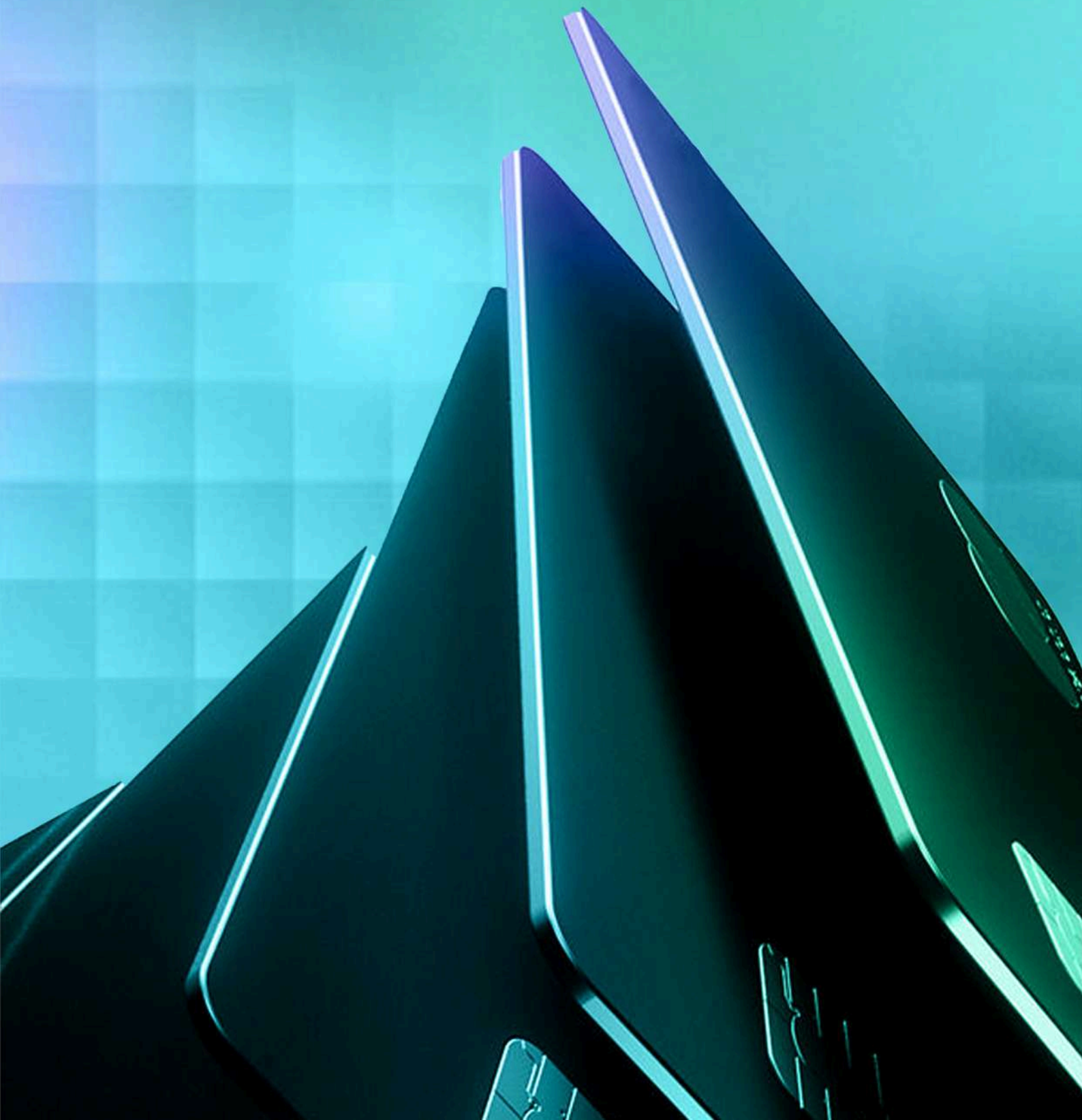


Credit Card Market Pulse In Bangladesh



CEO's Note

In a world where consumer decisions are increasingly shaped by online conversations, brands can no longer afford to guess what their audiences want, they must listen. At Markopolo.ai, we believe that social listening is not just a marketing tool; it's a window into evolving consumer behavior, unmet needs, and shifting expectations.

At Markopolo.ai, we believe data should drive not just decisions, but direction. This report, powered by our social listening tool - DeepDive, uncovers how Bangladesh's credit card market is being shaped by real voices: from young professionals to seasoned business owners, across industries and income segments. The conversations happening online today are tomorrow's strategies waiting to be discovered.

By blending qualitative insights with quantitative metrics like share of voice, sentiment analysis, and trend detection, this report offers a unique, actionable view of the financial landscape. It's designed not just to inform, but to enable. Whether you're a product strategist, a marketer, or a decision-maker within the financial services sector, we hope these findings help you move faster, act smarter, and connect more meaningfully with your audience.

This is just one example of what happens when technology meets curiosity and is driven by purpose. We thank the amazing team at Markopolo.ai who made this analysis possible and look forward to helping shape a smarter, more customer-centric financial ecosystem in Bangladesh.

Tasfia Tasbin

Chief Executive Officer

Markopolo.ai

Executive Summary

This report presents an analysis of online conversations surrounding credit cards in the country, including major banks such as BRAC Bank, EBL, City Bank, Prime Bank, Standard Chartered Bank etc. The data were filtered to include various conversation types, such as posts, comments, and replies, across multiple social media channels. Key discussions include loans, offers, customer service, EMI and instalments, as well as other credit card-related concerns. Additionally, sentiment and intent analysis, as well as Net Promoter Score (NPS), provide a deeper understanding of audience perceptions and engagement.

The analysis is presented based on the recorded conversations between February 14, 2025 and May 14, 2025. A total of 13,583 conversations on Facebook revealed that a significant number of discussions took place regarding credit card-related topics across 10 banks. Among the conversations analyzed were 5,143 posts, 8,364 comments, and 76 replies. The sheer number of posts includes both organic and seeded conversations on social media, ensuring a well-rounded perspective on consumer-driven discourse and brand-initiated engagement. The even higher number of comments underscores active user engagement with the posts, where individuals share their opinions, ask questions, and provide feedback.

Sentiment was spread across positive, negative, and neutral tones, reflecting varied customer experiences. User intents ranged from inquiries and complaints to recommendations and promotions. This suggests many consumers are exploring options, voicing expectations, and seeking help. NPS scores further indicate brand loyalty and customer satisfaction trends.

The report also explores usage across three income segments: entry-level (up to BDT 40,000), mid-income (BDT 40,000–80,000), and high-income (BDT 80,000+). It identifies different usage motivations and concerns across these tiers. Additionally, industry-specific analysis of conversations among professionals—such as freelancers, business owners, garment workers, healthcare staff, and government employees—reveals notable variations in sentiment, intent, and engagement patterns.

To act on these insights, brands should strengthen engagement through responsive communication and resolve user pain points. Sentiment analysis can guide better messaging strategies, while content creation should target converting neutral or negative sentiment into positive ones. Stronger brand-driven narratives and customer interaction can help increase trust and unlock untapped segments, ultimately influencing purchase decisions and strengthening market position.

Table of Contents

06	Introduction	
08	Overview of Bangladesh’s Credit Card Industry	
17	Credit Card Discourse Across Professional Sectors	
	Textile & Garments	18
	Private Sector	20
	Business	22
	Healthcare	24
	Freelancing	25
	Government Services	28
30	How Income Shapes Credit Card Conversations	
	Up to BDT 40,000	31
	BDT 40,000 to 80,000	32
	Above BDT 80,000	33
	Strategic Takeaways	35

36

Analyzing Public Sentiment on Leading Banks' Credit Card Offerings

Eastern Bank PLC	37
BRAC Bank	44
City Bank PLC	51
United Commercial Bank	58
Bank Asia	65
Standard Chartered Bank	71
Mutual Trust Bank	78
AB Bank	84
Dutch Bangla Bank Limited	90
Prime Bank	97

102

Public Discourse Across Major Card Networks

Visa	103
American Express	108
Mastercard	113

118

Trending Topics

122

Share Of Voice

124

A Comparative Analysis Of The Credit Card Industry

129

Conclusion & Outlook

Introduction

The credit card industry in Bangladesh is experiencing a transformative phase, characterized by a dynamic interplay of robust economic growth, a burgeoning digital payment landscape, and persistent traditional market preferences. While credit card penetration remains relatively low compared to the adult population, the sector has demonstrated significant expansion in both card issuance and transaction volumes over the past five years. This growth is primarily propelled by the ongoing shifts toward digitalization, the strategic push towards a cashless society, and a noticeable shift in consumer behavior towards online and contactless transactions. The flourishing e-commerce sector acts as a vital catalyst, driving increased digital payment adoption.

However, the industry faces substantial impediments, including a deep-rooted reliance on cash, low financial literacy, prevalent security concerns, and certain regulatory policies. Geographically, digital payment adoption remains concentrated in Dhaka, highlighting a disparity in infrastructure and acceptance across the nation. The Mobile Financial Services (MFS) sector, with its extensive reach, high adoption rates, and micro-credit facilities presents both a competitive force and a significant opportunity for the credit card industry through enhanced interoperability. Bangladesh Bank's proactive regulatory framework, which emphasizes consumer protection and payment system development, is crucial in navigating these challenges and fostering a secure, efficient, and inclusive digital financial environment for sustained growth.

Objectives of the Social Listening Audit

This report aims to deliver a comprehensive and data-driven overview of the credit card industry in Bangladesh by focusing on both consumer behavior and institutional dynamics.

The key objectives include:

- **To uncover key consumer conversation trends and sentiments toward credit card services**

Identify the most-discussed topics on social media to reveal dominant themes and analyze how they shape consumer perception and engagement.

- **To evaluate brand visibility and Share of Voice among competing banks**

Compare the digital presence of market players to assess public engagement and highlight which institutions are driving or lagging in public discourse.

- **To conduct comparative sentiment and intent analysis of banks**

Measure and compare how consumers feel about various banks, their services, and experiences to uncover unmet needs and areas for improvement.

- **To examine the influence of income levels on credit card discourse**

Segment consumer conversations by income BRACkets to understand how financial background shapes credit card usage, inquiry patterns, and perceptions of value.

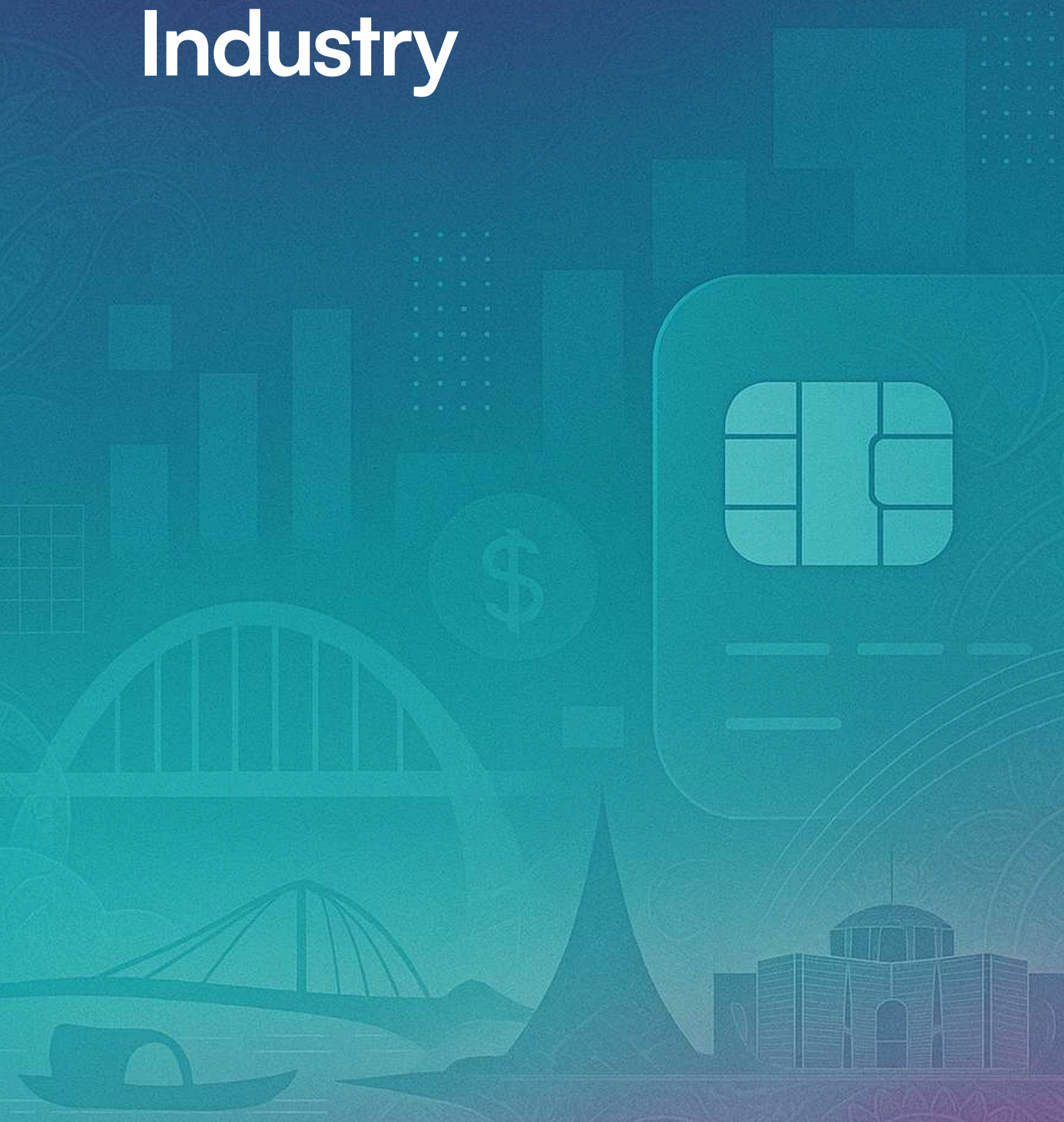
- **To examine the influence of professional industries on credit card discourse**

Analyze how users from different sectors engage with credit card conversations to identify distinct patterns in sentiment, needs, and product expectations.

- **To offer strategic recommendations for banks and policymakers**

Provide actionable insights to improve communication, service journeys, and user education, supporting more transparent and consumer-centric credit offerings.

Overview Of Bangladesh's Credit Card Industry



The credit card industry in Bangladesh has grown significantly since the early 2000s, when only a few banks offered such services. Today, nearly all commercial banks issue credit cards, reflecting a broader shift toward electronic payments. In 2012, Bangladesh Bank launched a national “Plastic Money” initiative to promote a cashless, tech-driven banking system.

As of October 2023, there are 2.337 million credit cardholders, showing gradual month-on-month growth. However, credit card penetration remains low relative to the adult population. For perspective, under one million people used credit cards in 2016, compared to eight million debit card users.

Despite the low base, the overall card segment (debit, credit, prepaid) has grown rapidly—card issuance rose by 142% and transaction volume by 166% in five years. Once consumers adopt cards, their usage accelerates, highlighting strong demand for convenience and the potential for deeper digital payment adoption—especially if early access barriers are reduced.

Dominant Credit Card Networks and Market Share

The credit card market in Bangladesh is predominantly shaped by three major global networks: Visa, Mastercard, and American Express (AMEX). These networks consistently capture the largest shares of transaction volumes, reflecting their widespread acceptance and consumer preference.

Recent data from the Bangladesh Bank consistently illustrates the market share distribution among these networks. Visa consistently emerges as the most popular choice for transactions, followed by Mastercard, and then American Express.

Month	Visa	Mastercard	AMEX	Others
May 1, 2023	72.65%	16.40%	10.72%	0.23%
Feb 1, 2024	71.55%	17.73%	10.54%	0.18%
Mar 1, 2025	72.00%	18.00%	9.00%	1.00%

This consistent market share distribution across various reporting periods indicates a mature and stable competitive landscape among these major networks. Visa's enduring lead suggests a strong merchant acceptance network and deep-rooted consumer preference. Bangladeshi consumers and merchants benefit from and prefer networks that offer robust global infrastructure and security features, allowing local banks issuing cards on these networks to leverage established brand trust and technological investments rather than having to build such capabilities independently. This also suggests that future market expansion will likely be driven by continued adoption of globally recognized, secure payment technologies.

Leading Banks and Their Offerings

Several commercial banks and financial institutions in Bangladesh actively issue credit cards through global networks such as Visa, Mastercard, American Express, UnionPay, and Diners Club. While many cards follow common formats, a number of banks also offer co-branded or specialized cards tailored for particular user groups. The table below summarizes the product offerings of major issuers in a simplified, network-based format, helping to assess each bank's portfolio at a glance.

Bank Name	Credit Cards of Key Card Networks	Co-Branded Credit Cards
Eastern Bank	Visa: Classic, Gold (zero renewal), Platinum, Women Platinum, Air Force Platinum, Army Platinum, Navy Platinum, Signature Lite, Acci-shield, Women Signature, Infinite, Corporate Platinum, Infinite	Meena Bazar Visa, Lavender Visa, Daraz Visa, ShareTrip Mastercard, EBL Vroom Fuel Card, Wander Woman, Banglalink Mastercard, EBL Shwapno Mastercard, EBL Basis Mastercard
	Mastercard: Titanium, World, World Elite	
	Diners Club: Diners Club International, Vroom	
	UnionPay: Platinum	

Bank Name	Credit Cards of Key Card Networks	Co-Branded Credit Cards
BRAC Bank	Visa: Infinite, Signature, Classic, Gold/Gold Flexi, Platinum Flexi, TARA Platinum, TARA World	TARA (Women's cards)
	Mastercard: Classic, Gold, World, Millennial Titanium	
	Diners Club: Emerald	
City Bank	American Express: Platinum Reserve Metal (invitation), Platinum, Gold, Blue, City Alo (women), Citymaxx	Biman Bangladesh Amex, City Alo Amex, Agora Amex, University of Dhaka Amex
	Visa: Infinite, Platinum	
United Commercial Bank	Visa: Classic, Gold, Platinum, Signature	No explicit co-branded cards listed
	Mastercard: Classic, Gold, Platinum, World	
Bank Asia	Visa: Signature, Platinum, Dual Gold, Hajj, “স্বাধীন” card, Virtual, Gift, Travel, Islamic Platinum, Gold Islamic	No explicit co-branded cards listed
	Mastercard: World Elite, Titanium, Gold	
Standard Chartered Bank	Visa: Silver (Classic), Smart (Platinum), Rewards (Signature)	Standard Chartered Metlife Assurance
	Mastercard: Simply Cash (Titanium)	
Mutual Trust Bank	Visa: Signature, Gold, Classic, Platinum	No explicit co-branded cards listed
	Mastercard: Titanium, Gold, World	
	UnionPay: Diamond, Platinum	
AB Bank	Mastercard: World, Titanium, Gold	No explicit co-branded cards listed
Dutch Bangla Bank Ltd	Visa: Signature, Platinum, Gold International & Local	No explicit co-branded cards listed
	Mastercard: World, Titanium, Gold International & Local	

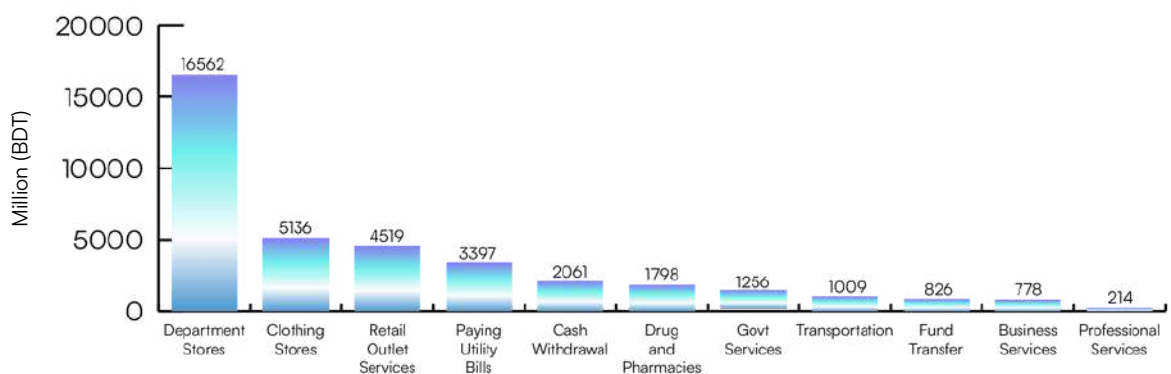
Bank Name	Credit Cards of Key Card Networks	Co-Branded Credit Cards
Prime Bank	Visa: Visa Platinum Credit Card, Visa Gold Credit Card	No explicit co-branded cards listed
	Mastercard: World Mastercard Credit Card, Mastercard Platinum Credit Card	
	JCB: JCB Platnium Credit Card, JCB Gold Credit Card	

Credit Card Usage Pattern

Domestic Usage

In March 2025, domestic credit card transactions in Bangladesh surged by 26.5%, reaching Tk37,557 million, up from Tk29,683 million in February. This significant rise coincided with Eid-ul-Adha, a major religious festival that consistently drives seasonal consumer spending—particularly in retail, clothing, and lifestyle categories. The spike underscores how religious holidays and promotional campaigns strongly influence monthly transaction volumes.

Credit Cards Spending Pattern for Different Sectors (Domestic) in March 2025



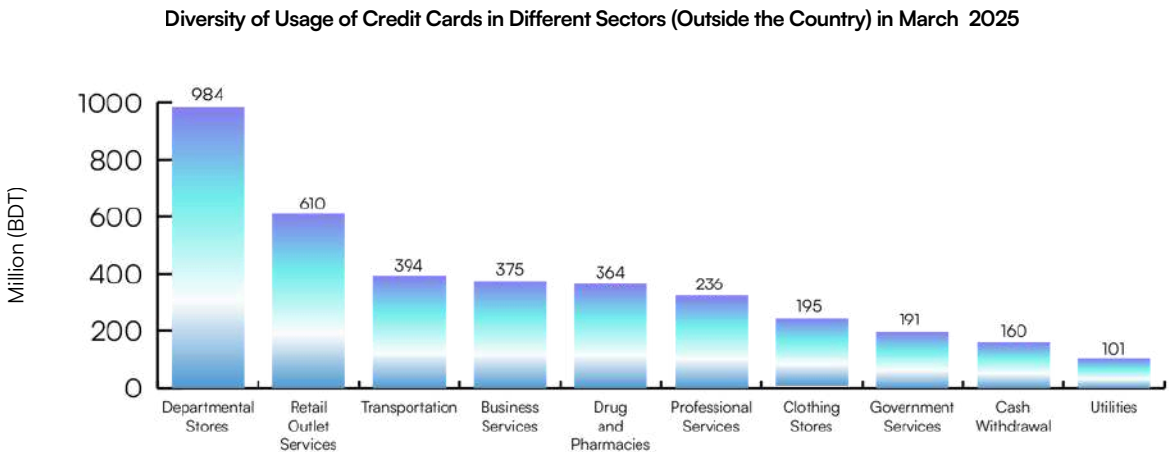
Within this surge, department stores led all spending categories, accounting for 44.1% of total card usage (Tk16,562 million). Clothing stores followed with 13.7%, and general retail outlets contributed 12.0%. The sharp rise in clothing store transactions—from Tk1,887 million in February to Tk5,136 million in March—suggests a pronounced spike in festival-driven apparel purchases.

In terms of transaction type, 92% of credit card usage was for direct purchases, with only 6% for cash withdrawals and 2% for fund transfers. This trend points to an encouraging shift: Bangladeshi consumers are increasingly using credit cards for planned consumption rather than short-term liquidity, reflecting a maturing pattern of credit behavior within the market.

Outward Usage

While domestic usage continued to grow, international (outward) credit card transactions declined by 5.9%, dropping from Tk3,838 million in February to Tk3,612 million in March. Despite this dip, spending abroad remained spread across

multiple sectors. Department stores accounted for the largest share at 27.3%, followed by retail services (16.9%), transportation (10.9%), and business services (10.4%). This distribution indicates a mix of lifestyle-driven and professional expenditures, reflecting both consumer and corporate use cases for international credit card spending.

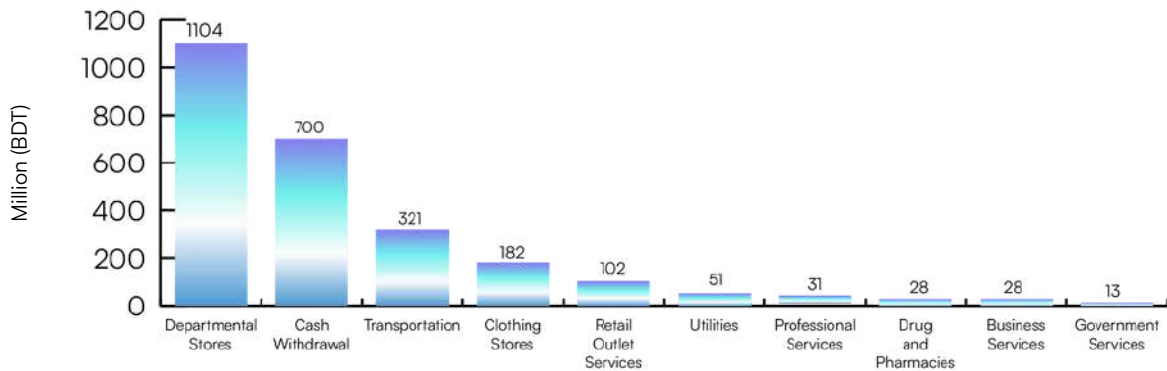


Apart from this, the United States was the most common international destination for card usage, making up 15.9% of outward spend, followed by the UK (10.0%), Saudi Arabia (9.8%), and Singapore (8.6%). These figures highlight the influence of global mobility, remittance channels, and education/travel spending.

Inward Usage

Spending by foreign-issued cards within Bangladesh slightly dipped by 4.4%, from Tk2,680 million to Tk2,562 million. Just like in domestic transactions, department stores (43.1%) again attracted the most spending. Notably, cash withdrawals accounted for 27.3% while transportation services accounted for 12.5%. This points to two distinct behavior patterns among visitors: shopping and converting card funds into local cash.

Category-wise Credit Cards Transactions (within the country by foreign nationals) in March 2025)



Analyzing by country, cards issued in the United States represented a dominant 39.2% of inward card transactions, followed by the UK (8.6%), Mozambique (6.3%), and India (5.9%).

Considering network share, Visa remains the dominant network across all transaction categories:

- Domestic usage: 72.4%
- Outward transactions: 75.7%
- Inward transactions: 64.5%

Mastercard and American Express trail far behind, though AMEX maintains a relatively higher share in outward transactions (9.8%).

Market Drivers

The growth of Bangladesh's credit card industry is fueled by economic development, urbanization, government policy, and shifting consumer behaviors:

Economic Growth & Demographics

Bangladesh's transition to a service- and industry-based economy, with projected GDP growth of 3.8–3.9% (FY 2024–25) and up to 6.5% by FY 2025–26, has boosted demand for financial products. Rising per capita income (\$2,820) and a growing middle class, expected to reach 17% of the population by 2025, are key enablers of credit card adoption. However, income inequality and high interest rates (~30%) remain barriers for lower-income segments. Urbanization, now at 40%, enhances access to financial infrastructure.

Policy Support & Digital Push

Government efforts, such as the Payment and Settlement System Act 2024 and the National Financial Inclusion Strategy (2021–2026), promote a cashless economy and expand digital access for underserved groups. Over 40% of social assistance is expected to be digitally disbursed by FY 2025–26, improving trust in digital payments.

Evolving Consumer Behaviour

Consumers increasingly prefer digital and contactless payments. Visa reported a 14% rise in spending and 17% growth in transaction volume in 2024. Contactless usage more than doubled, while e-commerce remains a key driver, highlighting growing demand for fast, convenient, and secure payment methods.

Barriers To Growth

Despite advances in digital finance, several structural and behavioral barriers continue to limit credit card growth in Bangladesh:

Low Penetration and Eligibility Barriers

Credit card penetration remains low at 0.5%, with just 2.34 million cardholders as of October 2023. Mandatory tax return submission excludes large segments like students, housewives, and informal workers. While intended to ensure responsible lending, these requirements slow financial inclusion and card issuance growth.

Urban-Rural Divide

Nearly 75% of card spending and 80% of Visa transactions in 2024 occurred in Dhaka, exposing regional disparities. Limited POS infrastructure and low digital readiness in other cities constrain nationwide adoption.

Financial Literacy and Trust Issues

Only 28% of Bangladeshis are financially literate. Many users remain unclear about credit card terms, leading to distrust—especially given growing fraud risks. Over 60% of mobile financial service users rely on others to operate their accounts, raising security and privacy concerns despite 2FA and fraud monitoring.

Regulatory Friction

Policies like the \$300 cap on international online transactions and the 2019 requirement for transaction certificates have introduced friction into digital usage. While intended to prevent misuse, such restrictions can limit growth in sectors like e-commerce and IT exports.

Macroeconomic Pressure

Economic slowdowns in 2024 caused domestic and international card transactions to decline by 13.74% and 9.45%, respectively. Inflation spikes (e.g., 16.57% YoY in Oct 2023) pushed consumers to rely on credit for essentials, increasing default risk and underscoring the need for improved credit risk management.

Gaps in Consumer Protection

Despite regulatory safeguards like 2FA and mandatory disclosures, trust in complaint resolution remains low. Without fast and transparent redress systems, negative user experiences may deter wider adoption.

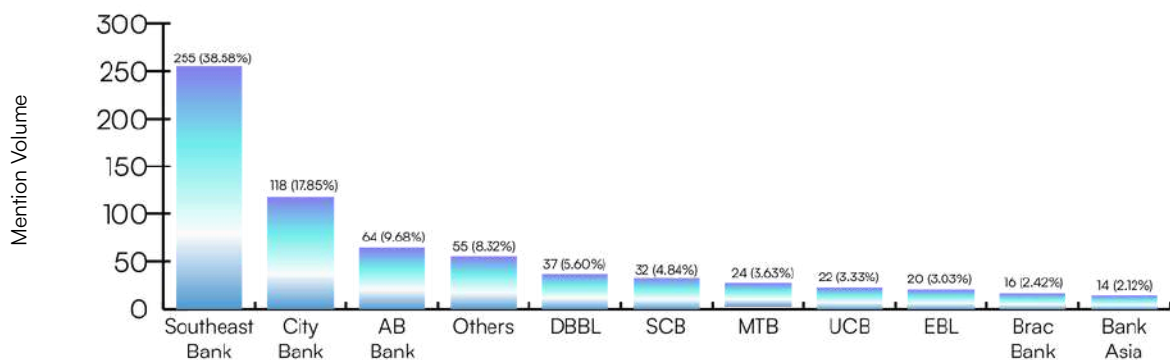
Credit Card Discourse Across Professional Sectors



Textile & Garments

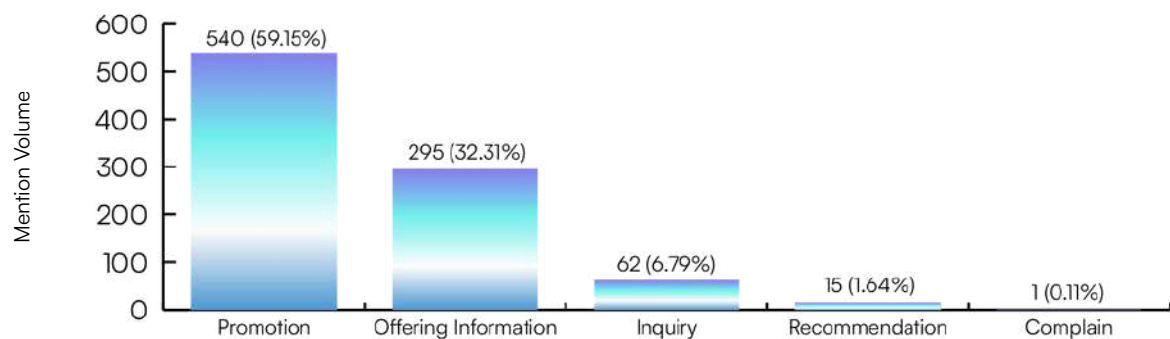
A relatively small, yet crucial portion of the social listening (104 mentions) reveals negative sentiment among both users and non-users. These issues stem from dissatisfaction related to customer service, comparison and evaluation, transactional problems, fees and charges, transaction and usage behaviour, digital experience, or communication issues. Converting these negative voices to active promoters of the bank can turn the tide in DBBL's favour.

Share of Voice



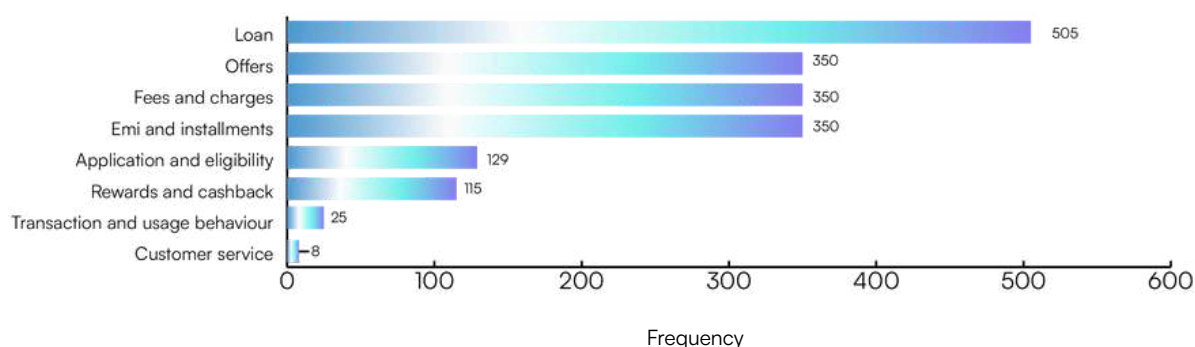
The credit-card conversations among this sector's individuals are largely driven by Southeast Bank (38.58%), followed by City Bank (17.85%) and AB Bank (9.68%). This can likely reflect payroll-partnerships or subsidized salary-loan schemes that these banks have cultivated with garment manufacturers, making them the first touchpoints for any credit-related conversation among factory staff.

Intent Split



When it comes to the intent of conversations, almost 60% messages center on promotions, and another 32% offer straightforward product information. In contrast, pure inquiries and recommendations together make up less than 10%, and complaints are virtually nonexistent. This pattern suggests that employees in this sector, who typically work long hours on relatively fixed incomes, are highly receptive to deals that stretch their purchasing power, but seldom engage in peer-to-peer advice or escalate service issues publicly.

Top Topics

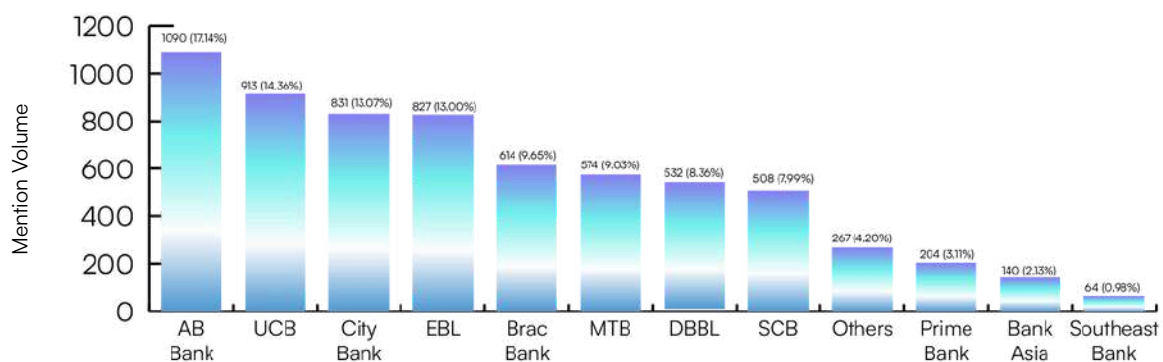


In the textile and garments sector, “Loan” (505 mentions) dominates the conversation, reflecting a strong reliance on credit to support both business operations and personal financial flexibility. “Offers,” “Fees & Charges,” and “EMI & Installments” (350 each) also see high engagement, suggesting a dual focus on affordability and deal value when choosing cards. Mentions of “Application & Eligibility” (120) indicate friction in the onboarding process, with users likely facing uncertainties around approval requirements. Meanwhile, “Rewards & Cashback” (115) hint at growing interest in value-added benefits, though still secondary to credit access. Lower volumes in “Transaction Behavior” (25) and “Customer Service” (8) point to limited discourse around experience, highlighting a function-first mindset that prioritizes access, affordability, and practical utility.

Private Sector

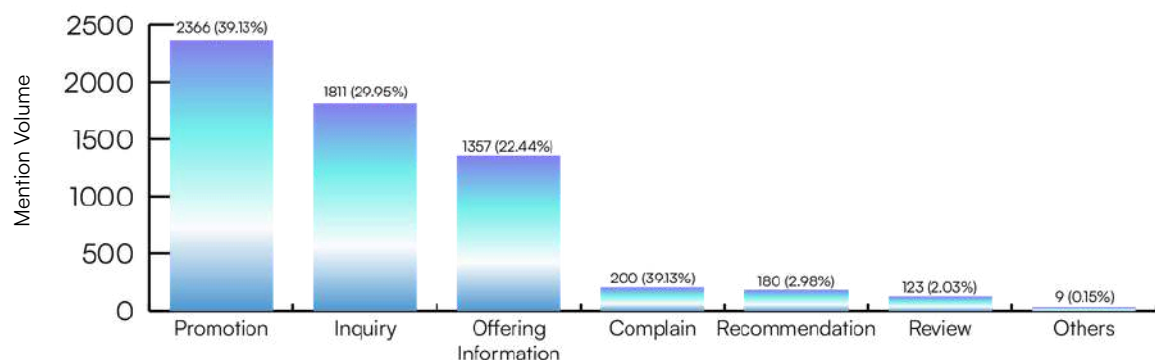
Among private-sector professionals, credit-card conversations are more evenly dispersed across issuers, reflecting a competitive marketplace without any single dominant players. Engagement trends suggest that these employees balance routine financial needs, like bill payments and short-term borrowing, with an eye toward rewards and digital convenience.

Share of Voice



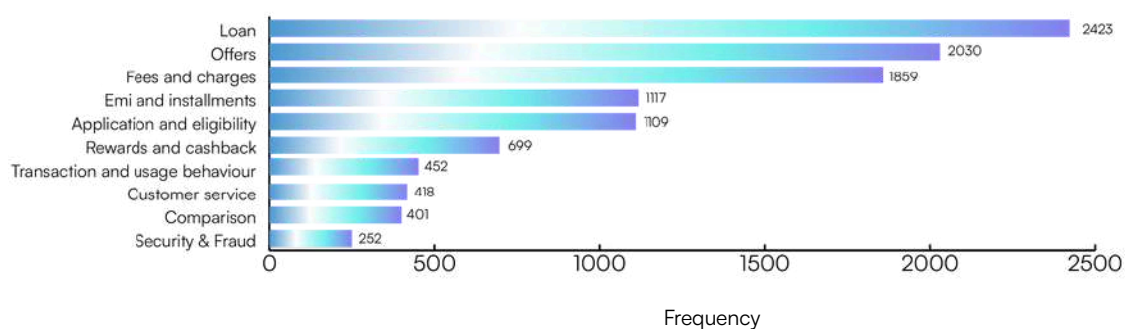
In this cohort, AB Bank leads with 17.14% of mentions, closely followed by UCB at 14.36%, and City Bank at 13.07%. EBL at 13.00% and BRAC Bank 9.65% also command significant mindshare, while mid-tier players such as DBBL (8.36%) and SCB (7.99%) capture steady engagement. This distribution likely stems from a mix of salary-linkage agreements according to different corporate policies, branch networks aligned with corporate hubs, and co-branding arrangements with popular commercial vendors.

Intent Split



Nearly 40% interactions center on promotions, yet inquiries (30%) and straightforward product information (22%) also feature prominently. Complaints and recommendations together account for under 7%, and reviews from customers make up just 2%. This mix indicates private-sector staff actively seek deals and offers, responding quickly to rate cuts and other benefits. They also actively evaluate features before applying for a credit card but rarely commit to public endorsements or publicizing grievances.

Top Topics

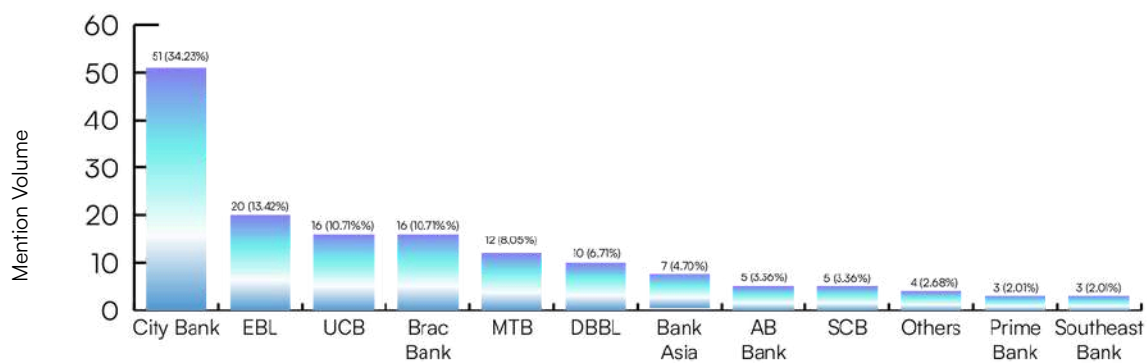


Among private sector users, conversations are led by “Loan” (2,423 mentions), underscoring their strong dependence on credit for both planned and emergency expenses. These discussions range from queries on interest rates and credit limits to more nuanced comparisons of loan terms across issuers. “Offers” (2,030) and “Fees & Charges” (1,859) are also major themes, pointing to a consumer base that is both offer-driven and cost-conscious. While promotional campaigns draw attention, users often scrutinize the fine print—indicating that marketing appeal alone isn’t enough unless backed by transparency and tangible value. “EMI & Installments” (1,117) and “Application & Eligibility” (1,109) suggest an audience balancing aspirations with affordability. Users are looking for structured repayment options that don’t compromise liquidity, while also navigating the process of card approvals—often hinting at confusion around required criteria or delays in issuance. Mentions of “Rewards & Cashback” (699) and “Transaction & Usage Behaviour” (452) highlight a growing interest in maximizing everyday benefits, but these still take a backseat to core credit functionality. Lower, but still notable, discussions around “Customer Service” (418), “Comparison” (401), and “Security & Fraud” (252) reflect rising expectations around experience and trust. As usage matures, users in this segment are becoming more discerning—not just in what they get, but how consistently and securely it’s delivered.

Business

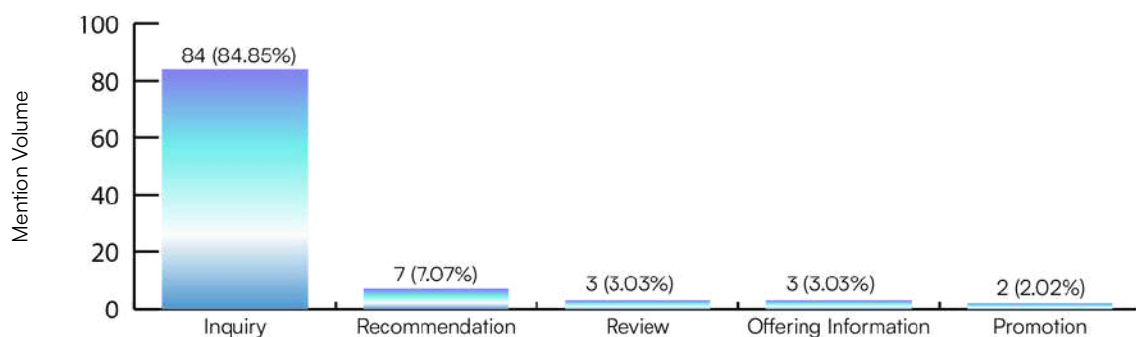
Within the business community, credit-card dialogue is tightly concentrated around issuers with strong corporate banking ties, underscoring these cards' role as operational tools rather than retail conveniences. Conversations skew almost entirely toward information gathering, reflecting a careful vetting process before adoption.

Share of Voice



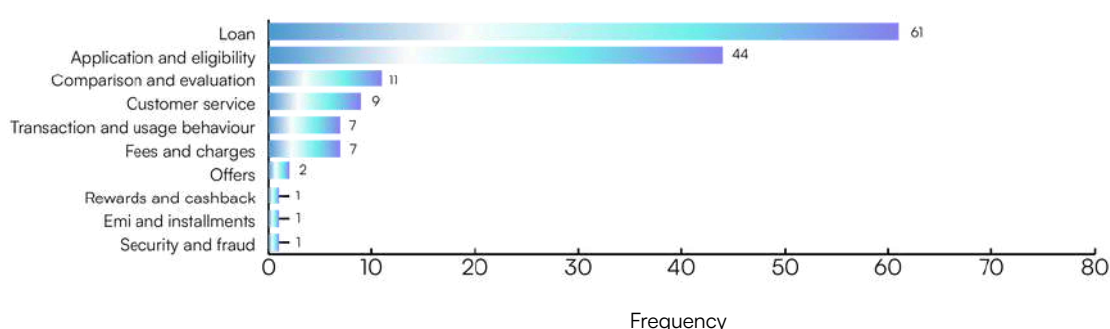
City Bank commands 34.23% of mentions, surpassing peers; EBL follows with 13.42%, while BRAC Bank and UCB each hold 10.71%. Mid-tier players such as MTB (8.05%) and DBBL (6.71%) also register steady engagement. This hierarchy likely mirrors which banks offer tailored expense-management and reconciliation platforms for SMEs and corporate clients, as well as pre-arranged credit lines tied to business accounts.

Intent Split



An overwhelming 84.85% of messages are pure inquiries, with only 2.02% responding to promotions and negligible complaint volumes. Recommendations and reviews together represent around 11%. This pattern suggests that business professionals treat credit cards as critical operational assets rather than promotional vehicles or peer-endorsed perks, and thus seek precise details on limits, integration, and eligibility.

Top Topics



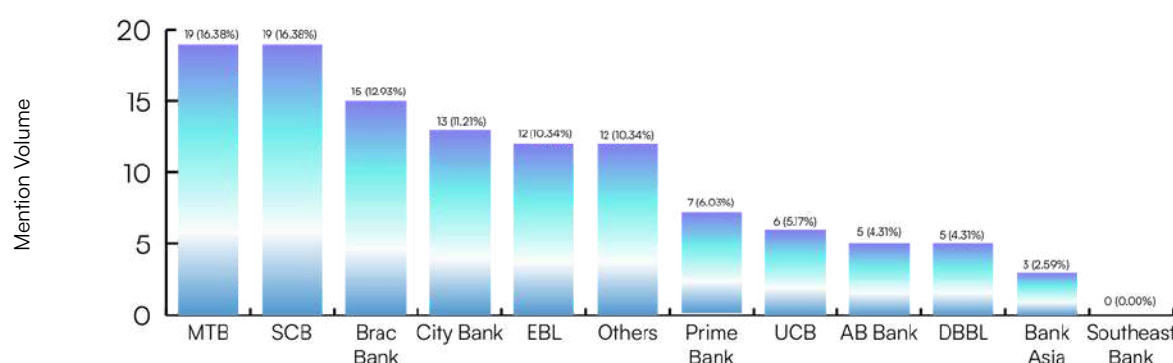
“Loan” (61 mentions) and “Application & Eligibility” (44) dominate the discourse among business users, reflecting a clear need for dependable access to credit. Much of the conversation suggests friction in the onboarding process, with users seeking clarity around prerequisites, required documentation, and the approval timeline. This indicates a broader concern around how easily credit cards are extended to businesses, especially in the early stages of their financial journey. Mentions of “Comparison & Evaluation” (11) and “Customer Service” (9) further signal a calculated and discerning approach. Business users actively assess providers based on transparency, responsiveness, and support structure—suggesting that approval experience directly shapes brand perception in this segment. “Transaction & Usage Behaviour” (7) and “Fees & Charges” (7) show up in conversations about operational usability—such as transaction limits, billing cycles, and cost efficiency. These are likely pain points that impact day-to-day financial workflows. Meanwhile, “Offers” (2), “Rewards & Cashback” (1), and “EMI & Installments” (1) remain peripheral. This group is evidently less interested in lifestyle incentives and more focused on fundamental credit features.

For business users, the card isn’t just a financial product—it’s a functional tool. To win in this segment, providers must simplify eligibility pathways and design with operational reliability in mind.

Healthcare

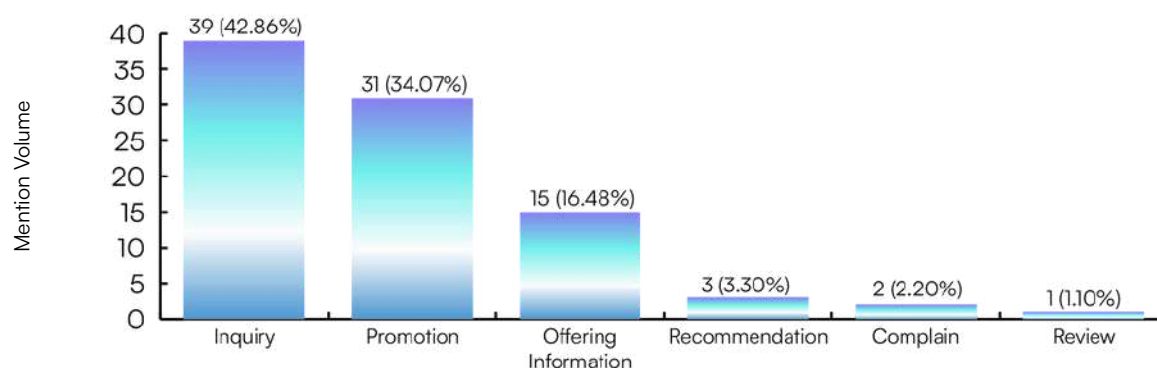
Among healthcare professionals, credit-card discussions gravitate toward banks that pair robust branch networks with specialized medical-sector financing, revealing a community keen on reliable credit access and transparent terms. Conversations skew heavily toward information gathering rather than deal chasing, suggesting that health practitioners prioritize stability and clarity over promotional noise.

Share of Voice



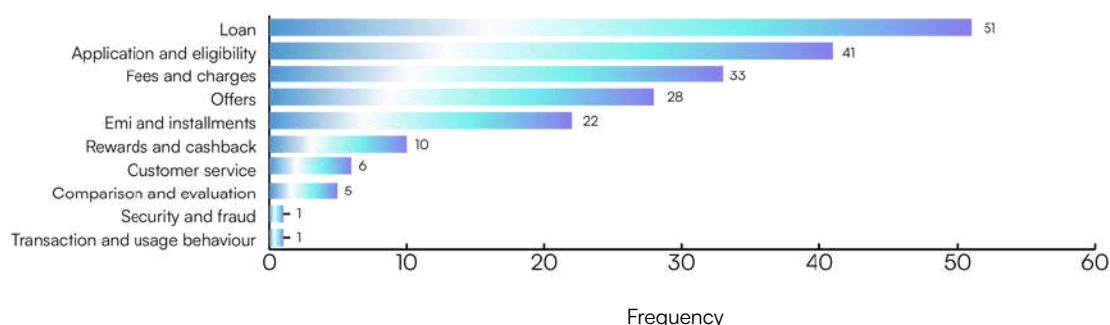
MTB and SCB each capture 16.38% of mentions, closely followed by BRAC Bank (12.93%), City Bank (11.21%), and EBL (10.34%). “Others” also account for 10.34%, indicating significant presence of niche or regional issuers. Prime Bank (6.03%), UCB (5.17%), AB Bank and DBBL (4.31% each), and Bank Asia (2.59%) fill out the mix. This distribution likely reflects which banks maintain on-site relationships with hospitals or offer professional-discount programs for doctors, nurses, and allied staff.

Intent Split



Inquiries dominate at 42.86%, followed by promotions at 34.07% and offering information at 16.48%. Complaints, recommendations, and reviews combined make up around 7% of the dialogue. This pattern underscores the sector’s emphasis on detailed eligibility criteria, credit limits, and repayment structures, which are critical for professionals managing variable pay allowances and high-cost emergencies, while still valuing promotional perks when they surface.

Top Topics



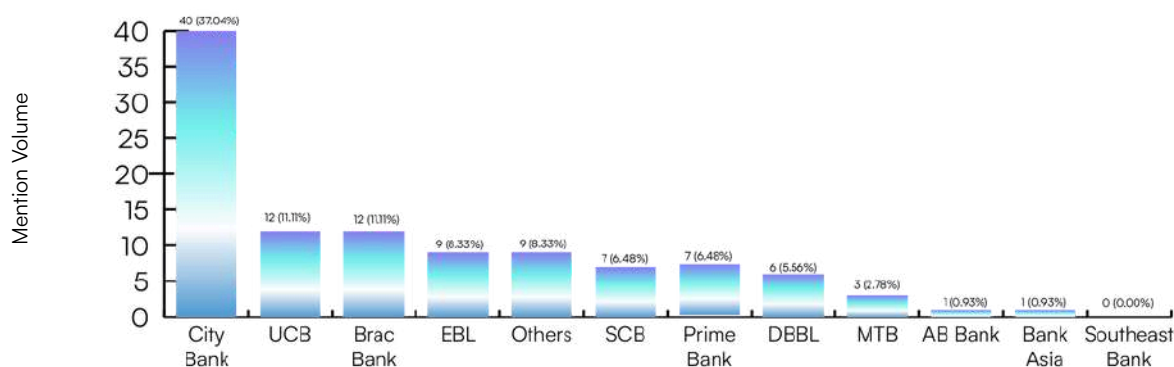
“Loans” (51 mentions) and “Application & Eligibility” (41) lead the agenda, possibly illustrating a focus on securing funds during training periods. “Fees & Charges” (33) and “Offers” (28) follow, as healthcare staff weigh the impact of annual fees against perk bundles. “EMI & Installments” (22) and “Rewards & Cashback” (10) also feature, reflecting interest in reducing costs over time and recouping routine practice expenses. Lower conversation volumes around “Customer Service” (6), “Comparison & Evaluation” (5), and “Security & Fraud” (2) imply that while these areas matter, they may not be key differentiators—unless they fail to meet expectations. Minimal talk around “Transaction & Usage Behaviour” (1) further supports the notion that this segment is primarily focused on core credit functionalities.

In essence, healthcare professionals approach credit cards as tools for dependable support and financial control. Brands that offer smooth onboarding, cost transparency, and flexible repayment options are best positioned to win their trust.

Freelancing

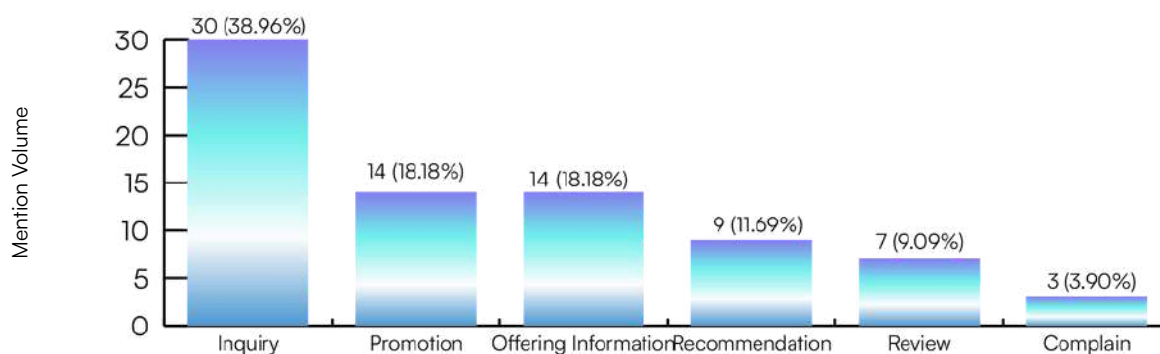
Freelancers face a need for clarity and flexibility as they navigate irregular income streams and project-based cash flow. Therefore, their credit-card conversations skew heavily toward inquiry and careful evaluation rather than deal-chasing.

Share of Voice



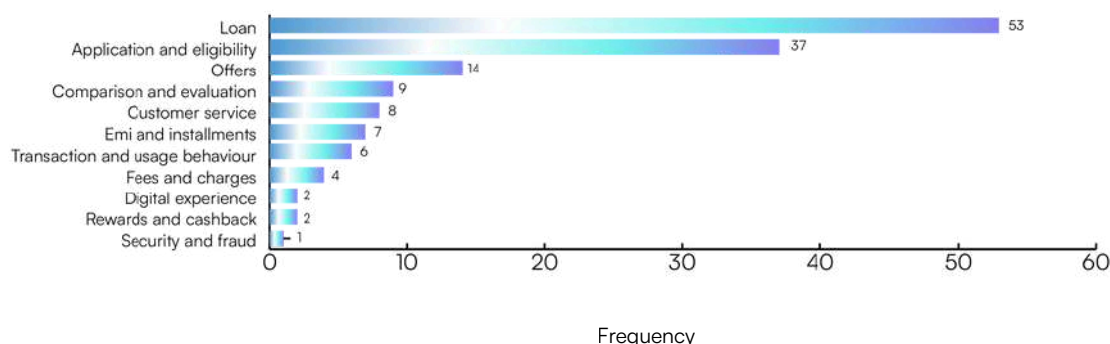
Among this segment of users, City Bank leads with 37.04% of mentions, likely a reflection of its strong digital onboarding and freelancer-focused facilities. This is followed by BRAC Bank and UCB at 11.11% each. EBL (8.33%), SCB and Prime Bank (6.48% each), and DBBL (5.56%) also register solid engagement, while niche or regional issuers (“Others,” 8.33%) fill specific gaps in partner networks. This distribution highlights how freelancers gravitate toward banks that balance tech-driven convenience with tailored credit solutions.

Intent Split



A majority of conversations (38.96%) are pure inquiries, indicating freelancers' emphasis on understanding eligibility, limits, and fee structures before committing. Promotion-driven dialogues and product information trail at 18.18%. Notably, recommendations (11.69%) and reviews (9.09%) outpace complaints (3.90%), reflecting a community that values peer insights but rarely encounters serious service issues.

Top Topics



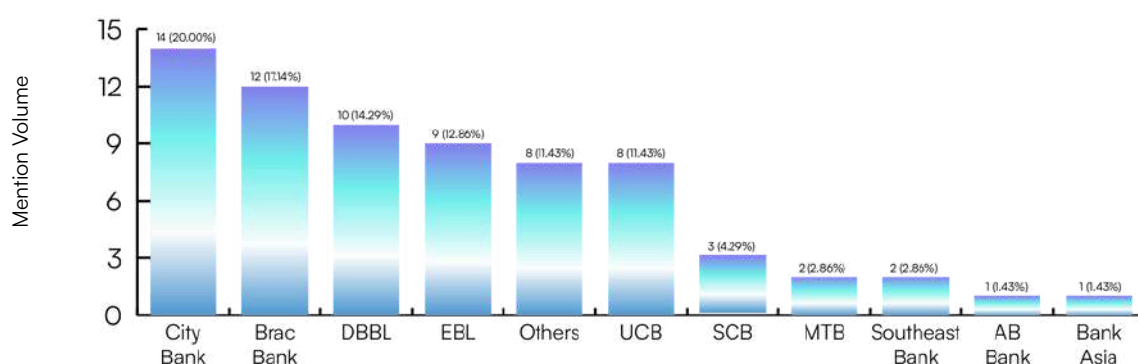
“Loans” (53 mentions) and “Application & Eligibility” (37) remain the dominant themes, reflecting freelancers' reliance on credit to manage irregular income cycles and their need for clarity in qualification criteria. “Offers” (14) still hold relevance, though likely evaluated for practical benefits rather than novelty. Notably, “Comparison and Evaluation” (9) and “Customer Service” (8) show that freelancers are actively assessing their options and experiences, indicating a more deliberate decision-making process. Interest in “EMI & Installments” (7) and “Transaction & Usage Behaviour” (6) suggests that ease of use and flexible repayment features are important but secondary concerns. Low mention volumes for “Fees & Charges” (4) and “Rewards & Cashback” (2) may signal relative satisfaction with current structures or a shift in attention toward core product functionality. Sparse mentions of “Digital Experience” (2) and “Security & Fraud” (1) imply these are not top-of-mind issues, potentially due to baseline expectations or lack of notable incidents.

Overall, the conversation suggests freelancers prioritize credit access and clear eligibility, followed by informed comparisons and service consistency—elements that directly support their need for financial stability and predictability.

Government Services

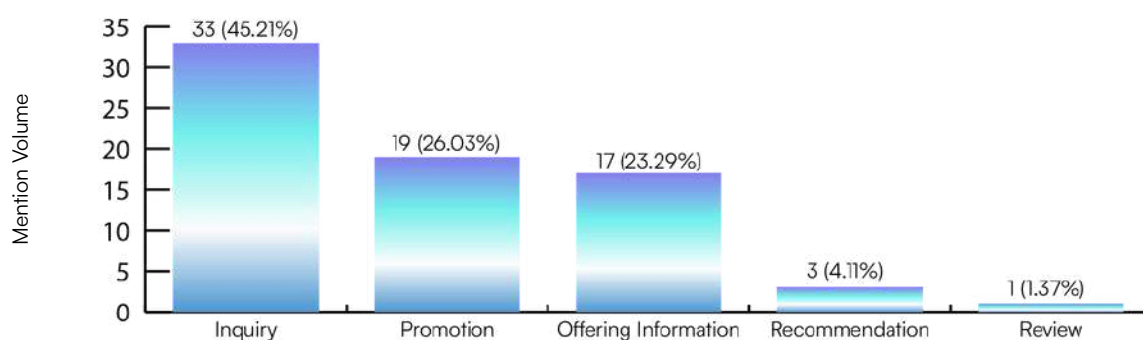
Among government-sector staff, credit-card chatter clusters around issuers with deep institutional linkages and broad branch networks, reflecting these employees' preference for stability and administrative ease. Conversations skew toward understanding product mechanics rather than hunting the flashiest deals, underscoring a methodical approach aligned with fixed pay cycles and clear benefit structures.

Share of Voice



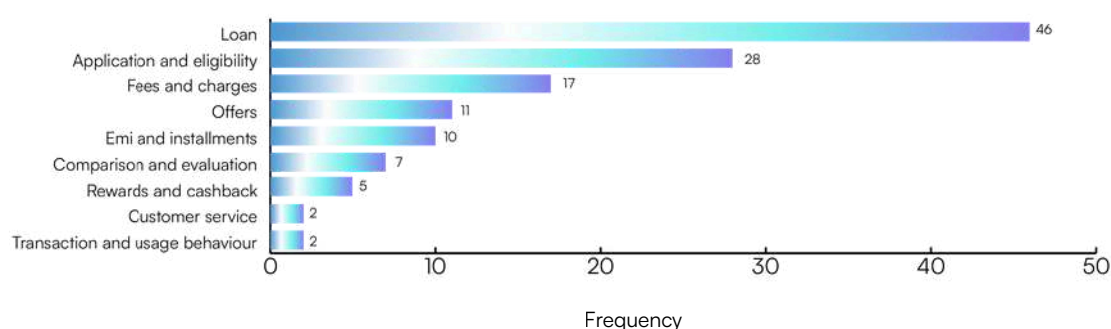
City Bank leads with 20% of mentions, closely followed by BRAC Bank (17.14%), DBBL (14.29%), EBL (12.86%), and UCB (11.43%). A further 11.43% is attributable to smaller or regional issuers in the “Others” category. Lower shares for SCB (4.29%), AB Bank and Bank Asia (1.43% each), as well as Southeast Bank and MTB (2.86% each), likely represent fewer formal partnerships with government payroll systems and less presence near public-sector offices.

Intent Split



Inquiries dominate at 45.21%, followed by promotion-related messages (26.03%) and offering information (23.29%). Recommendations and reviews together account for under 6%, while complaints are entirely absent. This distribution suggests government employees treat credit cards as structured financial tools, prioritizing clarity on eligibility and terms, while still remaining open to promotions evaluated through official channels.

Top Topics



“Loans” (46 mentions) and “Application & Eligibility” (28) are the two most discussed topics, underscoring a strong need for accessible credit solutions and transparent qualification processes. Given the stable income profile typical of government service holders, these conversations reflect a focus on leveraging credit for planned expenditures or long-term financial planning rather than immediate liquidity needs. “Fees & Charges” (17) emerge as a notable concern, indicating a heightened sensitivity to hidden costs or complex fee structures. This suggests that while this group may be credit-eligible, they still expect clarity and fairness in cost disclosures. “Offers” (11) and “EMI & Installments” (10) show moderate engagement, with users evaluating promotions and repayment flexibility. These features likely appeal to those looking to optimize recurring payments or make mid-sized purchases without disrupting their monthly budgets. Mentions of “Comparison & Evaluation” (7) signal an informed and value-conscious approach to choosing providers. However, limited discussion on “Rewards & Cashback” (5), “Customer Service” (2), and “Transaction & Usage Behaviour” (2) suggests these aspects are either taken for granted or not driving major satisfaction or dissatisfaction.

In summary, government professionals appear pragmatic in their credit card discourse, balancing trust in institutional stability with clear expectations around cost transparency and product suitability.

How Income Shapes Credit Card Conversations

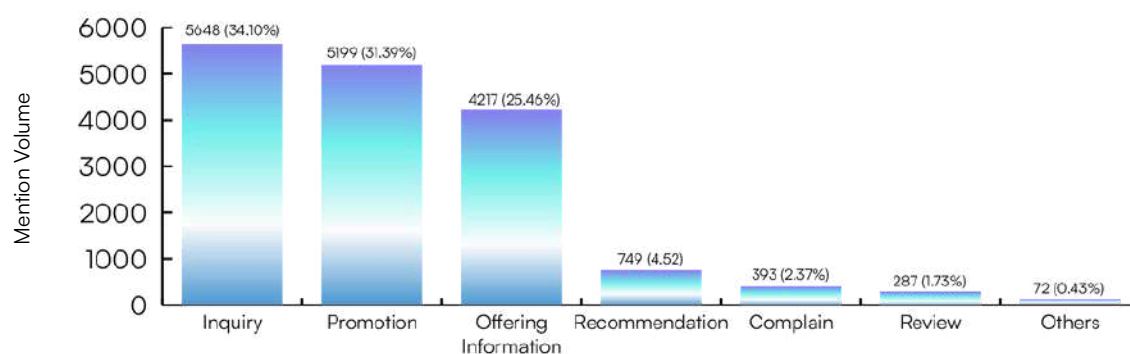


To uncover how income levels influence credit card-related discourse, we analyzed user conversations across three income cohorts: Up to BDT 40,000, BDT 40,000 to 80,000, and above BDT 80,000. The findings reveal that conversation patterns, user intent, and topical focus shift significantly based on financial background, highlighting the importance of nuanced targeting for product design, messaging, and customer engagement strategies.

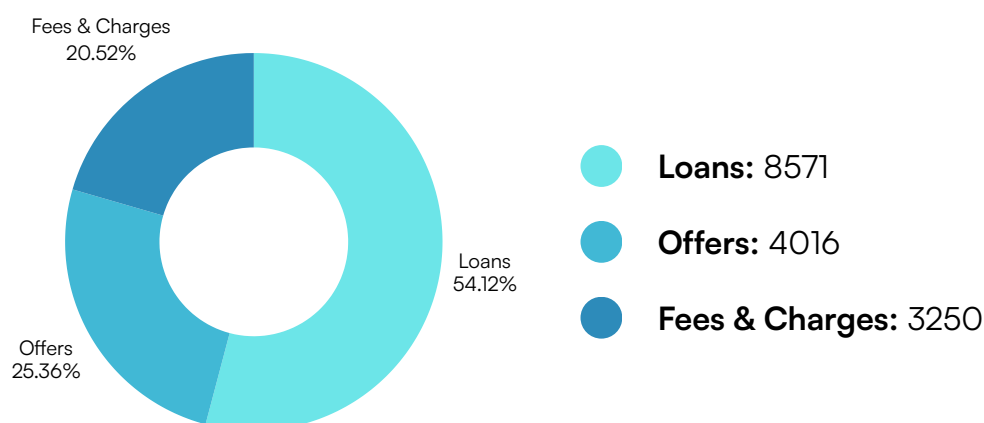
Up to BDT 40,000

This segment is primarily composed of early-stage or first-time credit users, often seeking entry-level cards with essential benefits. Their conversation patterns are marked by a high degree of curiosity and sensitivity toward affordability.

Users in this segment are primarily information seekers, with inquiry being the dominant intent (34.10%), followed by promotion (31.39%) and offering information (25.46%). These users are often exploring their options and show a strong interest in understanding credit card benefits.



Top Conversation Topics:



Users in this group are highly responsive to credit access, frequently discussing credit availability, credit limits, and installment options. These conversations are not just aspirational — they often include specific inquiries, such as eligibility criteria or repayment structures.

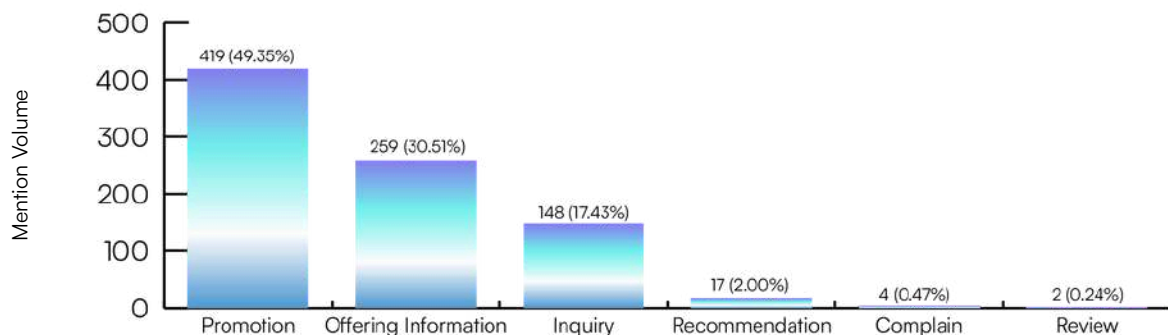
“Offers” also attract significant conversation but are rarely discussed in isolation. Users often seek to validate the terms, raising concerns about conditions, hidden charges, or how to avail them. This overlap between promotional appeal and inquiry reflects a communication gap that brands should address through clearer messaging and better customer education.

“Fees & Charges” remain a consistent concern, often tied to confusion over annual fees, late penalties, or unclear terms. These discussions highlight strong cost-sensitivity, where any ambiguity can lead to frustration or drop-off.

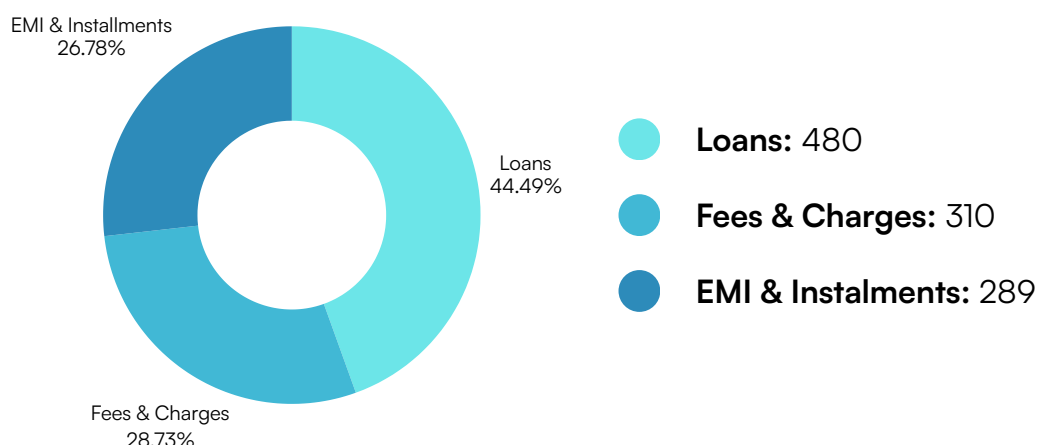
BDT 40,000 to 80,000

This mid-income group represents a financially active and upwardly mobile audience. They are more experienced with financial products and are starting to differentiate between card offerings based on perceived value and access.

This segment is highly promotion-responsive, with 49.35% of conversations centered on promotional content. The next major intents are offering information (30.51%) and inquiry (17.48%), reflecting a shift toward both consuming and sharing knowledge.



Top Conversation Topics:



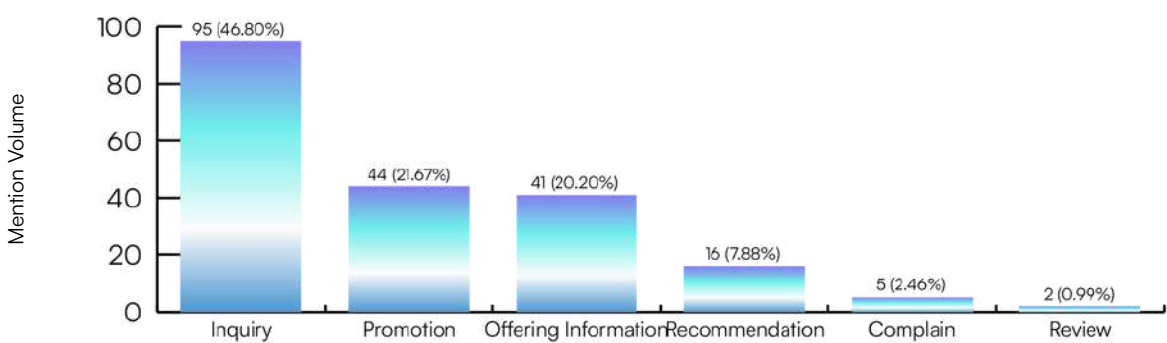
“Loans” is the most discussed topic within this segment, often in the context of evaluating options across different banks. Users are particularly focused on interest rates, repayment flexibility, and eligibility for larger credit limits. Conversations also reflect concerns about transparency in loan terms and hidden conditions.

“Fees & Charges” continue to be a friction point. Users in this group raise concerns about hidden costs, annual or renewal fees, and unclear billing practices. Compared to lower-income cohorts, these conversations are more specific and comparison-driven, showing a higher level of financial discernment.

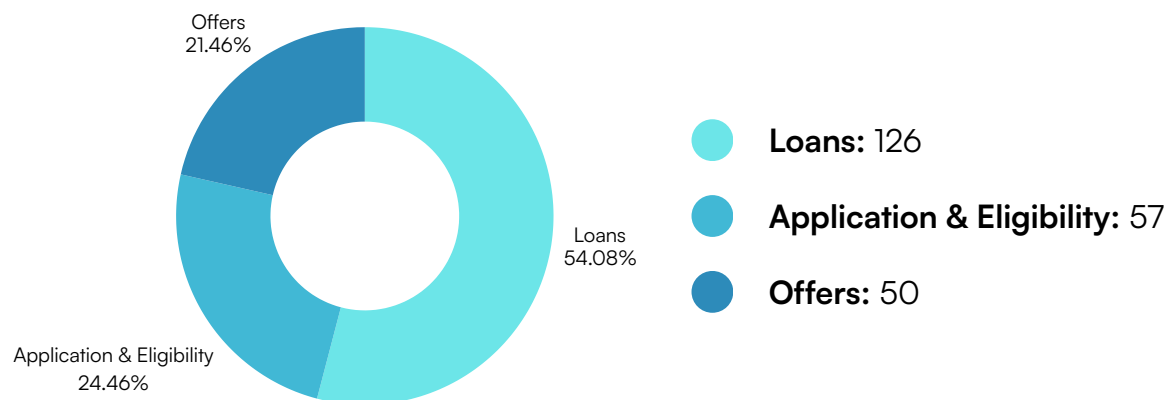
“EMI & Installment” related discussions indicate growing interest in managing spending through structured repayments. Many users inquire about available EMI facilities, eligibility for installment plans, and their implications on overall affordability — particularly when making mid-to-high-value purchases.

Above BDT 80,000

Users in the highest income cohort display markedly different behavior. This cohort consists of financially confident and detail-oriented users. Their primary intent is inquiry (46.80%), with less focus on promotions (21.67%) and information sharing (20.20%). This indicates they are less influenced by surface-level promotions and more focused on fit, efficiency, and long-term value.



Top Conversation Topics:



“Loans” are discussed in the context of strategic financial planning. Users are interested in higher credit ceilings, balance transfer benefits, and how credit cards can be leveraged as tools to optimize their cash flow or support high-value purchases.

“Application & Eligibility” discussions indicate a desire for clear approval criteria. This segment holds high expectations for smooth and fast processing. Many users express frustration when the onboarding experience doesn’t reflect their financial tier, emphasizing the need for streamlined, premium-level service.

“Offers” are relevant to this cohort but are valued less for novelty and more for exclusivity, personalization, and relevance. Users often discuss offers in the context of travel, luxury, or lifestyle perks, looking for deals that match their spending habits and preferences.

Strategic Takeaways

The relationship between income level and credit card discourse reveals critical behavioral and expectation-based differences across customer segments. As users move up the income ladder, their engagement patterns shift from basic inquiries and promotional responsiveness to strategic evaluations and experience-based expectations.

For lower-income users, trust, cost transparency, and financial accessibility remain the most influential drivers. Mid-income users seek value clarity, compatibility, and financial flexibility, while higher-income users demand efficiency, relevance, and premium service delivery.

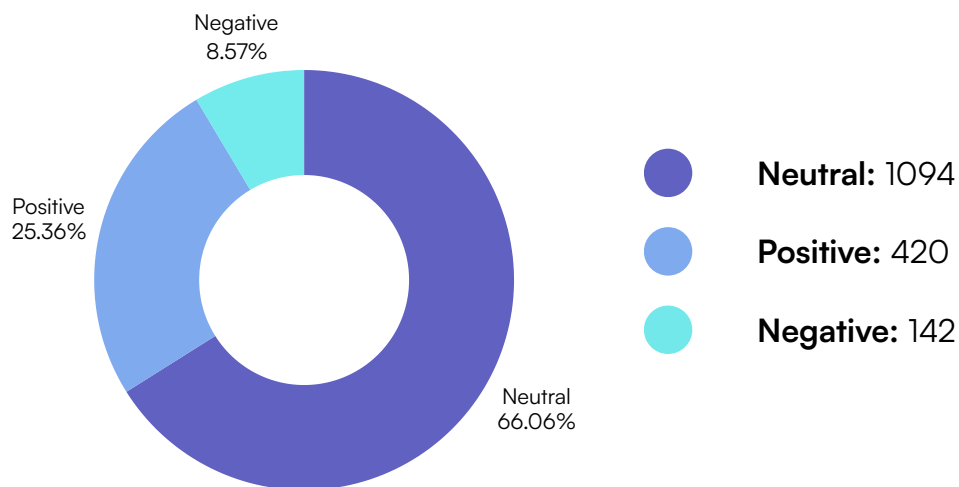
These distinctions underscore the importance of audience-specific listening in product design, messaging, and customer engagement. A one-size-fits-all strategy risks missing nuanced but powerful opportunities. By tuning into the real conversations of different financial cohorts, brands can deliver not just better communication, but better products, better service, and ultimately, stronger loyalty.

Analyzing Public Sentiment on Leading Banks' Credit Card Offerings





Sentiment Split



Positive Sentiment (25.36%)

A significant portion of EBL's social media interactions (420 mentions) reflect a positive sentiment. It indicates that customers are satisfied with the bank's banking services, facilities, perks & benefits, innovations, or sustainability. Positive sentiment is driven by user experiences with the bank's features, EBL's wide range of offers, or EMI and installments. While the percentage is fine, there is still room to strengthen overall.

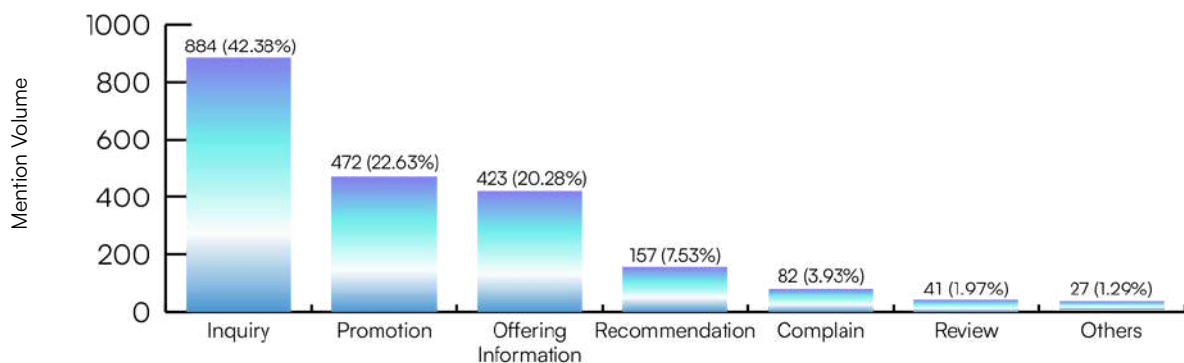
Neutral Sentiment (66.06%)

The majority of EBL's social listening reports a neutral sentiment online with 1094 mentions. These posts are typically factual, informative, or transactional in nature, such as discussing the bank within communities, comparing it with other banks, asking various questions related to the service, or general discussions about the brand without emotional connotations.

Negative Sentiment (8.57%)

A relatively small, yet crucial portion of the social listening (142 mentions) reveals negative sentiment among both users and non-users. These issues stem from conversations relating to loans, poor customer services, high fees and charges, security and fraud, subpar digital experience with their services. Converting these negative voices to active promoters of the bank can turn the tide in EBL's favour.

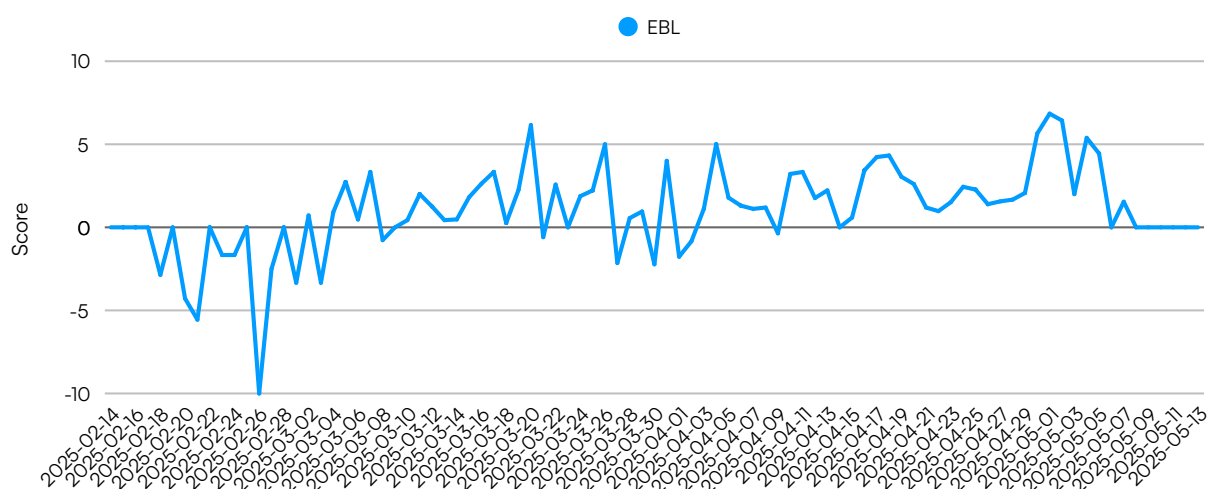
Intent Split



- **Inquiry (42.38%):** The largest share of social conversations (884 mentions) revolves around inquiries. This shows a strong level of interest and curiosity about EBL's products, services, processes, or digital platforms. This suggests a demand for clearer, more accessible information.
- **Promotion (22.63%):** Coming in second with 472 mentions—nearly a third of the conversations are promotional activities. This may include campaigns, offers, or influencer-led content. This indicates good brand visibility and a marketing strategy that is generating buzz online.
- **Offering Information (20.08%):** With 423 mentions, the third-highest intent revolves around sharing product-related information. This suggests that EBL or its users are actively sharing relevant and related information, such as service availability, rates, services, or policy details.
- **Recommendation (7.53%):** A notable segment (157 mentions) of users are actively recommending EBL, reflecting customer satisfaction and advocacy.

- **Complaint (3.93%):** A small but substantial percentage of conversations (82 mentions) involve complaints, likely tied to service delays, digital issues, transactional problems, or policy frustrations.
- **Review (1.97%):** Reviews reflect personal experiences—both positive and negative. While currently a small slice (41 mentions), these are highly influential for prospective customers, as this is the content that potential customers research before deciding on a bank.

Net Promoter Score (NPS)



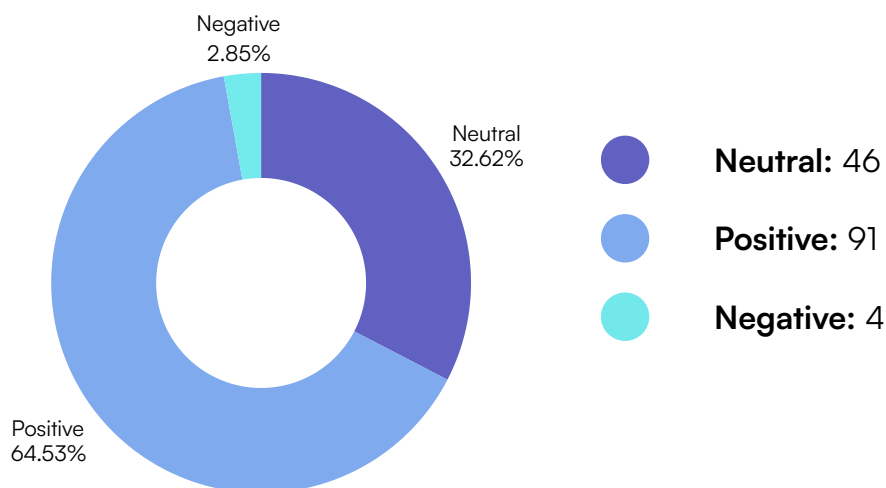
Eastern Bank PLC's NPS shows significant swings between negative and positive values, reflecting a sensitive and rapidly changing public perception. Starting around -2 in mid-February and dropping to nearly -10 on February 26th, the bank experienced acute dissatisfaction early on. However, a sharp rebound to about +8 by March 6th suggests a surge in positive sentiment, possibly due to service improvements or promotions. Through late March, scores fluctuated moderately between +2 and +6, dipping briefly below zero around early April. From mid-April, a steady rise led to a peak near +9 in early May, followed by an abrupt drop back to neutral (0) by mid-May, highlighting the fragility of these gains and the need for EBL to address underlying causes to stabilize customer sentiment.

Business Implications

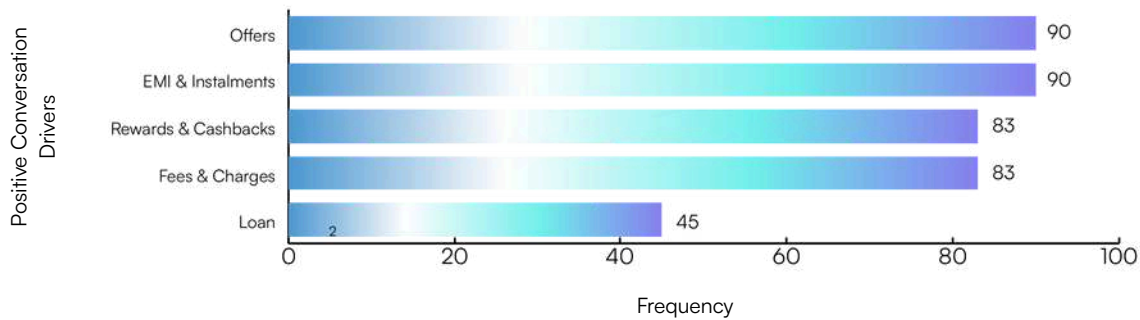
- **Streamline Digital Information Access:** The high volume of inquiries indicates a need for clearer communication. EBL should enhance customer experience by improving automation with AI-driven responses, expanding comprehensive FAQs, and ensuring faster response times across digital platforms to reduce customer friction.
- **Enhance Complaint Resolution and Stability:** Sharp NPS swings (from -9 to +9) and mid-May neutralization indicate inconsistent experiences. EBL should implement a dedicated escalation framework for rapid complaint resolution and use real-time sentiment tracking to identify and address volatility triggers, ensuring sustained customer loyalty.
- **Strengthen Content Marketing Strategies:** With significant promotional and informational mentions, EBL should elevate its content marketing by creating targeted campaigns, engaging explainers, and visually appealing formats like infographics and short videos to capture and retain customer interest.
- **Boost Active Brand Engagement:** To foster a caring brand presence, EBL should actively engage with customers online and proactively provide information across social media and digital channels, strengthening customer relationships and building trust.

Card with Highest Positive Sentiment: EBL Visa Platinum

EBL's Visa Platinum card has garnered the most positive sentiment among all the remaining cards that the bank offers. This card accounts for the most positive sentiment (64.53%) among the users, with another 32.62% being neutral and a small portion being negative (2.85%). This alone demonstrates the overall satisfaction and experience of both customers and non-customers with the card's offerings.



This card also accounts for the largest share of EBL's promotions, as the majority of conversations revolving around this card are about promotions (45.69%). Promotions are both organic and inorganic. Satisfied customers are promoting this card on social media of their own volition. The second highest intent on which social conversations take place is inquiry (25.89%). A vast number of customers are offering to share their knowledge and information about this card online with and information sharing intent of 19.29%.

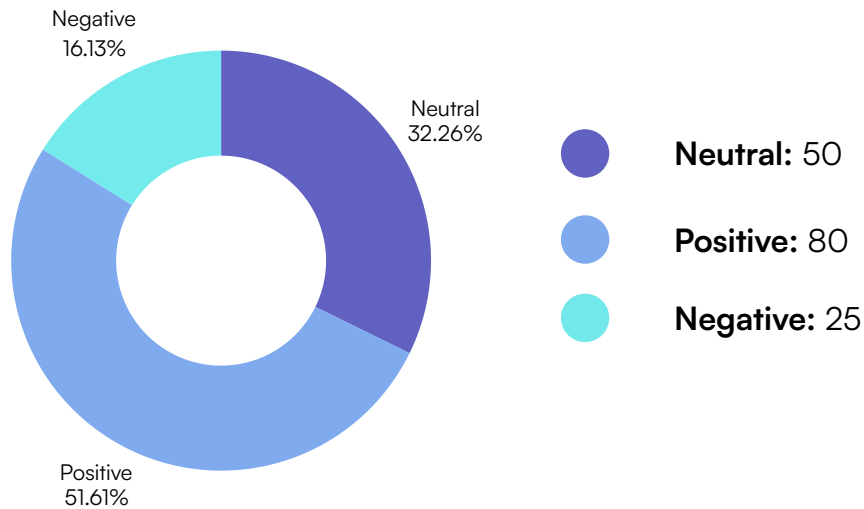


The most conversational topic for this card is related to “Offers”. Users were highly engaged in sharing and reacting to promotional deals, which circulated quickly across social platforms. These behaviors explain the organically higher percentage of promotions observed in the intent analysis. The second-most discussed topic was “EMI and Installments”, where users explored repayment flexibility and affordability. “Rewards and Cashback” followed, attracting interest for their added value and everyday utility. Together, these topics highlight the strong pull of tangible benefits in driving social engagement around this card.

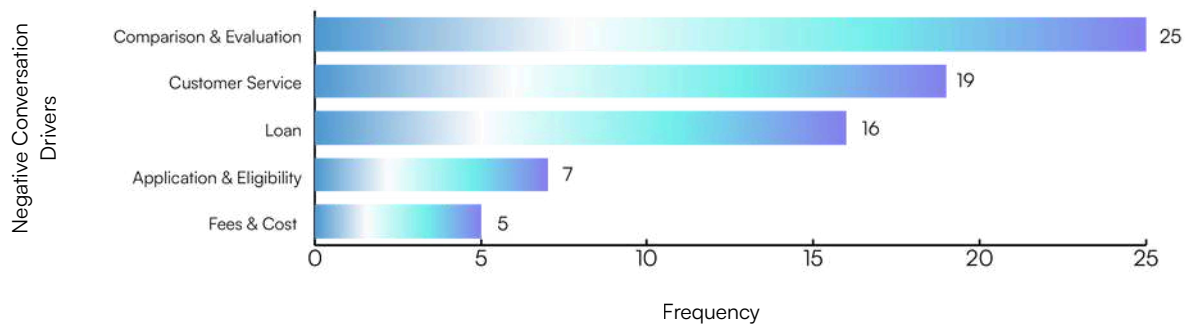
Card with Highest Negative Sentiment: EBL Visa Gold

EBL’s card with the highest negative sentiment is the Visa Gold card. It generated the most negative conversations, which accounted for approximately 16.13%. All the remaining cards that EBL offers have fewer negative conversations than this card. Approximately 4.17% of conversations registered are related to complaints about this card. 16.67% of the conversations were inquiry-related and another 4.17% are recommendations.



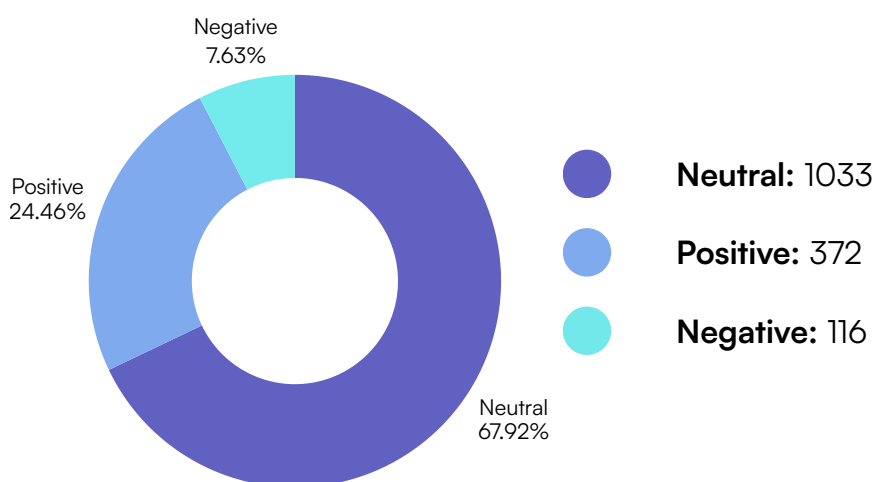


The top topics associated with the negative conversations were “Comparison and Evaluation”, “Customer Service”, and “Loan”. Users frequently compared this card to similar offerings from other banks, discussed service-related experiences, and shared opinions or questions about loan-related features. These discussions contributed to the relatively higher share of negative sentiment tied to this card.





Sentiment Split



Positive Sentiment (24.46%)

A good number (372) of mentions show a positive attitude towards BRAC Bank. This indicates a strong goodwill of BRAC Bank in the minds of both customers and non-customers. Conversational topics suggest that positive sentiments stem from BRAC Bank's loan-related services, acceptable fees and charges, good user experiences with the bank's features, timely customer service, range of offers, EMI and installments, or shopping benefits one avails of using EBL's services. or overall perks and benefits that come with owning a BRAC Bank account.

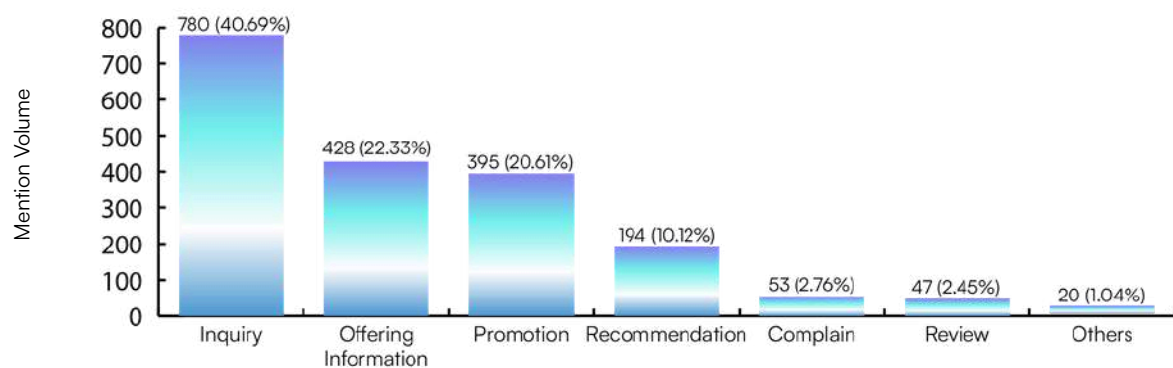
Neutral Sentiment (67.92%)

Like the last bank, the majority of online opinions (1033) related to BRAC Bank are neutral. Neutral opinions indicate users and non-users interacting online without any strong emotional verbiage. Neutral conversations indicate general inquiries, questions and answers, reviews, or exchanging opinions.

Negative Sentiment (7.63%)

Around 116 mentions are negative, suggesting that a small, but noteworthy number of people are discussing BRAC Bank with negative emotions. Most negative sentiments result from the bank's customer service-related problems, or an overall negative experience with the bank's services and facilities. Other issues include conversations relating to loans, poor customer services, high fees and charges, security and fraud, subpar digital experience with their services.

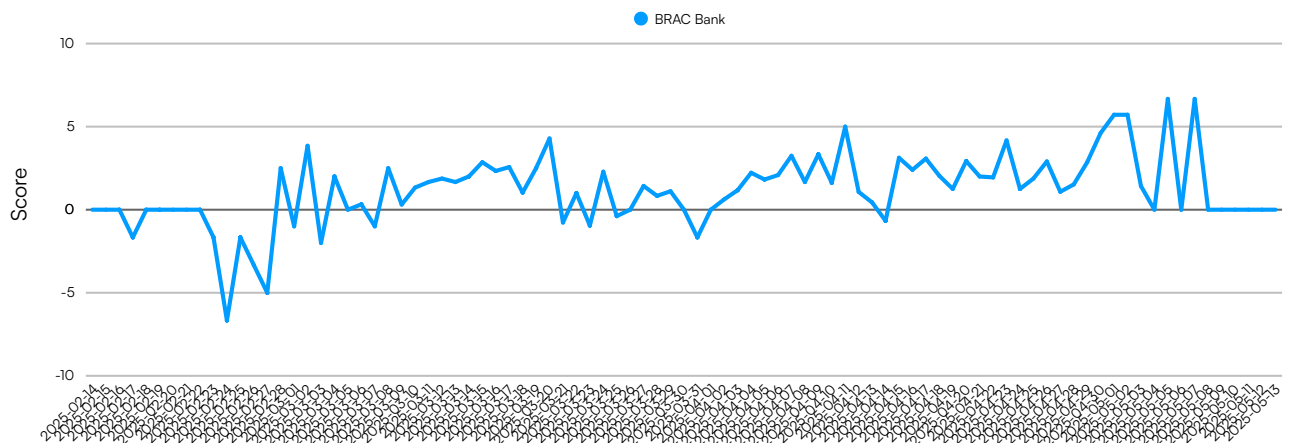
Intent Split



- **Inquiry (40.69%):** Inquiries account for the most significant portion of social conversations (780 mentions). This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by BRAC Bank. This also implies a need for information that is easier to understand and more readily available.
- **Offering Information (22.33%):** Sharing card-related information is the second-highest intent, with 428 mentions. This implies that information such as service availability, fees, services, or policy specifics is being actively shared by BRAC Bank or its users.
- **Promotion (20.61%):** Promotional activities come next, with 395 mentions. Campaigns, deals, and influencer-led content are a few examples of this. This suggests a marketing plan that fosters online conversations and maintains strong brand visibility.
- **Recommendation (10.12%):** A significant portion of users (194 mentions) actively suggest BRAC Bank, demonstrating advocacy and customer satisfaction.

- **Complaint (2.76%):** 53 mentions, a tiny but significant portion of conversations, are complaints, most likely related to digital problems, transactional challenges, policy grievances, or service delays
- **Review (2.45%):** Next, with 47 references at the moment, are reviews. Although it is a small part of the overall picture, reviews have a significant impact on potential clients because they are the ones who look into this information before selecting a bank.

Net Promoter Score (NPS)



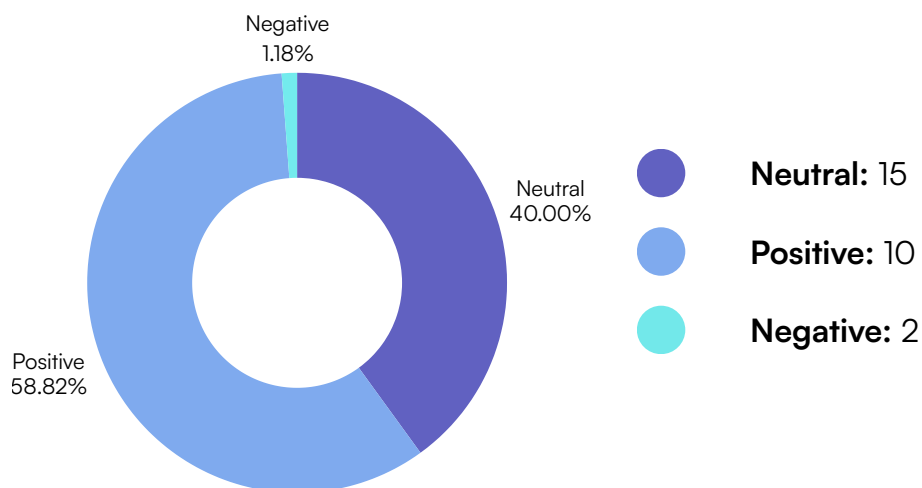
The chart reveals that BRAC Bank's NPS is highly volatile, swinging between strong positive endorsements and notable dissatisfaction—highlighting an inconsistent customer experience. A sharp drop to -7 on 24th February points to serious service issues, followed by a brief recovery that peaked at +8 on 10th March before plunging again to -5. This cycle of rapid highs and lows continued, with April showing moderate stability as NPS fluctuated between +1 and +6, suggesting intermittent friction despite generally favorable sentiment. Toward the end, the score remained mostly positive but flattened out, signaling either improved consistency or a pause in active feedback. BRAC Bank must act to reduce these fluctuations and ensure a more stable, reliable customer journey.

Business Implications

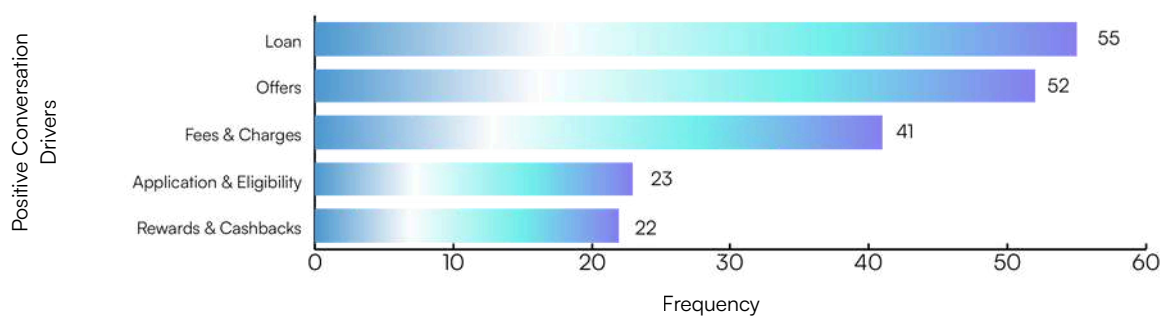
- **Improve Consistency in Customer Experience:** The high volume of inquiries and variable brand health indicate inconsistent customer experiences. Standardizing successful practices from high-performing periods can help deliver a more reliable and satisfying experience across all touchpoints.
- **Strengthen Information Clarity and Responsiveness:** The high volume of inquiries and sharp NPS drops suggest customers struggle to get timely, clear answers. Enhancing FAQs, improving chatbot capabilities, and actively responding to common concerns can reduce confusion and frustration.
- **Diagnose and Fix Pain Points Quickly:** BRAC Bank's highly volatile NPS indicates inconsistent service quality. Steep NPS declines highlight critical issues that need urgent attention. BRAC Bank should implement a system to trace each drop to its root cause—be it a digital failure, policy update, or service disruption—and resolve it swiftly.
- **Leverage Moments of Delight to Build Loyalty:** When BRAC Bank performs well, it earns enthusiastic praise. The presence of recommendations and moments of delight (NPS peaks above +7) suggest strong potential for advocacy. These peak moments should be studied and repeated—whether it's a smooth app experience or exceptional service—to turn satisfied users into long-term promoters.
- **Combine NPS with Social Listening for Real-Time Feedback:** To stay ahead of emerging issues, BRAC Bank should integrate NPS tracking with social listening tools. This dual approach will allow the bank to proactively manage sentiment, respond to concerns early, and protect brand reputation.

Card with Highest Positive Sentiment: BRAC Bank Visa Signature

BRAC Bank's Visa Signature card has received the highest level of positive feedback among the bank's other cards. This card generates the highest positive feeling (58.82%) among users, with another 40% being indifferent. There is a very modest negative emotion of 1.18% surrounding this card. This demonstrates overall consumer and non-customer satisfaction and experience with the card's offerings.



The card also accounts for the majority of BRAC Bank's promotions, as it makes up the bulk of the talks surrounding it (45.31%). Promotions are both organic and inorganic. Satisfied consumers are sharing their experiences with this card on social media at their discretion. Offering information is the second most common aim in social media talks (31.25%). Many customers and non-customers have offered to contribute their knowledge and information about this card online, resulting in numerous social interactions. 15.63% of the talks are about inquiries, 6.25% about recommendations, and 1.56% about reviews, indicating that very few people had issues with this card.

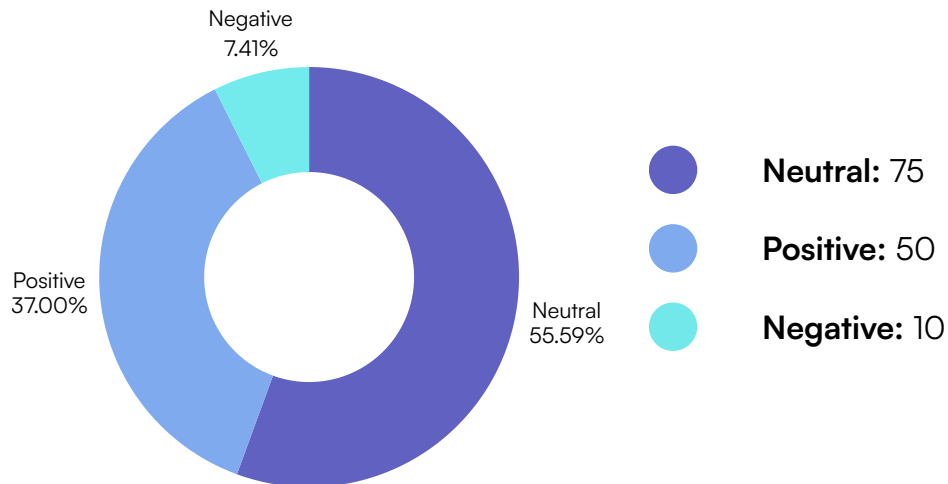


The most viral topics surrounding this card's conversations are related to “Loans”. Conversations about “Offers” were also widely discussed and quickly circulated in the online community. People wanted to know the specifics of loans with this card. This explains the card's organically high percentage of offering information, as seen in intent analysis. Other popular topics are “Fees and Charges”, “Application and Eligibility”, and “Rewards and Cashbacks”.

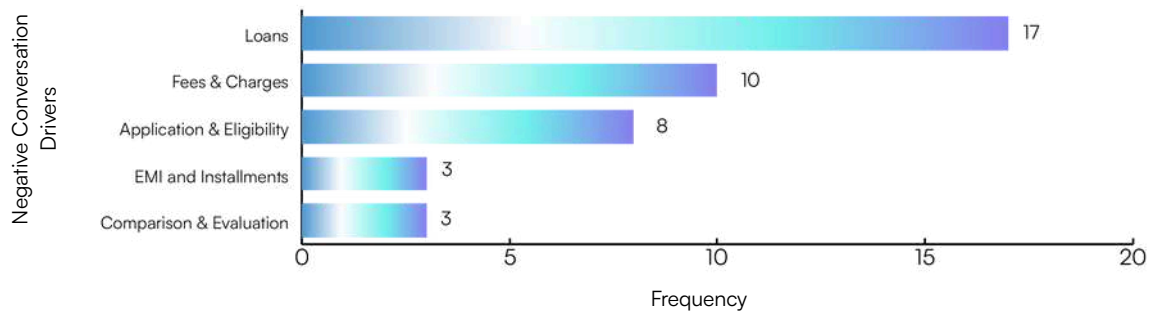
Card with Highest Negative Sentiment: BRAC Bank Millennial Mastercard Titanium

BRAC Bank's card with the highest negative sentiment is the Millennial Mastercard Titanium card. It generated the most negative conversations, which accounted for approximately 7.41%. All the remaining cards that BRAC Bank offers have fewer negative conversations than this card.





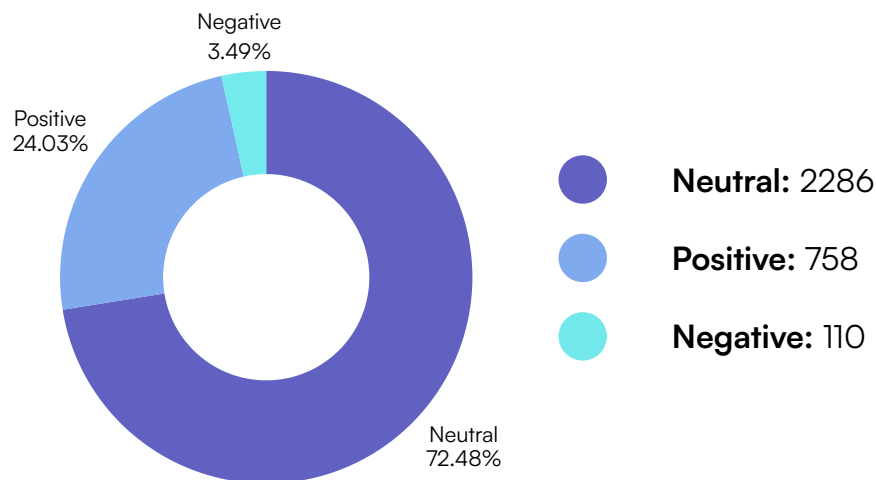
Approximately 2.63% of conversations registered are related to complaints about this card, 21.05% are about inquiries, 5.26% are about reviews, and approximately 15.79% of the conversations involve recommendations.



Users and non-users of this card discussed this card negatively concerning several topics. Most conversations generated around this card revolve around “Loans”, “Fees and Charges”, “Application and Eligibility”, “EMI and Installments”, as well as “Comparison and Evaluation”. Taking a proactive stance on resolving these issues can help put BRAC Bank in a positive light with this card.



Sentiment Split



Positive Sentiment (24.03%)

A sizable portion (758) of the sentiments express a favorable opinion on City Bank. This shows that both customers and non-customers highly regard City Bank. This might result from the financial services, customer support, or other advantages that come with having an account with City Bank.

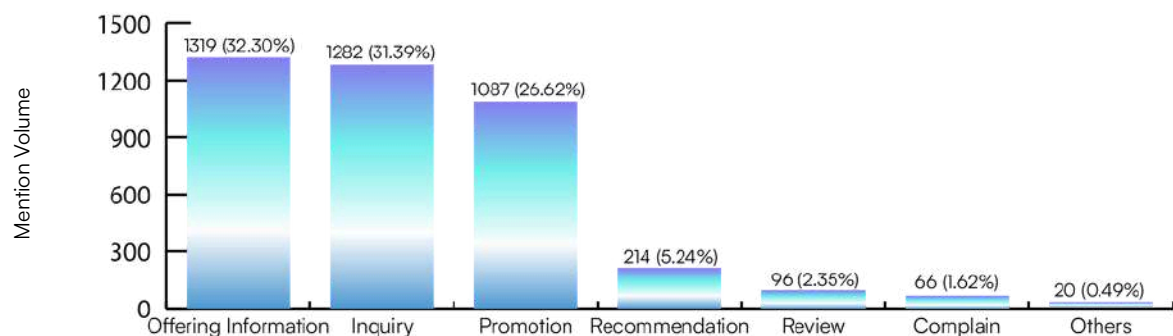
Neutral Sentiment (72.48%)

The vast majority of online views (2286) about City Bank are neutral. In essence, neutral opinions show that users and non-users are communicating online without displaying any significant emotional reactions. Neutral discussions are essentially evaluations, general questions and answers, or the sharing of opinions.

Negative Sentiment (3.49%)

There are approximately 110 unfavorable references, indicating that a small but non-negligible portion of individuals are speaking negatively about City Bank. This is a consequence of transactional issues with the bank, problems with customer service, or a general negative experience with the services and amenities offered by the bank.

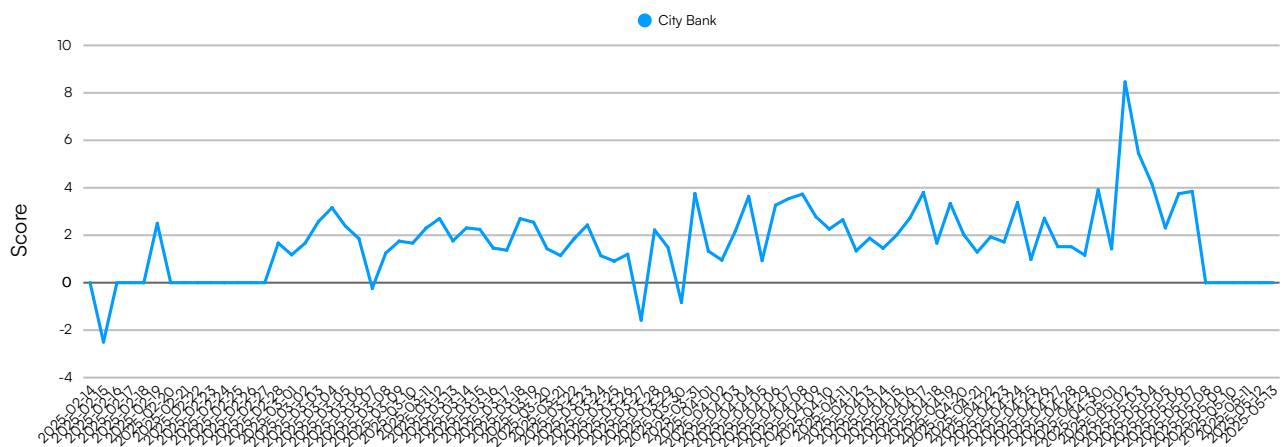
Intent Split



- **Offering Information (32.30%):** With 1319 mentions, sharing product-related information ranks first in terms of intent. This suggests that City Bank or its users are actively sharing information such as service availability, pricing, services, or policy details.
- **Inquiry (31.39%):** Inquiries account for the second-highest portion of social conversations, with 1282 mentions. This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by City Bank.
- **Promotion (26.62%):** Promotional activities come next, with 1087 mentions. Campaigns, deals, and influencer-led content are a few examples of this.
- **Recommendation (5.24%):** A significant portion of users (214 mentions) actively recommend City Bank, demonstrating advocacy and customer satisfaction.

- **Review (2.35%):** Next, with 96 references at the moment, are reviews. Although it is a small portion of the overall picture, the share of reviews is larger than that of EBL and BRAC Bank. Reviews have a significant impact on potential clients because they are the ones who look into this information before selecting a bank.
- **Complaint (1.62%):** 66 mentions, a tiny but significant portion of conversations, are complaints, most likely related to digital problems, transactional challenges, policy grievances, or service delays.

Net Promoter Score (NPS)



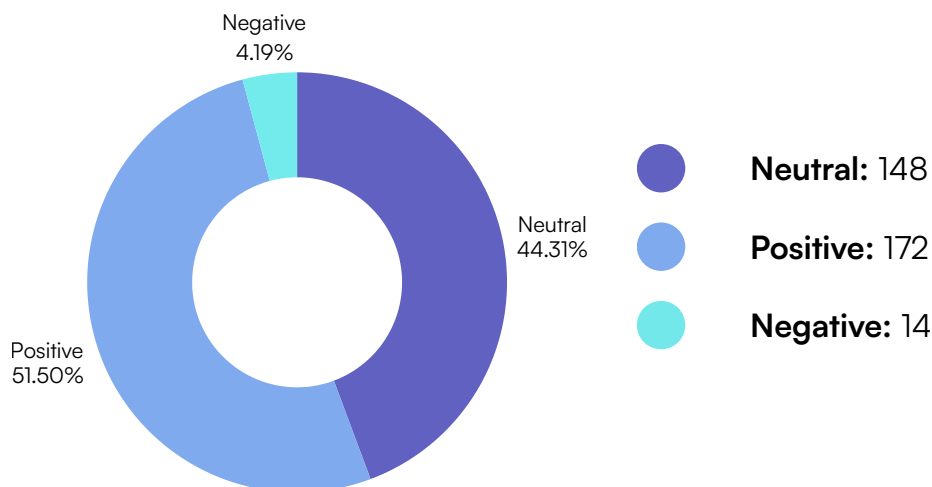
City Bank's NPS shows a clear upward trend with intermittent drops, indicating growing but still fragile customer enthusiasm. From mid-February to early March, the score rose steadily from about -2 to $+4$, followed by sharper peaks near $+7$ in mid-March and early April, likely driven by successful product launches or campaigns. However, each peak was followed by significant declines—most notably a dip below zero around March 24th—highlighting periods of service or communication issues. The bank's strongest performance occurred in late April and early May, reaching a high of $+9$ on May 2nd, before abruptly falling to zero by mid-May.

Business Implications

- **Sustain Positive Momentum Strategically:** City Bank's ability to excite customers shows strong potential, but fragile gains require sustained efforts. Implementing consistent engagement strategies, such as regular customer appreciation initiatives or loyalty programs, can maintain enthusiasm and prevent dips in sentiment.
- **Prioritize Service Consistency:** Inconsistent service delivery, as indicated by NPS troughs, risks turning customers into detractors. City Bank should standardize service protocols across branches and digital platforms, ensuring uniform quality to convert detractors into promoters.
- **Focus on Targeted Issue Resolution:** Correlating NPS dips with specific touchpoints (e.g., digital onboarding issues or long branch queues) allows City Bank to prioritize high-impact fixes. Conducting root-cause analyses and streamlining problematic processes will enhance customer experience.
- **Adopt Real-Time Sentiment Monitoring:** Leveraging data-driven tools for real-time sentiment tracking, especially during product launches or policy changes, will help City Bank anticipate and mitigate potential NPS declines, preserving positive momentum.
- **Strengthen Customer Feedback Loops:** Encouraging and acting on customer feedback through surveys or social listening tools can identify pain points early. City Bank should create dedicated channels for feedback and communicate resolutions transparently to build trust and loyalty.

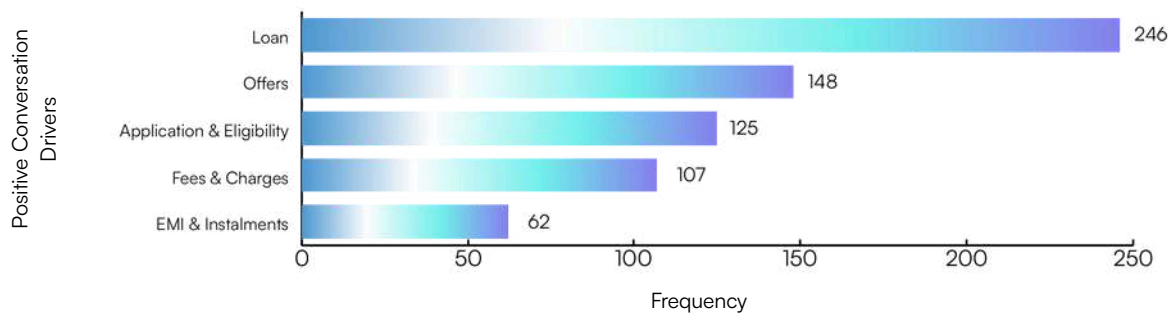
Card with Highest Positive Sentiment: City Bank American Express Platinum

City Bank's American Express Platinum has gained the most positive sentiment among all the remaining cards that the bank offers. This card receives the most positive sentiment (51.50%) among users, with 44.31% being neutral. Some negative sentiment (4.19%) surrounds this card, but it is a relatively small portion compared to the positive and neutral sentiments. This alone demonstrates the overall satisfaction and experience of both customers and non-customers with the card's offerings.



This card also accounts for the largest share of City Bank promotions, as the majority of conversations revolving around this card (37.11%) are about promotions. Promotions can be both organic and inorganic. Satisfied customers are promoting this card on social media voluntarily. The second most intent on which social conversations take place is offering information (30.66%). A large number of customers and non-customers are offering to share their knowledge and information about this card online, resulting in a significant number of social

conversations. 17.77% of the conversations revolved around inquiry, 7.81% around recommendations, and 0.98% around complaints, indicating that very few people shared their problems with this card.



The most talked topics surrounding this card's conversations are related to “Loan”. Conversations about offers were also widely discussed and immediately circulated in the online community. People wanted to know the specifics of loans with this card. These behaviors explain the high percentage of organic information-sharing offered in intent analysis surrounding this card. The second most viral topic was “Offers”, which makes sense because American Express Platinum cards provide exclusive offers on various sectors and open doors that no other card can access. Discussions related to offers keep people engaged and generate word of mouth (WOM) and hype. Other viral topics include “Application and Eligibility”, “Fees and Charges”, and “EMI and Instalments”, respectively.

Card with Highest Negative Sentiment: American Express Platinum

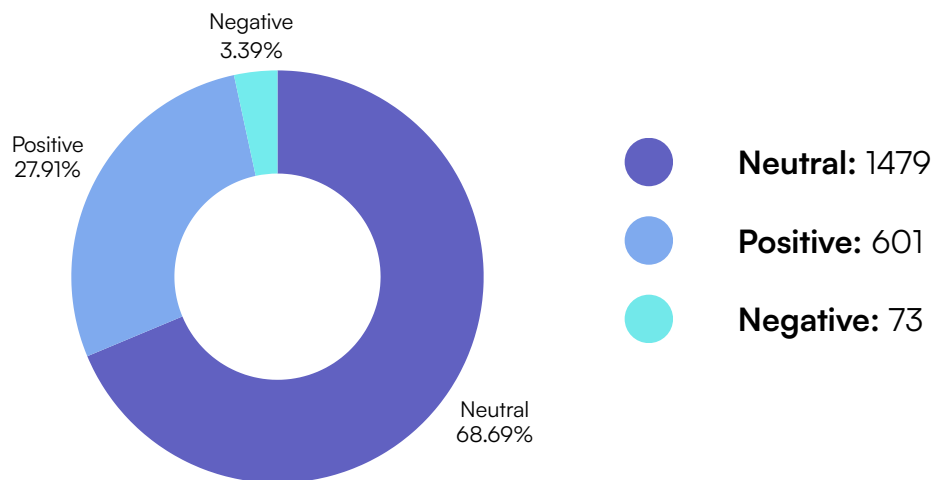
Interestingly, while City Bank's American Express Platinum card garners the highest positive sentiment, it also receives the highest share of negative sentiment among its offerings. This is because the other City Bank cards have higher neutral sentiment. This dual sentiment highlights the polarizing perception of the card.

About 4.29% of conversations around this card were negative — the highest among all cards. Key pain points include “Customer Service”, “Fees and Charges”, “Application and Eligibility”, and “EMI and Installments”. Complaints also arose from loan-related offers, which, despite driving virality, caused confusion and unmet expectations. Proactive communication could improve City Bank's reputation.





Sentiment Split



Positive Sentiment (27.91%)

Positive attitude is evident in (601 mentions) UCB's social media engagements. Customers' satisfaction with the bank's financial services, facilities, perks, innovations, and sustainability is indicated by this. Good user experiences with the bank's features, and the potential benefits of using UCB's services all contribute to a positive attitude towards the bank. Although the positive sentiment split is not unhealthy, overall strength can still be increased.

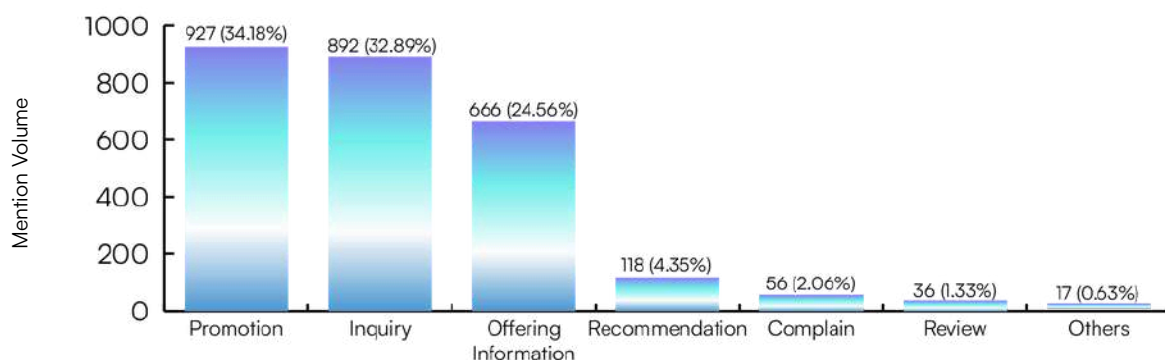
Neutral Sentiment (68.69%)

The most sizable percentage of online opinions (1479) regarding UCB express a neutral opinion. Usually factual, educational, or transactional, these posts ask different questions about the service, debate the bank in online communities, compare it to other banks, or engage in general conversations about the brand, devoid of any emotional overtones.

Negative Sentiment (3.39%)

A notable minority part (73 mentions) indicates negative sentiment among users and non-users. These challenges are the result of client dissatisfaction with transactional issues, communication difficulties, loans, poor customer services, high fees and charges, transaction and usage behaviors, security and fraud, subpar digital experience with their services, or service delays. By transforming these critical voices into advocates for the bank, UCB can change the tide.

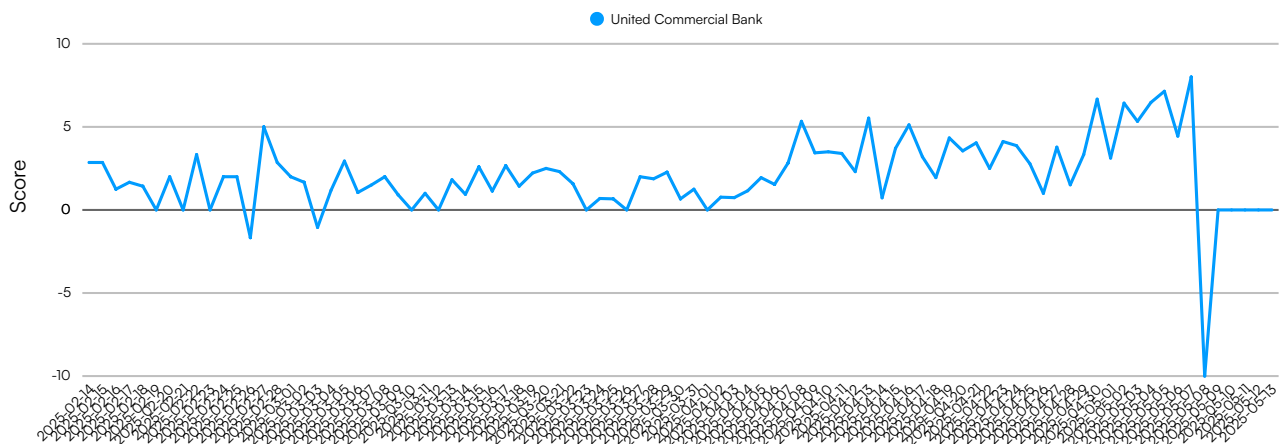
Intent Split



- **Promotion (34.18%):** Promotional activities occupy the most considerable portion of social talks (927 mentions). Campaigns, deals, and credit card offers related contents are a few examples of this. This suggests a marketing plan that fosters online conversations and maintains strong brand visibility. Additionally, it implies that UCB works diligently on its marketing efforts, which are reflected in the social media listening.
- **Inquiry (32.89%):** Inquiries come in second with 892 mentions. This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by UCB. This implies a need for information that is easier to understand and more readily available.
- **Offering Information (24.56%):** The third-highest intent, with 666 references, is to share product-related information. This implies that UCB or its users are actively sharing information on services, tariffs, availability, and policy specifics.
- **Recommendation (4.35%):** A notable segment (118 mentions) of users are actively recommending UCB, reflecting customer satisfaction and advocacy.

- **Complaint (2.06%):** Although complaints make up a tiny portion of talks (56 mentions), they are most usually related to service delays, technology problems, transactional concerns, or policy frustrations.
- **Review (1.33%):** Reviews are a reflection of individual experiences, both good and bad. These are now a minor portion (36 mentions), but they have a significant impact on potential consumers because they are the ones who look into this content before choosing a bank.

Net Promoter Score (NPS)



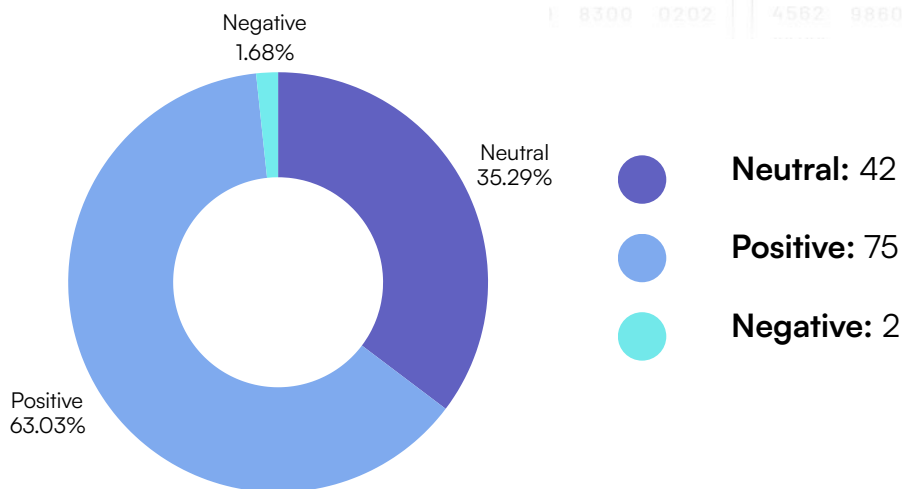
United Commercial Bank's (UCB) NPS shows a generally stable and positive sentiment that steadily improves from mid-February, starting between +1 and +3 and rising to above +6 by early March. From late March to mid-April, the score holds steady between +2 and +5, followed by a strong upward surge in late April reaching near-perfect +8 and +9 by early May. However, this positive momentum is abruptly disrupted by a sharp drop to -10 on May 9th, signaling a significant issue, before partially recovering to zero by May 11th.

Business Implications

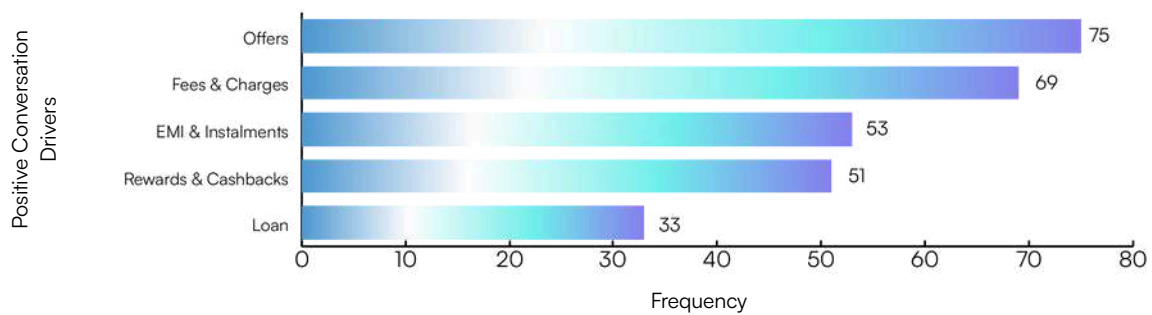
- **Optimize Promotional Strategies:** UCB's strong promotional presence, especially evident in the April–May NPS surge, indicates effective campaigns. UCB should leverage data analytics to refine targeted marketing, focusing on high-engagement channels and customer segments to sustain growth.
- **Enhance Information Clarity and Access:** The high volume of inquiries underscores the need for better information accessibility. UCB can improve customer experience by upgrading chatbot functionality, simplifying FAQs, and proactively addressing common queries through clear, user-friendly guides on digital platforms.
- **Amplify Customer Advocacy:** Positive recommendations and the overall NPS growth reflect strong customer advocacy. UCB should analyze periods of strong NPS performance to identify which offerings or service enhancements drove customer delight and integrate those practices into standard operations. It should capitalize on this by promoting testimonials, launching referral programs, and creating reputation-building campaigns to drive organic growth.
- **Strengthen Crisis Management and Complaint Resolution:** The steep NPS decline on May 9 highlights vulnerabilities to reputation shocks. UCB should establish a robust crisis communication protocol and dedicated rapid-response teams to address complaints and service issues promptly, preventing escalation and maintaining brand trust.

Card with Highest Positive Sentiment: UCB Visa Signature

UCB's Visa Signature card has received the highest positive feedback among the bank's credit cards, with 63.03% of users expressing positive sentiment, 35.29% remaining indifferent, and only 1.68% expressing negative views. This reflects strong overall satisfaction and a positive customer experience.



This card also dominates UCB's promotional conversations, with 50.42% of discussions focused on promotions. These promotions are both organic and inorganic, as satisfied customers voluntarily share their experiences on social media. The second most common intent is information sharing (24.37%), where many customers and non-customers contribute knowledge, fueling active social interactions. Inquiries account for 16.81%, suggestions 5.04%, complaints 2.52%, and reviews 0.84%, indicating minimal issues reported.

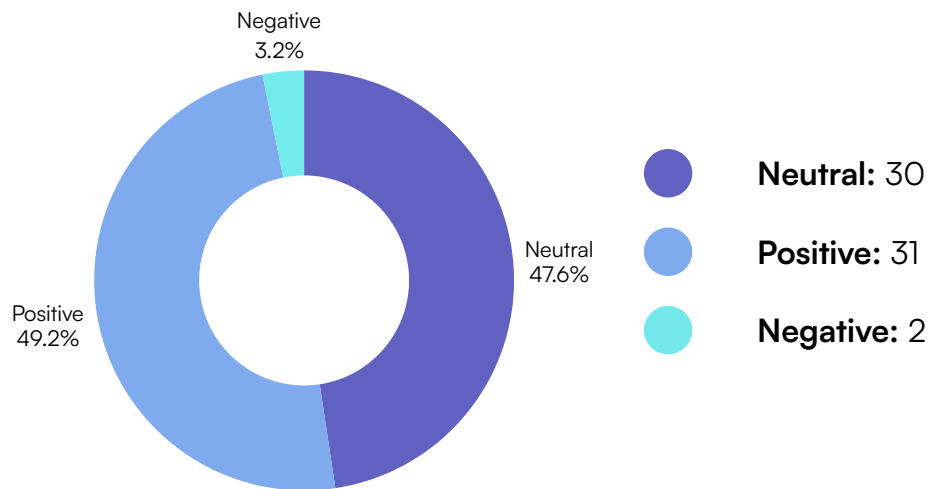


The most viral topics relate to the card's "Offers", which are widely discussed and rapidly spread within the online community. Users are enthusiastic about these offerings and eager to share them. This explains the high promotional intent in the conversation. Other frequently discussed topics include "Fees and Charges", "EMI and Installments" and "Rewards and Cashback".

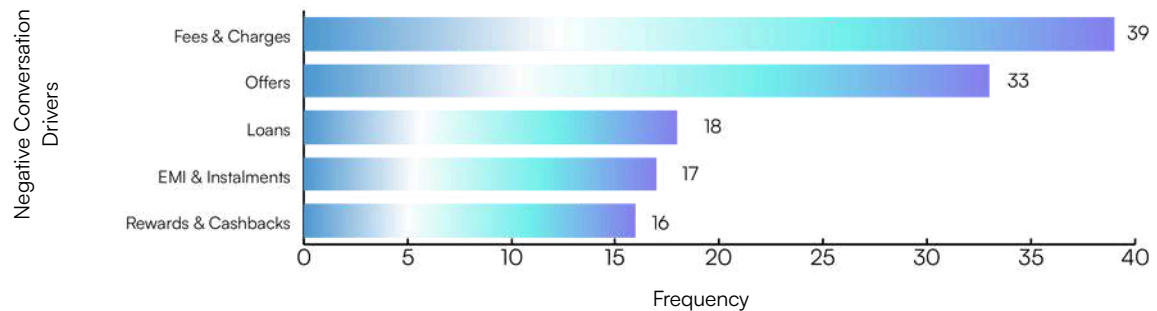
Card with Highest Negative Sentiment: UCB Mastercard Platinum

UCB's Mastercard Platinum cards register the highest negative sentiment among its offerings, accounting for approximately 2.98% of total conversations mentioning these cards. While the percentage is relatively low, it stands out compared to other UCB cards.





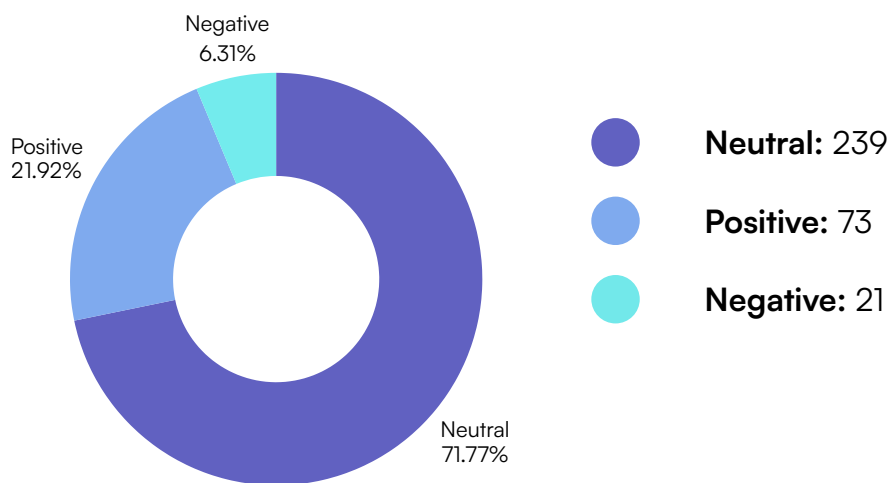
The negative sentiment primarily stems from discussions around “Fees & Charges” and “Offer” related concerns. Though these mentions are not overwhelmingly high, they indicate specific areas where user expectations may not be fully met. Addressing these touchpoints proactively could help UCB enhance the overall experience and perception of its Mastercard Platinum offering.





Bank Asia

Sentiment Split



Positive Sentiment (21.92%)

A sizable portion (73 mentions) express a favorable opinion on Bank Asia, indicating that both customers and non-customers hold the bank in high regard. The most discussed topics associated with these positive sentiments are offers, application and eligibility, EMI and installments, rewards and cashbacks, and fees and charges. These conversations suggest that users appreciate the accessibility, flexibility, and transparency offered by Bank Asia in these areas.

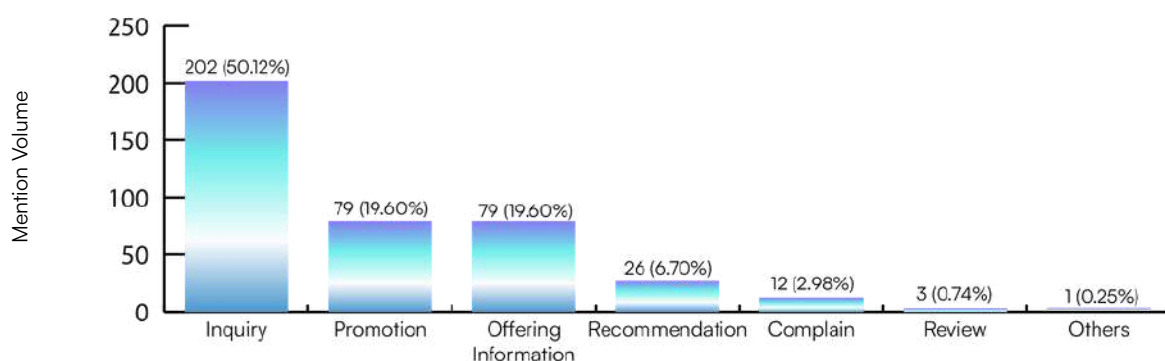
Neutral Sentiment (71.77%)

The vast majority of online views (239) about Bank Asia are neutral. In essence, neutral opinions show that users and non-users are communicating online without displaying any significant emotional reactions. Neutral discussions are evaluations, general questions and answers, queries or opinion sharing.

Negative Sentiment (6.31%)

There are approximately 21 negative references, indicating that a small but notable portion of individuals have expressed dissatisfaction with Bank Asia. The key issues driving these negative sentiments are primarily related to fees and charges as well as loan-related concerns, reflecting pain points in the bank's financial offerings and cost structures. Other issues include client dissatisfaction with transactional issues, communication difficulties, poor customer services, transaction and usage behaviors, security and fraud, EMI and installations, or service delays.

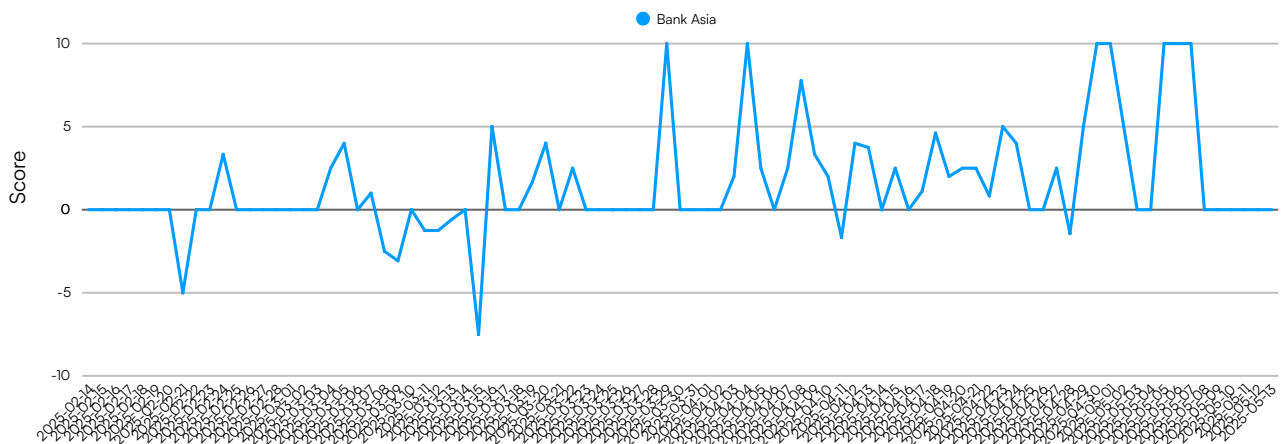
Intent Split



- **Inquiry (50.12%):** Inquiries account for the most significant portion of social conversations, with 202 mentions. This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by Bank Asia.
- **Promotion (19.60%):** Promotional activities come next, with 79 mentions. Campaigns, deals, and influencer-led content are a few examples of this.
- **Offering Information (19.60%):** With 79 mentions, sharing product-related information ranks third in terms of intent. This suggests that Bank Asia or its users are actively sharing information such as service availability, pricing, services, or policy details.
- **Recommendation (6.70%):** A significant portion of users (26 mentions) actively recommend Bank Asia, demonstrating advocacy and customer satisfaction.
- **Complaint (2.98%):** A tiny but significant portion of conversations (12 mentions) are complaints, most likely related to digital problems, transactional challenges, policy grievances, or service delays.

- **Review (0.74%):** Next, with only 3 references at the moment, are reviews. This indicates that there are very few online reviews of Bank Asia. Reviews have a significant impact on potential clients because they are the ones who look into this information before selecting a bank.

Net Promoter Score (NPS)



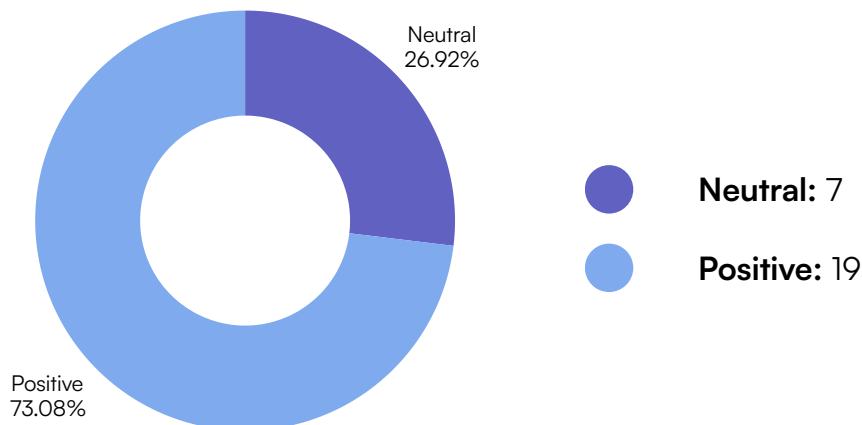
Bank Asia's NPS chart reveals a highly volatile pattern marked by sharp peaks and steep declines, indicating inconsistent customer experiences that impact trust and loyalty. Frequent shifts between negative and positive scores—such as -5 on 8th March and -10 on 15th March, followed immediately by +10 on 16th March—underscore this instability. April features multiple spikes to +10, but each is followed by a quick return to neutral or negative territory, suggesting that moments of customer delight are short-lived and not sustained. By mid-May, the score levels off at zero, reflecting a loss of momentum and the need for more consistent service delivery.

Business Implications

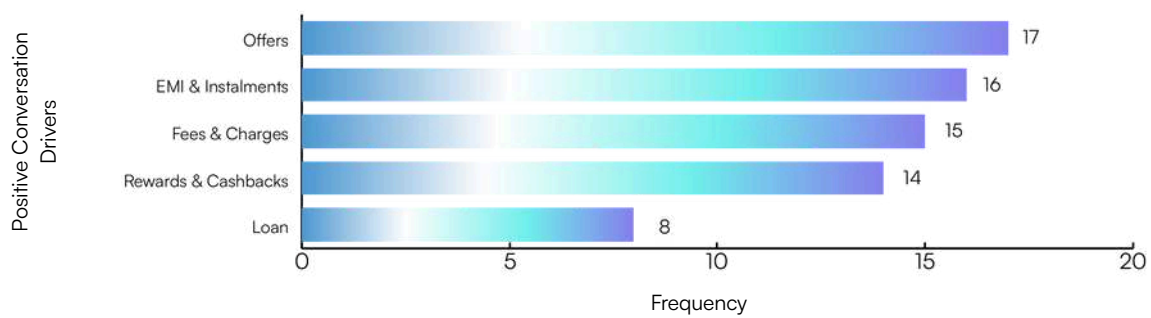
- **Improve Digital Customer Education:** The high volume of inquiries (nearly half of conversations) highlights the need for clearer communication. Bank Asia should enhance digital channels by simplifying FAQs, upgrading communication capabilities with AI-driven responses, and providing proactive social media support to reduce customer confusion and improve satisfaction.
- **Boost Promotional Engagement:** The moderate presence of promotional mentions indicates untapped potential. Bank Asia should invest in targeted, data-driven marketing campaigns with engaging content tailored to specific customer segments (e.g., millennials or small businesses) to increase visibility and drive acquisition.
- **Amplify Advocacy and Encourage Reviews:** Positive recommendations and short-lived NPS peaks (+10) show strong customer satisfaction potential. Bank Asia should leverage this by launching referral programs, promoting testimonials, and encouraging satisfied customers to leave reviews on platforms like Google and Facebook to enhance social proof and attract new clients.
- **Strengthen Proactive Complaint Resolution:** Persistent NPS fluctuations and complaints, though few, point to inconsistent service. Bank Asia should implement real-time social listening tools to monitor sentiment and establish a structured feedback and escalation system to address issues swiftly, ensuring reliability and sustained customer trust.
- **Strengthen Crisis Management and Complaint Resolution:** The steep NPS decline on May 9 highlights vulnerabilities to reputation shocks. UCB should establish a robust crisis communication protocol and dedicated rapid-response teams to address complaints and service issues promptly, preventing escalation and maintaining brand trust.
- **Strengthen Messaging and Campaign Impact:** To combat short-lived advocacy, Bank Asia must maintain consistent, branded messaging while refining promotional efforts to reinforce customer trust and engagement beyond campaign peaks. Active sharing of product-related information by users requires the bank to lead with consistent, branded content across platforms like social media, websites, and apps. This will build trust, clarify service offerings, and reduce misinformation.

Card with Highest Positive Sentiment: Bank Asia Visa Signature

Bank Asia's Visa Signature card has garnered the most positive sentiment among all the cards the bank offers. This card accounts for an astounding 73.08% of positive sentiments among users, with 26.92% being neutral. There are no negative connotations associated with this card in the forums included in this analysis. This alone demonstrates the overall satisfaction and experience of both customers and non-customers with the card's offerings.



This card also accounts for the largest share of Bank Asia's promotions, as the largest share of conversations revolving around this card is about promotions (48.48%). Promotions can be both organic and inorganic. Satisfied customers are promoting this card on social media voluntarily. The second most important factor in which social conversations take place is offering information (27.27%). A large number of customers and non-customers are offering to share their knowledge and information about this card online, resulting in a significant number of social conversations. 18.18% of the conversations revolve around inquiry, and 6.06% around recommendations.



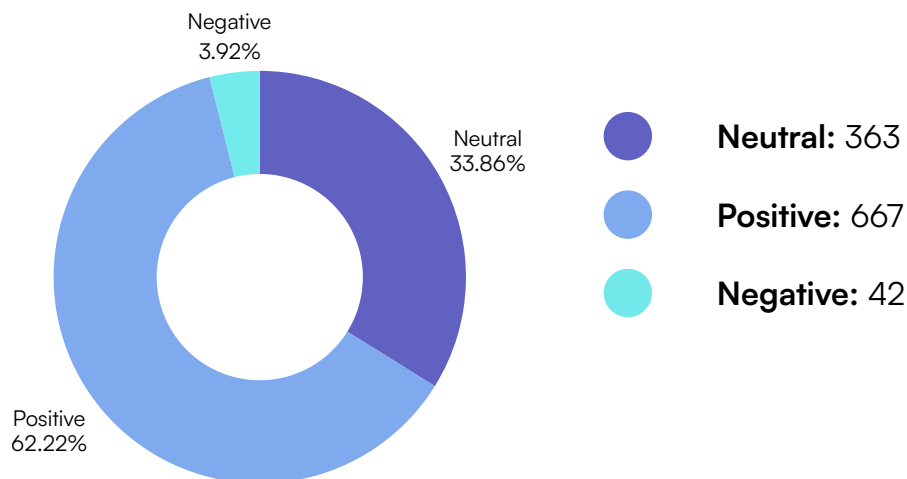
The most viral topics relate to the card's "Offers", which are widely discussed and rapidly spread within the online community. Users are enthusiastic about these offerings and eager to share them. This explains the high promotional intent in the conversation. The second most talked topics surrounding the conversations of this card are related to "EMI and Installments" & "Fees & Charges". These discussions were the most actively shared and widely circulated within the online community. Users were particularly engaged with the card's instalment options, leading to increased organic sharing and visibility. Other top topics include "Rewards and Cashbacks", and "Loan" respectively.

Card with Highest Negative Sentiment

Although audience do not mention any specific card of Bank Asia for negative impressions, the overall brand picture reveals a negative sentiment of 6.31% around it. This means, when people talk about Bank Asia, they don't criticize any specific card; instead, they focus on the overall credit card offerings of Bank Asia. For negative sentiments, the most talked topics are offers and EMI. Taking a proactive stance on resolving these issues can put Bank Asia in a positive light with its offerings.



Sentiment Split



Positive Sentiment (62.22%)

The highest number (667) of mentions, more than half in fact show a positive attitude towards SCB. Positive feelings are also the highest among the three. This indicates a substantial goodwill of SCB in the minds of both customers and non-customers. This sentiment stems from SCB's banking services, customer services, offers, loans, fees and charges, rewards and cashbacks, EMI and installments, or overall perks and benefits that come with owning an SCB account.

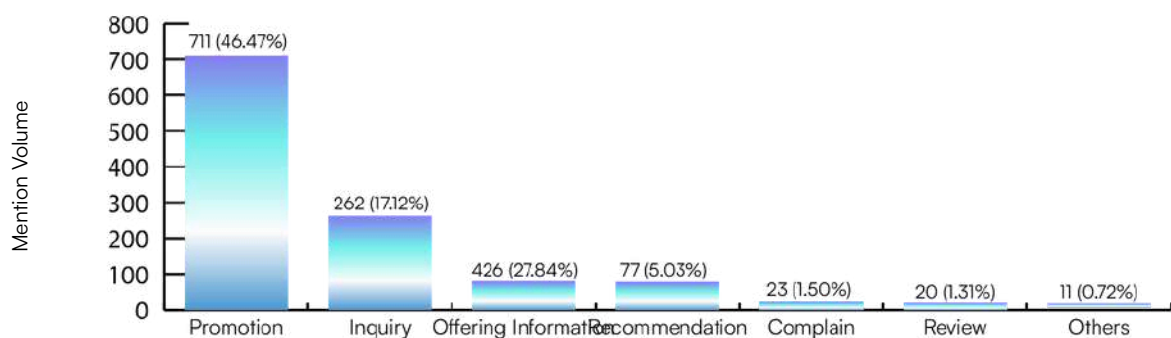
Neutral Sentiment (33.86%)

Another vast majority of online opinions (363) related to SCB are neutral. Neutral opinions indicate users and non-users interacting online without any strong emotional verbiage. Neutral conversations indicate general inquiries, questions and answers, reviews, or exchanging opinions.

Negative Sentiment (3.92%)

Around 42 mentions are negative, suggesting that a small, but noteworthy number of people are discussing SCB with negative emotions. Topics include poor customer service, fees and charges, loans, comparison and evaluation, security and fraud, or transaction and usage behavior. While talking negatively, customer service issues surpass any other topic.

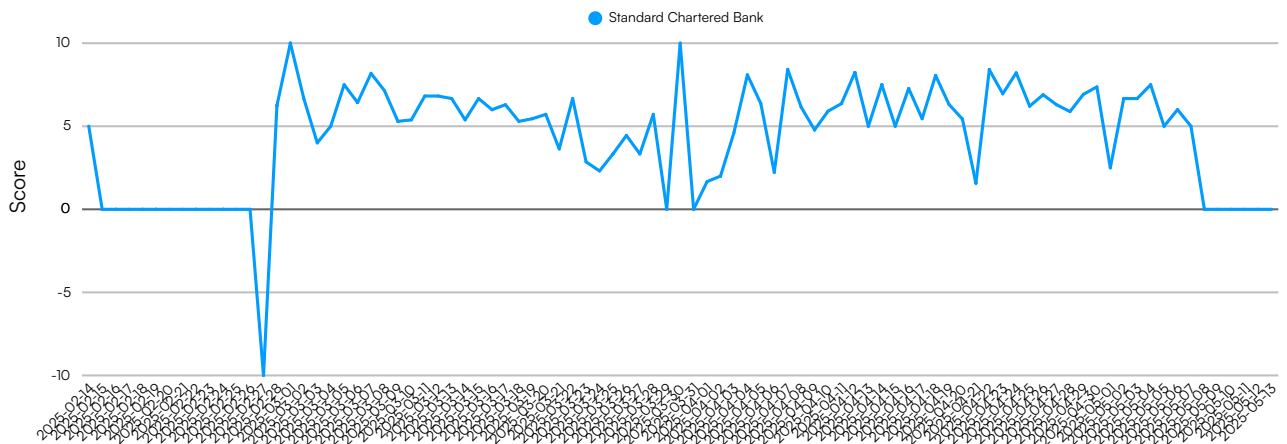
Intent Split



- **Promotion (46.47%):** Promotional activities rank the highest with 711 mentions. Campaigns, deals, and influencer-led content are a few examples of this. This suggests a marketing plan that fosters online conversations and maintains strong brand visibility.
- **Offering Information (27.84%):** Coming in at number two with 426 mentions, sharing product-related information is the third-highest intent. This implies that information such as service availability, fees, services, or policy specifics is being actively shared by SCB or its users. This also means that SCB has a considerable portion of users and non-users offering information online. Such a high percentage suggests that either the bank has a vast user base or a strong brand presence, meaning many people are aware of it.
- **Inquiry (17.12%):** Inquiries account for the third highest portion of social conversations (262 mentions). This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by SCB. This also implies a need for information that is easier to understand and more readily available.
- **Recommendation (5.03%):** A significant portion of users (77 mentions) actively suggest SCB, demonstrating advocacy and customer satisfaction.

- **Complaint (1.50%):** A tiny but significant portion of conversations (23 mentions) are complaints, most likely related to digital problems, transactional challenges, policy grievances, or service delays.
- **Review (1.31%):** Next, with 20 references at the moment, are reviews. Although it is a small part of the overall picture, reviews have a significant impact on potential clients because they are the ones who look into this information before selecting a bank. Such a low number of reviews could indicate that SCB primarily caters to companies nationwide, resulting in fewer online reviews.

Net Promoter Score (NPS)



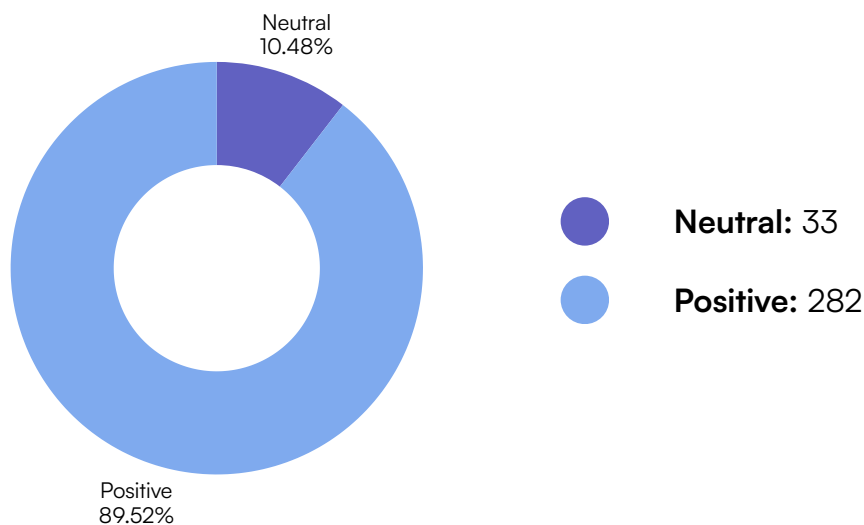
The NPS trend for Standard Chartered Bank (SCB) reflects a pattern of sharp swings between strong customer advocacy and abrupt dissatisfaction, highlighting both brand strength and sensitivity to service lapses. After starting near +5, sentiment plunged to -10 on 26th February, then rebounded to +6 by 28th and peaked at +10 on 8th March. Similar volatility appeared at March's end and early April, with a quick recovery from -3 to +9 by 5th April. The rest of April showed improved stability, maintaining scores between +4 and +9, before another brief dip and eventual neutralization around mid-May.

Business Implications

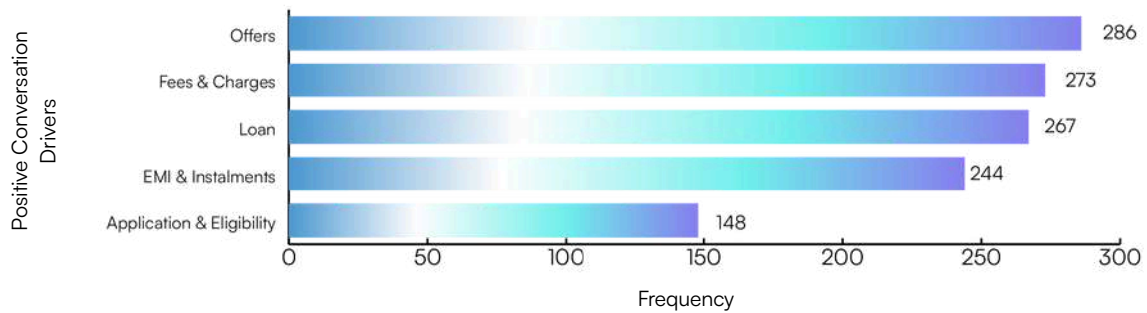
- **Stabilize the Customer Journey:** Despite frequent NPS peaks, recurring sentiment drops highlight service inconsistency. SCB must focus on delivering a more stable, reliable experience by improving operational and communication consistency.
- **Drive Sustained Engagement:** SCB should capitalize on the elements that lead to strong customer sentiment—such as high-touch support or innovative offerings—and build systems that reinforce these consistently across all touchpoints.
- **Fortify Complaint Resolution and Stabilization:** Frequent NPS surges to +10 show high potential, but recurring dips (e.g., late February, late March, early April) indicate volatility. SCB should implement real-time social listening to pinpoint triggers and maintain a rapid, structured complaint resolution system to ensure consistency and prevent sentiment crashes.
- **Amplify Advocacy Through Reviews:** While SCB enjoys a fair number of recommendations, it should proactively convert that goodwill into digital reviews by encouraging feedback via influencers, campaigns, and satisfied users to influence future customers.
- **Investigate and Resolve Sentiment Dips:** To prevent future NPS declines, SCB should analyze volatility triggers—such as end-of-month or service-related issues and implement preventative measures through internal audits and timely customer outreach.

Card with Highest Positive Sentiment: SCB Visa Gold

SCB's Visa Gold card has gained the most positive sentiment among all the remaining cards that the bank offers. This card accounts for an astounding 89.52% of positive sentiments among users, with 10.48% being neutral. There is no negative sentiment around this card. This alone demonstrates the overall satisfaction and experience of both customers and non-customers with the card's offerings.



This card also accounts for the largest share of SCB promotions, as the majority of conversations revolving around this card are about promotions (63.17%). Promotions are mostly organic. Satisfied customers are promoting this card on social media of their own volition. The second most important factor on which social conversations take place is offering information (31.05%). A large number of customers and non-customers are offering to share their knowledge and information about this card online, resulting in a significant number of social conversations. 3.43% of the conversations revolve around inquiry, 6.06% around recommendations, and 0.43% around reviews.

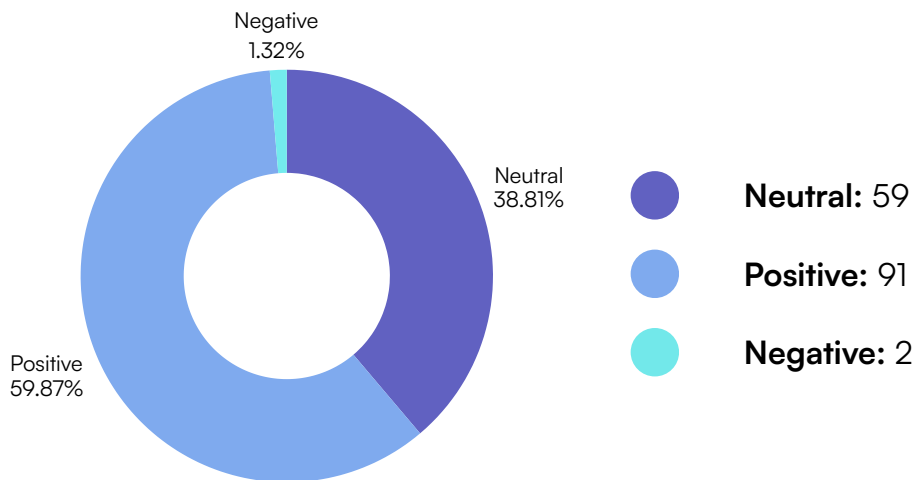


The most viral topics surrounding the conversations of this card are related to “Offers”. Conversations surrounding offers were the most discussed and quickly shared among the online community. People were most excited about the offers the card provided and were inclined to share this with others. Alternatively, both users and non-users also wanted to know the specifics of loans associated with this card. These behaviors explain the high percentage of promotions and information offerings that we see in intent analysis surrounding this card. The second-highest percentage of intent analysis, which offers information related to cards, can also be explained by this. The second-highest topic for SCB’s Visa Gold Card is related to “Fees and Charges”. Other viral topics include “Loan”, “EMI and Instalments”, and “Application and Eligibility” related requirements.

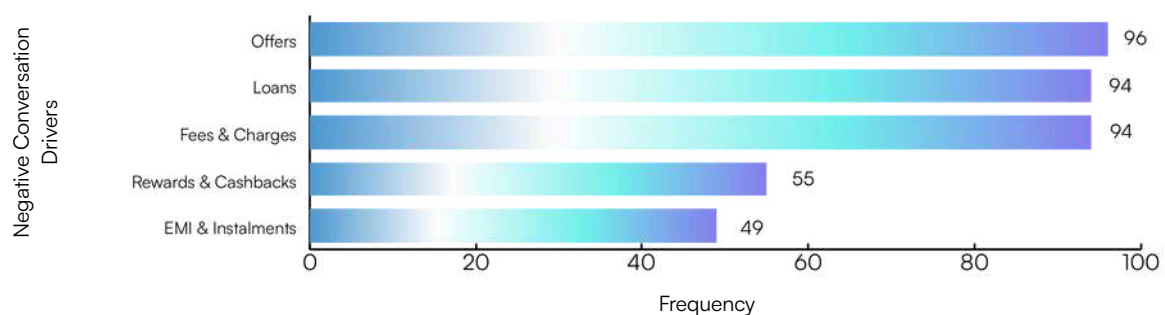
Card with Highest Negative Sentiment: SCB Visa Signature

SCB’s card with the highest negative sentiment is the Visa Signature card. It generated the most negative conversations, which accounted for approximately 1.32%. All the remaining cards that SCB offers have fewer negative conversations surrounding this card.





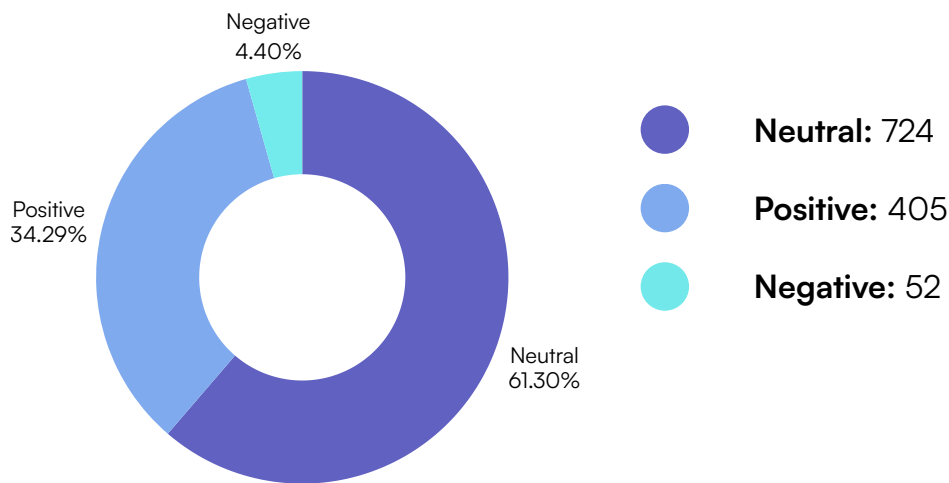
Approximately 0.44% of conversations registered are related to complaints about this card. Other than that, 17.62% of the conversations were inquiry-related, 2.20% related to reviews, and another 5.73% recommendations.



Users and non-users of this card discussed this card negatively concerning several topics. Most conversations generated around this card revolve around “Offers”, “Loans”, “Fees and Charges”, “Rewards and Cashbacks”, and “EMI and Instalments with other card offerings. Taking a proactive stance on resolving these issues can help put SCB in a positive light with this card.



Sentiment Split



Positive Sentiment (34.29%)

A sizable portion (405) of the sentiments express a favorable opinion on MTB. This shows that both customers and non-customers highly regard MTB. Most positive conversations revolve around offers, rewards and cashbacks, application and eligibility, and loan-related services.

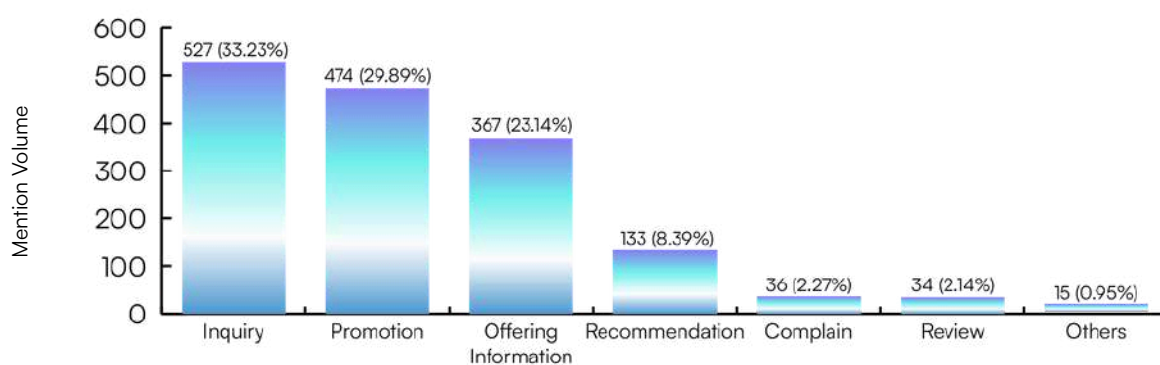
Neutral Sentiment (61.30%)

The vast majority of online views (724) about MTB are neutral. In essence, neutral opinions show that users and non-users are communicating online without displaying any significant emotional reactions. Neutral discussions are essentially evaluations, general questions and answers, or the sharing of opinions.

Negative Sentiment (4.40%)

There are approximately 52 unfavorable references, indicating that a small but non-negligible portion of individuals are speaking negatively about MTB. Most negative conversations are related to card fees and charges, problems with customer service, loans, comparison and evaluation, transaction and usage behavior, or a general negative experience with the services and amenities offered by the bank.

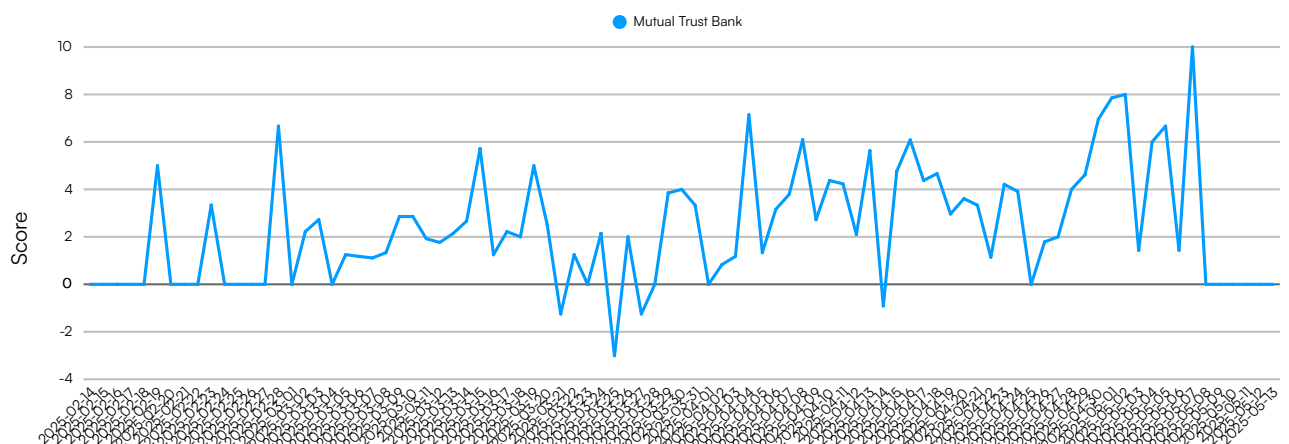
Intent Split



- **Inquiry (33.23%):** Inquiries account for the biggest portion of social conversations, with 527 mentions. This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by MTB.
- **Promotion (29.89%):** Promotional activities come next, with 474 mentions. Campaigns, deals, and influencer-led content are a few examples of this.
- **Offering Information (23.14%):** With 367 mentions, sharing product-related information ranks third in terms of intent. This suggests that MTB or its users are actively sharing information such as service availability, pricing, services, or policy details.
- **Recommendation (8.39%):** A significant portion of users (133 mentions) actively recommend MTB, demonstrating advocacy and customer satisfaction.
- **Complaint (2.27%):** 36 mentions, a tiny but noteworthy portion of conversations, are complaints, most likely related to digital problems, transactional challenges, policy grievances, or service delays.

- **Review (2.14%):** Next, with 34 references at the moment, are reviews. Although it is a small portion of the overall picture, the share of reviews is larger than that of some other Banks. For MTB, reviews from users are both positive and negative. Reviews have a significant impact on potential clients because they are the ones who look into this information before selecting a bank.

Net Promoter Score (NPS)



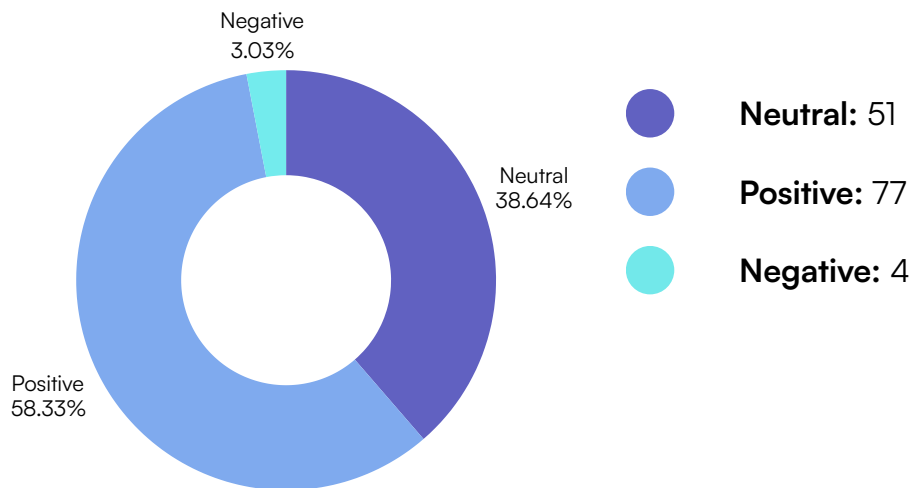
The chart shows that Mutual Trust Bank (MTB) experienced a steady rise in customer advocacy, with most NPS values remaining positive and only occasional dips to neutral or slightly negative levels—likely due to service interruptions. Initial spikes to +5 and +6 in late February and early March align with modest promotional efforts. A brief drop to -3 on 26th March suggests a temporary service or campaign issue, quickly resolved. From April, sentiment strengthened, peaking at +10 on 7th May, before settling at zero by 9th May, indicating a pause in engagement after a high-performing period.

Business Implications

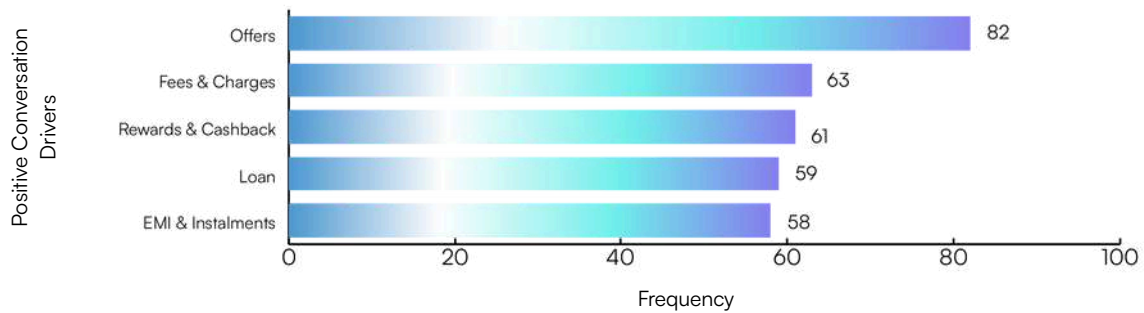
- **Strengthen Inquiry Response Systems:** With inquiries forming a large portion of conversations, MTB should improve digital support through enhanced chatbots, updated FAQs, and prompt in-app assistance to reduce customer frustration and abandonment.
- **Leverage Promotions with Analytics:** As campaigns drive significant (nearly one-third) engagement, MTB must use performance data to fine-tune promotional strategies, optimize influencer partnerships, and tailor offers to key audience segments.
- **Lead Product Messaging:** Active sharing of product-related information presents an opportunity for MTB to control the narrative. By publishing clear, reliable, and branded content across digital platforms, MTB can enhance understanding, reduce misinformation, and strengthen brand trust.
- **Leverage Advocacy and Reviews:** Strong recommendations and a higher share of reviews compared to peers indicate robust customer satisfaction. MTB should amplify this by showcasing authentic customer stories, incentivizing referral programs, and encouraging reviews on platforms like Google and app stores to build social proof.
- **Proactively Manage Complaints and Sentiment:** The late-March NPS spike and minimal complaints underscore the need for swift issue resolution. MTB should implement real-time sentiment tracking and a structured complaint resolution system to proactively address pain points, ensuring consistent reliability and sustained customer loyalty.

Card with Highest Positive Sentiment: MTB Visa Signature

MTB's Visa Signature card has received the most positive sentiment among all cards offered by the bank. 58.33% of user conversations reflect positive sentiment, while 38.64% are neutral. Only 3.03% express negative sentiment, highlighting a high level of overall satisfaction with the card's features and services, as perceived by both customers and non-customers.



This card also dominates MTB's promotional landscape, accounting for the largest share of conversations about promotions (47.55%). These promotions are both organic and inorganic, with many satisfied users endorsing the card on social media. The second most prominent intent is information sharing (21.68%), showing that many users actively discuss and explain the card's features and benefits. Additionally, 20.98% of conversations are inquiries, while complaints (3.50%) and reviews (2.80%) are a smaller portion of the discourse.



The most viral topic is related to "Offers" associated with this card. These "Offers" generate the highest engagement, with users frequently discussing and sharing them within their networks. This enthusiasm explains the significant volume of promotion-oriented conversations in the intent analysis. Other viral topics include "Fees and charges," as well as "Rewards and cashback," reflecting what users value and discuss about this card.

Card with Highest Negative Sentiment: MTB Visa Signature

While MTB's Visa Signature card receives the highest volume of positive sentiment, it also registers the highest number of negative mentions among the bank's all other cards. The reason is — all other cards of MTB has higher neutral sentiments. Although the negative sentiment remains low at 4.00%, it stands out in comparison to other cards offered by MTB.

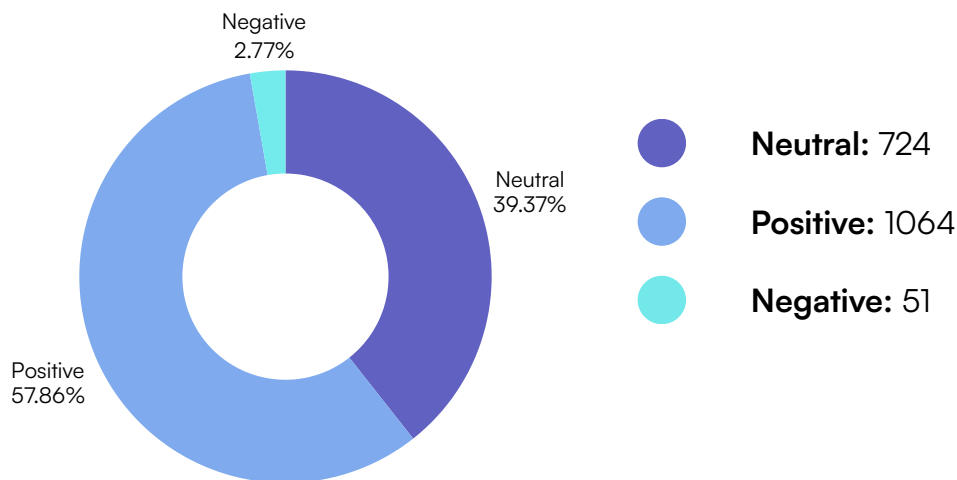


The primary drivers of these negative mentions are conversations related to "Fees and Charges", "Comparisons" with cards from other banks, and customer support experiences. These discussions suggest that while the card is widely appreciated, certain aspects such as perceived cost competitiveness and service responsiveness have led to dissatisfaction among a subset of users. Addressing these specific concerns can help further strengthen the card's overall perception and maintain its strong standing in the market.



AB Bank

Sentiment Split



Positive Sentiment (57.86%)

Positive attitude is evident in the highest percentage (1064 mentions) of AB Bank's social media engagements. Customers' satisfaction with the bank's financial services, facilities, perks, innovations, and sustainability is indicated by this. Offers and potential shopping benefits as well as competitive fees and charges contribute to a positive attitude of the audience. Other conversations include loans, EMI and installments, fees and charges, rewards and cashbacks, or application and eligibility. Although the proportion is undoubtedly healthy, overall strength can still be increased.

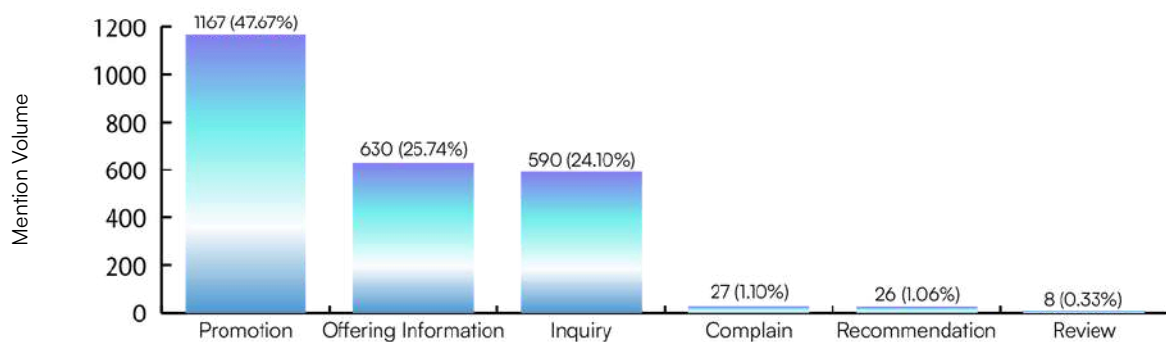
Neutral Sentiment (39.37%)

A sizable percentage of online opinions (724) regarding AB Bank express a neutral opinion. Usually factual, educational, or transactional, these posts ask different questions about the service, debate the bank in online communities, compare it to other banks, or engage in general conversations about the brand, devoid of any emotional overtones.

Negative Sentiment (2.77%)

A comparatively small but significant part (51 mentions) indicates negative sentiment among users and non-users. These challenges include client dissatisfaction with customer service, transactional issues, communication difficulties, loans, application and eligibility, fees and charges, security fraud, or service delays. By transforming these critical voices into advocates for the bank, AB Bank can change the tide.

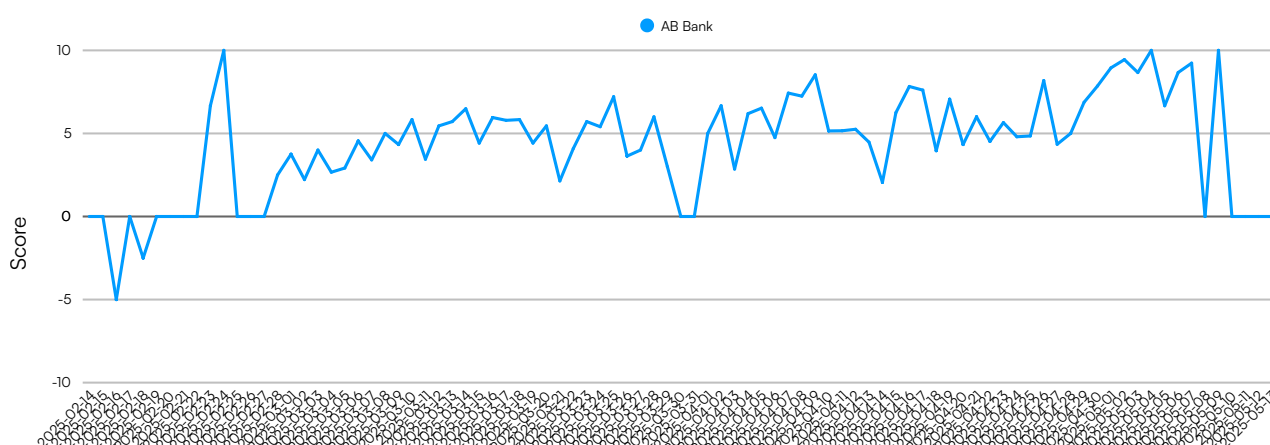
Intent Split



- **Promotion (47.67%):** Promotional activities occupy the most considerable portion of social talks (1167 mentions). Campaigns, deals, and influencer-led content are a few examples of this. This suggests a marketing plan that fosters online conversations and maintains strong brand visibility. Additionally, it implies that AB Bank works diligently on its marketing efforts, which are reflected in the social media listening.
- **Offering Information (25.74%):** The second-highest intent, with 630 references, is to share product-related information. This implies that AB Bank or its users are actively sharing information on services, tariffs, availability, and policy specifics. This also indicates that there are lots of information available online as well as people who are sharing information. It resonates with a strong brand presence.
- **Inquiry (24.10%):** Inquiries come in third with 590 mentions. This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by AB Bank. This implies a need for information that is easier to understand and more readily available.

- **Complaint (1.10%):** Although complaints make up a tiny but significant portion of talks (27 mentions), they are most usually related to service delays, technology problems, transactional concerns, or policy frustrations.
- **Recommendation (1.06%):** A notable segment (26 mentions) of users are actively recommending AB Bank, reflecting customer satisfaction and advocacy. This also indicates that comparatively not many people are recommending AB Bank to other people. A strong brand awareness and organic Word-of-Mouth from the existing users can help in this case.
- **Review (0.33%):** Reviews are a reflection of individual experiences, both good and bad. These are now a minor portion (8 mentions), but they have a significant impact on potential consumers because they are the ones who look into this content before choosing a bank. AB Bank has very few reviews available, something the bank should work on.

Net Promoter Score (NPS)



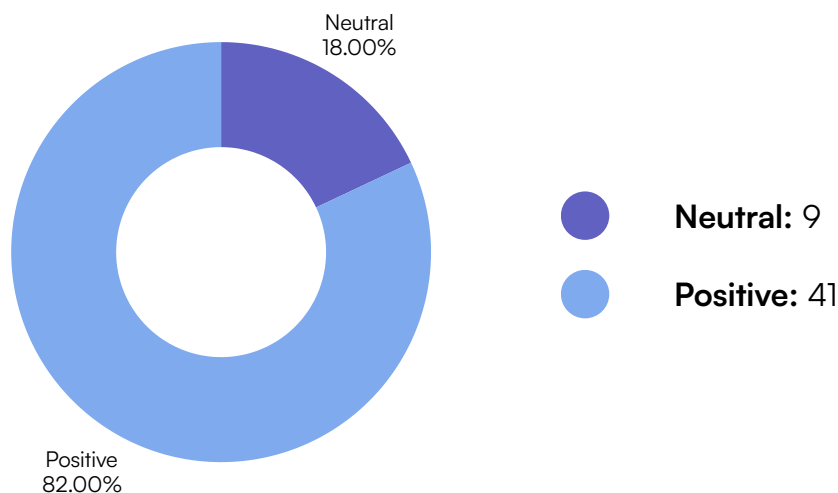
The chart shows AB Bank quickly rebounding from early dissatisfaction into a steady phase of strong promoter sentiment. After a dip to -5 on 16th February, NPS surged to +10 by 24th February—indicating an effective corrective action following initial backlash. March and April brought consistent scores between +3 and +8, with only one neutral point on 30th March. The bank peaked again at +10 on 3rd and 9th May, before sentiment leveled off at zero, suggesting a pause in engagement despite earlier momentum.

Business Implications

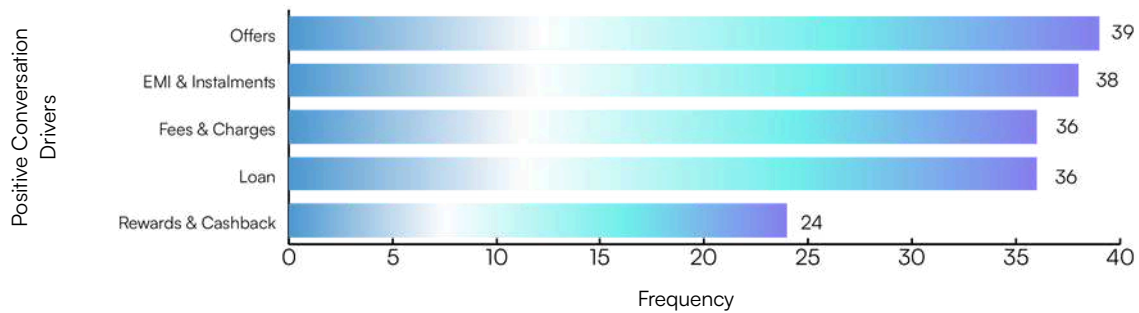
- **Optimize Promotional Strategies:** With nearly half of conversations driven by marketing, AB Bank should maintain its promotional momentum by using analytics to track content performance across platforms, focusing on high-engagement formats and channels to maximize conversions.
- **Strengthen Content Accuracy and Visibility:** The high volume of shared product information underscores the need for AB Bank to control its narrative. By proactively publishing accurate, consistent content on owned and third-party digital channels, the bank can reduce misinformation and enhance customer trust.
- **Improve Customer Self-Service Tools:** The significant number of inquiries suggests customer interest but also potential confusion. AB Bank should improve accessibility by upgrading FAQs, creating clear service explainers, and enhancing chatbot functionality to streamline information access and reduce customer effort.
- **Strengthen Complaint Resolution Processes:** Though complaints are few, they indicate operational or digital friction. AB Bank should establish rapid escalation paths and transparent resolution processes to address issues proactively, preserving brand reputation and customer loyalty.
- **Boost Advocacy and Review Generation:** Low levels of recommendations and reviews present an opportunity. AB Bank should launch testimonial campaigns, highlight customer success stories, and incentivize referrals and public feedback on platforms to build social proof and engagement.

Card with Highest Positive Sentiment: AB Bank Gold Mastercard

AB Bank's Gold Mastercard has received the highest positive sentiment among all the cards offered by the bank. 82.00% of user conversations reflect positive sentiment, while the remaining 18.00% are neutral. Notably, there is no negative sentiment recorded for this card, indicating a strong level of satisfaction among both customers and non-customers regarding its features and benefits.



This card also accounts for the largest share of AB Bank's promotional conversations, with 52.50% of discussions focused on promotions. These include both organic and inorganic content, with many satisfied users voluntarily endorsing the card on social media. The second most common intent behind conversations is information sharing (36.25%), reflecting the eagerness of users to discuss and explain the card's offerings. Additionally, 8.75% of conversations center around inquiries, while 2.50% involve recommendations.



The most talked-about topic in conversations related to this card is “Offers”. Users were particularly enthusiastic about the deals and benefits the card provides, often sharing these insights with their networks. This explains the high volume of promotion-related intent in the analysis. The second-most prevalent intent, information sharing, also stems from users' desire to elaborate on these offerings. Other notable viral topics include “EMI and Installment”, “Fees & Charges” and “Loan”, further highlighting what users find most valuable.

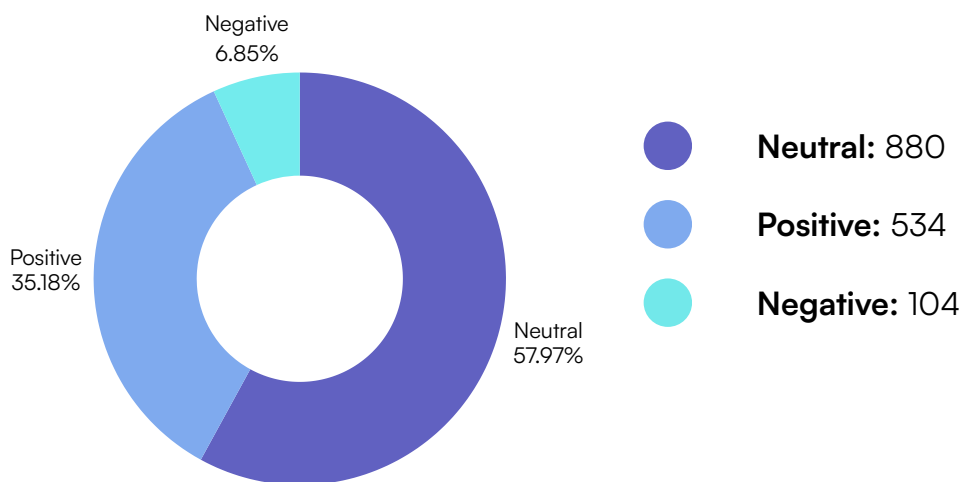
Card with Highest Negative Sentiment

Unlike other banks where specific cards drive negative sentiment, audience do not mention any specific card while expressing negative sentiment in case of AB Bank. Instead, the overall negative sentiment across all card-related conversations for the brand stands at 2.77%.

This suggests that while individual products like the Gold Mastercard receive overwhelmingly positive feedback, there are some broader concerns tied to the brand as a whole. These may reflect general dissatisfaction with certain banking experiences or services rather than card-specific issues. Monitoring and addressing these broader concerns can help further strengthen the brand's reputation and customer trust.



Sentiment Split



Positive Sentiment (35.18%)

A significant portion of DBBL's social media interactions (534 mentions) reflect a positive sentiment. It indicates that customers are satisfied with the bank's banking services, facilities, perks & benefits, innovations etc. Positive sentiments are driven by product offerings, loans, rewards and cashbacks, EMI and installments, shopping benefits and credit facilities. While the percentage is healthy, there is still room to strengthen overall.

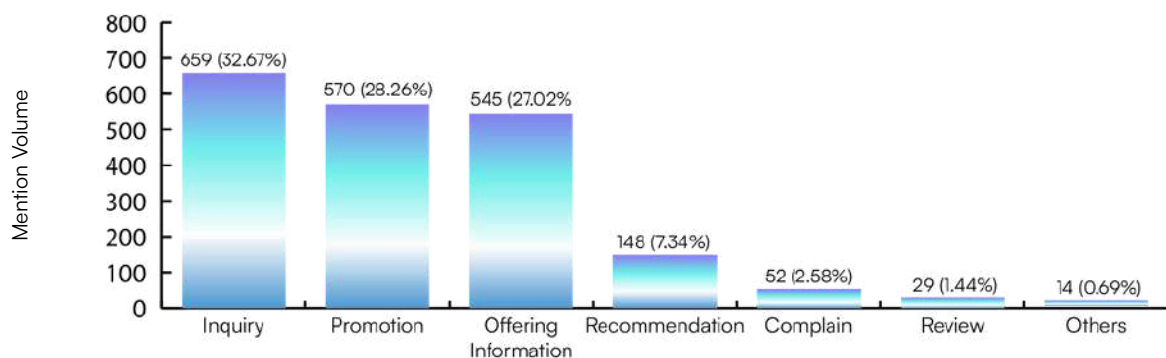
Neutral Sentiment (57.97%)

The majority of DBBL's social listening reports a neutral sentiment online with 880 mentions. These posts are typically factual, informative, or transactional in nature, such as discussing the bank within communities, comparing it with other banks, asking various questions related to the service, or general discussions about the brand without emotional connotations.

Negative Sentiment (6.85%)

A relatively small, yet crucial portion of the social listening (104 mentions) reveals negative sentiment among both users and non-users. These issues stem from dissatisfaction related to customer service, comparison and evaluation, transactional problems, fees and charges, transaction and usage behaviour, digital experience, or communication issues. Converting these negative voices to active promoters of the bank can turn the tide in DBBL's favour.

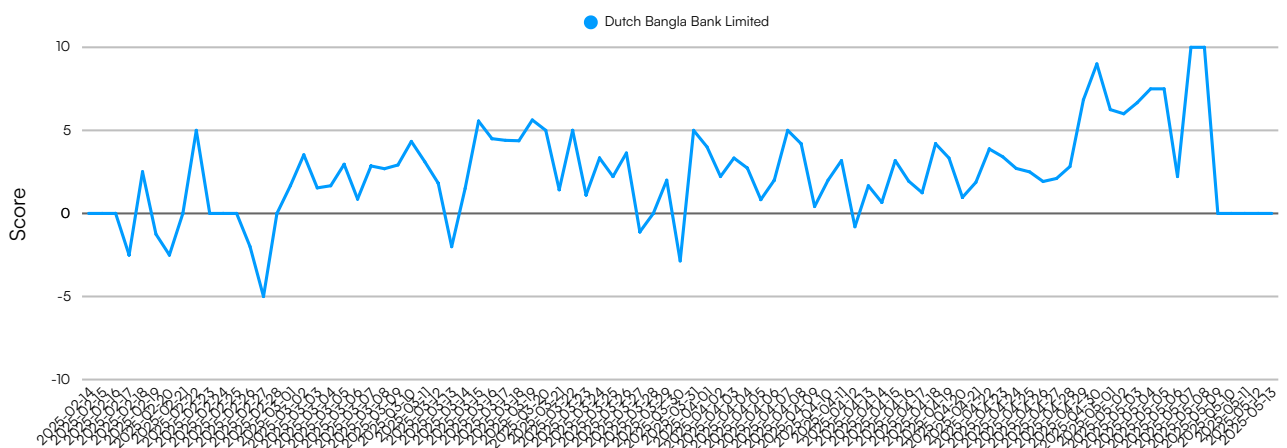
Intent Split



- **Inquiry (32.67%):** The largest share of social conversations (659 mentions) revolves around inquiries. This shows a strong level of interest and curiosity about DBBL's products, services, processes, or digital platforms. This suggests a demand for clearer, more accessible information.
- **Promotion (28.26%):** Coming in second with 570 mentions, nearly a third of the conversations are promotional activities. This may include campaigns, offers, or influencer-led content. This indicates good brand visibility and a marketing strategy that is generating buzz online.
- **Offering Information (27.02%):** With 545 mentions, the third-highest intent revolves around sharing product-related information. This suggests that DBBL or its users are actively sharing relevant and related information, such as service availability, rates, services, or policy details.
- **Recommendation (7.34%):** A notable segment (148 mentions) of users are actively recommending DBBL, reflecting customer satisfaction and advocacy.

- **Complaint (2.58%):** A small but substantial percentage of conversations (52 mentions) involve complaints—likely tied to service delays, digital issues, transactional problems, or policy frustrations.
- **Review (1.44%):** Reviews reflect personal experiences—both positive and negative. While currently a small slice (29 mentions), these are highly influential for prospective customers, as this is the content that potential customers research before deciding on a bank.

Net Promoter Score (NPS)



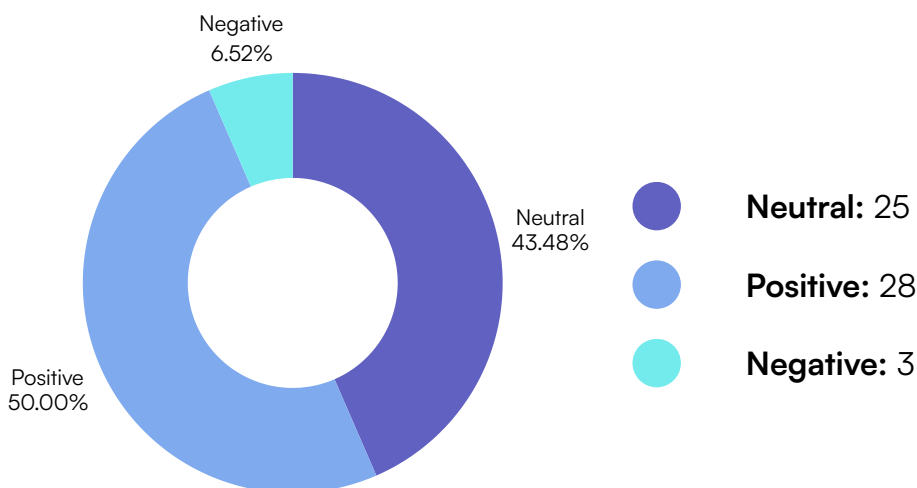
Dutch Bangla Bank Limited (DBBL) maintained a generally positive NPS trend with only minor fluctuations. An early dip to -5 on 27th February marked a temporary issue, but the bank quickly rebounded, holding steady between +1 and +5 through March and April, aside from a brief drop to -2 on 12th March. The bank's highest score of +10 on 7th May suggests a successful campaign or product launch, though sentiment later neutralized mid-May. Overall, DBBL demonstrated strong recovery and steady customer satisfaction across the period.

Business Implications

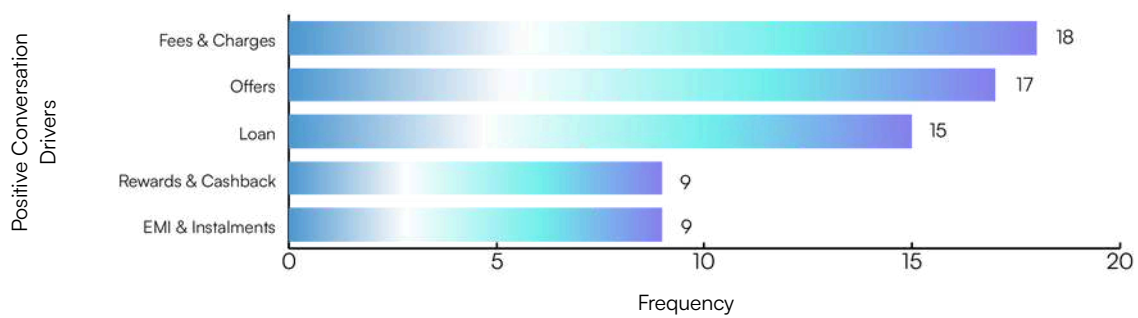
- **Enhance Information Accessibility:** With inquiries dominating conversations, DBBL should streamline customer access to information by improving FAQs, creating clear service explainers, and integrating responsive live chat options to reduce friction and enhance user experience.
- **Optimize Marketing Strategies:** Promotional activities are driving significant visibility. DBBL should sustain these efforts while using analytics to measure ROI, identifying high-performing content, platforms, and timing to maximize campaign impact.
- **Ensure Consistent Product Messaging:** The widespread sharing of product information highlights the need for DBBL to control its narrative. Proactively publishing accurate, digestible content across digital channels will maintain consistency and curb misinformation.
- **Leverage Customer Advocacy:** A solid volume of recommendations indicates strong positive sentiment. DBBL should amplify this by offering referral incentives, spotlighting loyal customers, and fostering a community of brand advocates to drive organic growth.
- **Proactively Manage Complaints and Reviews:** Despite modest complaint and review volumes, their impact is significant. DBBL should implement rapid resolution protocols for complaints and encourage satisfied customers to leave authentic reviews on platforms like Google and Facebook to balance sentiment and build trust.

Card with Highest Positive Sentiment: DBBL Mastercard Gold

DBBL's Mastercard Gold card has received the highest positive sentiment among all of the bank's card offerings. An impressive 50.00% of user conversations express positive sentiment, with the remaining 43.48% being neutral. A small portion (6.52%) of negative sentiment was recorded, reflecting a strong level of satisfaction and a consistently positive experience among both customers and non-customers.



This card also accounts for the largest share of DBBL's promotional content, with 45.07% of conversations focused on promotions. These include both organic and inorganic mentions, as many satisfied users are voluntarily endorsing the card on social media. The second most common intent is information sharing (28.17%), highlighting active efforts by users to explain and spread awareness about the card's features. Additional conversations revolve around inquiries (15.49%), recommendations (9.86%), and reviews (1.41%).

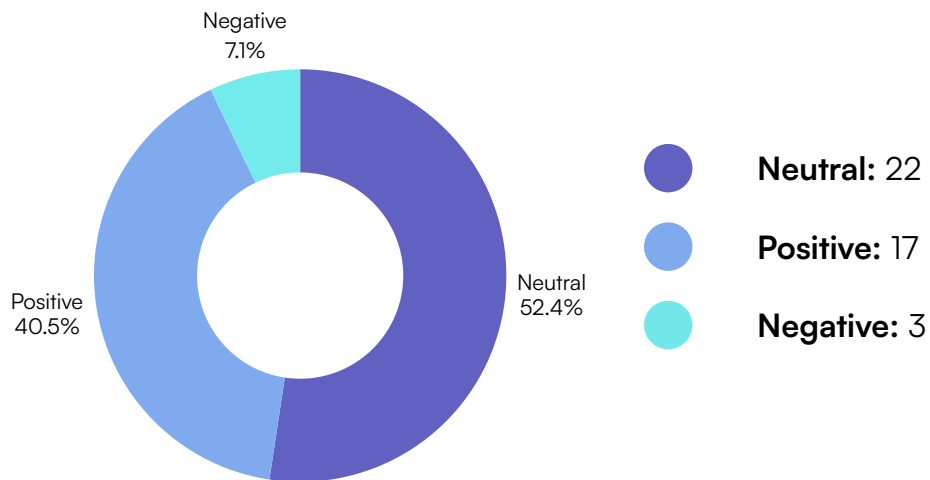


The most viral topic associated with this card are on “Fees and Charges”. The second-most viral topic was “Offers”. Users were particularly enthusiastic about the value-packed offers, which sparked widespread sharing and engagement across online platforms. These behaviors are reflected in the high percentage of promotion and information-sharing intents observed in the analysis. Other widely discussed topics include “Loan”, “Rewards and Cashbacks”, and “EMI and Installments”, all of which further illustrate the comprehensive interest in the card’s offerings.

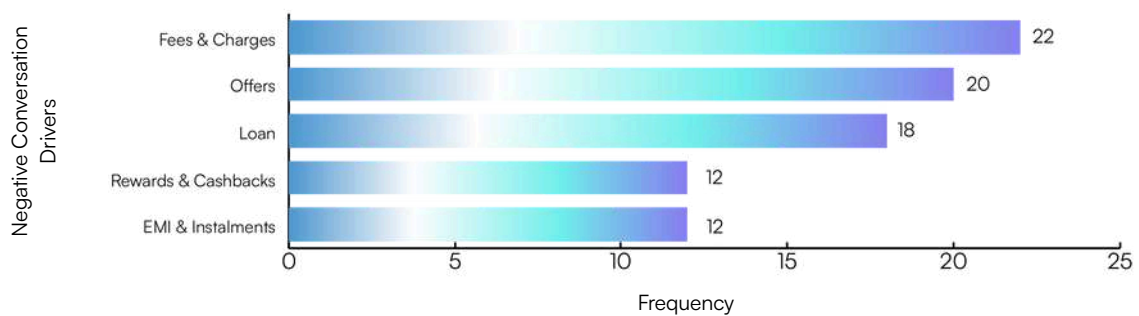
Card with Highest Negative Sentiment: DBBL Visa Gold

DBBL’s Visa Gold credit card records the highest negative sentiment among all its card offerings, with approximately 7.14% of total conversations reflecting dissatisfaction. While the percentage is not overwhelmingly high, it stands out in contrast to the bank’s other cards.





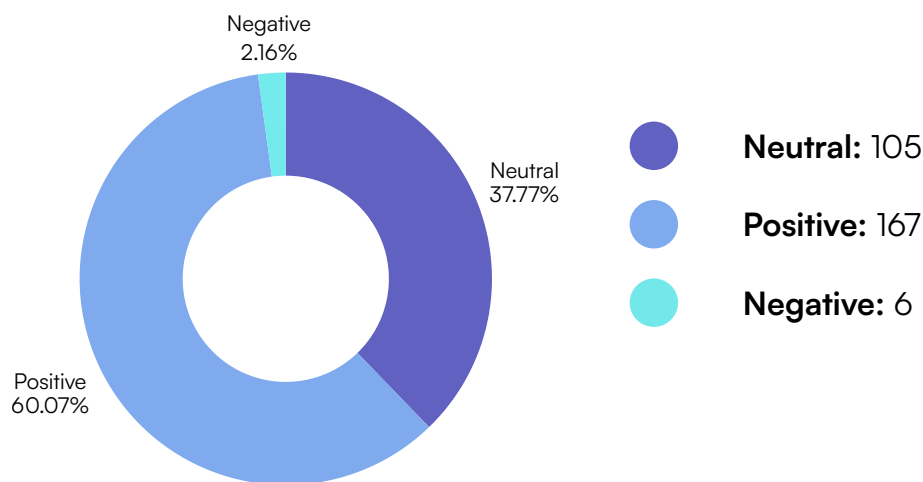
The negative sentiment is primarily driven by issues related to “Fees and Charges”, “Offers”, and “Loans”. Users have expressed frustration regarding support experiences and complications tied to credit limits, approvals, or usage. Addressing these issues through improved service responsiveness and clearer communication could help mitigate dissatisfaction and enhance the overall perception of the card.





Prime Bank

Sentiment Split



Positive Sentiment (60.07%)

Positive attitude constitutes the highest portion (167 mentions) of Prime Bank's social media engagements. Customers' satisfaction with the bank's financial services, facilities, perks, innovations, and sustainability is indicated by this. Offers and potential shopping benefits as well as competitive fees and charges contribute to a positive attitude of the audience. Other conversations include loans, EMI and installments, fees and charges, rewards and cashbacks, or application and eligibility. Although the proportion is undoubtedly healthy, overall strength can still be increased.

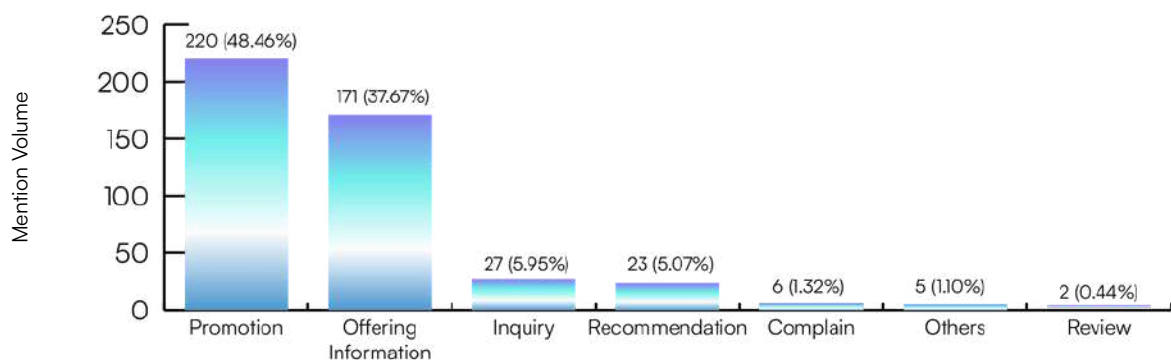
Neutral Sentiment (37.77%)

A sizable percentage of online opinions (105) regarding Prime Bank express a neutral opinion. Usually factual, educational, or transactional, these posts ask different questions about the service, debate the bank in online communities, compare it to other banks, or engage in general conversations about the brand, devoid of any emotional overtones.

Negative Sentiment (2.16%)

A comparatively small but significant part (6 mentions) indicates negative sentiment among users and non-users. These challenges include client dissatisfaction with customer service, transactional issues, communication difficulties, loans, application and eligibility, fees and charges, security fraud, or service delays. By transforming these critical voices into advocates for the bank, Prime Bank can change the tide.

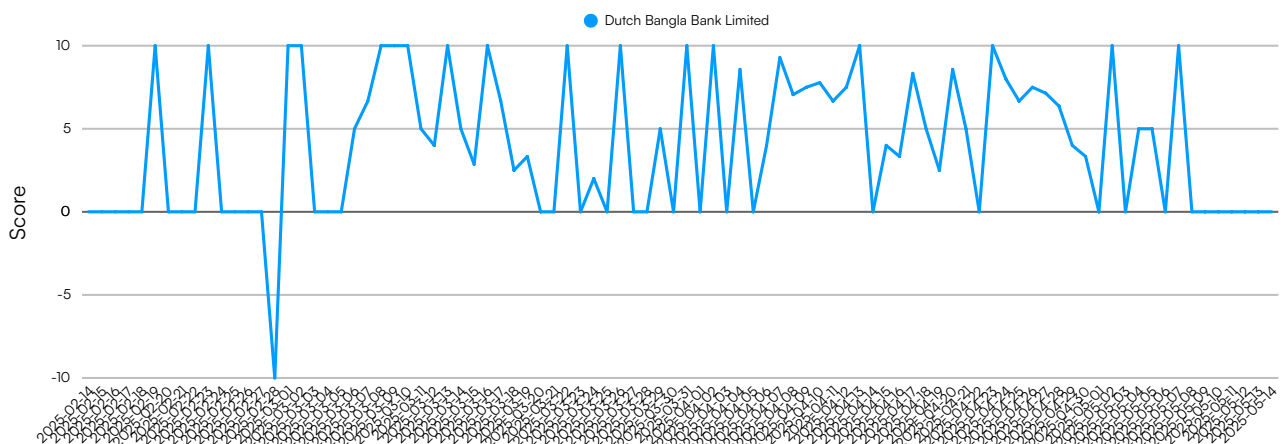
Intent Split



- **Promotion (48.46%):** Promotional activities occupy the most considerable portion of social talks (220 mentions). Campaigns, deals, and thoughtfully-tailored content are a few examples of this. This suggests a marketing plan that fosters online conversations and maintains strong brand visibility. Additionally, it implies that Prime Bank works diligently on its marketing efforts, which are reflected in the social media listening.
- **Offering Information (37.67%):** The second-highest intent, with 171 references, is to share product-related information. This implies that Prime Bank or its users are actively sharing information on services, availability, and policy specifics. This also indicates that there are lots of information available online as well as people who are sharing information. It resonates with a strong brand presence.
- **Inquiry (5.95%):** Inquiries come in third with 27 mentions. This demonstrates a high degree of interest and curiosity regarding the goods, services, procedures, or online platforms offered by Prime Bank. This implies a need for information that is easier to understand and more readily available.

- **Recommendation (5.07%):** A notable segment (23 mentions) of users are actively recommending Prime Bank, reflecting customer satisfaction and advocacy. This also indicates that comparatively not many people are recommending Prime Bank to other people. A strong brand awareness and organic Word-of-Mouth from the existing users can help in this case.
- **Complaint (1.32%):** Although complaints make up a tiny but significant portion of talks (6 mentions), they are most usually related to service delays, technology problems, transactional concerns, or policy frustrations.
- **Review (0.44%):** Reviews are a reflection of individual experiences, both good and bad. These are now a minor portion (2 mentions), but they have a significant impact on potential consumers because they are the ones who look into this content before choosing a bank. Prime Bank has very few reviews available, something the bank should work on.

Net Promoter Score (NPS)



The chart shows Prime Bank's NPS starting at stable neutrality then plummeting to -10 on March 1st, the lowest point in customer opinion. However, the recovery was fast, with scores returning to +10 by March 5th and continuing on a fluctuating but positive streak until mid-March. April had significant variations between promoters and detractors, fluctuating strongly while remaining mainly over zero, indicating mixed yet engaged customer response. The bank peaked at +10 on many times in late March and April, but by mid-May sentiment had flattened to neutral, indicating potential disengagement following an active period of fluctuations.

Business Implications

- **Leverage Positive Sentiment for Deeper Loyalty:** With over 60% of conversations being positive, Prime Bank should capitalize on this goodwill by rolling out loyalty programs, exclusive perks, or gamified reward systems to strengthen long-term engagement and retention.
- **Convert Neutral Conversations into Advocacy:** The large share of neutral mentions signals untapped potential. By engaging these audiences with targeted education, community discussions, and personalized offers, Prime Bank can shift passive interactions into active endorsements.
- **Increase Online Presence:** There are very few online conversations surrounding Prime Bank because of its lack of online presence. Prime Bank needs to focus on increasing its brand presence. A well-maintained content and marketing strategy will make its digital penetration smooth and increase brand awareness.
- **Balance Marketing with Service Excellence:** Heavy reliance on promotional activities risks over-saturation. Prime Bank should balance campaigns with customer-centric initiatives, ensuring that service improvements, not just offers, fuel brand trust and conversation.
- **Reignite Engagement After NPS Plateau:** The mid-May drop to neutrality signals a risk of disengagement. Prime Bank should launch reactivation efforts—like personalized outreach, thought-leadership content, or innovation showcases—to sustain momentum and keep sentiment positive.

Cards with Highest Positive & Negative Sentiments

The conversations regarding Prime Bank was very few compared to some of the other banks. These few audience did not showcase or favored towards any particular card. The conversations did not mention any specific cards of Prime Bank to showcase positive or negative sentiment, rather they followed the overall characteristics and impression of the bank itself. So, it was not possible to term any specific case as highest positive or negative sentiment card.

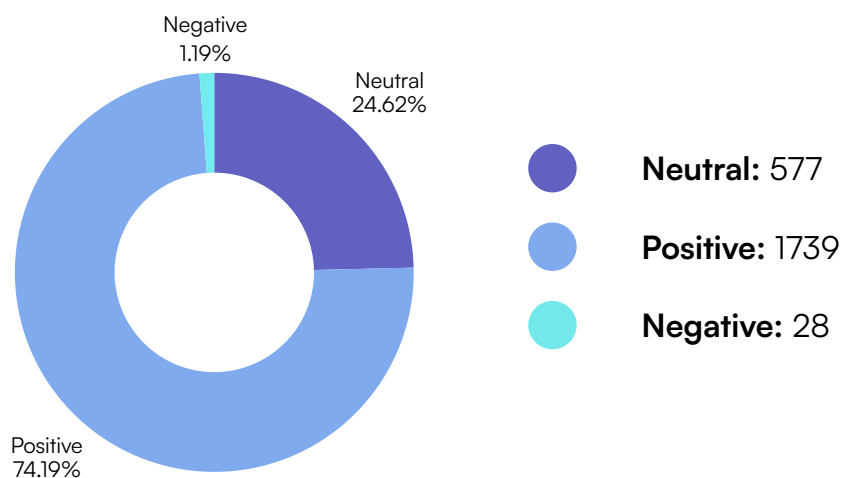
Public Discourse Across Major Card Networks





Visa continues to be a positively perceived and widely discussed (2,344 total conversations) card network in the market, especially among users who seek reliable credit solutions with lucrative offers. Its widespread acceptance, attractive promotional campaigns, and utility in everyday financing needs make it a preferred choice for both new and experienced credit card users.

Sentiment Split



Positive Sentiment (74.19%)

A significant majority of Visa-related conversations (1,739 mentions) reflect a positive sentiment, indicating strong satisfaction with the network's offers, ease of use, and financial flexibility. This strong positivity reflects Visa's reputation as a dependable and user-friendly credit card network. However, while the sentiment is overwhelmingly favorable, there's still scope to turn positive users into active advocates through different incentives.

Neutral Sentiment (24.62%)

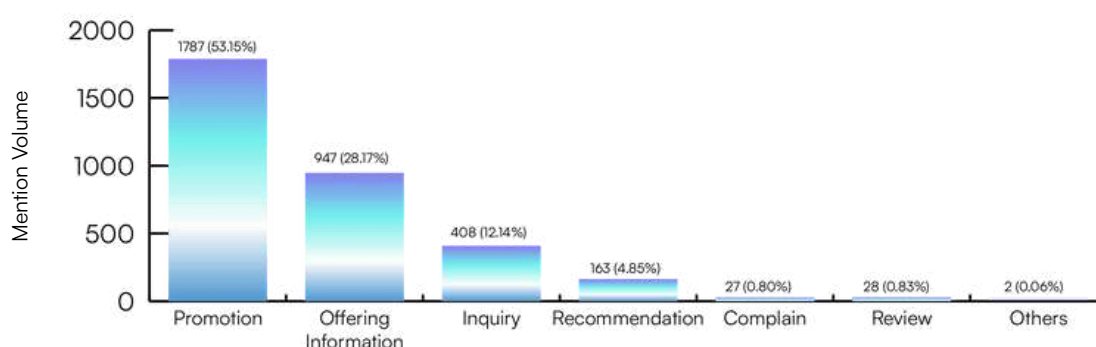
A large portion of conversations (577 mentions) express neutral sentiment. These are generally functional or informational discussions, such as comparing Visa with other

networks, asking about features, eligibility, or using Visa cards for specific use cases. These posts reflect Visa's strong presence in transactional and inquiry-based conversations, suggesting that users are engaged.

Negative Sentiment (1.19%)

Only a small fraction (28 mentions) of Visa-related conversations reveal negative sentiment. These typically relate to fee-related confusion, fees & charges, or occasional issues around customer service or installment terms. While the percentage is low, proactively addressing these concerns through clearer fee disclosures and post-purchase support could help Visa maintain and even improve its trust levels.

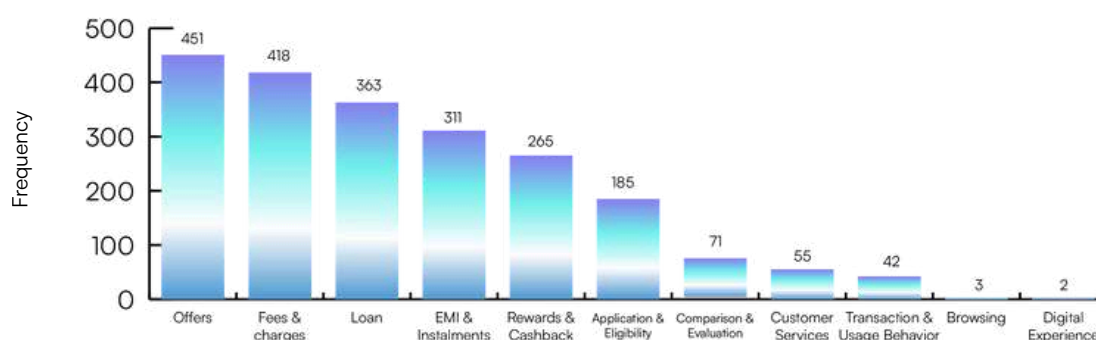
Intent Split



- **Promotion (53.15%):** The largest share of Visa-related social conversations (1,787 mentions) revolves around promotions. This includes cashback offers, discount campaigns, or partner deals. It reflects Visa's strong positioning as a benefits-driven network, especially appealing to users seeking tangible financial savings and lifestyle perks through their card usage.
- **Offering Information (28.17%):** With 947 mentions, a significant portion of conversations involve sharing or seeking product-specific information. This includes details about card features, EMI options, fees, or application requirements. The volume here points to active interest in Visa cards and suggests the need for more accessible, clear, and jargon-free educational content from issuers and partners.
- **Inquiry (12.14%):** 408 mentions fall under inquiries, which range from eligibility and credit limits to activation issues and usage restrictions. These conversations underscore that users are not only curious but also actively evaluating Visa cards. Addressing these through responsive digital support and FAQs can boost conversion rates.

- **Recommendation (4.85%):** 163 mentions are from users recommending Visa-backed cards, suggesting moderate advocacy. Encouraging satisfied users to share their experiences could drive stronger peer-based credibility.
- **Review (0.83%):** With 28 mentions, reviews make up a small but meaningful portion of conversations. These posts, which are often experience-driven, carry significant weight in influencing undecided prospects.
- **Complaint (0.80%):** Only 27 mentions are categorized as complaints, showing Visa's consistency in delivering a relatively frustration-free user experience. These few complaints typically relate to fees, technical hiccups, or late communication.
- **Others (0.06%):** Just 2 mentions fall outside the major intent categories, reflecting a highly focused set of user conversations.

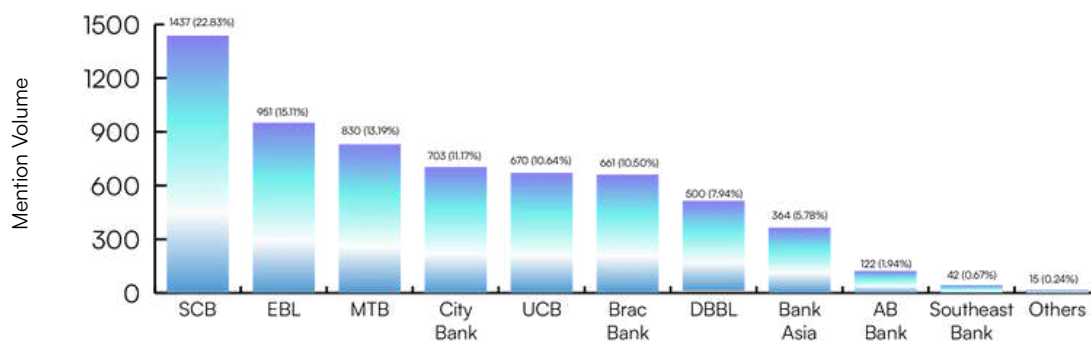
Key Conversation Drivers



- “Offers” (1,728 mentions) take the lead, emphasizing Visa’s association with cashback campaigns, discount partnerships, and time-limited deals. This aligns with users’ value-driven behavior.
- “Fees & Charges” (1,620) and “EMI & Installments” (1,423) are heavily discussed, reflecting users’ focus on affordability, cost transparency, and flexible repayment plans, which are especially important for high-value purchases.

- “Loans” (1,430) are a frequent topic, suggesting that users increasingly view Visa cards as short-term financing tools beyond daily spending.
- “Rewards & Cashback” (949) highlights users’ interest in earning back on essential spending. This often influences card loyalty and usage volume.
- “Application & Eligibility” (769) shows consistent queries around card access, suggesting growing interest among first-time or upgrade-seeking users.
- “Comparison & Evaluation” (180) and “Transaction & Usage Behaviour” (135) are less frequently discussed, but reflect more discerning user behaviors such as selecting between networks or analyzing spend patterns.
- “Customer Service” (98) and “Digital Experience” (4) see minimal mentions, suggesting general satisfaction or under-discussion, which can be seen as an opportunity to highlight improvements in support or app experience.

Bank-wise Distribution of Visa Mentions



The “Share of Voice” segment provides a comparative view of how much each bank’s cards are being discussed in Visa related conversations on social media in Bangladesh. As shown in the graph above, SCB takes the lead in discussions about Visa cards, with 1,437 mentions. With a 22.83% share of voice, SCB dominates the online forums with its wide range of Visa credit card offerings.

EBL and MTB follow behind EBL with 951 and 830 mentions, respectively. EBL accounts for 15.11% of all the recorded conversations, indicating a high customer engagement and brand presence.

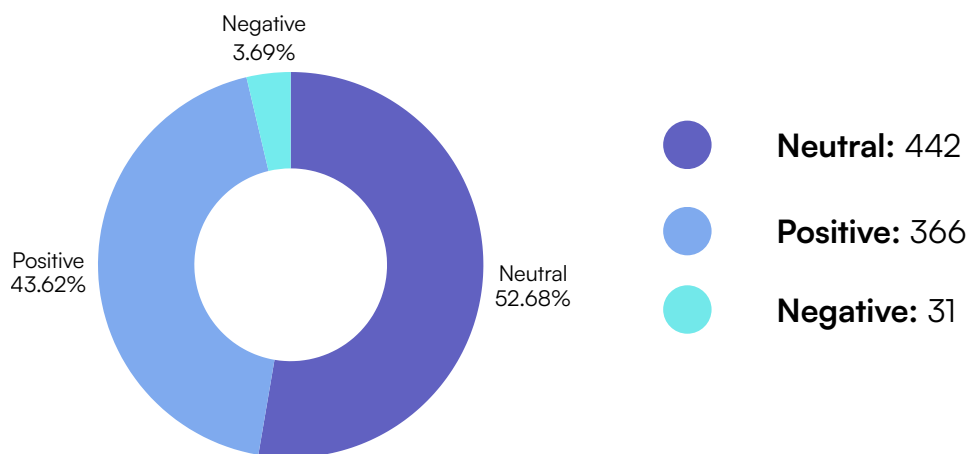
MTB holds 13.19% of the online conversations, indicating a good potential option for their Visa credit cards. This could be linked to recent campaigns or increased consumer outreach. City Bank (11.17%), UCB (10.64%), and BRAC Bank follow closely behind MTB, with 703, 670, and 661 mentions, respectively. Together, all these banks form a strong mid-tier presence in the credit card market.

On the lower end of the share of voices, we have DBBL (500 mentions), Bank Asia (364 mentions), AB Bank (122 mentions), and SouthEast Bank (42 mentions). These banks have not yet perfected their marketing and branding strategies regarding Visa credit cards, which accounts for their limited presence in conversations related to the Visa credit card market. This information could also indicate niche marketing or catering to a particular segment as opposed to a mass audience.

Overall, the data shows a distinct differential in consumer exposure and interaction across Visa credit cards, with SCB holding a commanding lead. In contrast, several others compete in a hotly contested middle tier. The findings highlight the significance of not just product offerings, but also marketing strategy, campaign virality, brand presence, and digital responsiveness in gaining public attention in the competitive Visa credit card market.

American Express (Amex) maintains a distinct position in the credit card market, with a total of 839 conversations analyzed. Known for its premium offerings, strong reward ecosystem, and global reputation, Amex appeals to users who value exclusive benefits and superior customer service. However, compared to Visa or Mastercard, it caters to a more niche segment in Bangladesh, reflected in a relatively balanced sentiment and varied intent split.

Sentiment Split



Positive Sentiment (43.62%)

A notable share of American Express-related conversations (366 mentions) reflect positive sentiment, driven by the brand's premium positioning, loyalty perks, and strong after-sales service. Users often appreciate Amex's travel benefits, offers for high-end merchants, and reliable customer care.

Neutral Sentiment (52.68%)

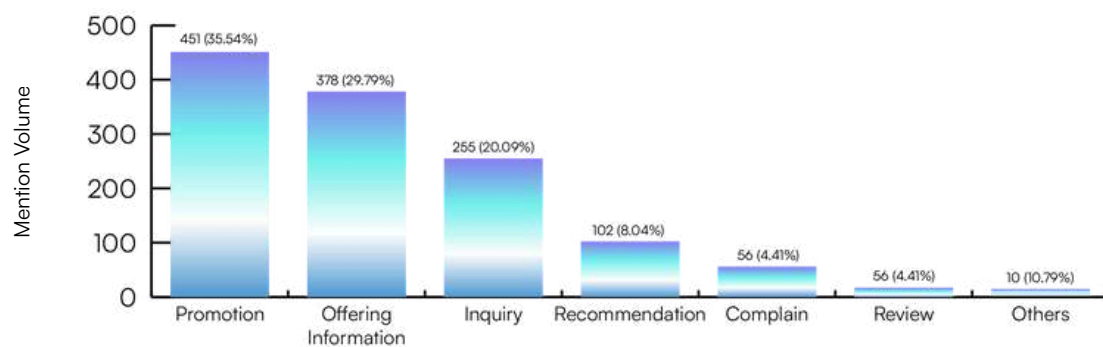
The majority of Amex discussions (442 mentions) fall into the neutral category. These are typically fact-based or inquiry-driven conversations, such as comparing Amex with other card networks, asking about eligibility, or exploring its suitability for specific spending needs.

This neutral sentiment suggests users are actively evaluating the network and want more information before making a decision, highlighting an opportunity for issuers to provide better information access to potential adopters explaining the card's benefits

Negative Sentiment (3.69%)

A small but noteworthy portion (31 mentions) expresses negative sentiment. These concerns mostly stem from issues around annual fees, merchant acceptance limitations, and occasional dissatisfaction with specific services. These pain points reflect the perception of Amex as an elite or restricted-use card, which can be a barrier for wider adoption. Addressing merchant reach and improving affordability could help reduce dissatisfaction and attract mid-tier users.

Intent Split

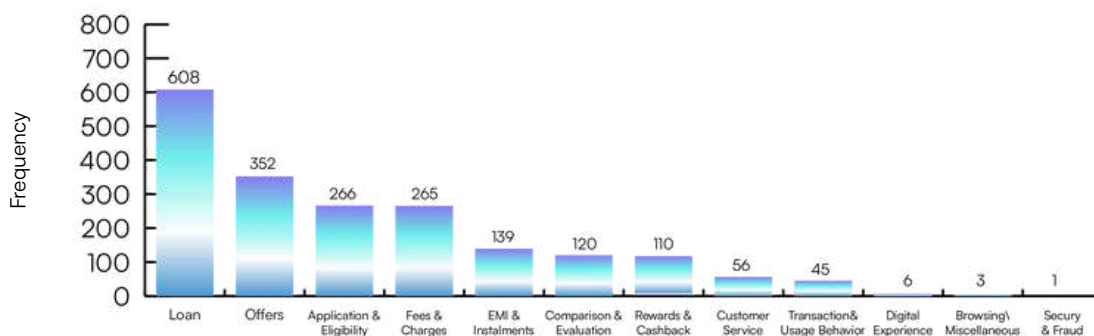


- **Promotion (35.54%):** Amex-related promotional mentions (451) include exclusive lifestyle deals, travel perks, or cardholder events. While lower than Visa's, the promotional share still reflects Amex's strength in delivering value to premium spenders. Continuing to tailor these campaigns for niche audiences while gradually expanding to broader segments can increase traction.
- **Offering Information (29.79%):** With 378 mentions, there is consistent interest in product information. Users are particularly focused on understanding eligibility, reward structures, and repayment benefits. Given Amex's nuanced offerings, clearer, demystified communication can aid conversion, especially for first-time or aspirational cardholders.
- **Inquiry (20.09%):** Amex sees 255 inquiry-based mentions, reflecting interest around credit limits, acceptance networks, and card type comparisons. These

signal healthy curiosity from both potential and existing users but also emphasize the need for faster, more accessible service channels, especially digital ones.

- **Recommendation (8.04%):** 102 users actively recommend Amex, typically praising its premium service, exclusive rewards, and elite status benefits. While moderate, this advocacy can be amplified by incentivizing referrals or sharing customer success stories through social media.
- **Review (4.41%):** 56 review mentions are experience-led, which covers everything from the welcome process to usage satisfaction. These reviews carry significant influence, particularly for aspirational users evaluating whether the benefits justify the cost.
- **Complaint (1.34%):** With just 17 complaints, Amex performs well in user satisfaction. The few that exist are typically about merchant non-acceptance or high fees. These friction points, if solved, could help Amex expand its footprint and compete better with mainstream options.
- **Others (0.79%):** 10 mentions fall into miscellaneous categories, indicating limited but diverse conversations not captured by major themes.

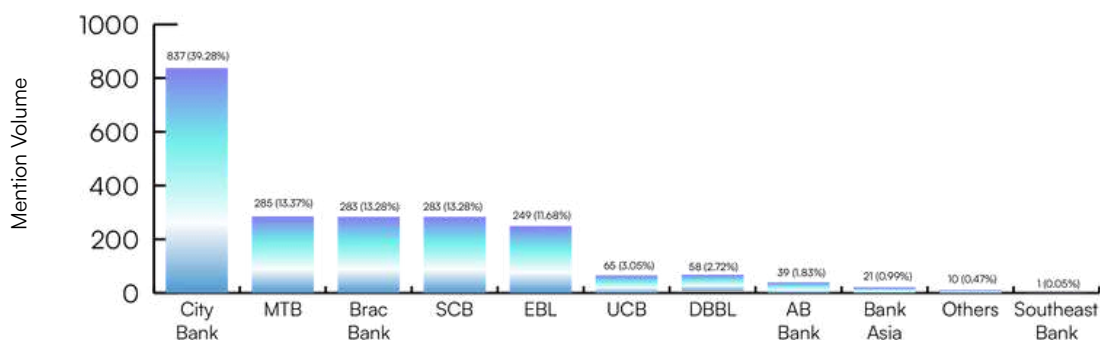
Key Conversation Drivers



- “Loan” (608 mentions) tops the list, highlighting the interest in using Amex for financing needs. This can be interpreted as a sign that users expect premium cards to offer practical benefits like liquidity alongside luxury.
- “Offers” (352) remain a strong driver of conversation, reinforcing Amex’s identity as a provider of curated deals and elite experiences.
- “Application & Eligibility” (266) reflects a growing interest in Amex cards, especially among new or upgrade-seeking users evaluating their qualifications.

- “Fees & Charges” (265) appear frequently, underscoring the sensitivity around cost and the need for greater fee transparency or waivers.
- “EMI & Installments” (139) suggests demand for flexible repayment which is crucial as more users want premium benefits without sacrificing affordability.
- “Comparison & Evaluation” (120) shows that users are actively benchmarking Amex against other card networks, reinforcing its position in the competitive landscape.
- “Rewards & Cashback” (110) highlights growing interest in loyalty programs, particularly among frequent spenders who expect tangible returns.
- “Customer Service” (56) is moderately discussed, mostly in a positive light, reflecting Amex’s global reputation for reliable support.
- “Transaction & Usage Behaviour” (45) and “Digital Experience” (6) are less prominent, indicating an opportunity to emphasize app improvements and seamless online usage.
- “Security & Fraud” (1) and “Browsing/Miscellaneous” (3 combined) show minimal concern, suggesting general trust in Amex’s platform and ecosystem.

Bank-wise Distribution of Amex Mentions



When it comes to American Express, City Bank takes the obvious lead in conversations (39.28%), as It is the only bank in Bangladesh that issues American Express cards. City Bank’s dominance in the online discourse, with 837 mentions, is driven not only by its American Express partnership but also by its robust promotional efforts and wider market footprint.

Interestingly, other banks like Mutual Trust Bank (13.37%), Standard Chartered and BRAC Bank (both at 13.28%), and Eastern Bank Limited (11.68%) also appear significantly in Amex-related conversations—with 285, 283, and 249 mentions respectively. While these banks do not issue Amex cards, the conversations typically involve customer inquiries, card comparisons, and expressions of interest or confusion—such as whether these banks offer Amex, or how their premium cards stack up against Amex offerings. Their strong brand equity and wide customer base likely contribute to this curiosity and chatter.

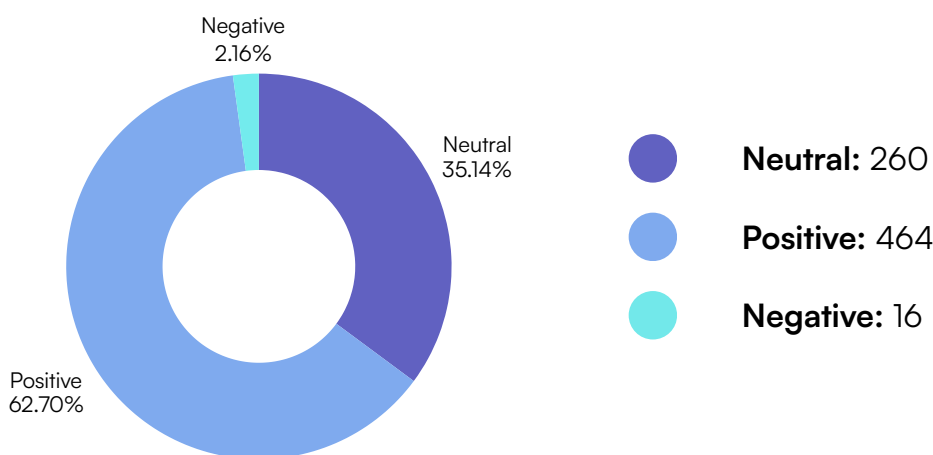
On the lower end, UCB (65 mentions), DBBL (58), AB Bank (39), and Bank Asia (21) also surface in the discourse, largely for similar reasons—users referencing Amex while comparing offerings or inquiring about availability.

Overall, while City Bank holds an uncontested lead in actual Amex offerings, the data suggests that Amex as a brand influences broader customer perception and expectations, even for banks not affiliated with it. This highlights an opportunity for these banks to tap into the aspirational value associated with Amex in their own premium card positioning, and the importance of managing digital narratives around product gaps.



Mastercard remains one of the most favorably perceived credit card networks in the market, with 740 total social conversations. Its appeal lies in a balance between accessibility and benefit-driven features, making it popular among both everyday users and seasoned cardholders. Strong promotional visibility, a wide acceptance network, and robust reward structures are major drivers behind Mastercard's positive performance in social discourse.

Sentiment Split



Positive Sentiment (62.7%)

A significant majority of Mastercard-related conversations reflect positive sentiment (464 mentions). This indicates widespread user satisfaction with the card network's benefits, offers, EMI flexibility, and transparent user experience. Mastercard is often appreciated for its reliability, cashback opportunities, and broad partner ecosystem. While this sentiment is strong, Mastercard has room to turn this satisfaction into more vocal advocacy through customer testimonials and reward-based referral programs.

Neutral Sentiment (35.1%)

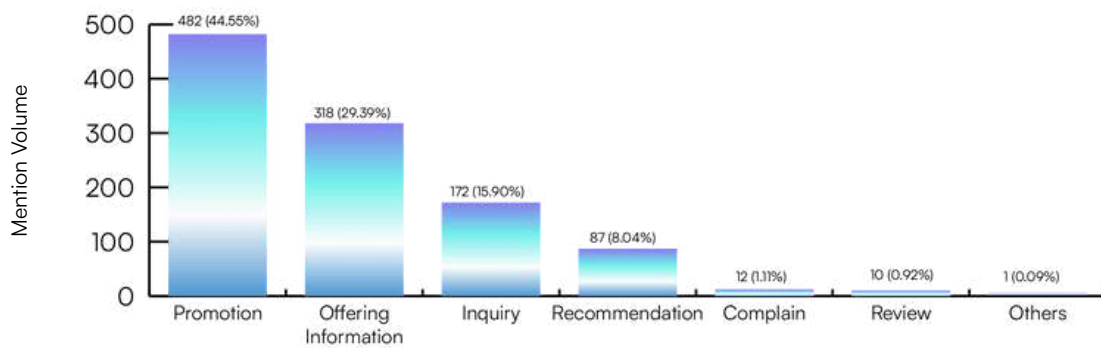
A considerable portion of the discussions (260 mentions) are neutral, focusing on factual information or transactional discussions. These include inquiries about card

comparisons, usage scenarios, and eligibility clarification. This level of neutral engagement shows that Mastercard remains relevant in users' credit card decision-making journey, and there's an opportunity to enhance their experience by providing richer educational and advisory content.

Negative Sentiment (2.16%)

Only 16 mentions reflect negative sentiment, often revolving around concerns about fees, customer support delays, or minor usage friction. Though the volume is low, the concerns should not be ignored because addressing them through faster resolution channels and proactive communication can help reinforce Mastercard's already strong trust profile.

Intent Split

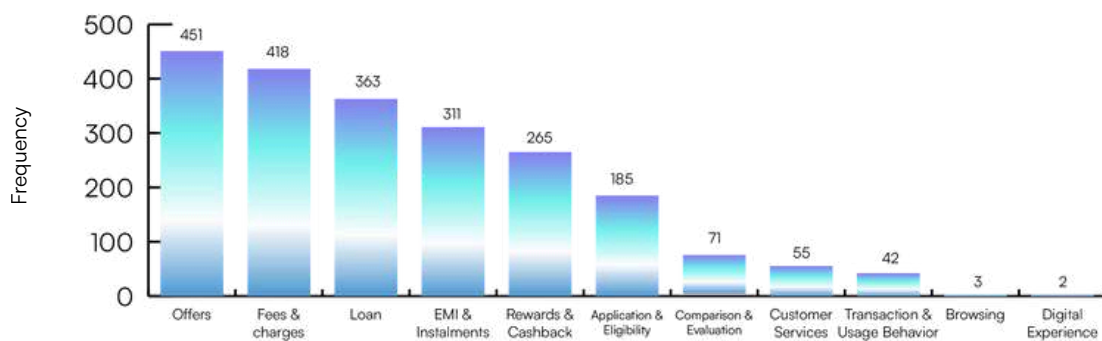


- **Promotion (44.55%):** A substantial portion of Mastercard conversations (482 mentions) center around promotional content. These include discounts, cashback deals, merchant offers, and seasonal campaigns. This suggests Mastercard is well-positioned in the minds of value-conscious consumers who actively seek deals.
- **Offering Information (29.39%):** With 318 mentions, users frequently seek or share information about Mastercard credit cards. This includes topics like card tiers, benefit structures, EMI eligibility, and partner merchants. The volume indicates healthy interest and suggests the need for clearer, omnichannel communication to ensure users receive timely and relevant information.
- **Inquiry (15.90%):** 172 mentions involve direct inquiries about the card network — covering activation, card issuance timelines, limits, or merchant acceptance.

This shows active interest, especially from potential users, and reflects the need for responsive customer support, particularly during onboarding phases.

- **Recommendation (8.04%):** 87 users recommended Mastercard, citing positive experiences with usage, rewards, and overall service delivery. Encouraging this organic advocacy through user-generated content and social testimonials could drive deeper brand trust.
- **Complaint (1.11%):** Only 12 complaints were found, generally around customer service or confusion over fees. The low complaint volume points to a relatively smooth user experience, but Mastercard should still use these moments as cues for product refinement and improved support touchpoints.
- **Review (0.92%):** 10 mentions were categorized as reviews which were primarily experience-driven narratives about how Mastercard functions in real life. Although a smaller portion, these carry high influence over undecided or new customers.
- **Others (0.09%):** A single conversation fell outside the above categories, indicating a focused and clearly segmented pattern of user engagement.

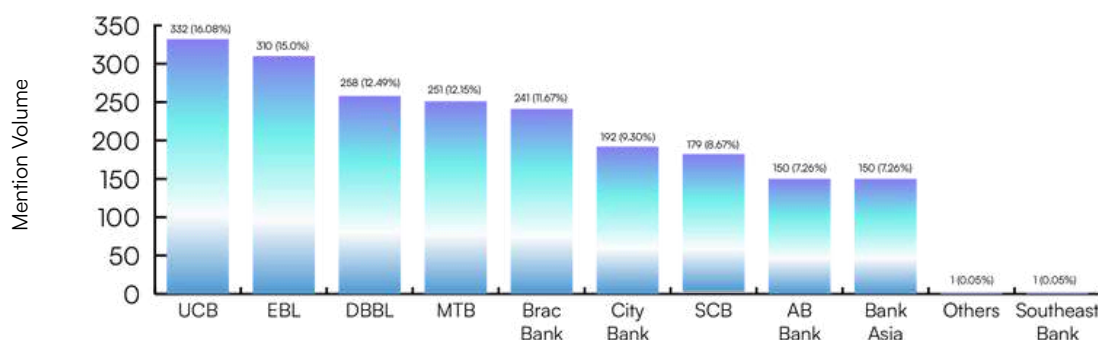
Key Conversation Drivers



- “Offers” (451 mentions) lead Mastercard’s topic list, reflecting how promotions and reward tie-ins are central to the user value proposition. This aligns with Mastercard’s strength in delivering merchant-driven perks and seasonal savings.
- “Fees & Charges” (418) are widely discussed, pointing to cost-conscious users evaluating affordability. Transparency in fee structures and occasional waivers can improve user perception and loyalty.

- “Loan” (363) and “EMI & Installments” (311) highlight that many users view Mastercard as a practical financial tool — not just for payments, but for structured borrowing as well.
- “Rewards & Cashback” (265) remains a key interest area, showing Mastercard’s success in creating spend-based value. Strengthening these programs with personalization could boost engagement.
- “Application & Eligibility” (185) indicates ongoing interest among new users and potential upgraders. This trend can be supported through simplified application processes and targeted outreach.
- “Comparison & Evaluation” (71) reflects that users actively compare Mastercard with other networks while assessing value, rewards, and fees.
- “Customer Service” (55) and “Transaction & Usage Behaviour” (42) are moderately discussed, mostly by users sharing experiences or seeking clarifications, pointing to opportunities for Mastercard to highlight service excellence and app improvements.
- “Digital Experience” (2) and “Browsing” (3) appear minimally, indicating either low visibility or low differentiation in Mastercard’s digital platforms — an area worth investing in as digital-first behavior grows.

Bank-wise Distribution of Mastercard Mentions



When it comes to Mastercard, UCB takes the lead with 332 mentions (16.08% share of the recorded conversations), followed closely by EBL with 310 mentions (15.01%). These statistics result from these banks’ vast range of offerings, perks and benefits, and stellar brand positioning.

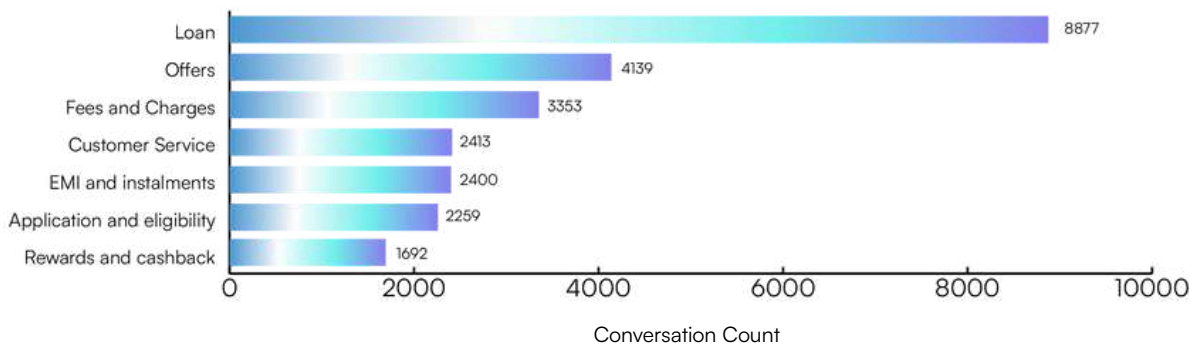
DBBL (12.49%), MTB (12.15%), and BRAC Bank (11.67%) dominate the next tier of Mastercard conversations. These conversations—258, 251, and 241—are closely clustered, indicating strong online visibility, consistent brand recall, and conversation traction. Together, all these banks form a strong presence in the credit card market.

At the lower end of the share of voices, we have City Bank (192 mentions), SCB (179), AB Bank and Bank Asia (both with 150 mentions), and finally, SouthEast Bank, which has only 1 mention. City Bank, while offering a Mastercard debit card, does not have any Mastercard credit card. Most of the inquiries surrounding City Bank concern whether the Bank offers a Mastercard credit card. Some inquiries also involve conversations for bringing Mastercard credit cards. Banks that have not yet perfected their marketing and branding strategies, accounts for their poor presence in conversations related to the Mastercard market. This information could also indicate niche marketing or catering to a particular segment as opposed to a mass audience.

Overall, the data shows a distinct differential in consumer exposure and interaction across Mastercards, with UCB holding a commanding lead while several others compete in a hotly contested middle tier. The findings highlight the significance of not just product offerings, but also marketing strategy, campaign virality, brand presence, and digital responsiveness in gaining public attention in the competitive Mastercard market.

Trending Topics





This part reinforces the patterns observed in virality trends, offering a volume-based view of what consumers are actively discussing online in relation to credit cards in Bangladesh. The data highlights consumer priorities within the overall credit card market, offering banks actionable insights to refine their strategies.

Loan (8,877 Conversations)

Loans dominate discussions with 8,877 conversations, underscoring the pivotal role credit cards play as a source of short-term financing in Bangladesh. In a market where traditional loans may involve complex eligibility criteria or lengthy approval processes, credit cards provide accessible financial flexibility. Consumers are likely discussing loan terms, repayment options, or sharing experiences about loan accessibility. This high engagement suggests strong demand for competitive loan products, such as low-interest credit card loans or simplified loan access, which banks can prioritize to meet consumer needs.

Offers (4,299 Conversations)

With 4,299 conversations, offers rank second, highlighting their importance in driving consumer interest. Banks frequently use promotional offers to attract and retain customers. For example, cards like City Bank's Visa Infinite offer travel vouchers, which likely spark discussions. The significant conversation volume indicates that consumers actively compare and evaluate promotional deals, making offers a critical factor in credit card selection. Banks should focus on crafting innovative, targeted promotions to maintain competitive appeal.

Fees and Charges (3,363 Conversations)

Fees and charges, with 3,363 conversations, reflect consumer sensitivity to the costs associated with credit cards, including annual fees, interest rates, and penalties. In a price-conscious market like Bangladesh, discussions likely center on understanding

free structures or expressing concerns about high costs. Transparency in fee communication and competitive pricing are essential to build trust and reduce barriers to adoption.

Customer Service (2,413 Conversations)

Customer service, with 2,413 conversations, is a key discussion point, emphasizing the importance of reliable support in the credit card experience. Users likely discuss response times, issue resolution, or overall service quality, particularly as digital banking grows in Bangladesh.

EMI and Installments (2,400 Conversations)

EMI (Equated Monthly Installment) and installment plans, with 2,400 conversations, indicate a strong preference for flexible payment options, especially for high-value purchases like electronics or appliances. In Bangladesh, where disposable income may be limited, EMI schemes make large purchases more affordable. The significant discussion volume suggests that consumers value these options, and banks should expand EMI partnerships with retailers to cater to this demand.

Application and Eligibility (2,299 Conversations)

With 2,299 conversations, application and eligibility discussions reflect consumer interest in the processes and criteria for obtaining credit cards. This is particularly relevant for first-time applicants or those from underserved segments seeking clarity on requirements like income levels or documentation. Banks like BRAC Bank, offering cards like TARA Platinum, could attract more users by simplifying application processes and providing transparent eligibility guidelines.

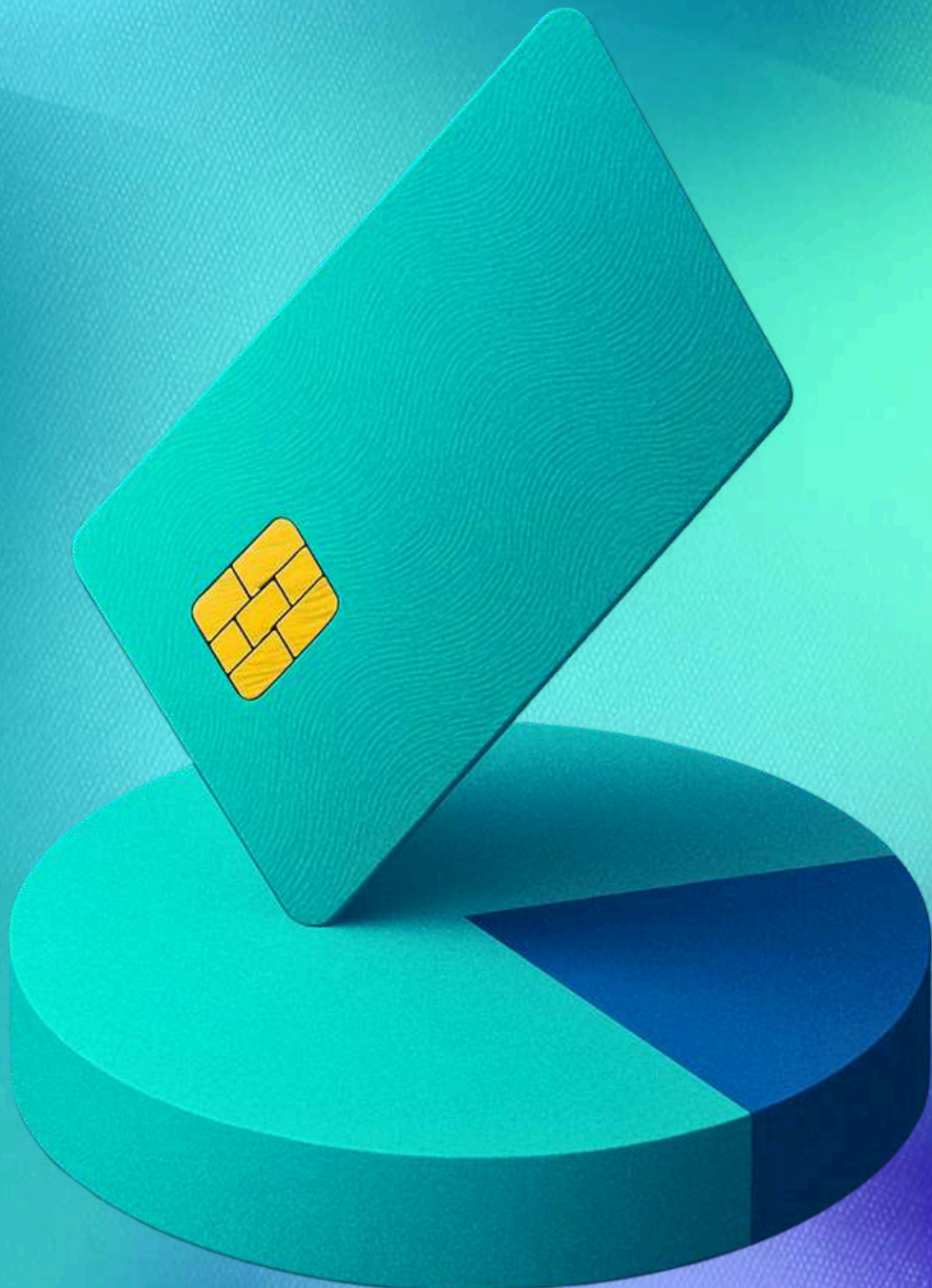
Rewards and Cashback (1,692 Conversations)

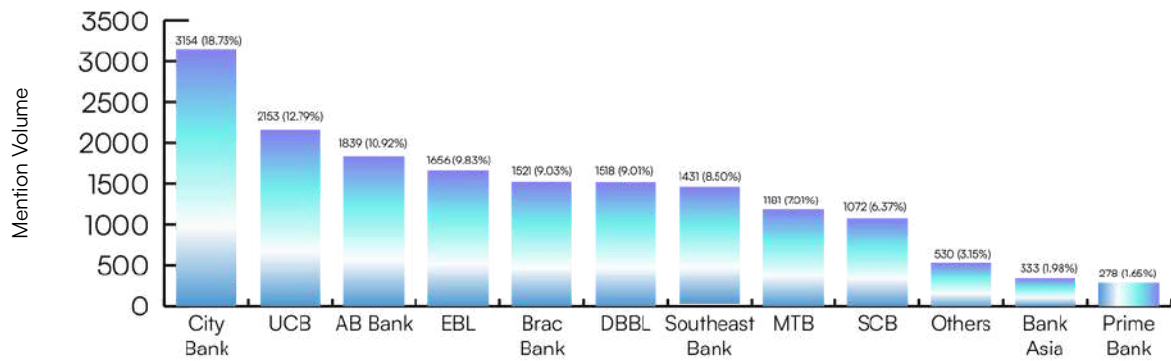
Rewards and cashback, with 1,692 conversations, are the least discussed topic, suggesting they are secondary to other priorities like loans or fees. While cards like EBL's Visa Infinite offer cashback, these features appear less critical in Bangladesh compared to financial flexibility or cost concerns. However, rewards remain relevant for specific segments, such as frequent travelers or high spenders, and banks could tailor these programs to enhance their appeal for targeted audiences.

Key Insights

- **Primary Consumer Priorities:** Loans, offers, and fees/charges dominate discussions, indicating that financial flexibility, promotional incentives, and cost transparency are the top concerns for credit card users in Bangladesh.
- **User Experience Matters:** Customer service and EMI/installments highlight the importance of reliable support and flexible payment options in enhancing the credit card experience.
- **Secondary Considerations:** Application/eligibility and rewards/cashback, while relevant, are less critical, suggesting that access to cards and reward programs are not primary drivers compared to loans or offers.
- **Market Dynamics:** The data reflects a market where credit cards serve as vital financial tools, with consumers prioritizing affordability and usability over ancillary benefits like rewards.

Share of Voice





The “Share of Voice” segment provides a comparative view of how much each bank is being discussed in credit card-related conversations on social media in Bangladesh. City Bank leads significantly, capturing 18.73% of the total share, reflecting its dominant presence in public discourse, likely driven by its American Express partnership, robust promotional efforts, or wider market footprint.

UCB (12.79%) and AB Bank (10.92%) follow next, with strong shares of voice, indicating high engagement or visibility of their credit card offerings. This could be linked to recent campaigns or increased consumer outreach. EBL (9.83%), BRAC Bank (9.03%), and DBBL (9.01%) form a competitive middle tier, showing consistent brand recall and conversation traction. Notably, EBL’s slightly higher share compared to DBBL and BRAC Bank may reflect better positioning in premium card segments or digital services.

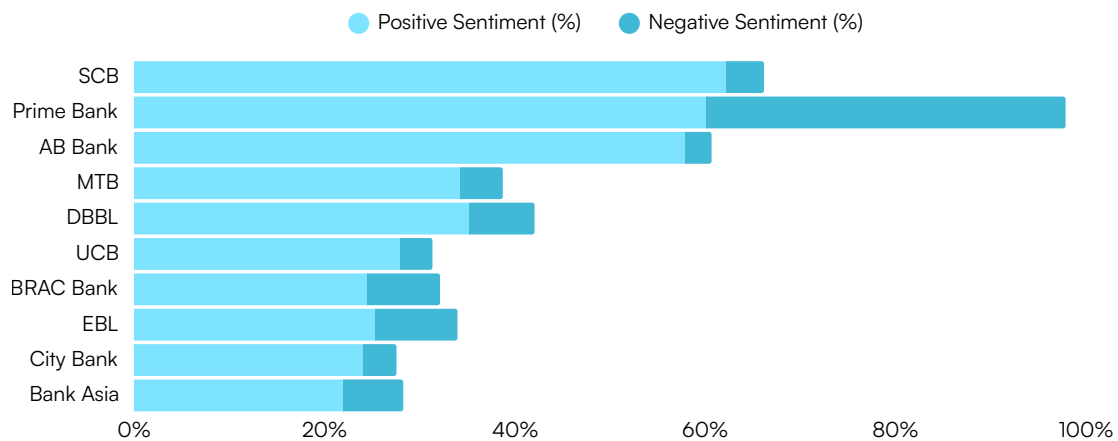
On the lower end, SCB (6.37%), MTB (7.01%), and Southeast Bank (8.50%) maintain a moderate presence, which could indicate either niche positioning or less aggressive marketing. Share of Voice for Bank Asia (1.98%) and Prime Bank (1.65%) indicates minimal engagement, potentially due to limited credit card offerings, weaker branding, or lower digital engagement strategies.

Overall, the data highlights a clear disparity in consumer visibility and engagement across banks, with City Bank maintaining a strong lead, while several others operate in a tightly contested mid-tier. The findings emphasize the importance of not just product offerings, but also communication strategy, campaign virality, and digital responsiveness in capturing public attention in the competitive credit card space.

A Comparative Analysis of the Credit Card Industry



Sentiment Analysis

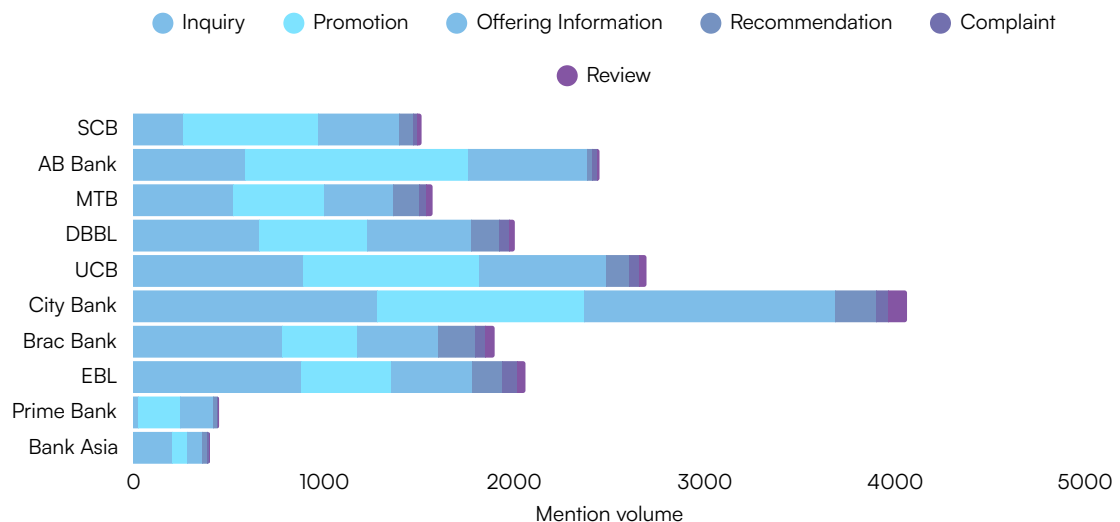


- **SCB:** SCB leads with 62.22% positive sentiment and only 3.92% negative. Customers praise its offers and service. It stands out for strong emotional connection.
- **Prime Bank:** Prime Bank records 60.07% positive sentiment (167 mentions) but also faces 37.77% negative mentions (105). While customers appreciate its services, a significant share of dissatisfaction highlights areas for improvement in customer experience.
- **AB Bank:** AB Bank follows with 57.86% positive sentiment and low negativity at 2.77%. Its Mastercard offerings and campaigns are well-received, placing it just behind SCB.
- **MTB:** MTB holds 34.29% positive and 4.40% negative sentiment. Users like its offers, but concerns around fees and service affect consistency.
- **DBBL:** DBBL has 35.18% positive and 6.85% negative sentiment. Users appreciate its card features, but digital and service complaints are common.
- **UCB:** UCB sees 27.91% positive and 3.39% negative sentiment. While feedback is largely neutral, there's room to build stronger emotional engagement.
- **City Bank:** City Bank stands at 24.03% positive and 3.49% negative. Its Amex cards are liked, but neutral sentiment (72.48%) shows weak emotional pull.
- **BRAC Bank:** BRAC shows 24.46% positive and 7.63% negative sentiment. Customers highlight benefits but also report frequent service issues.
- **EBL:** EBL has 25.36% positive and 8.57% negative sentiment. While its Signature cards perform well, digital experience and service issues impact perception.
- **Bank Asia:** Bank Asia has the lowest positive sentiment at 21.92% and 6.31% negative. Most feedback is neutral, pointing to low engagement and visibility.

Comparative Insight: Sentiment

SCB and AB Bank lead in positive sentiment, showing stronger emotional connection and trust from users. On the other hand, EBL, BRAC, and Bank Asia struggle with higher negativity or low engagement. Most banks remain in the neutral zone, which signals visibility but not loyalty. There is a clear opportunity for banks to shift from being noticed to being preferred.

Intent Analysis



- **SCB:** SCB leads in promotions (46.47%) with fewer inquiries (17.12%), showing strong visibility but limited two-way engagement.
- **AB Bank:** AB Bank mirrors SCB with high promotions (47.76%) and moderate inquiry (24.10%), suggesting good reach but scope for deeper interaction.
- **MTB:** MTB sees high inquiry (33.23%) alongside promotions and info sharing, indicating strong interest but a need for clearer communication.
- **DBBL:** DBBL maintains a balanced mix of inquiry (32.67%), promotions, and information, showing solid engagement across touchpoints.
- **UCB:** UCB shows high inquiry (32.89%) and promotion (34.18%), reflecting strong attention but a need to improve response.
- **City Bank:** City Bank has an even spread across inquiry, info, and promotions, pointing to an active but scattered user conversation.

- **BRAC Bank:** With inquiry at 40.69%, BRAC sparks interest but may not be delivering answers fast enough.
- **EBL:** EBL leads in inquiry (42.38%) but lags in informative responses, showing a clear gap in customer guidance.
- **Prime Bank:** Strong in promotions and offerings, but weaker in inquiries and customer advocacy.
- **Bank Asia:** Bank Asia has the highest inquiry rate (50.12%) but low promotional and info presence, signaling poor communication support.

Comparative Insight: Intent

Banks like SCB and AB dominate in promotional content, which helps visibility but limits customer interaction. On the other hand, BRAC, EBL, and Bank Asia see the highest inquiry rates, showing strong interest but also clear communication gaps. MTB, DBBL, and City Bank maintain a more balanced mix, suggesting healthier engagement. Overall, most banks are generating attention, but few are effectively converting it into clarity and confidence.

Key Conversation Drivers

“Offers and promotions” drive most conversations, especially for SCB, AB Bank, and SouthEast. These boost visibility, but high inquiry rates for EBL, BRAC, and Bank Asia reveal gaps in communication. Without clear, accessible information, interest often leads to confusion instead of conversion.

Recommendations: To Banks

Pair Promotions with Clear Information

High campaign activity drives attention, but banks must explain card features, fees, and eligibility more clearly to reduce confusion and inquiries.

Strengthen Real-Time Support

Banks like EBL and Bank Asia should invest in faster replies through chatbots, DMs, and social support teams to handle high inquiry volumes.

Simplify the Application Journey

Streamline digital processes with clear steps, comparison tools, and mobile-friendly forms to convert interest into action.

Leverage Customer Voice

Use real reviews and success stories in marketing to build trust, especially for banks with moderate sentiment like DBBL and MTB.

Recommendations: To Policymakers

Standardize Card Disclosures

Mandate clear, consistent presentation of card fees and terms to reduce consumer confusion.

Track and Publish Service Performance

Introduce benchmarks for support quality to improve accountability among banks with high complaint rates.

Simplify the Application Journey

Streamline digital processes with clear steps, comparison tools, and mobile-friendly forms to convert interest into action.

Promote Credit Education

Support campaigns that teach users how to choose and manage credit cards responsibly, balancing out heavy promotional messaging.

Conclusion and Outlook

This report highlights not only the diverse consumer sentiments and behaviors surrounding credit cards but also uncovers significant opportunities for the industry to expand and evolve. The credit card market in the country is vibrant yet fragmented, with distinct needs across income groups and professional sectors. By deeply understanding these segments—such as the fluctuating income patterns of garment workers or the digital-savvy expectations of freelancers—banks can design tailored products that address real-life challenges and unlock untapped customer bases.

Beyond communication improvements, the industry can drive growth by innovating flexible credit solutions, simplifying onboarding processes, and offering personalized benefits aligned with user lifestyles. There is strong potential in targeting underserved groups with transparent pricing, accessible loan structures, and technology-enabled services that resonate with today's digital-first consumers. Meeting the nuanced demands of different industries and income BRACkets will not only increase adoption but also foster long-term loyalty.

To thrive, credit card issuers must combine data-driven consumer insights with agile product development, actively engaging with customers to co-create value. This approach will enable the industry to move beyond traditional offerings, capture new market segments, and build a sustainable growth trajectory aligned with evolving consumer expectations.

References

Islam, T., Karim, M. R., & Alam, N. (2015). The rising trend in the use of credit cards in Bangladesh and its implications on over-indebtedness and its difficulties in personal finance. *Advances in Economics and Business*, 3(9), 371—382.
https://www.researchgate.net/publication/291810430_The_Rising_Trend_in_the_Use_of_Credit_Cards_in_Bangladesh_and_Its_Implications_on_Over-indebtedness_and_Its_Difficulties_in_Personal_Finance

Rahman, S. M. (2016, February 7). Payment ecosystem in Bangladesh: Challenges and opportunities. *The Daily Star*. <https://thedailystar.net/round-tables/payment-ecosystem-bangladesh-challenges-and-opportunities-213811>

Bangladesh Bank. (2025, March). An overview of credit cards usage pattern within and outside Bangladesh.
<https://www.bb.org.bd/pub/monthly/creditcard/march,%202025.pdf>

The Financial Express. (2025, April 18). Domestic credit card usage declines in Feb 2025. <https://thefinancialexpress.com.bd/economy/domestic-credit-card-usage-declines-in-feb-2025>

Rahman, R. (2024, November 24). Credit card issuance creeps along. *The Daily Star*. <https://thedailystar.net/business/news/credit-card-issuance-creeps-along-3514496>

MEA Tech Watch. (2025, April 30). Bangladesh's E-commerce growth: Moving toward digital payments and a cashless future.
<https://meatechwatch.com/2025/04/30/bangladeshs-e-commerce-growth-moving-toward-digital-payments-and-a-cashless-future/>

The Daily Star. (2016, November 16). E-commerce to drive growth in electronic payments. <http://www.thedailystar.net/business/e-commerce-drive-growth-electronic-payments-1310080>

The Daily Star. (2024, December). Credit card transactions rose significantly in Dec. <https://www.thedailystar.net/business/news/credit-card-transactions-rose-significantly-dec-3825706>

Bangladesh Bank. (2024, July). Credit card usage statistics.
<https://www.bb.org.bd/pub/monthly/creditcard/july,%202024.pdf>

Bangladesh Bank. (2024, February). An overview of credit card usage pattern within and outside Bangladesh.

<https://www.bb.org.bd/pub/monthly/creditcard/february.%202024.pdf>

Bangladesh Bank. (2024, April). Credit card usage statistics.

<https://www.bb.org.bd/pub/monthly/creditcard/april.%202024.pdf>

The Business Standard. (2024, June 14). Bangladeshis cut back on credit card spending in India, shift focus to US, UK, S Arabia.

<https://www.tbsnews.net/economy/banking/bangladeshis-cut-back-credit-card-spending-india-shift-focus-us-uk-s-arabia-1146641>

The Daily Star. (2025, February 24). Credit card's domestic transactions fell in January. <https://www.thedailystar.net/business/news/credit-cards-domestic-transactions-fell-january-3852491>

Jamuna Bank. (n.d.). Visa Signature Credit Card. <https://jamunabankbd.com/visa-signature-credit-card/>

Eastern Bank PLC. (n.d.). EBL Cards. <https://www.ebl.com.bd/retail/EBL-Cards>

Standard Chartered Bangladesh. (n.d.). Credit Cards. <https://www.sc.com/bd/credit-cards/>

Bangladesh Bank. (2020). Money and credit. In Annual report 2019—2020 (chap. 4). <https://www.bb.org.bd/pub/annual/anreport/ar1920/chap4.pdf>

International Monetary Fund. (n.d.). Bangladesh and the IMF. <https://www.imf.org/en/Countries/BGD>

Prothom Alo English. (2025, June 10). IMF hints at Bangladesh's economic recovery. <https://en.prothomalo.com/business/local/45m5skoQge>

bdnews24.com. (n.d.). Economy update. <https://bdnews24.com/economy/979a6854f80e>

Wikipedia. (n.d.). Economy of Bangladesh. https://en.wikipedia.org/wiki/Economy_of_Bangladesh

Al Jazeera. (2024, June 11). Bangladesh's 'missing billionaires': A wealth boom and stark inequality. <https://www.aljazeera.com/economy/2024/6/11/bangladeshs-missing-billionaires-a-wealth-boom-and-stark-inequality>

Our World in Data. (2025, April 23). Bangladesh has been urbanizing much faster than its neighbors. <https://ourworldindata.org/data-insights/bangladesh-has-been-urbanizing-much-faster-than-its-neighbors>

Bangladesh Bank. (2023). Financial inclusion report. https://www.bb.org.bd/pub/annual/finreport/finreport_2023.pdf

MEA Tech Watch. (2025, April 15). Bangladesh's E-Commerce Industry: Challenges and opportunities for digital payment adoption. <https://meatechwatch.com/2025/04/15/bangladeshs-e-commerce-industry-challenges-and-opportunities-for-digital-payment-adoption/>

MEA Tech Watch. (2025, April 21). The future of e-commerce in Bangladesh: Overcoming cash dependence and advancing digital payments. <https://meatechwatch.com/2025/04/21/the-future-of-e-commerce-in-bangladesh-overcoming-cash-dependence-and-advancing-digital-payments/>

MEA Tech Watch. (2025, April 10). The future of e-commerce in Bangladesh: Overcoming cash dependency and building a digital payment ecosystem. <https://meatechwatch.com/2025/04/10/the-future-of-e-commerce-in-bangladesh-overcoming-cash-dependency-and-building-a-digital-payment-ecosystem/>

Bangladesh Bank. (n.d.). Payment systems. <https://www.bb.org.bd/en/index.php/financialactivity/paysystems>

Bangladesh Bank. (n.d.). Payment Systems Department. <https://www.bb.org.bd/en/index.php/about/deptdtl/59>

Alliance for Financial Inclusion. (2024). Bangladesh: Bringing the light into the blind spot. https://www.afi-global.org/wp-content/uploads/2024/10/AFI_MS_Bangladesh_AW_digital.pdf

United Nations Department of Economic and Social Affairs. (2018). Financial inclusion in Bangladesh: A concept note. [https://publicadministration.un.org/egovkb/Portals/egovkb/Documents/un/Bangladesh/CN_SDG%208.10.1%20%26%208.10.2%20\(Financial%20Inclusion\)_21102018.pdf](https://publicadministration.un.org/egovkb/Portals/egovkb/Documents/un/Bangladesh/CN_SDG%208.10.1%20%26%208.10.2%20(Financial%20Inclusion)_21102018.pdf)

Dhaka Tribune. (2025, June). Bulk of social assistance to be distributed through digital cash transfer under FY26 budget. <https://www.dhakatribune.com/bangladesh/government-affairs/383566/bulk-of-social-assistance-to-be-distributed>

The Daily Star. (2024, December 23). Contactless payments doubled in 2024. <https://www.thedailystar.net/business/news/contactless-payments-doubled-2024-3839811>

LightCastle Partners. (2022, August). Digital payment landscape in Bangladesh. <https://lightcastlepartners.com/insights/2022/08/the-payments-landscape-are-digital-payments-important/>

Payments CMI. (2025, June 14). Bangladesh e-commerce market: Growth & trends 2024—2025. <https://paymentscmi.com/insights/bangladesh-ecommerce-market-insights/>

Mutual Trust Bank Limited. (2018, May—June). Plastic card market in Bangladesh. <http://www.mutualtrustbank.com/wp-content/uploads/2021/02/MTBiz-May-June-2018-.pdf>

The Financial Express. (2025, January 14). Strengthening financial literacy in Bangladesh. <https://thefinancialexpress.com.bd/views/views/strengthening-financial-literacy-in-bangladesh>

The Daily Star. (2024, April). Cyber intelligence detects illegal transactions on dual currency credit cards. <https://www.thedailystar.net/business/news/cyber-intelligence-detects-illegal-transactions-dual-currency-credit-cards-3742901>

The Financial Express. (2019, November 21). Online transactions hampered by new credit card rule. <https://thefinancialexpress.com.bd/print/online-transactions-hampered-by-new-credit-card-rule-1574339621>

The Business Standard. (2025, May 10). Bangladesh Bank issues clarification on online payments through international cards. <https://www.tbsnews.net/economy/banking/bangladesh-bank-issues-clarification-online-payments-through-international-cards>

Bangladesh Bank. (n.d.). Financial Integrity & Customer Services Department (FICSD). https://www.bb.org.bd/en/index.php/services/cipc_procedure

Bangladesh Bank. (n.d.). Financial Integrity and Customer Services Department. <https://www.bb.org.bd/en/index.php/about/deptdtl/58>

Bangladesh Bank. (n.d.). Guidelines on credit card operations of banks (Draft). https://www.bb.org.bd/aboutus/draftguinotification/guideline/cc_operation_bank.pdf

Bangladesh Bank. (2017, May 11). Guidelines on credit card operations of banks. <https://www.bb.org.bd/mediaroom/circulars/brpd/may112017brpd07.pdf>

Volza.com. (2025, May 1). POS terminal imports in Bangladesh.
<https://www.volza.com/p/pos-terminal/import/import-in-bangladesh/>

Soft Tech Innovation Ltd. (n.d.). Company website. <https://softbd.com/>

HulkApps. (n.d.). Adyen payments—Credit cards Shopify integration in Bangladesh.
<https://www.hulkapps.com/blogs/shopify-payment-providers/adyen-payments-credit-cards-shopify-integration-in-bangladesh>

Jural Acuity. (2025, May 11). Protect yourself with banking fraud laws in Bangladesh.
<https://juralacuity.com/banking-fraud-laws-in-bangladesh/>

Bangladesh Bank. (2018). Guidelines on prevention of money laundering & combating financing of terrorism for capital market intermediaries.
<https://www.bb.org.bd/aboutus/regulationguideline/aml/aml-cft-guidelines.pdf>

Bangladesh Bank. (n.d.). Payment Systems.
<https://www.bb.org.bd/en/index.php/financialactivity/paysystems>

Bangladesh Bank. (n.d.). Payment Systems Department.
<https://www.bb.org.bd/en/index.php/about/deptdtl/59>

Annex A: Methodology

To gain a comprehensive understanding of how people in Bangladesh perceive and discuss credit cards, we leveraged DeepDive, our state-of-the-art social listening platform. DeepDive integrates advanced artificial intelligence (AI), machine learning (ML), and natural language processing (NLP) to monitor, analyze, and visualize online conversations in real-time, delivering actionable insights into consumer sentiments, behaviors, and market dynamics. Below is a detailed breakdown of how DeepDive's technological capabilities were applied to this study, highlighting its robust features and their impact on understanding the credit card landscape in Bangladesh.

Robust and Customizable Data Collection

DeepDive employed a sophisticated data collection framework that monitored a diverse array of public pages, groups and communities from social media giant like Facebook. Utilizing a combination of web scraping techniques and API integrations, DeepDive ensures comprehensive coverage of online conversations. The platform's customizable keyword tracking feature was configured to capture discussions containing terms such as "loans," "EMI," "Offers," and "Credit Card," enabling precise identification of relevant content. Advanced NLP algorithms filter out spam, duplicate posts, and irrelevant mentions, ensuring the dataset's accuracy and relevance. This process leverages cloud-based infrastructure to handle large volumes of data efficiently, allowing DeepDive to process millions of interactions in real-time.

Key platforms monitored include official pages of different banks and communities like Credit Card Bangladesh, Credit Card Users' Community Bangladesh and many more. These groups serve as hubs for knowledge sharing and engagement among credit card users. These entities play a critical role in shaping consumer awareness, promoting offerings, and driving market growth, and DeepDive's ability to tap into these conversations ensures a rich dataset for analysis.

AI-Powered Advanced Sentiment Analysis

DeepDive's AI powered sentiment analysis engine is powered by machine learning models trained on extensive datasets of labeled text, enabling precise classification of discussions into positive, neutral, or negative sentiments. These models analyze linguistic patterns and contextual cues to discern emotional tones in user-generated

content. For example, positive sentiments often highlight satisfaction with bank features, card offers, or EMI options, while negative sentiments may stem from issues like poor customer service, high fees, security concerns, or subpar digital experiences. Neutral discussions typically involve factual inquiries or transactional questions.

By processing data in real-time, DeepDive tracks sentiment trends over time, allowing brands to observe how public perceptions evolve in response to events, policy changes, or new product launches. This capability is supported by scalable ML frameworks that ensure consistent and accurate sentiment classification across large datasets.

Intent Analysis for Consumer Insights

DeepDive's intent analysis engine utilizes state-of-the-art NLP techniques, including intent recognition models, to categorize online discussions based on user motivations. This feature decodes consumer actions, enabling brands to tailor their strategies to specific needs. DeepDive classifies intents into categories such as:

- Inquiry: Users seeking information about credit card features or bank offerings.
- Promotion: Users praising a credit card or bank, influencing others to consider it.
- Offering Information: Users sharing knowledge to assist others with inquiries.
- Recommendation: Satisfied users advocating for a card or dissatisfied users advising against it.
- Complaint: Users expressing dissatisfaction with their credit card or bank services.
- Review: Users discussing specific features of a card or bank.

By leveraging these intent signals, DeepDive provides insights into market demand, customer pain points, and opportunities for engagement. The platform's real-time processing ensures that brands can respond promptly to emerging consumer trends.

Net Promoter Score (NPS) Computation with Precision Algorithm

To measure customer loyalty and brand perception across social media, DeepDive incorporates Net Promoter Score (NPS) analysis. By applying sentiment analysis and text mining to online feedback, the platform identifies promoters (satisfied users likely to recommend), passives (neutral users), and detractors (dissatisfied users).

This real-time NPS calculation provides a dynamic metric for tracking customer satisfaction and loyalty trends. DeepDive's ability to monitor NPS shifts in response to market events or product launches helps brands identify key drivers of advocacy and areas needing improvement, enhancing customer experience strategies.

Automated Topic Modeling

DeepDive employs unsupervised machine learning algorithms, such as Latent Dirichlet Allocation (LDA), to automatically cluster discussions into key themes. This topic modeling reveals prevalent conversation areas, including loans, offers, EMI and installments, fees and charges, customer service, application and eligibility, rewards and cashback, transaction and usage behavior, comparison and evaluation, browsing, security and fraud, and digital experience. By grouping discussions into these themes, DeepDive enables brands to focus on the most impactful topics driving consumer interest, supported by scalable ML frameworks that handle complex data clustering efficiently.

Intelligent Data Visualization

DeepDive transforms complex social listening data into intuitive visual formats using advanced data visualization tools. Sentiment heatmaps, trend graphs, and comparison charts provide stakeholders with clear, actionable insights. These visualizations enable brands to:

- Identify Emerging Trends: Detect spikes in conversations triggered by new product launches or marketing campaigns.
- Track Sentiment Shifts: Monitor how public perception evolves over time in response to market dynamics.
- Measure Engagement: Compare the volume and intensity of discussions across different banks and credit cards.

The platform's visualization capabilities are powered by robust data processing pipelines, ensuring that insights are presented in a user-friendly manner for strategic decision-making.



 salman@markopolo.ai

 [/deepdiveplatform](https://www.linkedin.com/company/deepdiveplatform)

 deepdiveplatform.com