

SABBIR AHMED CHOWDHURY

Banking Professional | Financial Risk Analytics | Responsible AI & Digital Transformation Research

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Professional Profile

Banking professional with more than a decade of experience at Mutual Trust Bank PLC across cash operations, card services, customer relations, compliance, audit support, and team supervision. MBA in Tourism and Hospitality Management from the University of Dhaka and BBA in Human Resource Management from AIUB. Current research interests span financial risk analytics, responsible artificial intelligence, generative AI, privacy-preserving causal analytics, and sustainable digital transformation.

Professional Experience

Mutual Trust Bank PLC - Gulshan Branch

2017 – Present

Cash In-Charge

Dhaka, Bangladesh

- Manage daily cash operations, including cash-flow monitoring, reconciliation, vault management, cash balancing, and cash-delivery coordination.
- Supervise a team of cashiers, allocate work, support training and development, and maintain transaction accuracy and service standards.
- Resolve transactional discrepancies and customer issues while maintaining strong customer relationships and supporting branch business development.
- Support internal, external, and central-bank audit requirements through cash reporting, documentation, and operational controls.
- Apply compliance and security protocols, report suspicious activities, and respond to cash shortages, surpluses, system interruptions, and other operational contingencies.

Mutual Trust Bank PLC - Card Division

2014 – 2017

Customer Service Executive

Dhaka, Bangladesh

- Handled customer inquiries, card activation and deactivation, PIN guidance, card replacement requests, billing support, and complaint documentation.
- Assisted customers in monitoring card transactions and reporting unauthorized or suspicious activity.
- Managed transaction disputes, credit-limit service requests, promotional and rewards inquiries, and product information.
- Supported cross-selling, customer feedback collection, and service recovery while maintaining accurate customer records.

GrameenPhone IT

2013

Intern - Pre-Sales & Product Portfolio Management

Dhaka, Bangladesh

- Worked with the first Bangla search engine, “PIPILIKA,” and coordinated between the Shahjalal University of Science and Technology technical team and GPIT.
- Identified search-algorithm loopholes, communicated findings to senior team members, and contributed ideas for business development and revenue expansion.

Education

University of Dhaka

Awarded 2018

Master of Business Administration (MBA), Tourism & Hospitality Management - CGPA: 3.62/4.00

Dhaka, Bangladesh

American International University-Bangladesh (AIUB)

Graduated 2014

Bachelor of Business Administration (BBA), Human Resource Management - CGPA: 3.35/4.00

Dhaka, Bangladesh

Dhaka Commerce College

2008

Higher Secondary Certificate (HSC), Business Studies - GPA: 4.90/5.00

Dhaka, Bangladesh

Ideal School and College, Motijheel

2006

Secondary School Certificate (SSC), Business Studies - GPA: 4.69/5.00

Dhaka, Bangladesh

Selected Research Manuscripts

Platform Work After Generative AI: A Comparative Study of Job Quality, Skill Polarization, and Worker Agency <i>(Draft)</i>
– Systematic comparative evidence synthesis of 28 peer-reviewed journal articles published from 2017–2025, examining job quality, algorithmic control, worker agency, skill polarization, and productivity/quality gains. – Uses study-level coding, period comparisons, Fisher’s exact tests, Wilson confidence intervals, corrected odds ratios, and cross-platform synthesis to distinguish task-level performance compression from labor-market polarization.
Destination Digital Twins for Climate-Resilient Tourism: Integrating Mobility, Demand, Visitor Experience, Carbon, and Resident Wellbeing <i>(Draft)</i>
– Develops a socio-technical destination digital-twin framework integrating demand forecasting, agent-based mobility, carbon accounting, visitor experience, resident wellbeing, and multi-objective optimization. – Evaluates resilience trade-offs across mobility, congestion, operational carbon, visitor experience, and resident outcomes using a reproducible benchmark and Monte Carlo stress testing.
Sustainable Personalization Without Surveillance: Privacy-Preserving Causal Marketing Analytics for Long-Term Customer Value <i>(Draft)</i>
– Examines privacy-preserving personalization using 2,205 anonymized retail customer records and compares full, minimized, cohort, and contextual information regimes. – Applies cross-fitted augmented inverse probability weighting, propensity balance diagnostics, out-of-fold prediction, and value-capture analysis to assess the privacy-causality-value frontier.

Research Interests

Financial risk analytics; banking operations and stability; anti-money laundering and regulatory compliance; responsible and explainable AI; generative AI and platform work; causal and privacy-preserving analytics; digital transformation; sustainable tourism; destination digital twins; data-driven decision-making.

Training & Professional Development

Refresher Training on General Banking MTB Training Institute	Mar 12–14, 2023
Money Laundering and Terrorist Financing Risk Management MTB Training Institute	Jul 28, 2019
Internal Control and Compliance Practice & Regulatory Requirements MTB Training Institute	Apr 6, 2019
Advanced Search Engine Optimization DevsTeam Institute	Aug–Dec 2012

Technical & Professional Skills

Banking & Risk: Cash operations, reconciliation, vault management, customer transactions, audit support, regulatory compliance, suspicious-activity reporting, card operations, dispute handling
Analytics & Business: Financial-statement analysis, credit-report analysis, economic-data interpretation, customer relationship management, sales and business development
Digital Tools: Microsoft Word, Excel, PowerPoint, Outlook; Adobe Illustrator, Photoshop, Canva; ChatGPT; Grammarly
Web & Marketing: SEO, social media marketing, basic HTML/CSS, WordPress
Professional: Team supervision, customer service, cross-functional communication, training support, problem solving

Selected Activities

Organized Recreation, Events & Program Management Course Event FBS, University of Dhaka	Apr 2016
Future Market Planners Competition Faculty of Business Administration, AIUB	Dec 2011
Pioneering Competition & GK Competition Crystal Open Scout	2004

Test Score & Achievements

GRE General Test: Verbal 162 (89th percentile), Quantitative 159 (50th percentile), Analytical Writing 3.5 (41st percentile)	Nov 2024
Champion Team Player, AIUB Premier League T20 Cricket Tournament	Feb 2013
2nd Place, 440-Meter Sprint	Feb 2003