



Internship Report:

“Acceptance of Digital Transformation in Financial Sector of Bangladesh”

Submitted To:

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Submitted By:

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Date: 7th December, 2017

“Acceptance of Digital Transformation in Financial Sector of Bangladesh”

Growing Together...



Letter of Transmittal

December 07, 2017
Md. Hasan Maksud Chowdhury
Assistant Professor
BRAC Business School
BRAC University

Subject: Submission of internship report on “Acceptance of Digital Transformation in Financial Sector of Bangladesh”

Dear Sir,

It is my incredible joy as I remain at the overflow of my graduation with the report of my internship which I unassumingly put before you for assessment and approval. The report is titled “Acceptance of Digital Transformation in Financial Sector of Bangladesh” have driven me through numerous useful experience which I have examined to best fit the goal of my report. I am presenting my report which, hopefully you will find to be very much investigated, enlightening and an image of my endeavors and persistence.

While setting up this report, I deliberately took after your and my associations’ guidelines. I endeavored to cover each and every one of the substance with important figures and data to show the compliance and structure of the organization.

I, therefore, express my heartiest thanks to you for your kind supervision, guidance and cooperation for building up this report.

Yours Sincerely,

Nishat Tasneem
ID: 13204009
BRAC Business School
BRAC University

Acknowledgement

This is me, Nishat Tasneem, would like to express my heartiest gratefulness to every one of those people who encouraged me to complete my internship report and provided support regarding the topic, “Acceptance of Digital Transformation in Financial Sector of Bangladesh”.

To begin with, I am appreciative to almighty for making this internship report possible. Secondly, I want to offer my thanks to my academic supervisor Mr. Md. Hasan Maksud Chowdhury, Assistant Professor, BRAC Business School, for helping me with direction and advice to finish my report.

Furthermore, I want to thank my authoritative supervisor Mr. Ashekul Arifin Patwary, Senior Officer, LankaBangla Finance Limited, for giving me all the essential data. Besides, I am additionally grateful to every one of the colleagues who supported and encouraged me all through the span of my job period consistently.

Lastly, I feel fortunate for getting the support, supervision and guidance of my teachers, co-workers and friends who have helped me through my internship period.

Executive Summary

LankaBangla is the market leader in the capital market services and it is the dominant provider of integrated financial services as well as Personal Financial Services, Stock Broking, Corporate Financial Services, Corporate Advisory, SME Financial Services and Wealth Management Services. They are giving their full effort to develop an efficient, vibrant and transparent capital market in Bangladesh. To keep pace with the current dynamic market demand, this organization is ready to make any change for the betterment of their consumer and keeping this in mind, currently they are going to introduce a new digital change in their company on the beginning of the next year, 2018. From that perspective, this report has been made to acknowledge the acceptability of digital transformation among the users in general, mostly in their employees. Basically, digital transformation is the entire transformation in organizational processes, activities, competencies and business models. Both primary and secondary process are used to collect data so that the research can be done in an unbiased way. For the survey, 50 respondents are approached to express their perception about digital transformation in a company, especially in financial sector. In brief about the survey, most of the respondents support digital transformation. They are also agreed on this point that digital transformation incurs a huge amount of cost for that organization, even though this cost is worth enough compare to it's usefulness. From the direct interview of the employees in LankaBangla Finance Limited, it is clarified that, digital transformation will save their working hours. Furthermore, employees will be able to complete their task with efficiency with in less hours than manual process. Digital transformation is predominantly used in business sector, however, it has a significant impact on public sector and organizations. Finally, it can be mentioned that, digital transformation aims to create the capabilities in it's user so that they can work more efficiently to embrace new challenges and can attain the company's goal.

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1: Introduction:

“Digital Transformation” in an organization is considered as the change which is associated with the application of digital technology in all aspects of that organization. It refers the digital usages integrally enable new types of innovation and creativity in a particular domain, rather than simple use of traditional methods (King, 2013). In the business world, it includes a company to make a radical change in its business model. There are three key drivers of transformation (King, 2013). Such as:

- I. Changing technology
- II. Changing competition
- III. Changing consumer demand

The main reason of having digital transformation is, they want to reposition themselves in the market with new dimension either companies may undergo transformational change either or they are going through some crisis. When an organization plans for a digital transformation, it needs to consider some factor because their workers and organizational leaders will face some challenges to adopt and rely on that unfamiliar new technologies. That is why, while an organization is going through a digital transformation, it has both challenges and opportunities. For making it successful, it will require knowledge, experience and a fresh perspective on how digital transformation effects on users and customers both.

1.1. Origin of the report

For completing all the credits of “Bachelor of Business Administration (BBA)” program, this report was assigned to me which had been made from the perspective of my internship in LankaBangla Finance Limited. I was assigned as an intern of Recruitment and Performance Management Department under Human Resources and Management Division of LankaBangla Finance Limited and had successfully finished three month times of internship at LankaBangla Finance Limited for completing this internship program. After completing my internship successfully, I have come up with a report on, “Acceptance of Digital Transformation in Financial Sector of Bangladesh” and report has been set up under kind supervision of Academic Supervisor Mr. Hasan Maksud Chowdhury from BRAC University and Organizational Supervisor was Mr. Ashekul Arifin Patwary from LankaBangla Finance Limited.

1.2. Objective of the report:

The world of business is very dynamic and it is going through a radical change continuously. To cope up with these changes, companies need to pledge more challenges. For converting those challenges as an opportunities, companies need to be updated. Especially, companies that want to have a competitive advantage, should take the lead in their industry by implementing digitalized technology. While implementing digitalization in a company, it will face some difficulties initially as some sort of major factors are interrelated with this. However, if it is possible to overcome all of those obstacles, then this digitalization can be a blessing for that organization. The main objective of this report is to think about the impact of digital transformation in a financial organization-LankaBangla Finance Limited.

1.3. Scope of the Study

The report covers the positive and adverse aspects of digital technologies in a company's HR system in general. It only focuses on the overall digitalization in recruitment and joining process of LankaBangla Finance Limited. Along with the digitalization, this report will give a clear idea regarding the recruitment process of LankaBangla Finance Limited.

1.4. Limitation

I have found some limitations while preparing this report and these are given below:

- As I have decided to do a research and made a survey questionnaire for this, I was facing difficulties with perceived time constraints because respondents are less likely to respond to survey as these possible respondents feel overworked and they do not have the time to complete this survey.
- According to the organizational policy, it was difficult to gather numeric information in this report as they have the policy not to publish confidential data to others
- To get and to acquire previous information is extremely difficult
- Organizational Information sharing is the most basic issue for what I faced some problems while making this report
- Non-accessibility of the reference book and some journals are another confinement
- Every single technical issue were conducted directly in the operations by the best administration level

2: Background of the company

LankaBangla is the country's leading provider of integrated financial services including corporate financial services, SME financial services, personal financial services and corporate advisory, stock broking and wealth management services. LankaBangla Finance Limited" was established in the year 1996 as a joint venture company between Bangladesh and Sri Lanka. Initially, it was known as "Vanik Bangladesh Limited" having license from Bangladesh Bank under Financial Institution Act-1993. However, with multinational collaboration, it entered into a new dimension with fresh equity investment from Singapore and Kingdom of Saudi Arabia. Later on, it was renamed as "LankaBangla Finance Limited" in 2005 and went public in the following year. LankaBangla has been listed in both DSE & CSE in Bangladesh in 2006. Under the broadest umbrella of products and service offerings, LankaBangla Finance Limited is the lone financial institution to operate credit cards (MasterCard and VISA) and also provides third party card processing services to different banks in Bangladesh. LankaBangla is a primary dealer of government securities since November 2009. The company got listed in both of the bourses of country i.e. DSE and CSE in 2006.

LankaBangla Finance Limited is always trying to build a good image among all classes of Customer and so it has been able to improve its performance to a greater extent. This may be considered as an indicator for what the company has been growing fast and simultaneously being competitive. This company encourages business challenges with great enthusiasm and search for opportunities for continued growth. LankaBangla Finance Limited believe that customers are the greatest strength and so they are committed to provide quality services to them. This company is committed to make best utilization of investments for business development and they consider that their human resources are the most important asset as they drive the business forward. Acknowledging their hard work, this company is committed to achieve business goals and these motivate me to have my internship in this financial institutions. To construct the report I have tried my best to collect related information as much as possible. First of all, I tried to give an overview of the company that included a brief discussion of overall activities to get a preliminary idea of the services of LankaBangla Finance Limited.

At LankaBangla Finance Limited, its Human Resource Division includes three departments. Such as: Recruitment and Performance Management, HR Operations, Organizational Development. Each department has different activities to perform. Recruitment team deals with recruiting efficient people for their company who are considered as an asset for a company. Furthermore, they deal with the salary negotiation and other relevant stuffs which are needed for appointing them. Joining team works with the joining packages of selected candidates after completing the recruitment processes. Salary, compensations, bonus such as: festive bonus, company profit share bonus, maintain MIS data and so on are maintained by the operations team. Organizational development team organize the orientation program of new joiner, manage their training programs which includes IT training, behavioral training and any particular software training and so on.

Recruitment Process in LankaBangla Finance Limited:

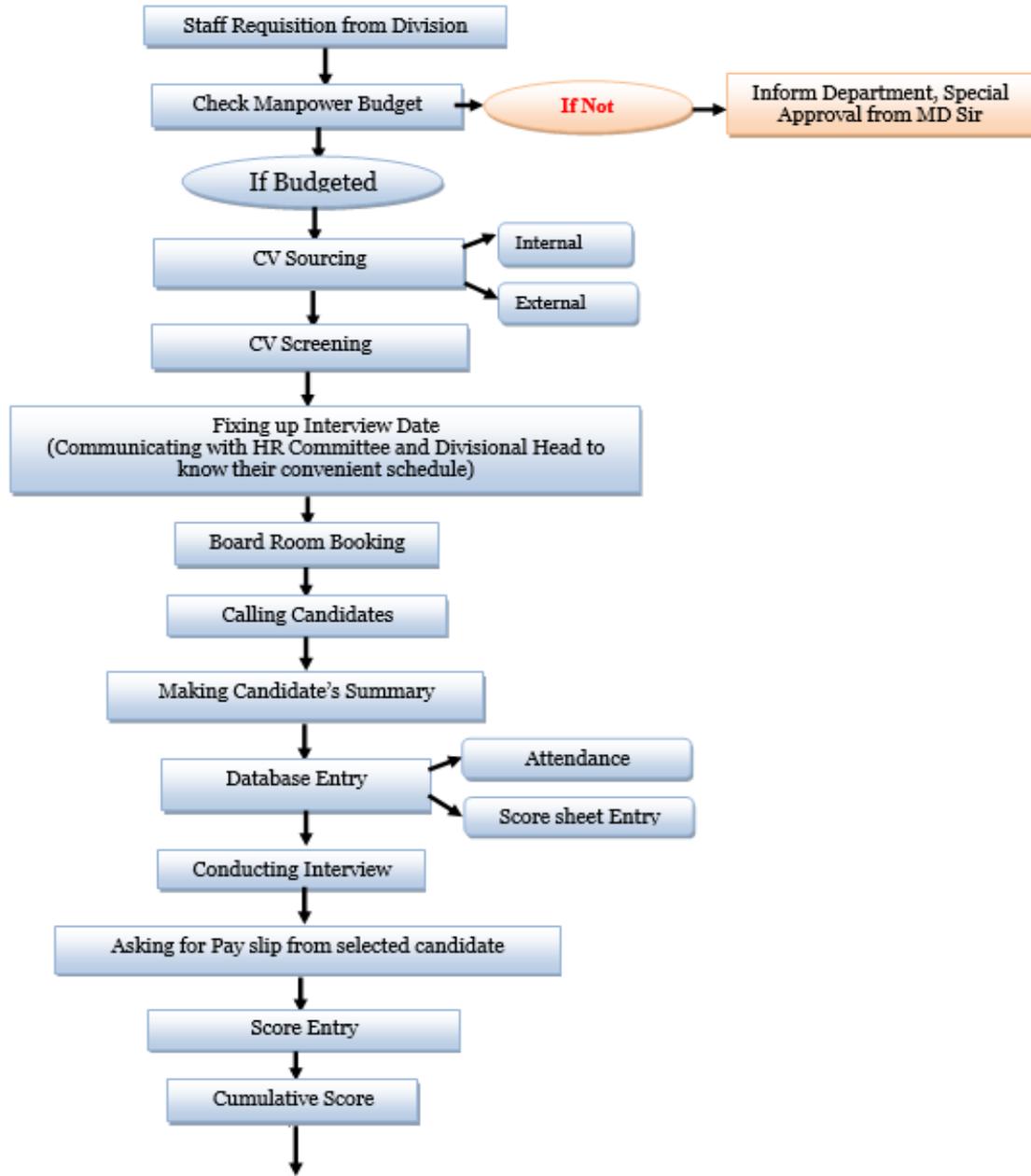
In Recruitment process, they follow several steps. These are:

First of all, there will be a requisition from that particular department who needs more employees in their department and this is called “Staff Requisition”. After getting that requisition, HR Recruitment team will check the HR budget for that specific division/department to know whether the requested requisition is budgeted or not. If they do not have available budget to recruit more employee, they need to inform that department to take a special approval from MD Sir. After checking budgets, they start CV sourcing and CV screening. Through CV screening, they find out those resumes that are eligible enough for that post. CV sourcing consists of both internal resumes who are already working in LankaBangla Finance Limited and external resumes who are not working in this company. After getting appropriate resumes that meets their requirements, they fix up a date for taking that interview. For fixing that date, they need to communicate with the interview board members (HR Committee) to know their convenient time schedule. HR Committee consists of Head of HR, Head of Personal Financial Services, Head of Operations, Chief Financial Officer, Chief Risk Officer and Head of Treasury and FIs and in special cases Managing Director. After confirming the date, reservation is to be made for the board room through MD’s PS. After the confirmation, HR Recruitment team will call the candidates for the interview and let them know about the date, time slot and address. They need to make the summary

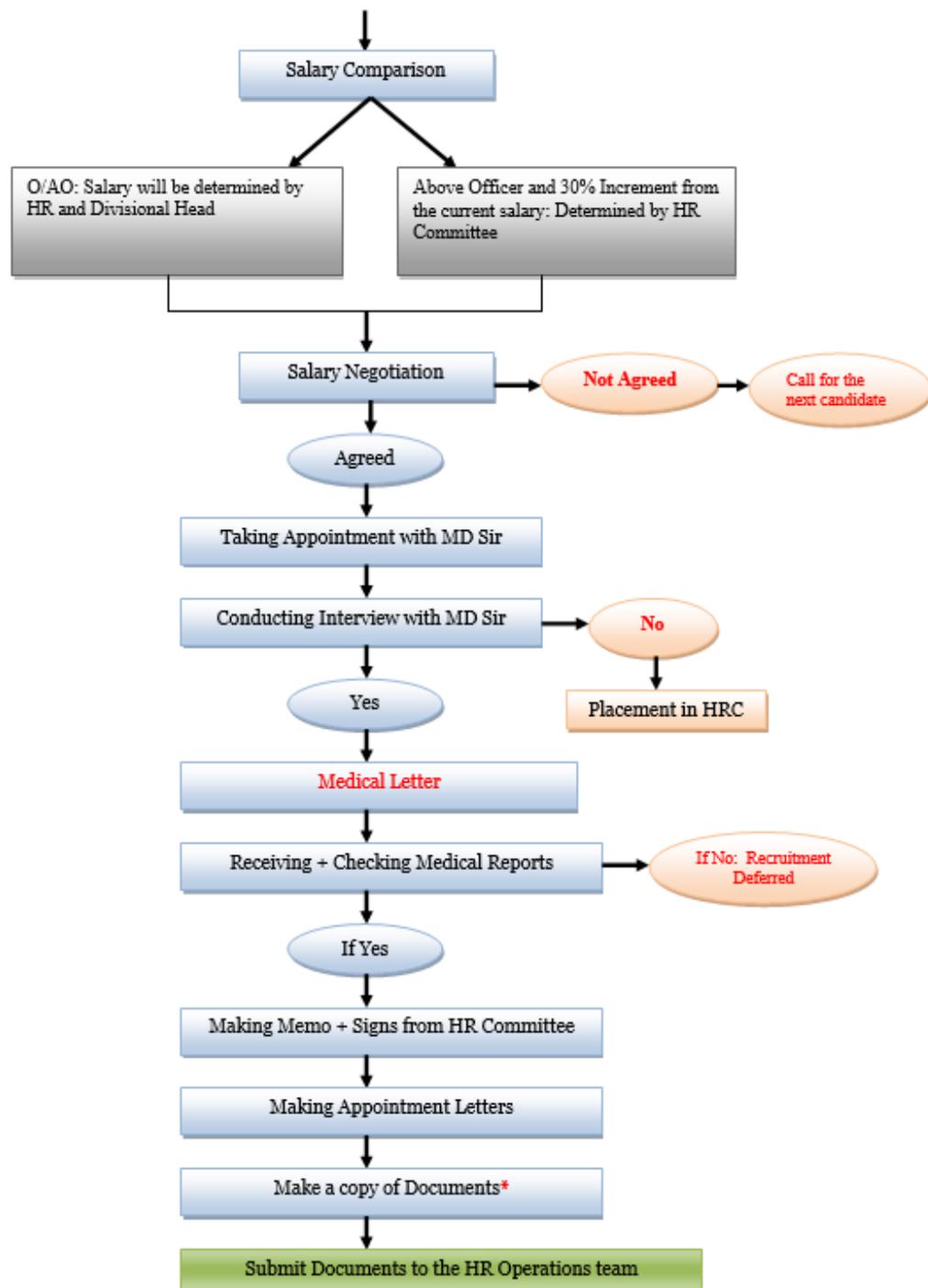
of the candidate's educational and professional background to make evaluation process easier. Candidates need to be communicated if any information is missing or unclear in their CV. After making summary, their information will be updated in a specific file which is named as "FTE under Construction". From that specific file, Attendance sheet is prepared. Then candidates' names and department will be entered in score sheet. After completing all these tasks, interview will be conducted on that specific date. When the interview is done, HR team will ask the selected candidates for their pay slips. Pay slips are necessary to know their current salary and based on that, salary and designation will be fixed. Salary will be negotiated with those candidates who get selected through the interview and simultaneously their score will be updated in the score entry sheet. And from those score, their commutation of scores will be made by HR Team. While salary negotiation, it needs to be remembered that the salary will be determined by HR and Divisional Head when the designation is within Officer and Assistant Officer. However, when the designation is above Officer and if their proposed salary is 30% and above increment from the current salary, then the salary will be determined by HR Committee. While the candidates will be agreed with their proposed salary, they needs to attend an interview session with MD Sir, if they do not agree with their proposed salary, HR Team will call the next candidates for that post. For MD Sir's interview session, an appointment will be made to conduct the interview. After the interview, if MD Sir disagrees to approve that employee for that post then the employee will be placed at HR Committee for further clarification and will be placed again. Even then if MD Sir disagree to approve that candidate, the recruitment process will start again. Upon confirmation from the MD Sir, medical Letter will be given. After having their medical test, medical reports will be sent to the HR Team from Prescription Point. If the medical reports are fit for work, then Memorandum will be made for those candidates and will be signed by the HR Committee. Furthermore, after getting the approval, their appointment letter will be made which is the final stage in this process. All those documents will have a copy so that HR Recruitment Team can have the main copy of all documents in their file. Finally, the copy of all documents that includes, appointment letter, memo Copy, CV, requisition Copy along with the main copy of the appointment letter will be submitted to the Operation team for joining and further procedure.

In short, there recruitment process is given through a flow chart:

Recruitment Process in LankaBangla Finance Limited:



(To be continued)



***Documents: Appointment Letter (Main + Photo Copy), Memo Copy, Score Sheet, Salary Comparison Sheet, CV, Pay slip, Approved Requisition Copy.**

2.1: Mission of LankaBangla Finance Limited

LankaBangla Finance Limited has some missions (LankaBangla Finance Limited, 2017) and they always try to fulfil these:

- Be a growth partner for our customers, ensuring financing and superior experience
- Maintain a culture of meritocracy in the DNA of the company
- Be sustainable and ensure quality returns to our valued shareholders
- Uphold efforts to develop our community

2.2: Core Values of LankaBangla Finance Limited

LankaBangla Finance Limited has a several core values (LankaBangla Finance Limited, 2017) that they try to maintain through their service. These are given below:

- Cherish a sense of ownership
- Be customer centric
- Grow as a team
- Act with integrity & professionalism
- Deal with respect

2.3: Strategies

The strategic direction of LankaBangla Finance Limited is based on broad priorities and developed to build momentum (LankaBangla Finance Limited, 2017) and these are:

- Build a strong core product portfolio with high focus on corporate financial services
- Drive consumer finance to excel through a differentiated strategy
- Build momentum in SME financial services
- Grow our leading position in capital markets
- Expand geographical reach in the major cities/township of the country
- Collaborate with large corporate houses for mutually beneficial relationship
- Manage enterprise risk effectively
- Maintain good asset quality and strive to keep incremental infection at zero

3. Research Methodology

3.1. Methods of research

This study address a descriptive research on “Acceptance of Digital Transformation in Financial Sector of Bangladesh”. Researcher used both primary and secondary methods to collect information. At first literature review was done then survey methodology was planned. The survey contains demographic questions initially and the later questions were about preference, feeling, opinion and so on that users have for digital transformation in their company and to measure their attitude about this. The researcher used non-parametric scale (Nominal, Ordinal) for survey questionnaire. Along with it Likert Scale was also used for this survey.

3.2 Respondents and sampling procedure-

As population, researcher had chosen for his research are mostly corporate personnel as my research in on the significance of digital technology in their corporate life. And as the sample size, researcher had selected respondents mostly from Dhaka region due to time constraint and considered both male and female to make my survey unbiased. The demographic attributes of the respondent have been used for understanding respondents’ profile. These information help to have a deeper insight about the significance of the ages, occupation, working preferences of the respondents.

3.3 Research Instruments/ Questionnaire-

Besides Likert scale researcher also used Simple Attitude Scaling in which an individual agree with a statement or respond to a single question like the respondents chose any of the two categories which includes Yes or No for some of the questions in the survey. Researcher used category scale too which is a more sensitive measure than a scale having only two response categories - it provides more information such as: agree, disagree or neutral to express their opinion. The researcher used Numeric scale where scales have numbers as response options, rather than “semantic space’ or verbal descriptions, to identify categories (response positions). The survey questions are attached at the end of this report.

3.4 Collection of Data-

The researcher used both primary and secondary data for this research purpose. Primary data was first collected by conducting interview with the experts. As experts Mr. Syed Mohammed Rayhan and Mr. Ashekul Arifin Patwary from LankaBangla Finance Limited were interviewed. Then a survey questionnaire was prepared for 50 respondents to analyze their knowledge, perception and attachment towards digital technology. Prepared questionnaire was distributed to the randomly selected person and their views were recorded. The questionnaire was distributed by official mail, Gmail and Facebook. Even many respondents were personally and directly approached by the researchers. Among the respondents many were employers, employees who are working in different sector and on different departments. Secondary data was collected from the official website of LankaBangla Finance Limited and other online sources were used to collect journal article on digital technology.

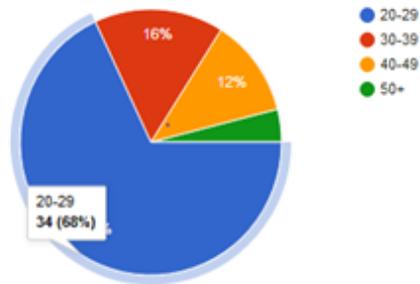
3.5 Statistical treatment of Data

Based on the survey research techniques, the resulting model was evaluated for accuracy and validity by using statistical tools. The researcher used graphical analysis to furnish the data input and analysis.

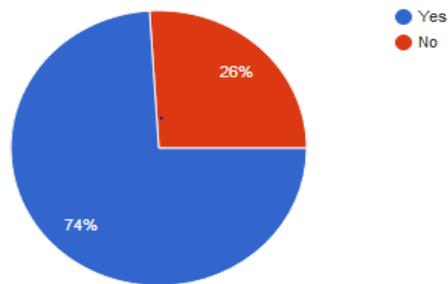
4. Presentation of data and critical discussion of results

4.1: Graphical Presentation:

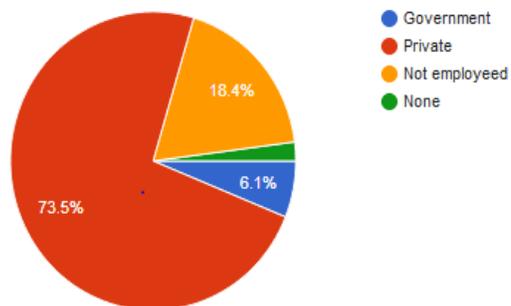
1. Which age bracket do you fall into?



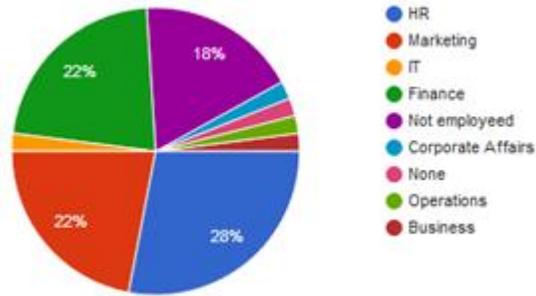
2. Are you employed?



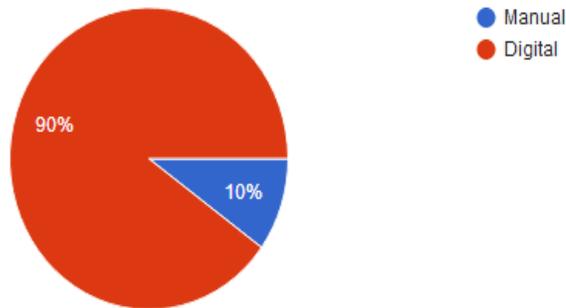
3. If you are employed, you are working in which sector?



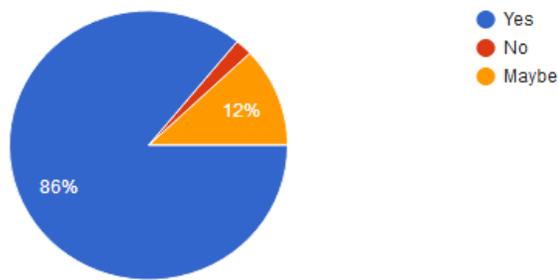
4. You are working in which department?



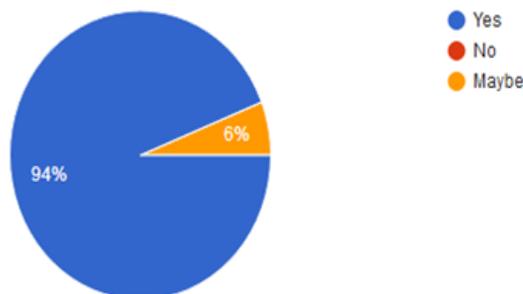
5. Which system would you prefer to have while performing your daily activities in your workplace?



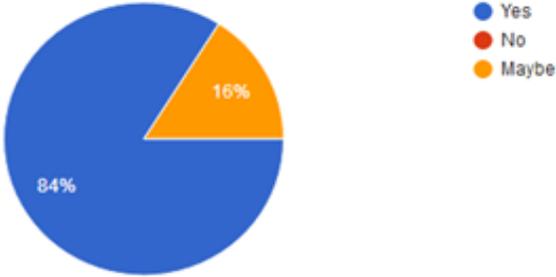
6. Do you think digital transformation is helpful for an organization?



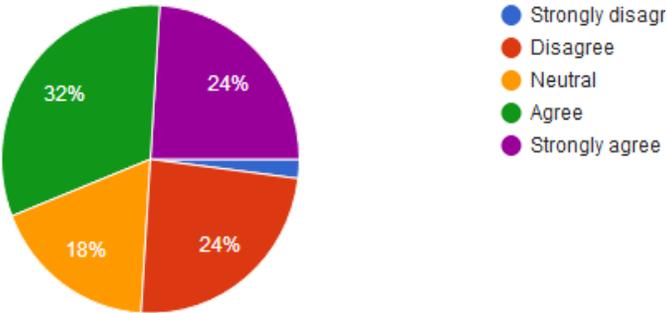
7. Do you think digital transformation is helping to save our time in work place?



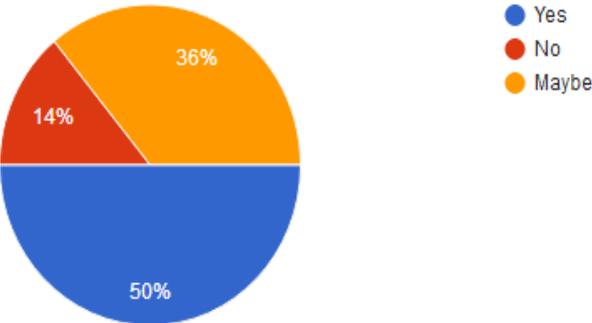
8. To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?



9. Is it possible to work completely error-free by using digital technology?



10. Is there any possibility to get an access of any confidential data by an unauthorized person?



4.2. Interpretation of the survey result:

First survey question is about the respondent's age and the options are: age 20 to 29, age 30-39, age 40-49 and above 50 years old. From our survey, there are 68% respondents are between 20 to 29 years old, 16% is from 30 to 39 years old and so on. Next three survey questions are about their employment and about their departments that they are serving in. 74% respondent are employed and 26% are unemployed. Among those 74%, 73.5% are working in private sector and 6.1% are in government sector. Again respondents are working in different departments, 28% people in my survey, are working in Human Resource department, 22% are in both Finance and Marketing and so on.

Researcher asks them that which system they prefer for completing their day to day task in their office, almost all of them replied that they prefer digital technologies rather using manual process. According to 86% people, digital transformation system is helpful for an organization, only 1% people think that it is not that much helpful for an organization. On the other hand, 12% people think that it may be helpful for an organization. Again, 94% people think that digital transformation save time in work place but 6% people think that digital transformation may be save time in work place.

In general, introducing a new software cost an amount of money, however, most of the people think that digitalization is worth enough according to its cost. In the answer of that question whether it is possible to work completely error free by a software, 56% people are agreed with this, however rest are in confusion or disagreed with this question. When the question was about the safety issues of digital transformation and the confidentiality of preventing the data access from an unauthorized person, 50% respondents are feeling insecure for their confidential data though digital transformation is worth enough according to its cost (we get it from the research), according to 36%, there is a possibility that, someone might get some confidential data of the company.

5. Findings:

While doing this report, I have found some findings and these are given below:

1. **Efficiency Weaknesses:** From the research, it is found that 44% respondent are confused or disagreed on this point that, this is not possible to work completely.
2. **Maintaining confidentiality:** Many people feel unsecure about error free through digital technology. It might be considered as efficiency weakness digital changes in the organization. Even from my research, it has been found that almost half of them are not sure either they can maintain the confidentiality of their necessary documents by introducing a new software or not.
3. **High Cost:** Introducing a new technology in an organization incur a huge amount of cost. There are certain areas where an organization needs to spend for introducing new software. Such as: implementation of that new software- a company needs to purchase that software with a huge amount of money. For example: in LankaBangla Finance Limited, they need above 16 crore taka only for purchasing that software. Secondly, they need to train up their employees about that new software to make a successful use for what they need 4 crore taka extra. This training process will incur an additional amount. Again company needs some external experienced personnel to train up their internal employees Thirdly, that new technology need to be customer friendly, so company need to customize and redesign that by investing extra money on this. Finally, they will incur some additional cost on upgrading and maintaining that technology.
4. **Software Risk:** Software risk includes the probability of occurrence of any uncertain events and the huge loss for that event within an organization. For instance, data might be lost or files might be corrupted. Through digital technology, it is possible to work on the same data by a group of people at the same time sitting on a different place. If anyone makes any mistake while giving input the data, all data will be changed accordingly and meanwhile all the share drive users will be sufferer for that mistake.
5. **Unable to use older files:** To some extent, software updates restrict it's user to use older data files which might be important for it's user. For example: An early iTunes update stopped users from uploading content from their iPods in order for Apple to have better control of the content purchased from their iTunes store (Deep).

6. From the research it is clarified that, introducing digital technology is an investment rather than a cost for any company. It will save their time and increase their productivity. It will increase employees task easier than before and they will be able to complete their task with in less time than before so comparatively, they will get more leisure hour for themselves. By this, they will be more motivated to their work and will help the organization by working more efficiently. This is why, they agreed with the researcher on this point, that though digital technology is costly, company must implement digital technology considering it's effectiveness.
7. **Inventory management:** From the direct interview of Mr. Rayhan, executive of LankaBangla Finance, he informed me that after launching digital technology in their company, they will give and receive requisitions for any need from any department through online, though they are placing these manually right now through hard copy. So this will definitely save their time and they will be able to keep records easily.

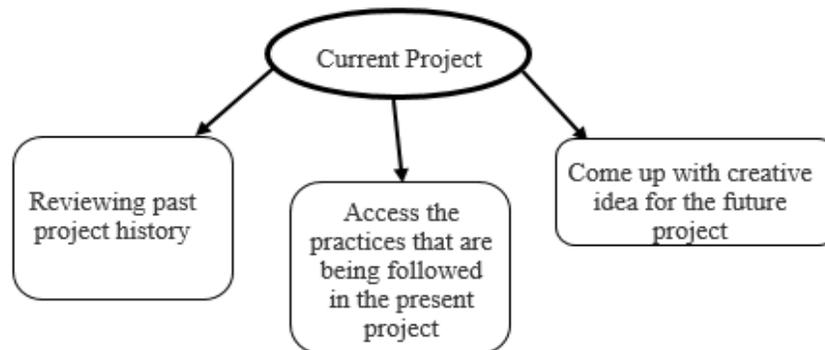
6. Recommendation and Conclusion:

6.1. Recommendation:

I have come up with some recommendation through this reports and these are mentioned below:

1. From my perspective, Adoption rates is vary from depending on employee's openness to that new technology and their willingness to learn about that new technology. If digital technology is implemented perfectly in an organization, this is possible to complete a task without any error. For this, it is essential to learn and know about that software and how it is working. If employees have the complete knowledge about that software, they will be able to work without any error and that will take less time to finish their task. By doing so, it is possible to remove the weakness in efficiency.
2. In an organization, internal information is confidential and they do not even share their information with those people who are working in other department in the same organization. This is why, it is essential to ensure the confidentiality and this is possible to provide this security to the employees. They must provide a password system which will be known to the authorized people. In case of audit, other department may ask for some information from another department. Such situation, employees must provide that specific data to that department rather sharing their own password so that they can maintain the confidentiality for their data. If it is possible to maintain this privacy hardly, it will be possible to prevent any unauthorized access of the data. However, Mr. Rayhan ensured through his interview that there will be a very less risk to leak Company's confidential information.
3. As organizations continue to implement more applications across a multiple technology and multi-tiered environment, risk management has become an important component of software development. Software risk can be prevented by implementing four processes. Such as: software risk identification, software risk analysis, software risk planning and software risk monitoring. In case of any mistake, organization needs to review past project

history and should access what initiatives they need to take for preventing such situation. In short:



4. In terms of using any previous data, employee should take a backup of their necessary data for their further needs. By this process, they can store their data even if they loss those for their software updates.

6.2: Conclusion:

LankaBangla Finance will adopt IFS software from January, 2018 and this IFS system is designed for medium and large sized companies in asset-intensive and project-oriented manufacturing industries. Through IFS system, LankaBangla Finance Limited want to make their departments interconnected. Mr. Rayhan replied when he was asked about this process that, when someone join in their company his all information will go to the GIS department. Automatically through LAN (Local Area Network) GIS department will get notifications for making their ID and visiting card, otherwise , at present recruitment team needs to notify them manually through a formal mail that someone new joined and to take initiative for giving their ID card and visiting card. Again in Finance department, rather than giving manual inputs, check will be printed automatically so there will be less chances to do any mistake. It will help to do Finance Modeling. This is the process by which they can assume how much expense in each department is approved to embrace their forecasted profit. This will record their expense as employee will give input through online and will give reminder about their available amount time to time. Such as: inventory requisition and

the cost associated with that, HR training cost and so on. This automation system will help them to prepare their budgets for next year within short time.

Company needs to hold specific events for the new technology to motivate their employees to adopt this new change. They must arrange training program for their employees, it might be international training in case of emergency. For instance, the HR Head Mr. Md. Shariful Islam Mridha along with his Organizational Behavior and Operations team, other department's head went to a training program in Srilanka on October, 2017. After coming back, they Digital technology that assists virtual meetings, that provides itself to an events and this will strengthen company's workflow. According to (Prins, 2014) there are four ways to introduce new digital technology in company. These are:

- Enlist the help of your people
- Move important content to the tool
- Hold events and
- Consider rewards and appreciation

By nature, people generally resist any change that have impacts in their status quo and so adopting digital technology might get an unwelcome disruption initially. Again only assigning technological use via email or in company meeting is not enough for ensuring successful adoption. From 1995 to 2005, companies went through digital technological changes. They had built their official websites, installed email for primary communication channel. After 2005 to today, they have experimented with increasingly powerful digital technologies, picking up all kinds of efficient, business-boosting applications (Matthews, 2015).

Currently, workplace is experiencing changes at an unprecedented rate. In their residence, employees have the latest mobile devices and digital technologies. Through my research it is clarified that they are expecting and demanding the same in their work place too. Thus, the implementation of digital technologies in their workforce including these kinds of tools and applications is more significant than ever. That is why, in a personal interview (Richard, 2014) expressed, "Digital transformation isn't just about marketing - far from it. It's about getting all functions of your business fit for purpose in a digital world, from finance to customer service to HR."

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Appendix:

1. Which age bracket do you fall into?
 - 20-29
 - 30-39
 - 40-49
 - 50+
2. Are you employed?
 - Yes
 - No
3. If you are employed, you are working in which sector?
 - Government
 - Private
 - Not Employed
4. You are working in which department?
 - HR
 - Marketing
 - IT
 - Finance
 - Not Employed

5. Which system would you prefer to have while performing your daily activities in your workplace?
 - Manual
 - Digital
6. Do you think digital transformation is helpful for an organization?
 - Yes
 - No
 - May be
7. Do you think digital transformation is helping to save our time in work place?
 - Yes
 - No
 - May be
8. To introduce a new software in workplace requires amount of cost for the company. However, do you think the efficiency of that software is worth enough according to its cost?
 - Yes
 - No
 - May be
9. Is it possible to work completely error-free by using digital technology?
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
10. Is there any possibility to get an access of any confidential data by an unauthorized person?
 - Yes
 - No
 - May be