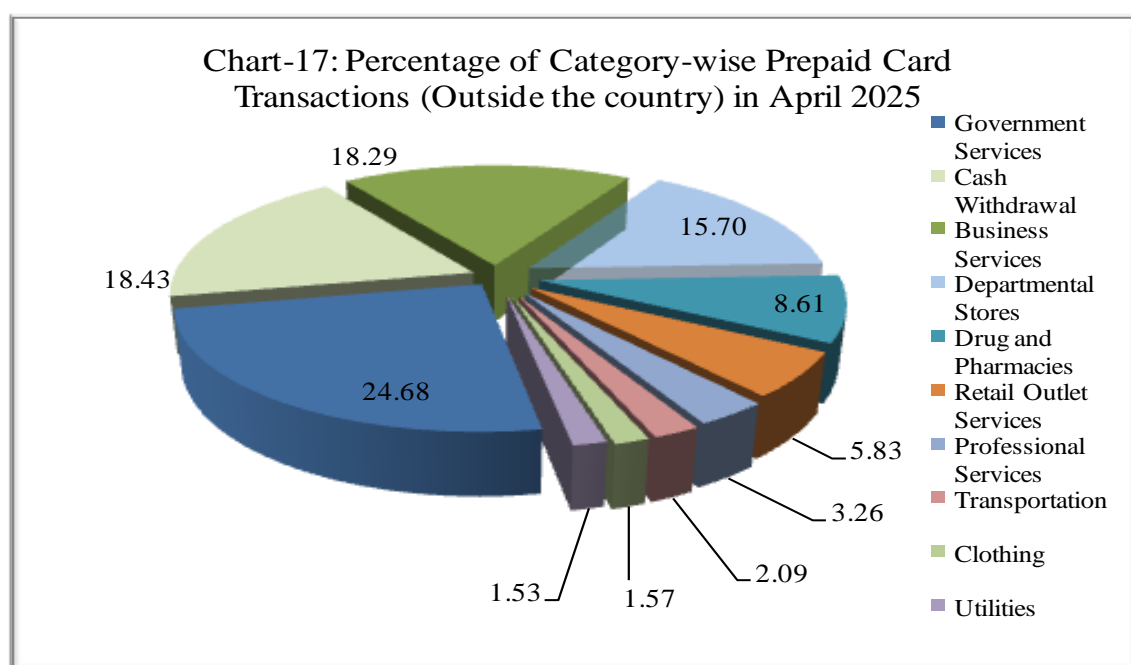
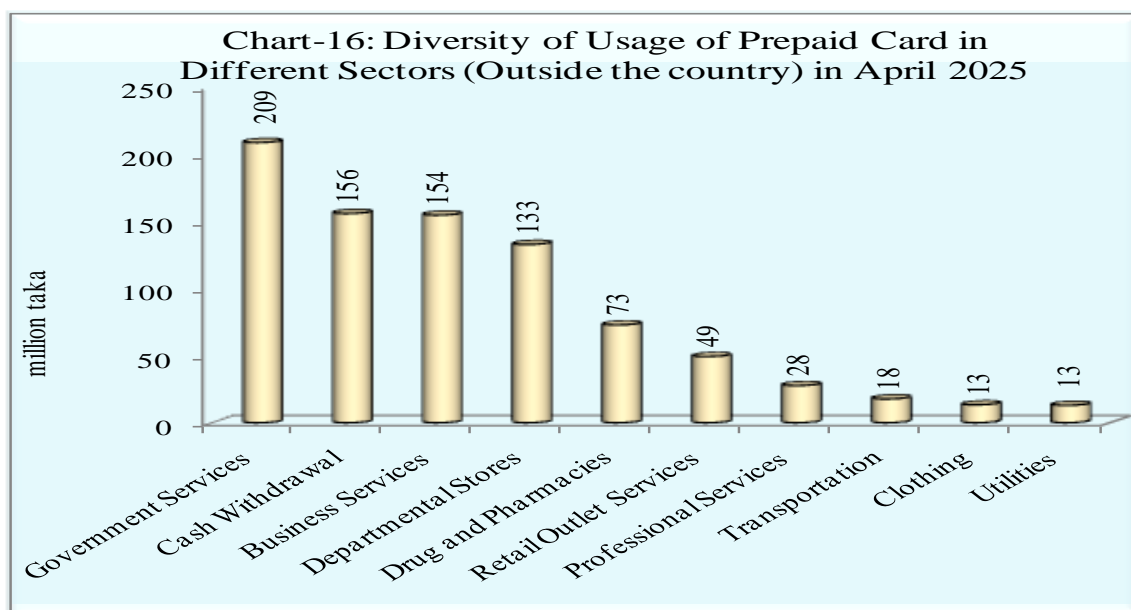


Chart-16 and Chart-17 demonstrate the varied use of prepaid cards across different sectors outside the country in April, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of prepaid card transactions took place in UK, accounting for 21.71%. The remaining transactions were spread across other countries: Netherlands (12.47%), USA (11.32%), India (11.02%), Canada (8.21%), Saudi Arabia (6.58%), Ireland (4.18%), Singapore (3.76%), Malaysia (3.69%), Japan (3.00%), Australia (1.95%), China (1.92%), and other countries (10.19%) (Chart-19).

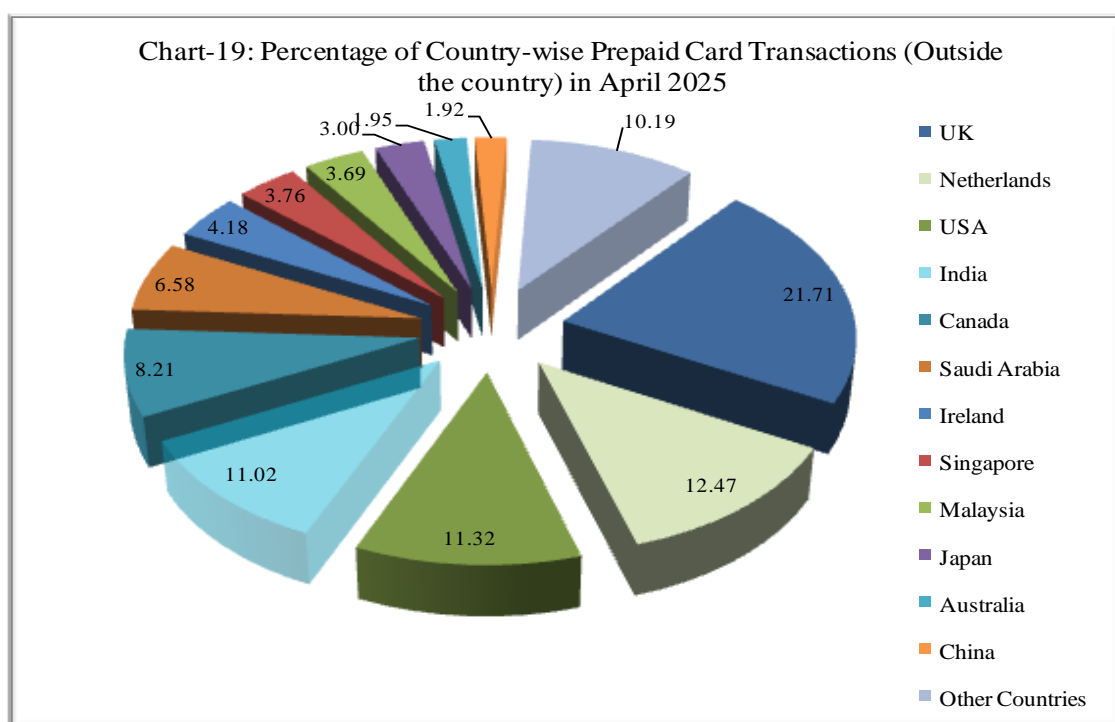
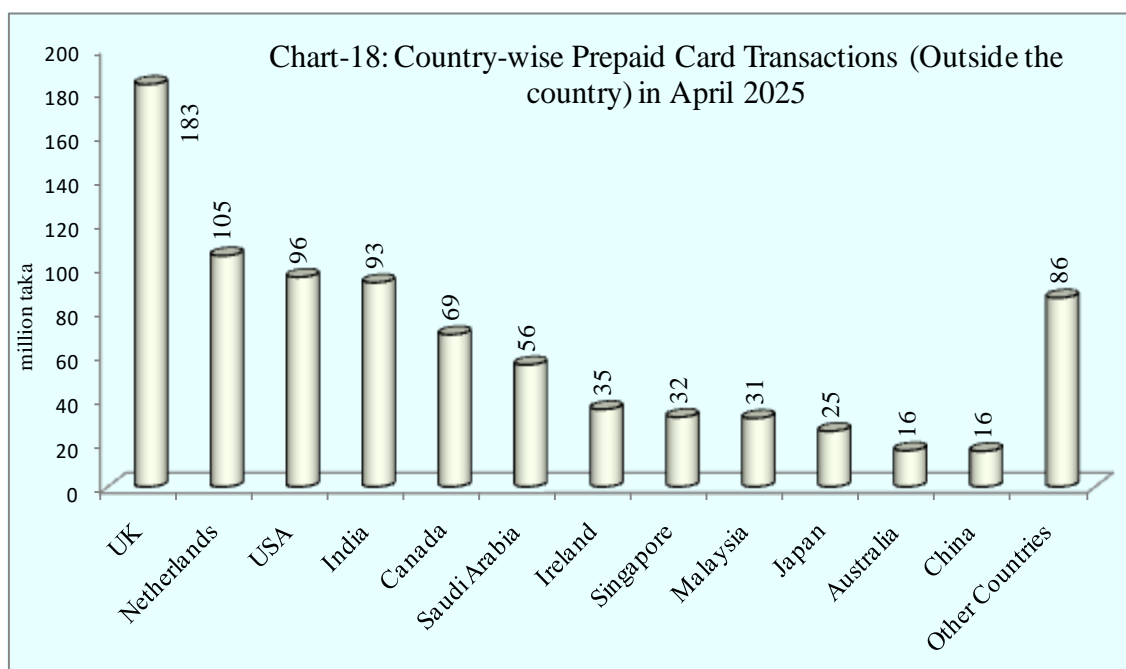
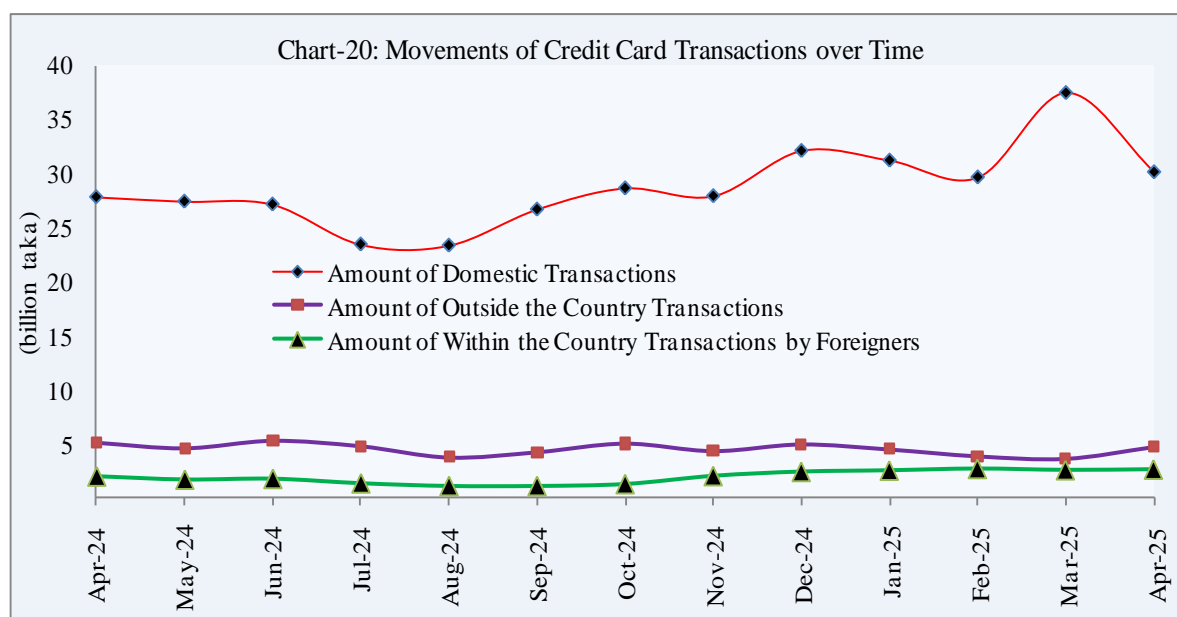


Chart-18 illustrates the diversity of prepaid card usage across different countries in April, 2025, while Chart-19 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 8. Overall cards transaction trend

Chart-20 illustrates that domestic credit card transaction showed overall upward trend during April, 2024 to April, 2025 and peaked in March, 2025 and further it decreased in April, 2025. Cross-border transactions experienced overall downward trend during this period. Meanwhile, credit card spending by foreign nationals within Bangladesh saw a sharp decline between June 2024 and October 2024, but it rebounded to normal levels by November 2024 and further it is steadily increasing till February, 2025 but it saw a slight decrease in March, 2025 but further it increased in April, 2025.



Overall outflow summary through cards (Credit, Debit, and Prepaid Card) Transaction from Bangladesh in April 2025 is provided below:

(million taka)

Card Type	Number of Transactions	Amount	% Share of Total Amount
Credit Cards	714876	4677	52.14%
Debit Cards	449622	3108	34.63%
Prepaid Cards	118,128	845	9.41%
<b>Grand Total</b>	<b>1282626</b>	<b>8630</b>	<b>100.00%</b>

Credit cards lead in total spending, accounting for over half (52.14%) of the total outflow abroad, with 4,677 million taka spent across approximately 715,000 transactions. Debit cards follow, contributing around 34.63% of the total amount, with 3,108 million taka spent over nearly 450,000 transactions. Prepaid cards represent the smallest share in terms of amount (9.41%) and transaction count, with 845 million taka spent through about 118,000 transactions. The combined outflow amount across all three card types reaches nearly 8.63 billion taka in April 2025. Transaction volumes show credit cards having the highest usage, followed by debit cards, then prepaid cards.

## 9. Implications

- **Increased Financial Inclusion:** The growth in card usage in Bangladesh suggests that more people are gaining access to formal financial services, which is a positive step towards financial inclusion.
- **Digital Economic Growth:** The rise in cashless transactions supports the growth of a digital economy, reducing reliance on physical cash and enhancing the efficiency of financial transactions.
- **Security and Fraud Prevention:** As the volume of card transactions is increasing day by day in Bangladesh, it will be crucial to continue enhancing security measures to prevent fraud and ensure the safety of digital transactions to protect the customers.
- **Consumer Education and Training:** With the increasing adoption of plastic money, there is a need for ongoing consumer education and training to ensure that users are aware of the benefits and risks associated with card usage.

## 10. Conclusion

Cash transactions have been dominating Bangladesh's consumer payment ecosystem for many years but its prevalence has shown a consistent decline in recent years. To accelerate the adoption of electronic payment methods, the government and Bangladesh Bank have implemented a series of targeted policy measures and regulatory reforms. This strategic focus on digitization has yielded significant results, with card-based transactions experiencing exponential growth as businesses and consumers increasingly shift toward digital financial instruments.

Based on the April, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 3.29 times transactions outside the country compared to foreign nationals using cards within Bangladesh in this month. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their credit cards in the USA, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 140% and the total transaction volume through these three types of cards increased by 228% over the last five-year period. Overall, the initiative taken by Bangladesh Bank has been successful in promoting a cashless banking system, and the continued growth in card usage indicates a positive trend towards a more digitally inclusive financial ecosystem in Bangladesh. Nonetheless, it is expected that the cards usage will experience sustained growth further day by day if the development of Bangladesh continues coupled with rising living standard of the people and an increase in international transactions.



## Annexure (Tables)

**Table-02: Category-wise Breakdowns of Credit Card Transactions (Domestic)  
in March 2025 and April 2025**

(Amount in million taka)

Merchant Categories	Mar-25			Apr-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1883111	16562	44.10	1875595	15059	49.93
Retail Outlet Services	1119778	4519	12.03	1114137	3715	12.32
Paying Utility Bills	254697	3397	9.05	252774	2785	9.23
Drug and Pharmacies	327034	1798	4.79	337405	1737	5.76
Cash Withdrawal	193648	2061	5.49	178085	1701	5.64
Government Services	34815	1256	3.35	36307	1382	4.58
Clothing Stores	1034486	5136	13.67	253808	1238	4.11
Transportation	82312	1009	2.69	77243	869	2.88
Fund Transfer	28596	826	2.20	27800	769	2.55
Business Services	90889	778	2.07	129439	682	2.26
Professional Services	22721	214	0.57	23210	225	0.75
Grand Total	5072087	37557	100.00	4305803	30164	100.00

**Table-03: Card Type Breakdowns of Credit Card Transactions (Domestic)  
in March 2025 and April 2025**

(Amount in million taka)

Card Type	Mar-25			Apr-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3553706	26980	71.84	3086290	22126	73.35
Mastercard	966806	6574	17.50	815767	5264	17.45
AMEX	528146	3906	10.40	385791	2705	8.97
QcashProprietar	799	5	0.01	3241	33	0.11
Diners	18783	46	0.12	13688	24	0.08
JCB	314	9	0.02	288	8	0.03
Unionpay	3533	36	0.10	738	3	0.01
Grand Total	5072087	37557	100.00	4305803	30164	100.00

**Table-04: Category-wise Breakdowns of Credit Card Transactions (Outside the country)**

(Amount in million taka)

Merchant Categories	Mar-25			Apr-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Departmental Stores	185636	984	27.25	255257	1479	31.63
Retail Outlet Services	115684	610	16.89	154483	845	18.07
Drug and Pharmacies	20624	364	10.07	27922	517	11.06
Transportation	47660	394	10.92	68788	488	10.44
Business Services	87038	375	10.39	79588	358	7.64
Clothing	17898	195	5.40	29683	313	6.69
Professional Services	19172	236	6.54	14598	203	4.33
Government Services	39538	191	5.30	33250	177	3.78
Cash Withdrawal	6808	160	4.44	7635	170	3.65
Utilities	42282	101	2.80	43672	127	2.71
Grand Total	582340	3612	100.00	714876	4677	100.00

**Table-05: Card Type Breakdowns of Credit Card Transactions (Outside the country)  
in March 2025 and April 2025**

(Amount in million taka)

Card Type	Mar-25			Apr-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
VISA	437694	2732	75.65	540590	3538	75.64
Mastercard	85966	527	14.59	107408	682	14.59
AMEX	58564	352	9.75	66689	455	9.73
Unionpay	69	.57	0.02	152	1.68	0.04
Diners	47	0.16	0.00	37	0.09	0.00
JCB	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	582340	3612	100.00	714876	4677	100.00

**Table-06: Country-wise Breakdowns of Credit Card Transactions (Outside the country)**

(Amount in million taka)

Countries	Mar-25			Apr-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
USA	138824	574	15.89	146350	667	14.27
Thailand	17342	222	6.14	37917	471	10.07
Singapore	48726	311	8.61	58934	456	9.74
UK	45584	361	9.98	51762	433	9.26
Malaysia	38388	197	5.47	77886	430	9.19
India	27855	276	7.63	30734	310	6.62
Saudi Arabia	44982	352	9.75	39081	252	5.40
Netherlands	30914	190	5.26	29496	192	4.10
Canada	31045	163	4.52	35053	181	3.86
UAE	10837	132	3.66	12349	157	3.36
Australia	23040	130	3.61	27696	147	3.15
Ireland	36843	151	4.17	28430	125	2.67
Other Countries	87960	553	15.31	139188	857	18.32
Grand Total	582340	3612	100.00	714876	4677	100.00

**Table-07: Category-wise Breakdowns of Credit Card Transactions (within the country by foreign nationals) in March 2025 and April 2025**

(Amount in million taka)

Merchant Categories	Mar-25			Apr-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Department Stores	99388	1104	43.09	106984	1259	48.04
Cash Withdrawal	40868	700	27.33	37200	610	23.26
Transportation	11618	321	12.52	13567	347	13.22
Clothing Stores	20957	182	7.12	14724	123	4.68
Retail Outlet Services	26087	102	4.00	36705	100	3.80
Utilities	30314	51	1.99	34395	68	2.60
Business Services	2847	28	1.09	4262	39	1.47
Drug and Pharmacies	4082	28	1.11	5150	36	1.39
Professional Services	4109	31	1.22	2077	18	0.68
Government Services	1744	13	0.51	1861	13	0.51
Fund Transfer	0.00	0.00	0.00	1574	9	0.34
Grand Total	242014	2562	100.00	258499	2621	100.00

**Table-08: Card Type Breakdowns of Credit Card Transactions (within the country by foreign nationals) in March 2025 and April 2025**

(Amount in million taka)

Card Type	Mar-25			Apr-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
VISA	161700	1653	64.52	172304	1715	65.44
Mastercard	78950	890	34.73	84844	892	34.03
Unionpay	704	8	0.32	799	7	0.28
AMEX	321	7	0.27	358	5	0.18
Diners	284	3	0.12	162	1	0.05
JCB	55	1	0.03	32	1	0.02
Grand Total	242014	2562	100.00	258499	2621	100.00

**Table-09: Country-wise Breakdown of Credit Card Transactions (within the country by foreign nationals) in April 2025**

(Amount in million taka)

Countries	No of Transaction	Transaction Amount	Percentage
USA	73377	1089	41.55
UK	22073	192	7.32
India	24326	158	6.03
Mozambique	4939	143	5.45
Singapore	5880	77	2.93
Canada	9985	70	2.68
UAE	9248	70	2.66
Australia	10353	67	2.54
Japan	5027	57	2.18
Saudi Arabia	17290	56	2.13
China	5083	54	2.06
Germany	4246	47	1.77
Hong Kong	6637	42	1.59
Other Countries	60035	501	19.12
Grand Total	258499	2621	100.00

**Table-10: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in April 2025**

(Amount in million taka)

Merchant Categories	Apr-25		
	No of Transaction	Amount	Percentage
Cash Withdrawal	17189	646	20.78
Retail Outlet Services	71061	638	20.53
Department Stores	122804	555	17.85
Business Services	123901	358	11.53
Government Services	52468	294	9.47
Drug and Pharmacies	11287	219	7.06
Transportation	20693	138	4.43
Professional Services	10121	135	4.34
Clothing	6646	81	2.61
Utilities	13452	44	1.42
Grand Total	449622	3108	100.00

**Table-11: Card Type Breakdowns of Debit Card Transactions (Outside the country) in April 2025**

(Amount in million taka)

Card Type	Apr-25		
	No of Transaction	Amount	Percentage
VISA	389587	2813	90.52
Mastercard	25983	165	5.31
AMEX	34036	129	4.16
Unionpay	16	.46	0.01
Grand Total	449622	3108	100.00

**Table-12: Country-wise Breakdowns of Debit Card Transactions (Outside the country)**

(Amount in million taka)

Countries	No of Transaction	Amount	Percentage
China	53695	646	20.77
USA	80457	365	11.76
India	20470	291	9.37
UK	19309	250	8.05
Ireland	81120	244	7.85
Malaysia	28724	217	6.97
Saudi Arabia	42629	153	4.92
Thailand	7435	129	4.15
Singapore	16591	106	3.42
Netherlands	21787	84	2.71
Australia	7654	79	2.55
Canada	7186	67	2.16
Other Countries	62565	476	15.31
Grand Total	449622	3108	100.00

**Table-13: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in April 2025**

(Amount in million taka)

Merchant Categories	Apr-25		
	No of Transaction	Amount	Percentage
Government Services	30100	209	24.68
Cash Withdrawal	3521	156	18.43
Business Services	35365	154	18.29
Departmental Stores	23170	133	15.70
Drug and Pharmacies	2578	73	8.61
Retail Outlet Services	13892	49	5.83
Professional Services	2247	28	3.26
Transportation	3064	18	2.09
Clothing	1226	13	1.57
Utilities	2965	13	1.53
Grand Total	118128	845	100.00

**Table-14: Card Type Breakdowns of Prepaid Card Transactions  
(Outside the country) in April 2025**

(Amount in million taka)

Card Type	Apr-25		
	No of Transaction	Amount	Percentage
VISA	93861	766	90.65
Mastercard	23903	78	9.26
AMEX	312	.50	0.06
Unionpay	52	.24	0.03
Grand Total	118128	845	100.00

**Table-15: Country-wise Breakdown of Prepaid Card Transactions  
(Outside the country) in April 2025**

(Amount in million taka)

Countries	No of Transaction	Transaction Amount	Percentage
UK	6269	183	21.71
Netherlands	18517	105	12.47
USA	18622	96	11.32
India	4599	93	11.02
Canada	2611	69	8.21
Saudi Arabia	24414	56	6.58
Ireland	12602	35	4.18
Singapore	7171	32	3.76
Malaysia	5634	31	3.69
Japan	473	25	3.00
Australia	1617	16	1.95
China	3543	16	1.92
Other Countries	12056	86	10.19
Grand Total	118128	845	100.00

**Table-16: Movements of Credit Card Transactions over Time**

(million taka)

Month	Amount of Domestic Transactions	Amount of Outside the Country Transactions	Amount of Within the Country Transactions by Foreigners
Apr-24	27835	5069	1990
May-24	27425	4565	1698
Jun-24	27159	5246	1768
Jul-24	23427	4750	1361
Aug-24	23322	3728	1115
Sep-24	26685	4208	1114
Oct-24	28663	4989	1291
Nov-24	27933	4312	2026
Dec-24	32153	4915	2409
Jan-25	31252	4456	2526
Feb-25	29683	3838	2680
Mar-25	37557	3612	2562
Apr-25	30164	4677	2621