

**Web Usability of IDLC FINANCE  
LIMITED**



# Web Usability of IDLC FINANCE LIMITED



Course: **BUS400**

Purpose: **Internship Report**

**Submitted to:**

Riyashad Ahmed

Assistant Professor, BRAC Business School

Email: [riyashad@bracu.ac.bd](mailto:riyashad@bracu.ac.bd)

**Submitted by:**

Naushin Doza Nash

ID: 11204021, Program: BBA

BRAC Business School

Email: [naushindoza@gmail.com](mailto:naushindoza@gmail.com)



**Date of Submission: August 28, 2016**

# BRAC UNIVERSITY

66 Mohakhali,  
Dhaka 1212, Bangladesh  
Ph: +88 (02) 8824051-4  
Fax: +88 (02) 8810383  
registrar@bracu.ac.bd

## Letter of Transmittal

August 28, 2016  
Mr. Riyashad Ahmed  
Assistant Professor  
BRAC Business School  
BRAC University.

Subject: **Solicitation for Acceptance of the Internship report on *IDLC Finance Limited***

Dear Sir,

With due respect, I would like to draw your kind attention that, I have finished the internship paper in accordance to your guidelines and glad to submit it. It is my enormous contentment to submit the report on **Web Usability of *IDLC Finance Limited***. The report focuses on idlc.com, which is a website of one of the renowned non-banking financial company of Bangladesh. The report has been prepared for the completion of the course 'BUS400 - Internship'.

Therefore, I tried my level best in preparing this project paper and left no stone unturned to make the project paper a vivid and comprehensive one. I request and hope that you would be kind enough to accept the report. However, I will be glad to clarify any dispensary that may arise.

Thanks with best regards,

Naushin Doza Nash - 11204021

BRAC Business School

BRAC University.

## Acknowledgement

It is high time for me to express my deepest gratitude and humble submission to the almighty Allah, because without his support I would not be able to complete a huge task of preparing the internship paper within the scheduled time.

In the beginning, I would like to express my profound gratitude and wholehearted respect to honourable internship supervisor from BRAC Business School (BBS), BRAC University, Mr. Riyashad Ahmed, for giving me the opportunity to work on this project and for giving the privilege to explore the project in writing. He makes it possible by encouraging me in every single moment. He helped me in every possible way he could. His challenges brought this work towards a completion. It is with his supervision that this work came into existence.

Again, very special thanks goes to Mr. Dewan Ishtiaq Ahmed, Senior Manager, , Mrs. Sultana Razia, Assistant Collection Manager, and all the seniors of Special Asset Management, Consumer Department (SAM-CD), IDLC Finance Limited, for helping me in all phase of the internship process. Their overwhelming support for my internship gave me the inspiration to do a better report.

For any faults, I take full responsibility. I wish from the heart that the Almighty Allah might richly bless Mr. Riyashad Ahmed Sir.

With warm regards,

Naushin Doza Nash

ID - 11204021

BRAC Business School

BRAC University.

## Executive Summary

This report contains the web usability problem of IDLC Finance Limited (idlc.com), a leading non-banking financial agency of Bangladesh.

I have analysed their website and define the view-source page where it has been found that it does not contain appropriate Meta Title or Description. Unexpectedly, the website has low ranking in Google. Apart from this, I have found navigation, colour, logo, resolution, content, missing social links etc. problems in the current website of IDLC Finance Limited.

Subsequently, the website has been compared to its competitors such as DBH, LankaBangla, IPDC and BD Finance. Moreover, I have found lots of similarities in website of DBH (Delta BRAC Housing) and IDLC, which need to be solved immediately to attract upcoming generations.

Based on the findings I tried to provide some recommendations, I have included some Meta Title and Description, which will help the website to get a high ranking in Search Engine Optimization (SEO). I am hopeful that this paper will help IDLC Finance Limited to make a potential website and become more successful in financial world.

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# 1. Organizational Overview

IDLC is one of the most trusted and respected non-banking financial institutions (NBFI) of Bangladesh. The Company is engaged in the country's economic progress through fostering entrepreneurship by disbursing loans to SME as well as arranging and disbursing loans to corporate customers. IDLC provides a better standard of living to the country's citizens by disbursing a wide range of retail loans. The Company ensures the financial security of a large population cross section by providing access to high quality, interest-yielding deposits (Annual Report of IDLC Finance Limited, 2015).

IDLC Finance Limited was initially established in Bangladesh in 1985 through the collaboration of International Finance Corporation (IFC) of the World Bank, German Investment and Development Company (DEG), Kookmin Bank and Korean Development Leasing Corporation of South Korea, the Aga Khan Fund for Economic Development, the City Bank Limited, IPDC of Bangladesh Limited and Sadharan Bima Corporation. As the company evolved, initial foreign shareholding of 49% was gradually withdrawn and local sponsors bought out the last foreign shareholding in 2009.

Although, initially they started with Lease Financing as their core product, IDLC has grown to become the largest multi-product Non-Bank Financial Institution of Bangladesh, with almost equal focus in Corporate, Retail and SME sectors. Moreover, it has significant presence in the Capital Markets. Their merchant banking arm "IDLC Investments Limited" a wholly owned subsidiary of IDLC is premier brand for investment banking in the country. Another stock brokerage arm "IDLC Securities Limited" is amongst the top five brokers in the country.

Over the years, IDLC has attained a significant presence in the corporate sector of Bangladesh. IDLC is highly respected by their clients, peers, employees and regulators for our strong corporate governance, statutory compliance, high ethical standards, a progressive and enabling working environment and strong commitment to environmental and social development.

IDLC continues to play a pioneering role in introducing and popularizing a variety of financial instruments suiting ever-changing requirements of its fast growing clients. They are continuously expanding our presence to ensure the best quality of service to their clients at all times (About Us, 2015).

## 1.1 Vision

The vision of IDLC Finance Limited is - *We will be the best financial brand in the country* (Vission, Mission and Values, 2015).

## 1.2 Mission

The mission of IDLC Finance Limited is - *We will focus on quality growth, superior customer experience and sustainable business practices* (Vission, Mission and Values, 2015).

## 1.3 Core Values

The core values of IDLC Finance Limited is -

- ◆ Integrity
- ◆ Customer Focus
- ◆ Trust and Respect
- ◆ Equal Opportunity
- ◆ Eco-friendly
- ◆ Passion
- ◆ Simplicity (Sustainability Report, 2012)



## 1.4 Strategic Objectives

The strategic objectives of IDLC Finance Limited is -

- ◆ Grow and develop our talent pool
- ◆ Fully leverage the new core banking platform
- ◆ Optimize distribution point
- ◆ Grow and diversify funding sources
- ◆ Grow sales and service capabilities in the Consumer Division
- ◆ Aggressively grow the SME portfolio
- ◆ Focus on top-tier clients in the Corporate segment
- ◆ Consolidate capital market operations and enhance capabilities
- ◆ Embrace internationally accepted corporate governance and sustainable business practices (Vision, Mission and Values, 2015).

## 1.5 History of IDLC Finance Limited

23 May 1985, the IDLC of Bangladesh Limited was incorporated as a joint venture public limited company with the multinational collaboration of five foreign and three domestic financial institutions. Now, IDLC is one of the top twenty companies in the country with a number of product lines. The company has authorized capital of BDT 1,000,000,000/- (10,000,000 shares of Taka. 100 each) and paid up capital of BDT 200,000,000/- (2,000,000 ordinary shares of BDT 100 each) (IDLC, 2016).

The company plotted its strategic focus to service diversification in 1994 by launching its deposits schemes. In 1997, IDLC introduced Real Estate Financing and Short term Financing. During the period of 1998 and 2006, the company broadened its activities into the areas of corporate financing, underwriting, issue management, syndication and other investment banking related services and evolved as a truly multi product financial institution (IDLC, 2016).

## 1.5.1 Key Milestones of IDLC

The voyage of IDLC' is given below consecutively:

- ♦ **May 23, 1985:** Incorporation of the company.
- ♦ **February 22, 1986:** Commencement of leasing Business.
- ♦ **May 18, 1986:** Signing of first lease.
- ♦ **October 01, 1990:** Establishment of branch in Chittagong.
- ♦ **March 20, 1993:** Listing in Dhaka Stock Exchange.
- ♦ **September 10, 1994:** Licensed by Bangladesh Bank for Deposit Collection.
- ♦ **February 07, 1995:** Licensed as non-banking financial institution. Under Financial Institution Act-1993 of Bangladesh Bank.
- ♦ **July 02, 1995:** Licensed by Bangladesh Bank as offshore financier in Export processing zones (EPZ).
- ♦ **November 25, 1996:** Listing in Chittagong stock exchange.
- ♦ **May 27, 1997:** Commencement of House Finance and Short term Finance operations.
- ♦ **January 22, 1998:** Licensed as Merchant Banker by Securities and Exchange Commission.
- ♦ **January 22, 1998:** Licensed as Merchant Banker By Securities and Exchange Commission.
- ♦ **January 15, 1999:** Commencement of Corporate financing and Merchant Banking Operation.
- ♦ **December 05, 2000:** Exceeded Taka 1 billion mark of annual lease execution.
- ♦ **May 22, 2002:** Arranged the largest ever lease syndication amounting Taka 950 million by the corporate Finance Unit.
- ♦ **January 29, 2004:** Opening of the first retail focused branch at Dhanmondi.
- ♦ **June 29, 2004:** Opening of Gulshan branch.
- ♦ **November 22, 2004:** Launching of Investment Management Services “Cap Invest”.
- ♦ **February 7, 2005:** Issuance of First Securitized Zero Coupon Bonds by IDLC Securitization Trust 2005.
- ♦ **September 18, 2005:** Launching of Local Enterprise Investment Center (LEIC), a center established for the development of SMEs with the contribution of the Canadian International Development Agency (CIDA) of the Government of Canada.
- ♦ **January 2, 2005:** Opening of SME focused branch at Bogra.

- ♦ **April 6, 2006:** Opening of branch at Uttara.
- ♦ **May 18, 2006:** Opening of Merchant Banking branch in the port city Chittagong.
- ♦ **July 1, 2006:** Reallocation of Company's Registered and Corporate Head Office at 57, Gulshan Avenue.
- ♦ **September 18, 2006:** Commencement of operation of IDLC Securities Limited, a wholly owned subsidiary of IDLC.
- ♦ **March 14, 2007:** Launching the Discretionary Portfolio Management Services "Managed Cap Invest".
- ♦ **August 5, 2007:** Company name changed to IDLC Finance Limited from Industrial Development Leasing Company of Bangladesh Limited.
- ♦ **December 3, 2007:** IDLC Securities Limited, Chittagong Branch commenced operation.
- ♦ **December 18, 2007:** IDLC Securities Limited, DOHS, Dhaka Branch opened.
- ♦ **January 6, 2009:** Opening of Sylhet branch.
- ♦ **August 26, 2009:** Opening of Gazipur SME Booth.
- ♦ **February 3, 2010:** IDLC started its operation at Narayanganj.
- ♦ **February 24, 2010:** Inauguration on of Savar Branch.
- ♦ **August 8, 2010:** IDLC opened its 2nd branch in Chittagong at Nandan kanon.
- ♦ **October 27, 2010:** IDLC stepped in Comilla.
- ♦ **December, 2010:** IDLC opened Narshingdi and Keraniganj Branch.
- ♦ **June 15, 2011:** Opening of Mirpur Branch.
- ♦ **August 9, 2011:** Opening of Tongi Branch.
- ♦ **August 16, 2011:** IDLC Investments Limited, a wholly-owned subsidiary of IDLC, commences operations.
- ♦ **January 18, 2012:** Opening of Jessore Branch (Our History , 2015).

## 1.6 Special Asset Management, Collection Department

Special Asset Management, Collection Department (SAM-CD) of IDLC finance limited is one of the departments of Credit Risk Management (CRM). The SAM-CD is consists of a well-built Law and Recovery Team, who supervises all the process of loans, advances, collection of clients' cheques/cash and communicating with customers. As well, they recognize the indication of defaulting customer at the beginning stage and acquire curative

methods to lessen risks. The resurgence of loans at appropriate time containing lawful acts and develop credit excellence is guaranteed by the team. Main objective of the team is to decrease the number of overdue clients at a doable rate (IDLC, 2016).

### 1.6.1 Duties of SAM-CD

The specific duties at the department are given below:

- ♦ **Follow up** - Cheque Exhaust Customer and Overdue customer
- ♦ **Collection of Cheque** – Collecting single or lot cheques from walk in clients at the branch
- ♦ **Accurate Information** – Precise information regarding specific issues are given to clients such as necessitates/ dishonoured cheque, charge of dishonouring/interest of late payment
- ♦ **Communicate with Clients** – Communicate with clients through letters, SMS, phone calls, emails, visiting homes etc.
- ♦ **Legal Actions** – Hire lawyers and be in contact concerning prosecute accounts, be present at court for lawful statements
- ♦ **Operate OBI** – Input collecting cheques and update customers information (IDLC, 2016)
- ♦ **Internal Communication** – Contact with branches for cheque/cash receipt collection, updated information and relinquish cheque at PDC (IDLC, 2016)

### 1.6.2 Targets of SAM-CD

The specific targets of the department are given below:

- ♦ Collection of Overdue Rentals
- ♦ Reduction of Non- Performing Loans (NPL)
- ♦ Reduction of Infection ratio
- ♦ Bad/Loss Provision Management- Incremental Provision Control (IDLC, 2016)

### 1.6.3 Recovery action plan by SAM

Special asset management takes a series of revival steps to accomplish their objectives. The process varies because of different motives such as client status, investment classification as well overdue status.

#### i. Overdue 1-3 Months

- ◆ Contact with customer through call instantaneously on next working day after first default instalment to remind about overdue.
- ◆ Try to get specific commitments from client. Committed date should not exceed seven days.
- ◆ In case of no response from client within seven days, call the client again in order to ascertain reasons for delay and obtain another specific date for payment.
- ◆ In case of failure to reach client through phone calls within seven days from the due date of payment, try to contact with personal guarantor and inform about customer overdue, also request to take any types of initiative for payment.
- ◆ After that if customer not response then send reminder letter and request to come in branch for solution overdue payment (IDLC, 2016).

#### ii. Overdue 4-5 Months

- ◆ Try to get specific payment date through phone calls, e-mails.
- ◆ If customer not response in phone calls and e-mail, then visit to the customer office
- ◆ Try to obtain written commitments for overdue payment.
- ◆ Send reminder letters within three working days of default of fourth instalment.
- ◆ After reminder letters send to the customer then CC letter for overdue payment.
- ◆ If customer fails to fulfil the requirement, send legal notice to them.

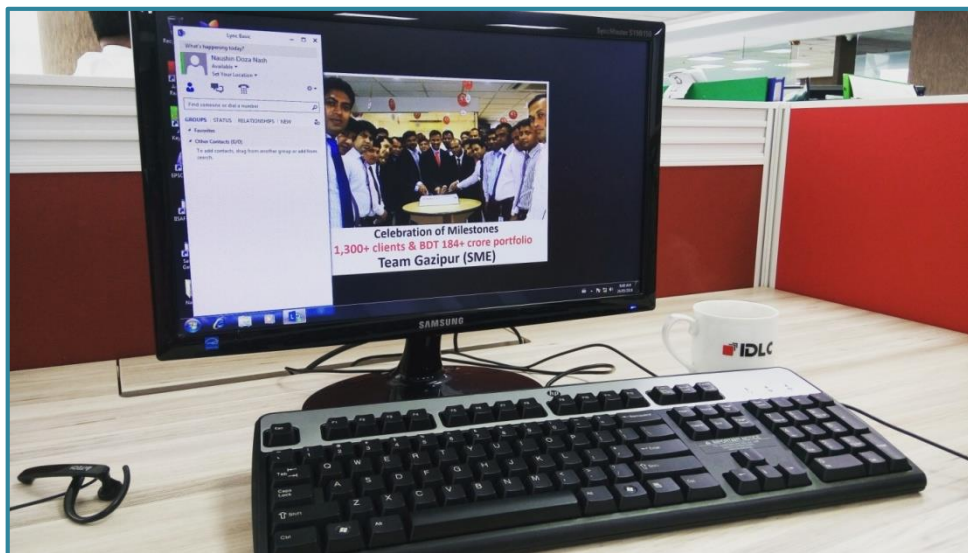
- ◆ Try to bring client to IDLC office for counselling over solution of default situation.
- ◆ If deemed necessary, arrange meetings between higher management of IDLC and the owners/ directors, etc. of the chronic organizations (IDLC, 2016).

### iii. Overdue: Above 5 Months

- ❖ Review security status of the account and based on the nature of the default, undertake following measures:
  - ◆ Send final reminder letter to the defaulting client, allowing them time up to 15 days to pay the overdue. The letter contains various measures that would be taken, if deadlines for payment expire, as per the law of the land or regulatory authorities.
  - ◆ In case of no development, send legal notices through lawyers after receipt of senior management's approval.
  - ◆ Based on the nature of the default, may appoint Recovery/Repossession Agents with management approval.
  
- ❖ If no improvement takes place after the above actions, initiate the following measures:
  - ◆ Legal Actions as per the merit of the security of the defaulting clients.
    - a. File suit under the negotiable Instrument (NI) Act.
    - b. File suit under Artha RIn Aine (ARA) or Bankruptcy Act.
  - ◆ Circulates Names of defaulting borrowers and relevant persons and organizations among banks and financial institutions of Bangladesh.
  - ◆ At any point of Overdue over 3 months, the following actions may be undertaken under subjective judgment.
    - a. Reschedule the account- if deemed feasible
    - b. Transfer accounts to block account- if deemed necessary
    - c. Terminate the account- as initial step to filing ARA suit or to pressurize client (IDLC, 2016).

## 1.7 Internship Experience

I was fortunate to accomplish my internship from IDLC Finance Limited. I have joined in the Paltan Branch on May 10, 2016 at the Special Management Asset, Collection Department known as SAM-CD. I have assembled plenty of constructive knowledge from reward winning NBFIs platform of Bangladesh, which according to me will assist me excessively in future phases of life. Sultana Razia, Assistant Collection Manager of Consumer Collection, Special Asset Management, assigned me all my works in the institution. In this department, I was employed along with another three interns to lend them a hand to perform their daily activities.



**Image 1: Individual Desk with Computer and Lync Connection**

All through the internship program, I had to perform numerous tasks from which I have gained several skills and knowledge. The given tasks were not straightforward but my supervisor directs me at every phase where I faced difficulties. Moreover, I could reconnect the given tasks with my academic knowledge of Finance. However, nothing can beat the practical experience that is gained from the organization. One thing I must add here is, at IDLC all the interns are treated as an employee. They do not discriminate between interns and employees ([Appendix A](#), Image: 68-71). All my co-interns and me was provided with individual desk along with personal computers and lync connections.

## 1.7.1 Job Responsibilities

Along with other three interns, I was assigned the following tasks –

At **Special Asset Management, Collection Department (SAM-CD)**, I had to operate the system in computer named Oracle B I Publisher (**OBI**). In the OBI, Daily MIS was found that included Accounting Common, CL, PDC, CAD and Customer Information. Settlement Account Balance was within Accounting Common, which was used to check if the customer has any remaining balance at CASA or IDLC account. CL also contained Amortization Schedule and Adjustment History. For operating both of the Amortization Schedule and of Adjustment History, the account number of customer was needed. The Adjustment History was used to verify if the customer has overdue payment or not. The PDC was consisted of PDC General and Statement of Dishonour. The PDC General was exploited for checking whether the customer has provided cheque for payment in the current month. If the given cheque of customer was returned from the Bank then to know the necessary reason, one had to check the Statement of Dishonour. The Customer Information was utilized to collect customer number and finding customer role through a 6-digit number called as CIF or customer loan number.

All the interns of the collection department had to make calls using Lync to the list of customers provided by the supervisor. At IDLC, when a customer is allowed for taking loan, s/he has to provide the instalment cheque for at least two or three years. After all the cheques are collected with instalment, the customer is asked to provide a single or lot cheques. The duties of interns start from here. As an intern, I had to make call to the customers depending on the given list. Three types of excel file were provided to us. They are –

- ◆ Cheque Exhaust Customer
- ◆ Overdue Customer
- ◆ Reminder Call

There were certain conditions I had to maintain while working on excel files. If I were working on the **cheque exhaust** file then I had to make calls to the customers, whose cheque was needed for the present month. At that time, I had to open the PDC General to ensure if



the customer has provided any cheque for the existing month and confirm the cheque is ready for collection or not. There are three types of cheque status like,

- a) Collection – A single cheque or lot cheque has collected already from the customer.
- b) Return – The cheque of the present or previous month returned from the Bank, which can be resend to the Bank for collection. The single cheque can be placed in the clearinghouse only for three times. If the payment was not occupied within these, then the customer had to provide new cheque for that payment.
- c) Normal – The cheque remain at the PDC of IDLC. It has not yet sent to the clearinghouse for collection. Normal cheque can be two types –
  - i. Open (O): If the cheque in the PDC shows, Normal and Open [N & O] that means the cheque can be send to the Bank. However, if the cheque is a residual or insurance cheque with a big amount that also includes [N & O] then these cheques cannot be send to the Bank without certain procedures.
  - ii. Close (C): If the cheque shows, Normal and Close [N & C] that means the remaining cheque cannot be send to the Bank or customer has already took away the cheque.

After make sure of the cheque status, if there were a single or lot cheque remaining in PDC General, which are [N & O] then I would not have called the customer. Again, if the customer made some prepayment that was remaining at CASA then I would not have asked the customer for cheque. While working on cheque exhaust file, I was not allowed to call any overdue customer. Therefore, I had to ensure from the Adjustment History, if the customer has overdue payment or not.

When I was provided with the **overdue customer** file then I was supposed to check the Statement of Dishonour to identify the specific reason of the returned cheque. As well, I had to pass that information to the customer whether his or her cheque was returned for insufficient fund or missing corporate seal/stamp or drawers signature differs or account closed/ dormant/block or some other reasons.

Reminder call file was provided occasionally based on respond of the customer in previous months or years. While making the calls I had to give customers reminder concerning if they

have enough balance in their bank account or not as the cheque is going to be at the clearance house on a certain date.

When clients come at IDLC with single or lot cheque, I had to receive those cheques. Then, I had to check specific customer cheque statuses with their loan number and client positions. After that, I had to print the blank cheques with specific information and provide the customer a receipt copy. At last, I had to give entry of collecting cheques into the system.

### **1.7.2 Critical Observations**

During my internship, I have faced and observed some inconvenience that has been specified below:

- ◆ Important information such as contact number has been missing or wrong number given in the system.
- ◆ Clients become annoyed for the number of calls they get from IDLC.
- ◆ Relationship manager known as RM collected cheque from the client but they did not send it off to branch.
- ◆ Cheque has already been collected at branch from client but not updated in system.
- ◆ Customer's EMI date has been changed but still cheque was placed in the previous EMI date.
- ◆ Cheque has been marked as 'Close' without collecting new cheque.
- ◆ Client applied for rate conversion but it took three months for processing, which is very lengthy according to the client.

## 2. Introduction of this Report

Marketing through internet, which can also be called as ‘Digital Marketing’ is flourishing exceedingly in Bangladesh. Therefore, the need to have a virtual office i.e. official website rather than only having one office place has become additionally significant than former periods. Even as developing the website along with the web designing, maintaining web usability as well upholds an essential role in raising its value. Usability is superiority characteristic with the aim of measure how simple user interferences are to utilize. The phrase usability in addition refers to means for recovering no difficulty of applies throughout the design procedure (Nielsen, 2012). Moreover, a website need to be user friendly in a sufficient amount otherwise it has the probabilities to mislay its trustworthiness. As well, its potential clients who are enthusiastic to demonstrate curiosity however will not being able to attain it for a number of small errors in web usability. Web usability is a compulsory position for continued existence of any website. Furthermore, if a website is tricky to exploit, individuals may depart it (Nielsen, 2012). Additional information concerning significance of web usability has been given extensively in [section 2.6](#) of the document.

IDLC Finance Limited is one of the most famous non-banking financial organizations in Bangladesh, but if the concern is regarding their website then one thing, must be mentioned for sure that they might be already popular in financial institutions in Bangladesh but their website lacks the credibility to attract clients and assist them to access their website successfully. When the website is searched on internet the first thing that will be noticed, their website does not come in the first few names if key words which has been used for searching such as “best financial institutions” or “best financial institutions in Bangladesh”, rather if it is typed **idlc** only then their website is shown in any search engines. The details have given in [section 3](#) analysis and finding part of this paper.

The upcoming generation of this world who will be the next target for expand any business are more likely to access internet through the cellular phones. As a result, all marketers must bear in mind concerning building a mobile friendly website, which can be reachable without difficulty through mobile phones. It is sometimes difficult to understand which things are complicated for the users while using the website and improving the website design

according to the problem. The numbers of users come into the world of cell phone; web designers are facing complications constantly whether they move from the large screens to pocket size screens or vice versa (Waterson, Landay, & Matthews). However, the website of IDLC Finance Limited is not mobile friendly. The website of the company does not fit neither in the screen of cell phones nor in computers that can make an annoyance in user's minds. The facts have been given in [section 3.2](#) SEO problem of the website in this paper.

Moreover, I also have done the industry analysis, by which we have compared the website of IDLC with other financial institutions such as Delta BRAC Housing (DBH), Lanka Bangla Finance Limited, Industrial Promotion and Development Company (IPDC) and BD Finance stated in [section 4](#).

In this term paper, I have mentioned the problems IDLC have in their website. It includes both SEO and META related problems so tried to provide them with some recommendations in [section 5](#) to solve those SEO and META problems, which would be helpful to improve their web usability.

## 2.1 Purpose of This Report

Through this report, I have tried to find out the problems of the website of IDLC and based on the findings, I have given some recommendations. I hope these recommendations will help IDLC to have a better website than the present one.

## 2.2 Methodology

There are two sources of data collection. They are

1. Primary
2. Secondary

In case of primary data collection, one had to visit the companies in person and collect all the required data.

In addition, for secondary data collection, one had to access the internet and collect the data from the company's official website.

However, in order to prepare and complete this term paper, I have collected data from both sources. I have taken most of the information about the organization from their official website. Moreover, gather some of the information from the company's internal database in order to perform the analysis. As well, I have taken reference from certain books and the course lectures.

## 2.3 Research Type

Among different type of researches, I followed convenience-sampling method while taking the sample as I had limited time and do not wished to spend money. From this huge number of population, I did a survey on 30 people (sample), ([Appendix B](#), Figure: 1-9).

## 2.4 Survey Technique

I have used the survey technique called CAPI (Computer Assisted Personal Interviewing) for collecting users' opinions. For that, I have to create a Google Doc form and send it to diverse users of mobile networks. The survey has been carrying out through Facebook, which saved both time and money.

## 2.5 Limitation

Managing time was the main challenge of this report. It is because, I have to attend office from 10.00 a.m. to 6 p.m. throughout the week and alongside that, I have to complete the

report within a due time. Moreover, I had always been concerned while giving internal information regarding the organization because of the confidentiality.

## 2.6 Importance of Web Usability

According to the International Standards Organization (ISO), “*Usability is the extent to which a product can be used by specified users to achieve specified goals with **effectiveness, efficiency and satisfaction** in a specified context of use*” (Jokela, Iivari, Matero, & Karukka, 2003).

In simple words, usability belongs to the characteristic of quality or features that measure how easy user interfaces are to exploit. It also refers to techniques for recuperating **ease-of-use** all through the design procedure (Usability 101: Introduction to Usability, 2012).

While using the website of an organization a user must not have to brainstorm excessively hard. A website needs to build in an easy way so that it does not let the user feel stupid or make them search for help. These problems can be avoided by observing the target users. Both web designers and developers have comprehensively wide knowledge concerning the website. However, average users do not have such various knowledge in this field therefore the website have to be simple to use and easy wording should be used for the clients to understand all the terms (Importance of Usability - Behavioural Research Consultancy Behavioural Research Consultancy, 2011).

Five quality components can defined “Usability”. They are –

- ◆ Learn ability: It should be easy for users to attain basic task initially they come across the design.
- ◆ Efficiency: After using it once, they should be able to perform any task in the website quickly.

- ◆ Memorise ability: After taking a break for long period, users should expertise to re-establish it easily.
- ◆ Errors: Users must not make errors while using it or should easily be recovered from the errors.
- ◆ Satisfaction: Users must be satisfied after using the website.

However, there are several important quality components but these five are most important and should be remain in the mind of developers while building the website. Otherwise, users might leave the website for a variety of reasons such as, if they feel the website is hard to use, the homepage fails to give a clear statement regarding the organization, they get lost, or the information given is hard to read or does not provide answers of the users (Usability 101: Introduction to Usability, 2012).

In a study, John Thyfault has marked out several effect of poor website design. They are -

- ◆ 85% abandon a site due to poor design
- ◆ 83% leave because it takes too many clicks to get what they want
- ◆ 40% never return to a site because the content was hard to use

It is better to plan for usability before designing a website. The cost of fixing a poorly designed website is greater than just the time and money involved in the fix. It is because, by the time one get around to fixing a site might already lost potential customer (Thyfault, 2013).

To avoid such chaos, the web designers or developers must apply **Usability Testing**, which is an indispensable feature that helps to put the user first to a certain extent than the website. It also proves that the user is the main concentration of the business (Importance of Usability - Behavioural Research Consultancy Behavioural Research Consultancy, 2011).

**ISO 9241-11: Guidance on Usability (1998)** also answers why it is exceedingly necessary for web design and how it is helping to improve the business. The answers have been given below:

**Benefits of Effective Website:**

- ◆ An effective website allows users to achieve their goals.
- ◆ It has a high conversion rate.
- ◆ It meets business objectives.
- ◆ It delivers a positive brand image.

**Benefits of Efficient Website:**

- ◆ It provides answers quickly.
- ◆ It follows a logical sequence.
- ◆ It does not waste resources.
- ◆ It requires less content management time.

**Benefits of Satisfied User:**

- ◆ They accomplish their purpose.
- ◆ They get pleasure from the experience.
- ◆ They recommend others.
- ◆ Visit repeatedly.

Usability testing will inform the organization whether the website has prospects for recovering all of these phases, and in the procedure obtain a high return on investment of the website (Jokela, Iivari, Matero, & Karukka, 2003).

It is easy to find sample templates, questionnaires and more at [usability.gov](http://usability.gov) to help with designing, testing and maintaining a visitor-centred website. Moreover, if the website might run at least one-user study per week then it will be easier to avoid the inconvenience faced by the users. For example, the web designer or developer will select a client and will let him or



her use the website once a week and check how s/he is responding and will improve the website on that basis (Usability 101: Introduction to Usability, 2012).

To conclude, a famous quote from Jakob Nielsen “the user experiences usability first and pays later”, meaning that users are always at a click away from leaving a web site they are in if they do not find it usable (Rodriguez, 2006).

### 3. Analysis and Findings

Industrial Development Leasing Company of Bangladesh Limited or popularly known as (IDLC) was commenced in 1985. The organization was a combined group of international cooperation of International Development Finance Institution, Commercial Banks, Insurance Company and Foreign Leasing Corporation. From the beginning of its operation, IDLC has taken part in a significant role in private sector by offering an easy capital asset financing and source of term for the people (About Us, 2015). Even though, to stay updated with the e-marketing flow IDLC have develop their own website '[idlc.com](http://idlc.com)' but there are some flaws which need to be fixed to attract more clients and visitor from this generation. The site has been accessed several times from July 14, 2016 to July 28, 2016 for discovering its inconvenience. The problems that have been identified from the website are segmented in different sectors that are given underneath enduringly.

To get a clear conception regarding the website I have done an extensive analysis for the report. Here, I tried to analyse what the problems are that is making the website slow, not letting it come in the search options, making it less attractive to the visitors, why it has less number of visitors, etc.

#### 3.1 Meta Problem in IDLC's Website

First, we have tried to find the problems in the Meta of the website. Meta plays an important role in the web usability. It helps the website to higher its ranking. It also assists to make the website noticeable in organic search. It helps to give an understandable explanation about the website to visitors. To go for further analysis we need to know what Meta means.

Here in Image: 2, it has been shown when a person search in Google, it shows suggestion regarding the text. The question comes how search engines such as; Google Chrome/Mozilla Firefox/Internet Explorer/Bing etc. knows information about the text we are searching. The answer is Meta or Meta tag helps them to locate it.



Image 2: Search of Meta

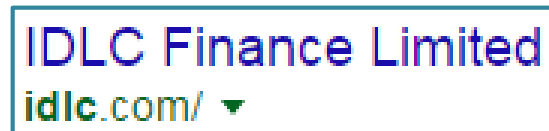
- ❖ **Meta Tag:** Meta or Meta Tag helps visitors to find required websites they are looking for in the search engines such as, Google Chrome. It mainly provides information about a website that helps Google to find it instantly (Google Search Engine Optimization Starter Guide, 2010). Meta Tag is basically snippets of information which gives a full description about the page or website. However, Meta Tag does not appear on the page or website, it stays in the source of the page (Meta Tags, 2015).

```
<meta name="description" content="A description of the page" />
<meta name="robots" content="..., ..." />
<meta name="keywords" content="..., ..." />
<meta name="revisit-after" content="..." />
<meta name="generator" content="...." />
<meta name="googlebot" content="..." />
<meta name="mssmarttagspreventparsing" content="..." />
<meta name="no-cache" content="..." />
<meta name="google" content="notranslate" />
<meta name="google-site-verification" content="..." />
<meta name="verify-v1" content="..." />
<meta http-equiv="Content-Type" content="...; charset=..." />
<meta http-equiv="refresh" content="...;url=..." />
```

Image 3: Example of Meta Tag

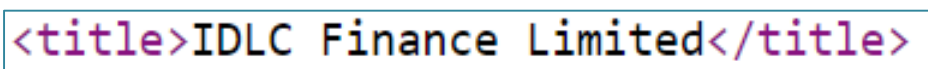
There are different types of Meta Tags. However, from them the most important Meta Tags are discussed below:

- ❖ **Title Tag:** The title tag mainly includes the title of the website or webpage. It gives the visitor a slight hint about the website. With a good title, it is easy to attract both the clients and visitors who are looking for a website (Title Tag, 2015).



**Image 4: Title Tag of IDLC Finance Limited\_1**

Here, it can be seen, that the title of IDLC Finance Limited is accurate in a sense. From the title, it is trouble-free to understand the primary information of the website. As, the title of the website expose relevant information about the company so visitors will easily understand that it is a Finance company by seeing the title.



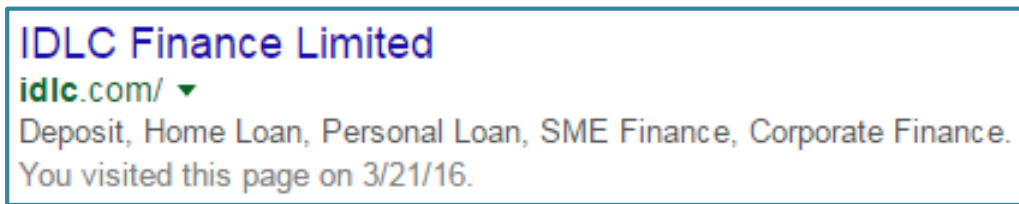
**Image 5: Title Tag of IDLC Finance Limited\_2**

In the above figure, we can see that in the view source page the title of the company is “IDLC Finance Limited”. According to Google, it is a good title. Because it gives Google all the information about the company such as, what the company is based on or what the product/service they are offering.

However, if a person search for **financial company** or **financing companies** Google will not show this website in the result as Google does not recognise it as a financial or financing company. Whereas, Google will show IDLC’s website only if someone write **Finance** company.

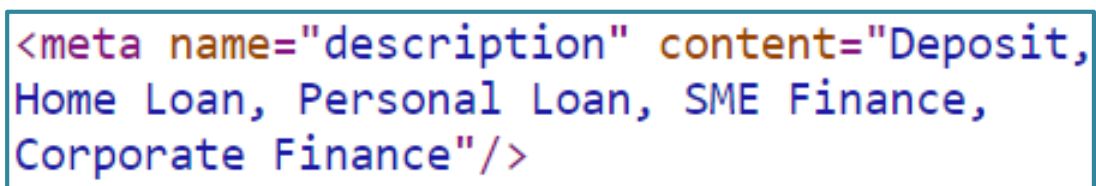
- ❖ **Meta Description:** The Meta description should contain a short clarification about the website. This should be a paraphrase of what the company does so that

Google easily recognise the website and show it on the search results when someone seek for it (Meta Description, 2015).



**Image 6: Meta Description of IDLC Finance Limited\_1**

The description visible in the Google search is not an appropriate description of the website. A client or visitor will not understand what the written description is trying to inform them. The description given here is irrelevant to a visitor.



**Image 7: Meta Description of IDLC Finance Limited\_2**

From the view-source page of IDLC Finance Limited's website, I have found that the description they have should be in their Title Tag, not in Meta Description. Without suitable descriptions, Google will never be acquainted with the webpage or site. It is very important to have correct descriptions of the company. However, it informs us that the company did not give importance toward the description while developing the website. It is a massive error of the company. The reason is Google will never identify them as a financing or financial company.

### **3.2 Search Engine Optimization (SEO) Problem in IDLC Finance Limited's Website**

The website of IDLC is meagrely facing search engine optimization issues. Apart from this,

the website is facing navigation, sitemap, flash or visual functional ability, logo, resolution, unclear content etc. problems in the current website (The Beginners Guide to SEO, 2015; Google Search Engine Optimization Starter Guide, 2010).

### 3.2.1 Low Ranking at Organic Search

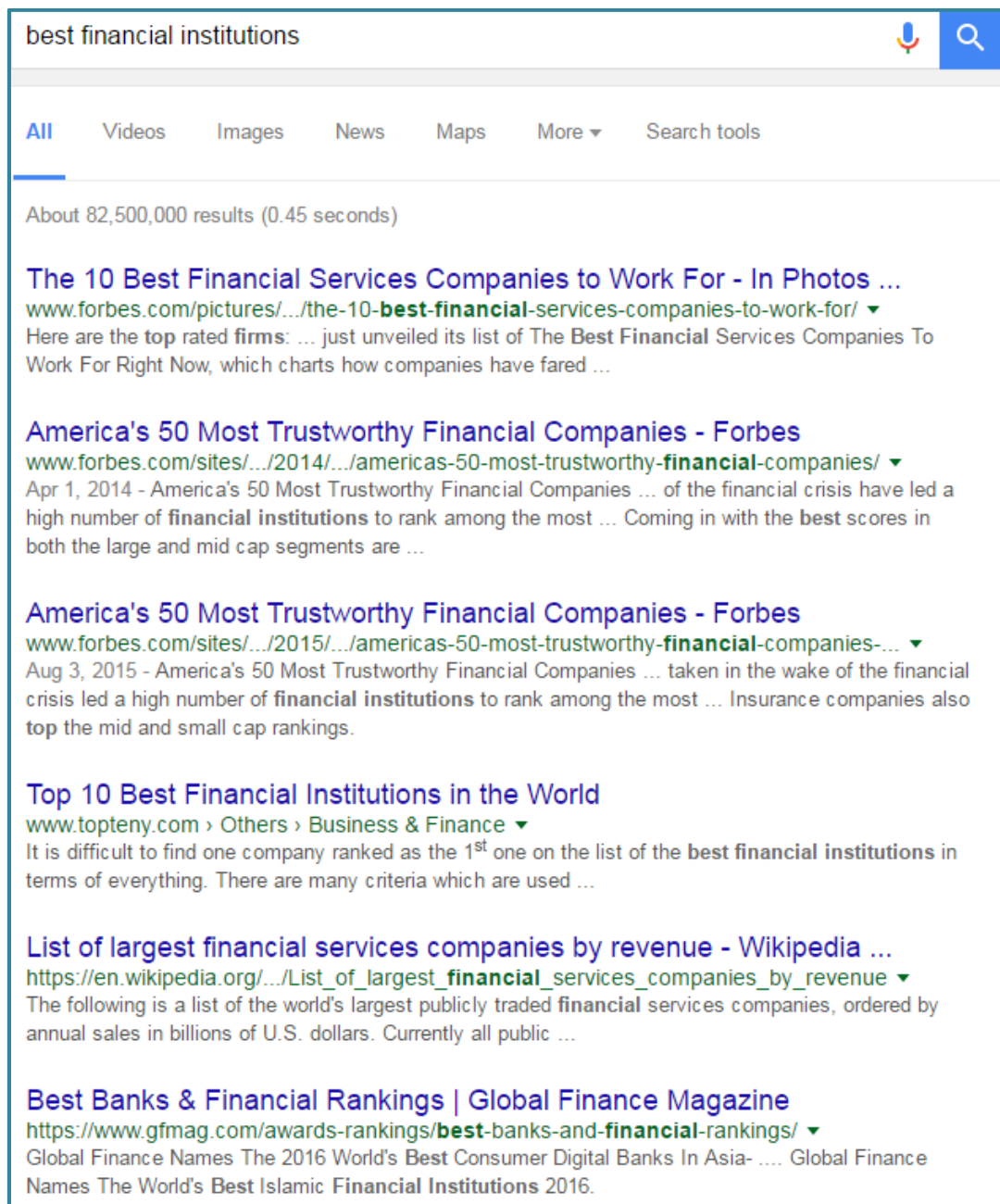


Image 8: Search Engine Optimization\_1

Initially, if a person searches for the website by writing the name *IDLC* in Google or other search engines it appears at the top and **first** position of the search list. However, the most disappointing fact is when the visitor searches for writing *best financial institutions* or *best financial institutions in Bangladesh* in Google, Firefox or other search engines the website **do not appear at all**. It is because the ranking of the website in organic search is low. Whereas the website of BD Finance does and as a renowned financial company website of IDLC should have been appeared on the first page of the search list.

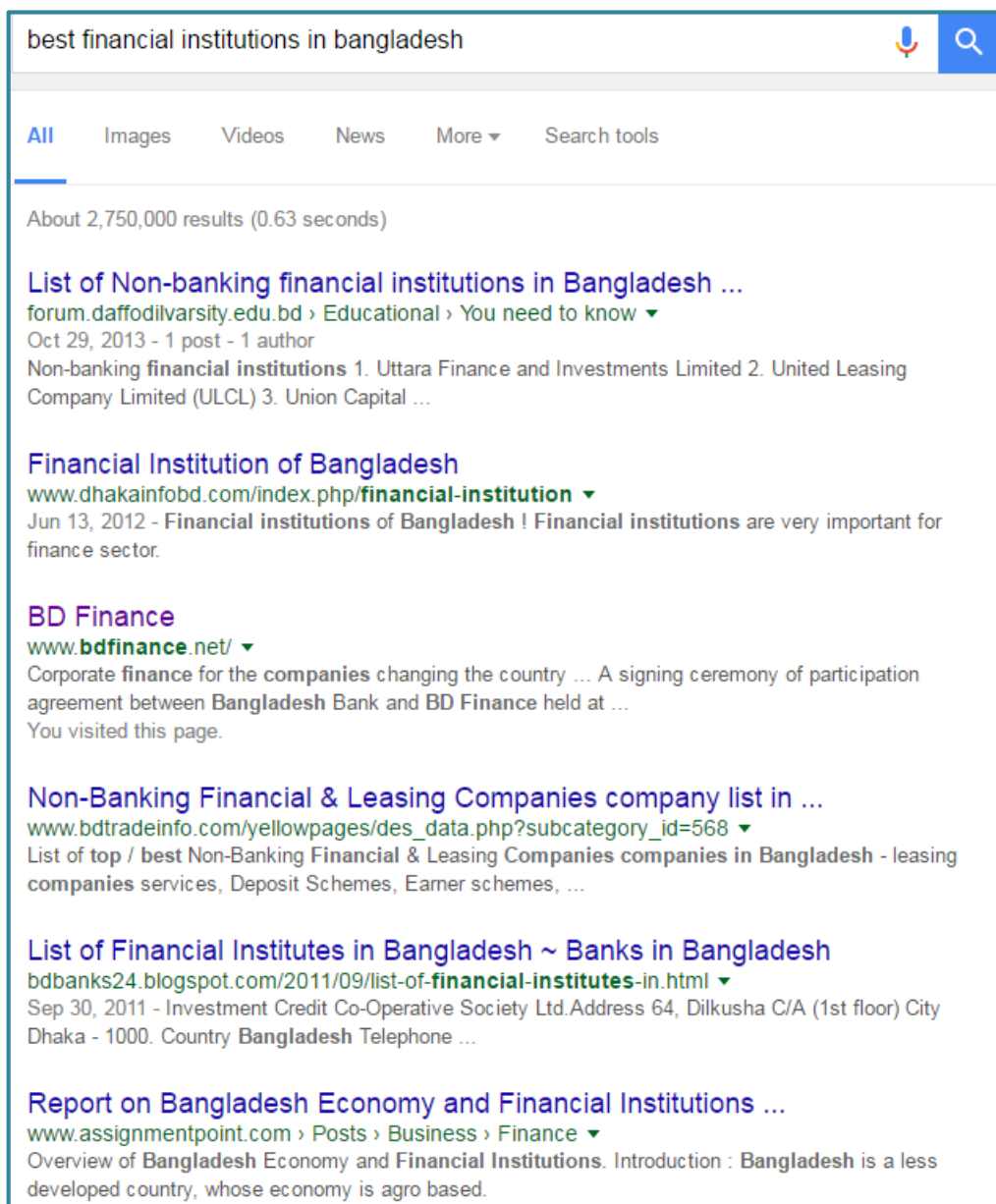


Image 9: Search Engine Optimization\_2

Websites that have a good Meta Tag and Description it easily comes in the upward position of search results at any search engines so they do not need to pay Google AdWords to make the website visible in the Google's paid results anymore (Google Search Engine Optimization Starter Guide, 2010).

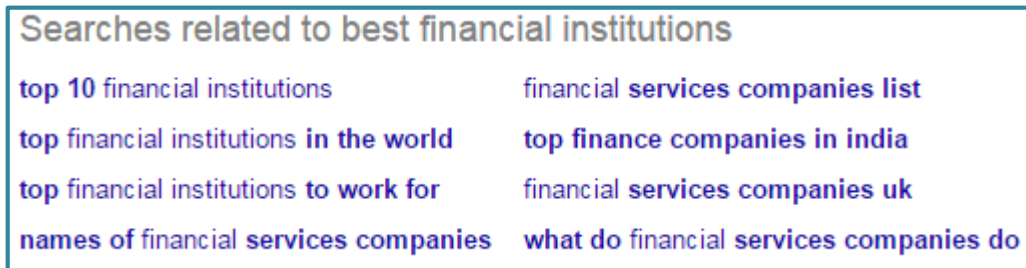


Image 10: Search Engine Optimization\_3



Image 11: Search Engine Optimization\_4

Again, the website of IDLC **does not appear in the keyword suggestion list** of Google or other search engine. Therefore, it is clear that the website ranking is very low for that reason it does not come up in any suggestion of the Google (Google Search Engine Optimization Starter Guide, 2010).

When I search for images of IDLC Finance Limited in Google search engine, **images do not appear in the first page**. However, BD Finance and Meridian Finance and Investment LTD



can be found in Google image search (Image: 13). Screenshots of Google image search is given below:

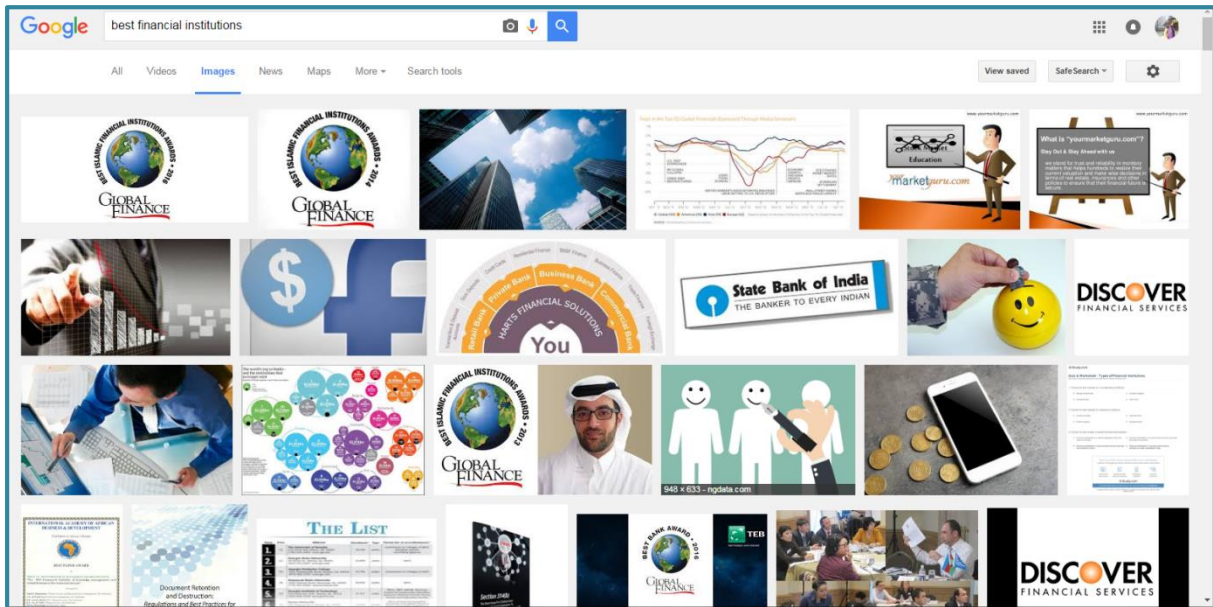


Image 12: Google Image Search\_1

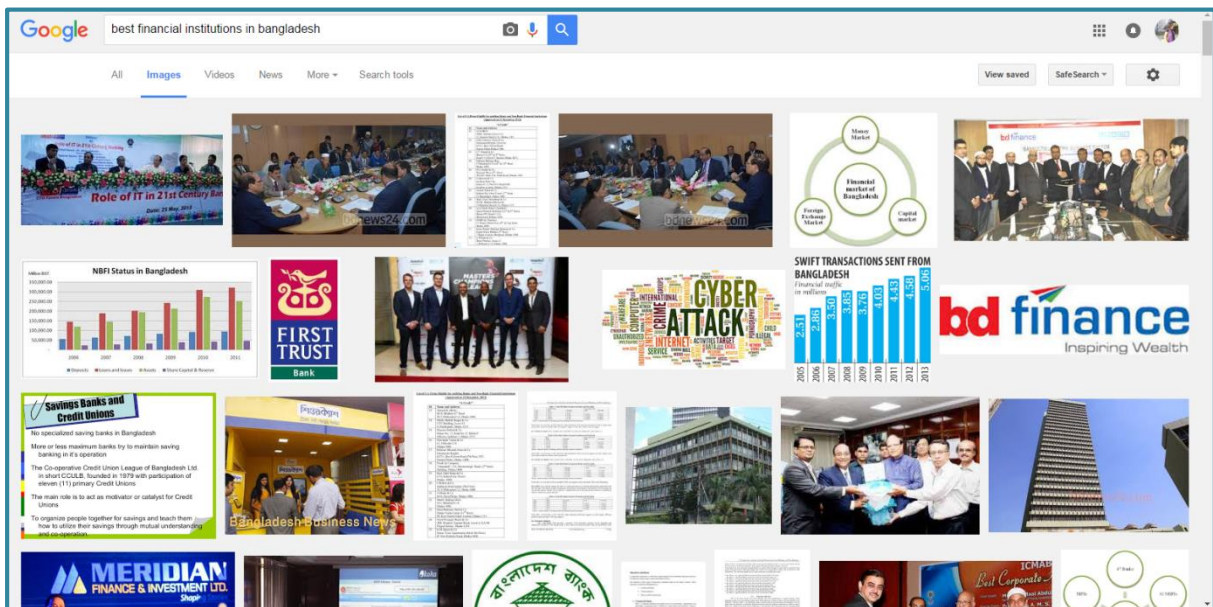
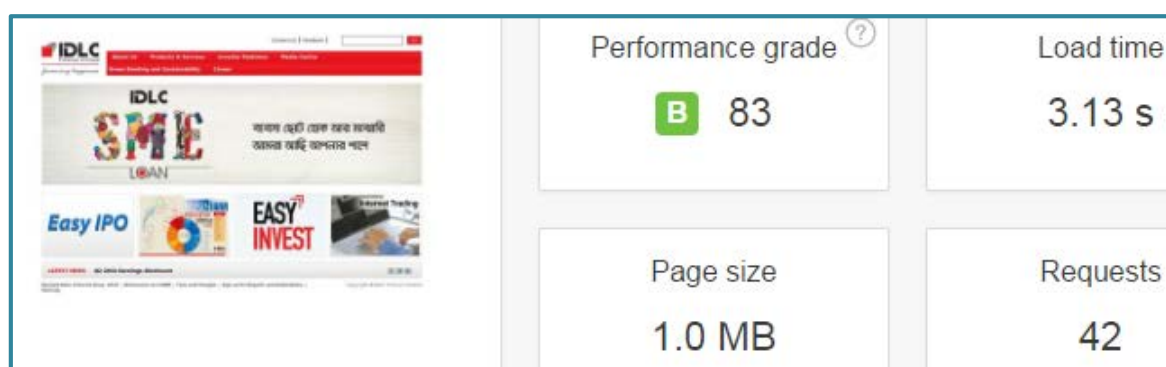


Image 13: Google Image Search\_2

### 3.2.2 Speed Test

After searching the website, I have tested the loading time of it in different search engines with the help of one website speed-test software named “Pingdom”. From the test, it has been found that in Google Chrome and Mozilla Firefox it took **3.13s** and **3.15s**, which is very **time-consuming**. In realism, it took more time to load the website (Pingdom Tools, 2016).




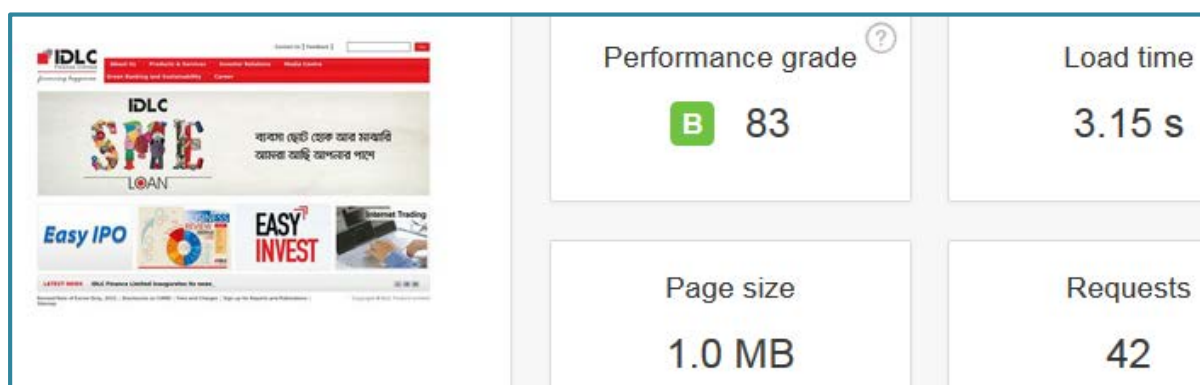
	Performance grade <sup>?</sup> <b>B</b> 83	Load time 3.13 s
	Page size 1.0 MB	Requests 42

Image 14: Pingdom’s Result for Google Chrome




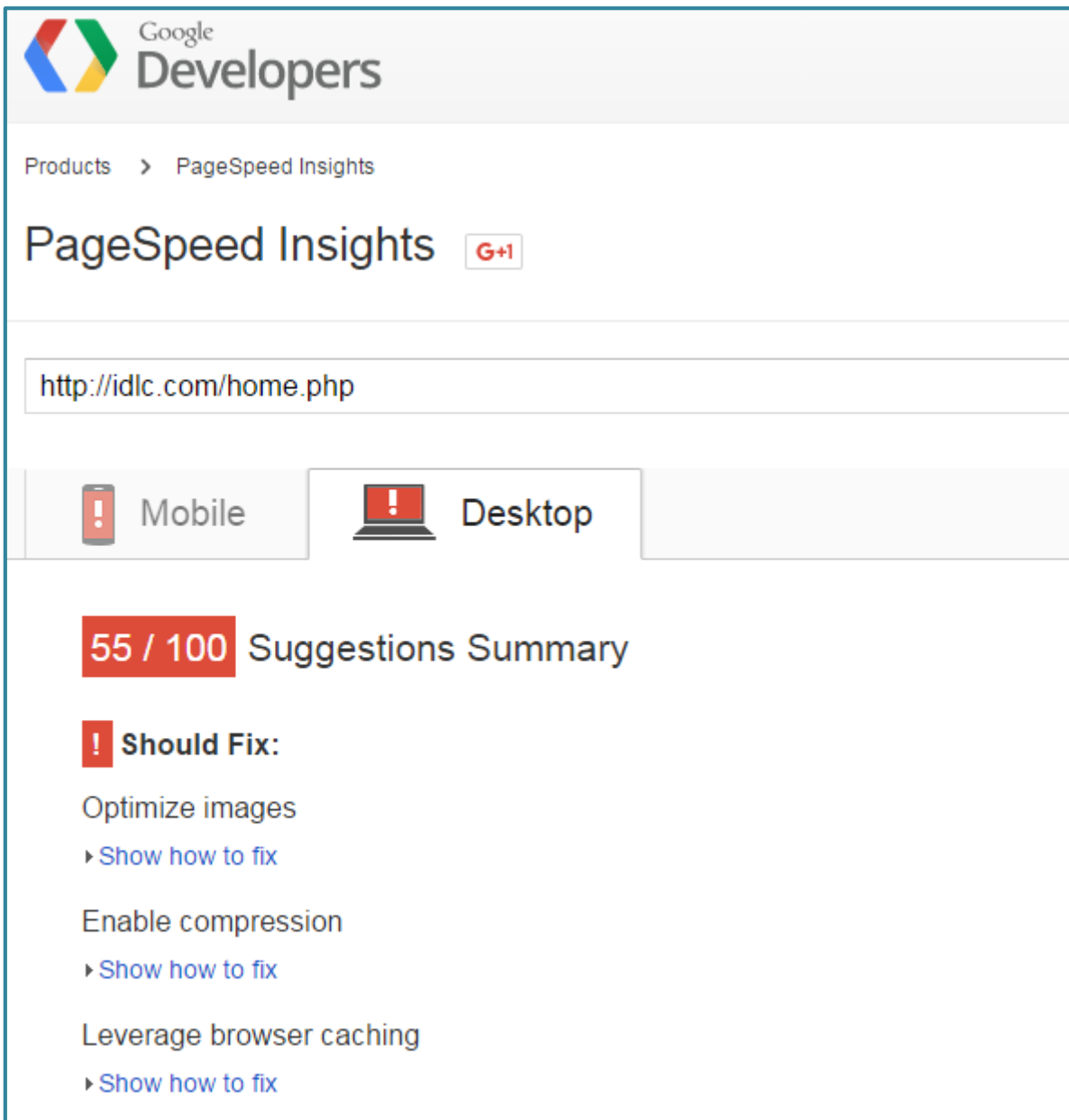
	Performance grade <sup>?</sup> <b>B</b> 83	Load time 3.15 s
	Page size 1.0 MB	Requests 42

Image 15: Pingdom’s Result for Mozilla Firefox

For better understanding, once more I attempted to test the speed of the website through Google Developers PageSpeed Insights (<https://developers.google.com/speed/pagespeed/>) to analyze the performance of the website as well to make sure I was not mistaken (PageSpeed Tools | Google Developers).



**Image 16: PageSpeed Insights for Desktop\_1**

Here, from the images (Image 16 & 17), it can be seen that Google Developers provided some good suggestions of how IDLC's website can be fixed. It is an extra advantage of testing the site. For the reason that, other testing site may not provide good suggestions but in digital world there is an additional brand value of Google.

**! Consider Fixing:**

- Eliminate render-blocking JavaScript and CSS in above-the-fold content
  - ▶ [Show how to fix](#)
- Minify HTML
  - ▶ [Show how to fix](#)
- Prioritize visible content
  - ▶ [Show how to fix](#)
- Minify JavaScript
  - ▶ [Show how to fix](#)
- Minify CSS
  - ▶ [Show how to fix](#)

**✓ 2 Passed Rules**

- ▶ [Show details](#)

Download optimized [image](#), [JavaScript](#), and [CSS resources](#) for this page.

**Image 17: PageSpeed Insights for Desktop\_2**

Again, by testing the site it has been found that the site is not mobile friendly. However, with PageSpeed Insights, it is possible to identify ways to make the site faster and more mobile-friendly.

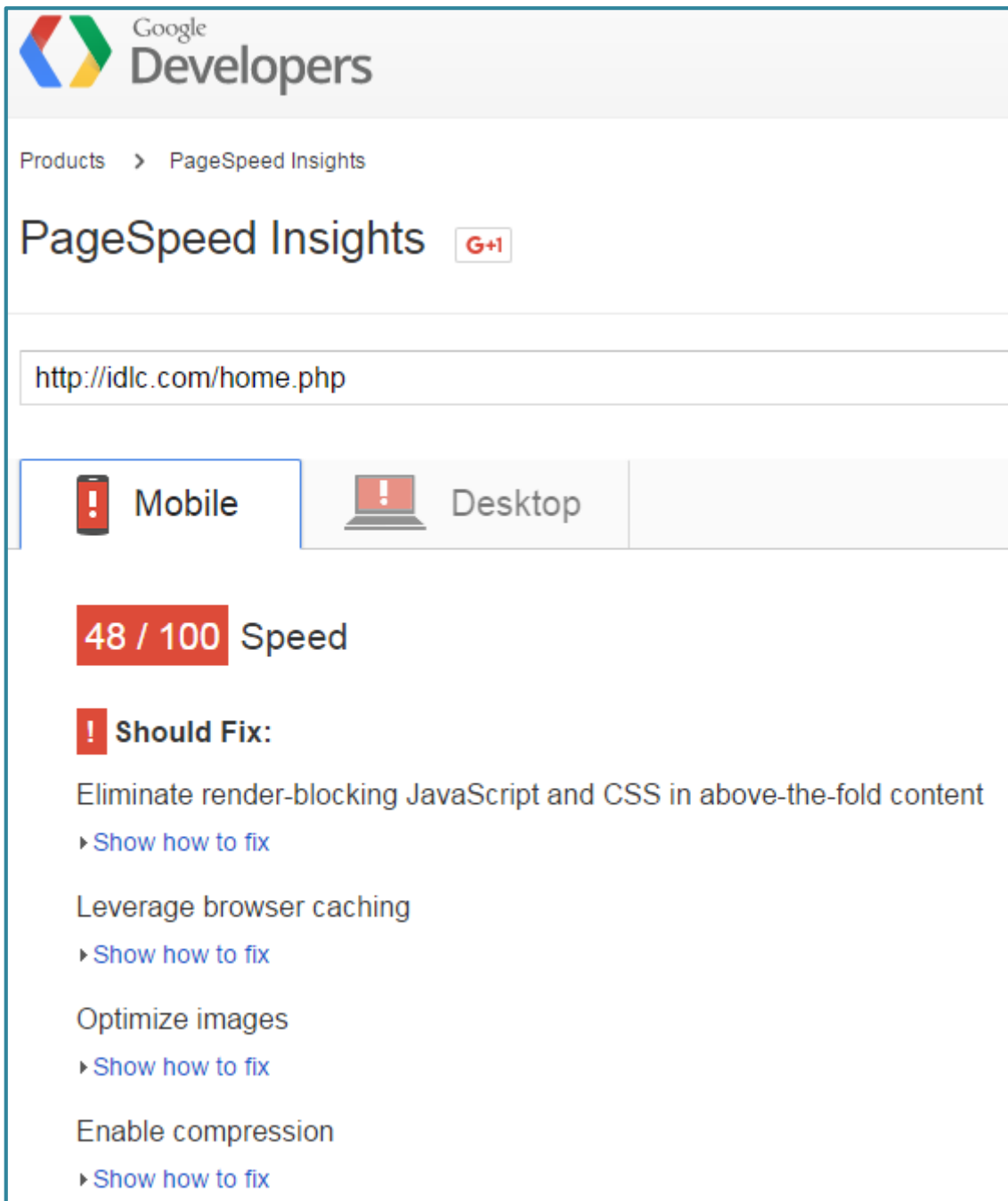


Image 18: PageSpeed Insights for Mobile\_1

Furthermore, the Google Developers recommended some more facts by testing the site for mobile uses; those are shown in images (Image 18 & 19). Again, it offered a few suggestions for fixing the website

**! Consider Fixing:**

- Minify HTML
  - ▶ [Show how to fix](#)
- Minify JavaScript
  - ▶ [Show how to fix](#)
- Minify CSS
  - ▶ [Show how to fix](#)

**✓ 3 Passed Rules**

- ▶ [Show details](#)

Download optimized [image](#), [JavaScript](#), and [CSS resources](#) for this page.

---

**63 / 100** User Experience

This page may not pass Google's [Mobile-Friendly Test](#).

**! Should Fix:**

- Use legible font sizes
  - ▶ [Show how to fix](#)
- Size tap targets appropriately
  - ▶ [Show how to fix](#)
- Configure the viewport
  - ▶ [Show how to fix](#)

**✓ 3 Passed Rules**

Image 19: PageSpeed Insights for Mobile\_2

### 3.2.3 Resolution Problem

Now, if the website is viewed from Desktop then it can be seen that there are several

problems comparing with websites of today's world. The website of IDLC is lacking far behind. The size of the website is odd. The area resolution is not suitable for an ideal website. However, the view is not full screen. The website is on the middle, which makes it look aberrant. To attract the visitors the outlook of the website is very significant as the first 3 second help them to decide whether they are going to stay or leave the website straight away (Awad, 2008).



Image 20: Desktop View\_1

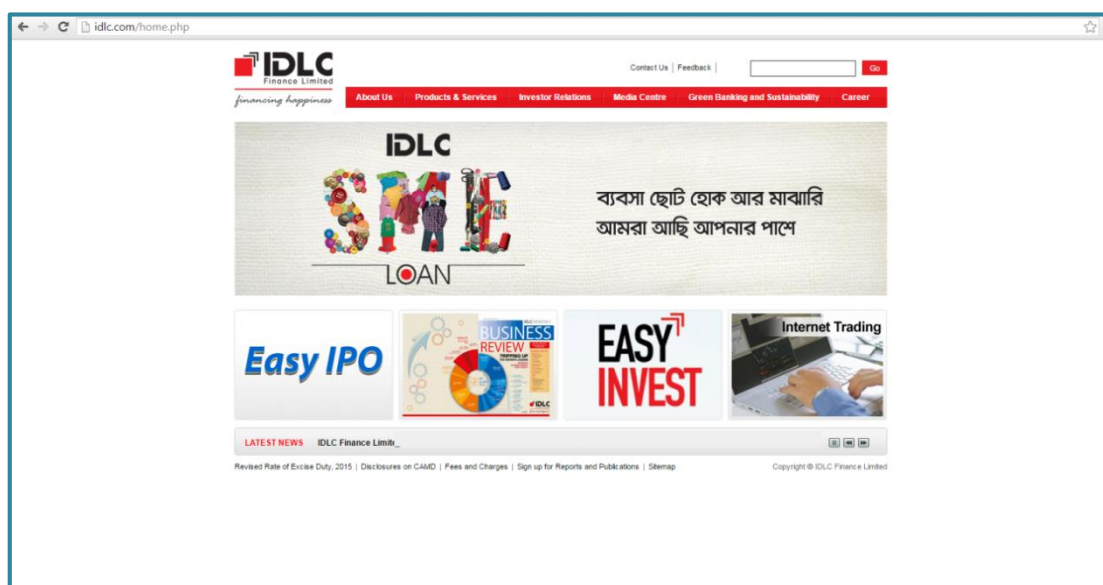
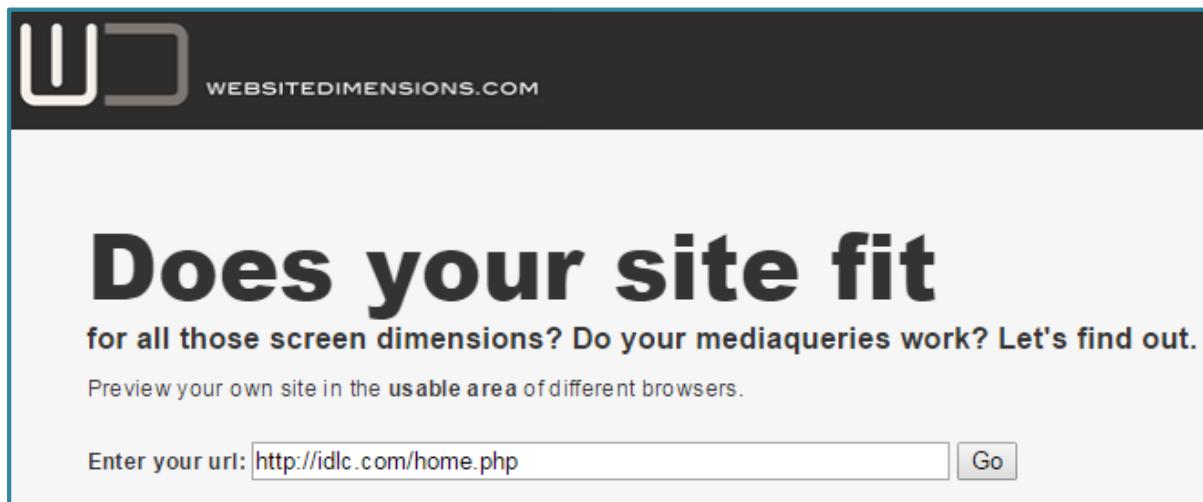


Image 21: Desktop View\_2

Here, from desktop it can be seen that the website contains several problems. Like, the website is on the middle, less colourful, not attractive and a bit confusing for the visitor.

For evaluating the resolution problem further, we have visited a website that is <http://www.websitedimensions.com/sitegrid/> give link of the website for auxiliary analysis.



**Image 22: websitedimensions.com**

The website helps us to check if the resolution of IDLC's website fit any of the devices such as, iPhone, iPad, computer screen etc. and following results have been found.

The website helps us to analysis the outer view of IDLC's website in different angles. It provides results for both portrait and landscape view of iPhone and iPad.





Image 23: iPhone Portrait



Image 24: iPhone Landscape



Image 25: Android Portrait

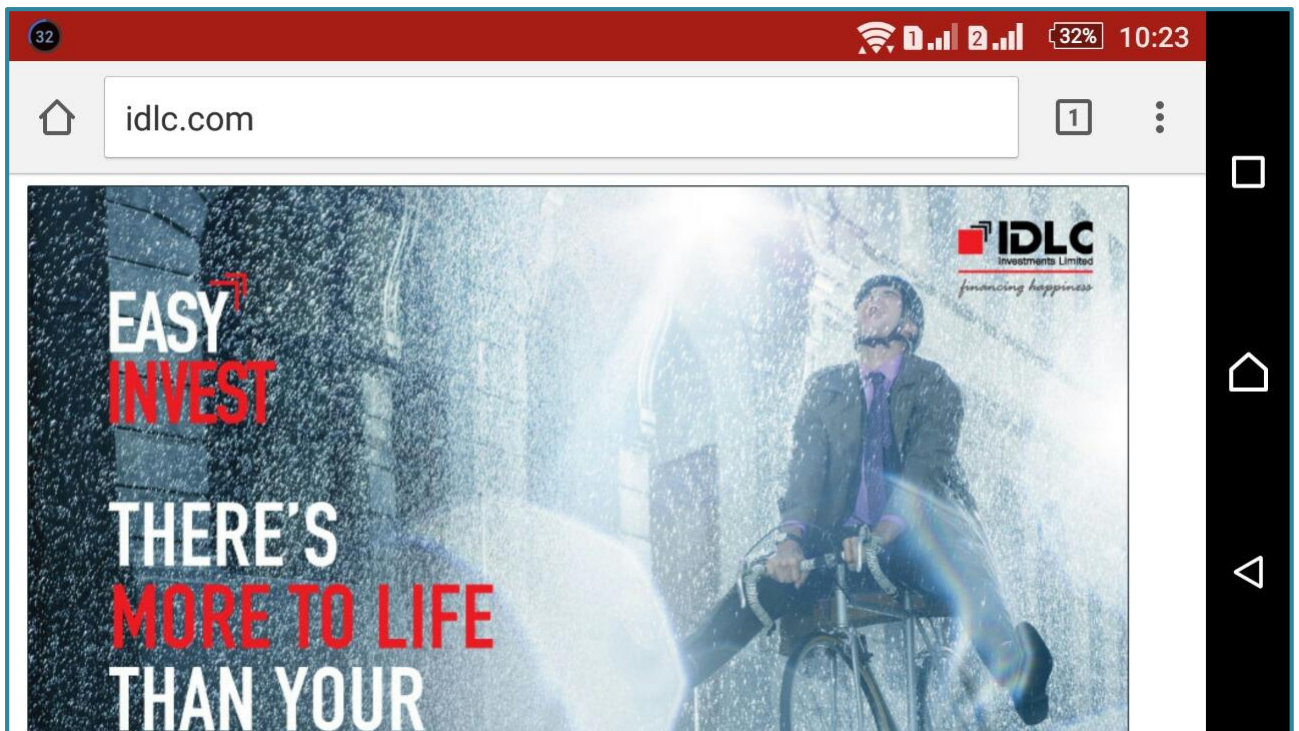


Image 26: Android Landscape

From the above screenshots, it is clear that a visitor uses iPhone, iPad, or Android not going to prefer the website of IDLC because of their **resolution** problem. It also indicates that the website is not **mobile compatible** at all.

From the above images, it has been found that the website has a major resolution problem. It can be seen from the screenshot that the outer view of the website does not cover the full screen (Does your site fit, 2015). Therefore, it is very peculiar for staring.

### 3.2.4 Flash Problem

The website contains flash or java plugin (Image: 27). However, they could not properly use it. As, the plugin does not show the full information so, it is uncomfortable for the visitors. The resolution and flash of the website should have been full length so it could be more usable (The Beginners Guide to SEO, 2015).

Image 27: Flash Problem

### 3.2.5 Colour Problem

The website needs to be more colourful. Too much white colour makes it less attractive. As the website looks dull showed in [section 3.2.3](#) (Image: 21) so, it should contain more colours so that it can attract customers in a better way in the world of e-commerce (Awad, 2008).

### 3.2.6 Navigation Problem

The website has navigation problems. Navigation facilitates to organize the contents clearly in the website (Google Search Engine Optimization Starter Guide, 2010). It has so many subpages under a page, which are not needed and repeat same contents. Moreover, the contents are not structured, as it should be. Navigation is a system that assists the clients to locate their required information effortlessly.



Image 28: Navigation Problem of IDLC Website

### 3.2.7 Content Problem

The contents of the subpages are not clear at all because these pages do not describe their works and repeat almost same information, which can be avoided uninterruptedly (Google Search Engine Optimization Starter Guide, 2010). Therefore, it makes the website unusable. These contents create confusion among visitors, as they do not get required information straightforwardly.

- ◆ **Unclear Content**

The visitor interface is not good. The fonts are small that hurt eyes. In addition, the content those are visible in the home page does not make any sense to a new visitor at the first glance. (Awad, 2008).

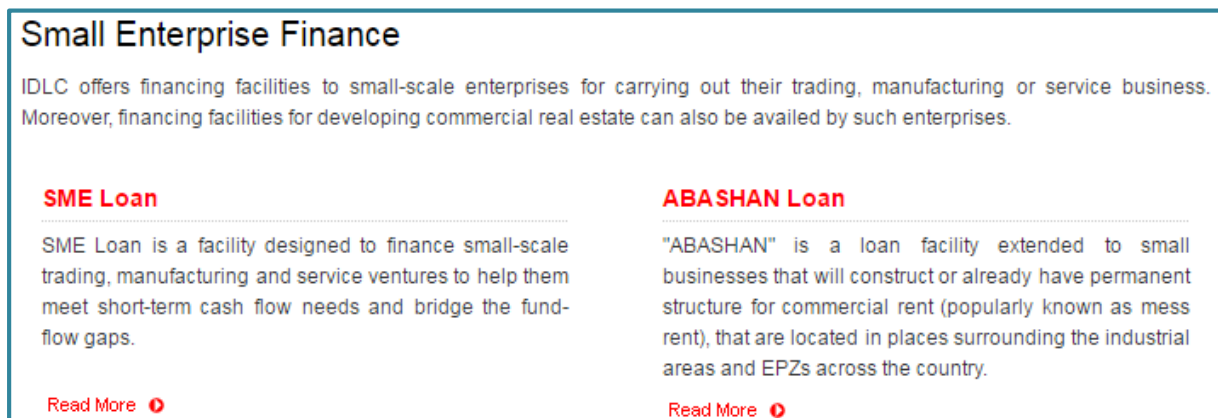


Image 29: Content Problem of IDLC Website

### 3.2.8 Logo Problem

The design and the placement of the logo of IDLC are clear-cut according to the theories of E-Commerce. However, if anyone clicks on the logo, it takes the visitor to the front page (Image: 30) whereas it should have the link of the homepage (Image: 31), which helps the user to go back to the main page of the website (The Beginners Guide to SEO, 2015). Again, the front page of the website and the logo of front page (Image: 32), written IDLC Investment Limited are unnecessary and unexpected for users. The logo of front page should have been

same as home page (Image: 33).Therefore, it failed to clearly identify their brand (Awad, 2008).



Image 30: Front Page of IDLC Site

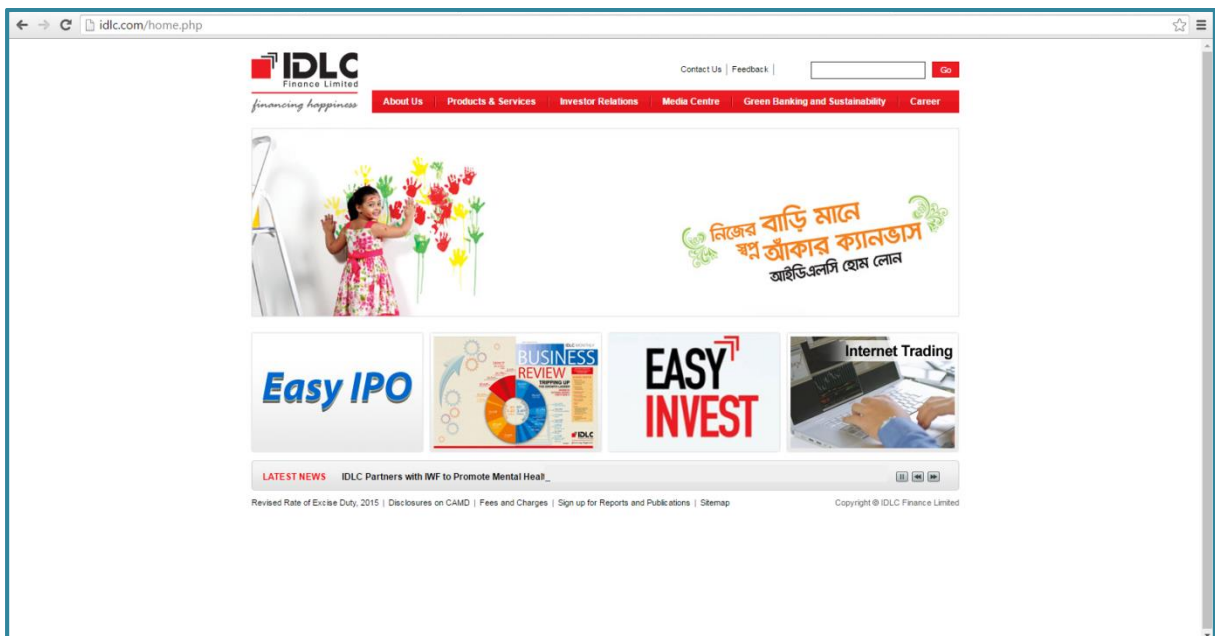


Image 31: Homepage of IDLC Site



Image 32: Logo of Front Page



Image 33: Logo of Home Page

### 3.2.9 About Us Page

Moreover, the *about us* page contains vast text but it is not relevant according to a new visitor. They have written the history of IDLC at the page. By reading the page, it is **hard to understand the work or service** that the financial firm provides or what the website is actually about (Awad, 2008).

#### About Us

IDLC was initially established in Bangladesh in 1985 through the collaboration of International Finance Corporation (IFC) of the World Bank, German Investment and Development Company (DEG), Kookmin Bank and Korean Development Leasing Corporation of South Korea, the Aga Khan Fund for Economic Development, the City Bank Limited, IPDC of Bangladesh Limited, and Sadharan Bima Corporation. As the company evolved, initial foreign shareholding of 49% was gradually withdrawn and the last foreign shareholding was bought out by local sponsors in 2009.

Although we initially started with Lease Financing as our core product, IDLC has grown to become the largest multi-product Non-Bank Financial Institution of Bangladesh, with almost equal focus in Corporate, Retail and SME sectors. Moreover, IDLC has a significant presence in the Capital Markets. Our merchant banking arm, IDLC Investments Limited, a wholly-owned subsidiary of IDLC is a premier brand for investment banking in the country. Our stock brokerage arm, IDLC Securities Limited, another wholly-owned subsidiary of IDLC is also amongst the top five brokers in the country.

Over the years, IDLC has attained a significant presence in the corporate sector of Bangladesh. IDLC is highly respected by our clients, peers, employees and regulators for our strong corporate governance, statutory compliance, high ethical standards, a progressive and enabling working environment, and strong commitment to environmental and social development.

IDLC continues to play a pioneering role in introducing and popularizing a variety of financial instruments suiting ever-changing requirements of its fast-growing clients. We are continuously expanding our presence to ensure the best quality of service to our clients at all times.

Image 34: About Us page of IDLC

### 3.2.10 Update Needed

One of the alarming things of IDLC is their website was last updated in the year of 2012. While analyzing the website I have found that in the “History” page at “Key Milestones” the last given information was given at 2012 (Image: 35). After 2012, there is many more branch of IDLC, which have been opened such as recently they have opened a branch at Mymensing that I have acknowledged while doing internship. However, these lists of information are missing. It seems after 2012 they have not tried to update it anymore.

June 15, 2011	Opening of branch at Mirpur
August 09, 2011	Opening of branch at Tongi
August 16, 2011	IDLC Investments Limited, a wholly-owned subsidiary of IDLC, commences operations
January 18, 2012	Opening of branch at Jessore

Image 35: Last Updated Information of IDLC

### 3.2.11 Contact Information

The “Contact Us” in the homepage of the website should be more focused. It is so small that visitors might need minutes or more to find it (Image: 36).



Image 36: Contact Us Option of IDLC

Again, the contact us page is not that much rich as it does not contain their branch addresses, Google map site, or street view in it. A supreme website should have both the Google Map Site and Street view in it (The Beginners Guide to SEO, 2015).



Therefore, IDLC need to update their contact us page and add the address of their office in each webpage of the site so that a visitor easily can find their office address. Apart from that, the contact information is accurate.

<b>Contact Us</b>		
Please contact our respective person for your desired product and service.		
<b>Product Name</b>	<b>E-mail Address</b>	<b>Contact Number</b>
Corporate Finance	<a href="mailto:corporate@idlc.com">corporate@idlc.com</a>	01755-542773
Structured Finance	<a href="mailto:structuredfinance@idlc.com">structuredfinance@idlc.com</a>	01755-542773
SME Loan & Lease	<a href="mailto:sme@idlc.com">sme@idlc.com</a>	16409, +880 (2) 9560111
ABASHAN Loan	<a href="mailto:sme@idlc.com">sme@idlc.com</a>	16409, +880 (2) 9560111
Commercial Vehicle Loan	<a href="mailto:sme@idlc.com">sme@idlc.com</a>	16409, +880 (2) 9560111
Women Entrepreneur Loan	<a href="mailto:sme@idlc.com">sme@idlc.com</a>	16409, +880 (2) 9560111
Supplier Finance	<a href="mailto:supplierfinance@idlc.com">supplierfinance@idlc.com</a>	01730-093212, 01755-563947, 01730-728290
Reverse Factoring	<a href="mailto:supplierfinance@idlc.com">supplierfinance@idlc.com</a>	01730-728282, 01713-338269
Home Loan	<a href="mailto:homeloan@idlc.com">homeloan@idlc.com</a>	16409
Car Loan	<a href="mailto:carloan@idlc.com">carloan@idlc.com</a>	16409
Personal Loan	<a href="mailto:personalloan@idlc.com">personalloan@idlc.com</a>	16409
Deposit	<a href="mailto:deposit@idlc.com">deposit@idlc.com</a>	16409
Margin Loan	<a href="mailto:merbank@idlc.com">merbank@idlc.com</a>	+880 (2) 9571170
MaxCap	<a href="mailto:maxcap@idlc.com">maxcap@idlc.com</a>	+880 (2) 9571170
Investment Banking	<a href="mailto:rubayet@idlc.com">rubayet@idlc.com</a>	+880 (2) 9571170
Brokerage Services	<a href="mailto:idclslcs@idlc.com">idclslcs@idlc.com</a>	16409
Corporate Social Responsibility	<a href="mailto:csr@idlc.com">csr@idlc.com</a>	+880 (2) 883 4990
Human Resource	<a href="mailto:jobs@idlc.com">jobs@idlc.com</a>	+880 (2) 883 4990
Complaint Cell	<a href="mailto:webfeedback@idlc.com">webfeedback@idlc.com</a>	09609994352

**Image 37: Contact Us Page of IDLC**

### 3.2.12 Missing Social Sites Links

Furthermore, in the website of IDLC they do not have the link of their social networking sites pages like, Facebook and twitter page. Though the Facebook page contains information of IDLC (Image: 38) but it is not updated and the link is not connected with the website.



**Image 38: Official Facebook Page of IDLC**

These are the flaws, which have been found until now by analysing the website in an extensive way. The company need to solve these hurriedly as they are losing the brand value because of all the problems mentioned above.

## 4. Comparison with Competitors

There have been several financial agencies in our country. To identify the competitors of IDLC some keywords had been used like, *best financial company/organization in bd*, *best financial company/organization in Bangladesh*, *best financing company/organization in bd*, *Home/Car/Personal/SME loan in Bangladesh*, *Home/Car/Personal/SME loan in BD* etc.

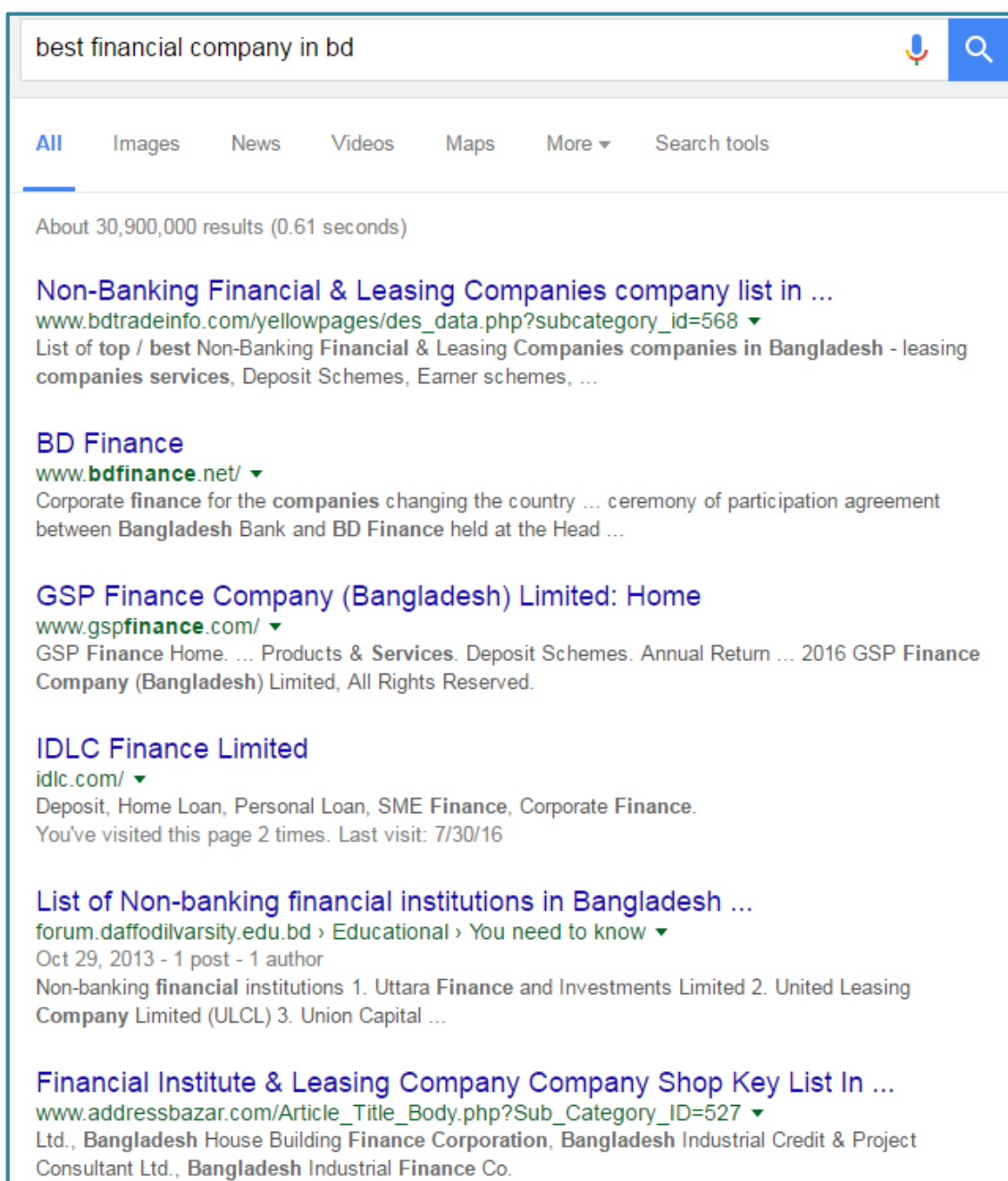


Image 39: Keyword Search of Financial Company in Bangladesh

These searches help us to find some Non Banking Financial Organizations such as BD Finance, GPS Finance Company (Bangladesh) Limited, BIFC (Bangladesh Industrial Finance Company Limited), DBH (Delta BRAC Housing) and LankaBangla Finance Limited.

According to the instruction of my supervisor, websites of DBH (Delta BRAC Housing), LankaBangla Finance Limited, IPDC (Industrial Promotion and Development Company of Bangladesh Limited) and BD Finance has been selected for analyzing. The screenshots of searching using keywords have been attached underneath of the paper ([Appendix A](#), Image: 72-83).

## 4.1 Meta Problem in Competitors Website

The keywords assist to identify the top opponents of IDLC so it can be said, Meta is the best guide to find dilemmas a website or page enclose. For this reason, the websites have been analysed based on their Title Tag and Meta Description.

- ❖ **Title Tag:** Title Tag of none of the companies is better. Title Tag of DBH holds too many contents but none of them is appropriate. The name BD Finance helps the company appear in the searches by holding Finance in it. However, its' Title Tag is average like, IDLC, LangkaBangla or IPDC. However, IDLC have Finance in its Title Tag but could not get enough advantage, which is pitiable ([section 3.1](#)) (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010) (LankaBangla Finance) (IPDC of Bangladesh Ltd | Industrial Promotion and Development Company of Bangladesh Limited, 2013) (BD Finance, 2014).

```
<title>DBH :: Delta Brac Housing Finance Corporation Ltd., Home Loan, Apartment Loan, Home Construction Loan, Housing Plot Loan, Home Extension Loan, Home Improvement Loan, Flexi Plus Home Loan, DBH Platinum Deposit, Annual Income Deposit, Monthly Income Deposit, Quarterly Income Deposit, Cumulative Deposit, Flexible Fixed Deposit, Profit First Deposit, Easy Way Deposit, Children's Deposit, Easy Home Deposit</title>
```

Image 40: Title Tag of DBH

```
<title>Lanka Bangla | Home</title>
```

Image 41: Title Tag of LankaBangla

```
<title>BD Finance</title>
```

Image 42: Title Tag of BD Finance

```
<title>IPDC of Bangladesh Ltd |  
Industrial Promotion and  
Development Company of Bangladesh  
Limited</title>
```

Image 43: Title Tag of IPDC

- ❖ **Meta Description:** Surprisingly, only website of DBH and IPDC contain the Meta Description in their website whereas BD Finance, LankaBangla none of them have Meta Description in their website.

```
<meta name="description" content="Home Loan, Apartment Loan, Home  
Construction Loan, Housing Plot Loan, Home Extension Loan, Home  
Improvement Loan, Flexi Plus Home Loan, DBH Platinum Deposit, Annual  
Income Deposit, Monthly Income Deposit, Quarterly Income Deposit,  
Cumulative Deposit, Flexible Fixed Deposit, Profit First Deposit, Easy  
Way Deposit, Children's Deposit, Easy Home Deposit"/>
```

Image 44: Meta Description of DBH

```
<meta name="description"  
content="Industrial Promotion and  
Development Company of Bangladesh  
Limited">
```

Image 45: Meta Description of IPDC

However, both the Meta Tags and Descriptions are not correct in the competitors' website. Surprisingly, BD Finance have higher ranking in organic search result of Google. As well, DBH comes up in the searches related to Home Loan in Bangladesh and IDLC comes up in the Car loan in Bangladesh ([Appendix A](#), Image: 78 & 79).

On the other hand, it is an alarming thing for IDLC Finance Limited as they are losing visitors **searching for financial agency** in Dhaka, Bangladesh. Therefore, IDLC can use it as their competitive advantage and update both the Meta Tag and Description so that Google give it more priorities and rank them in a higher position.

## 4.2 Search Engine Optimization of Competitors Website

The website of DBH, LankaBangla, IPDC or BD Finance sometimes does or does not appear at the searches as a financial company in Google search ([Appendix A](#), Image: 72-83). Therefore, I can assume that all of the websites are facing SEO problems (The Beginners Guide to SEO, 2015; Google Search Engine Optimization Starter Guide, 2010).

Similar to the website of IDLC, their competitors are also facing search engine optimization issues. As well, navigation, logo, resolution, unclear content etc. problems, are faced by the websites (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010) (LankaBangla Finance) (IPDC of Bangladesh Ltd | Industrial Promotion and Development Company of Bangladesh Limited, 2013) (BD Finance, 2014).

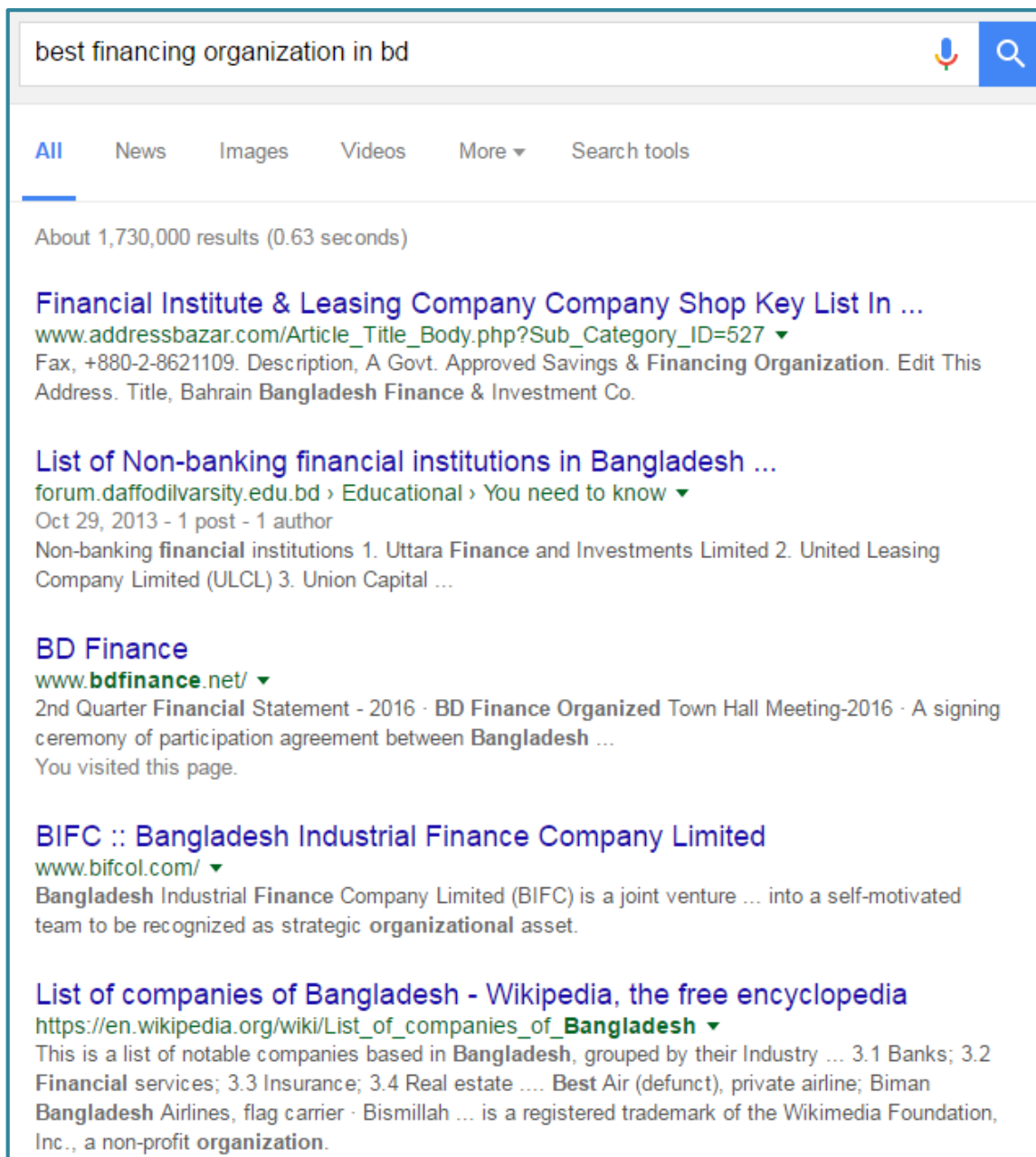


Image 46: Search Engine Optimization\_5

### 4.2.1 High Ranking at Organic Search Result

The website of BD Finance appear in the upper position of the first page of Google search, which means they have very updated website so they easily appears in organic search result of Google. Moreover, the keywords we have used for searching the competitors of IDLC, in most of the searches results this website was on top of the search list ([Appendix A](#), Image:

72-83). On the other hand, in [section 3.2.1](#) we have seen IDLC need to update their website to acquire a higher ranking in Google.

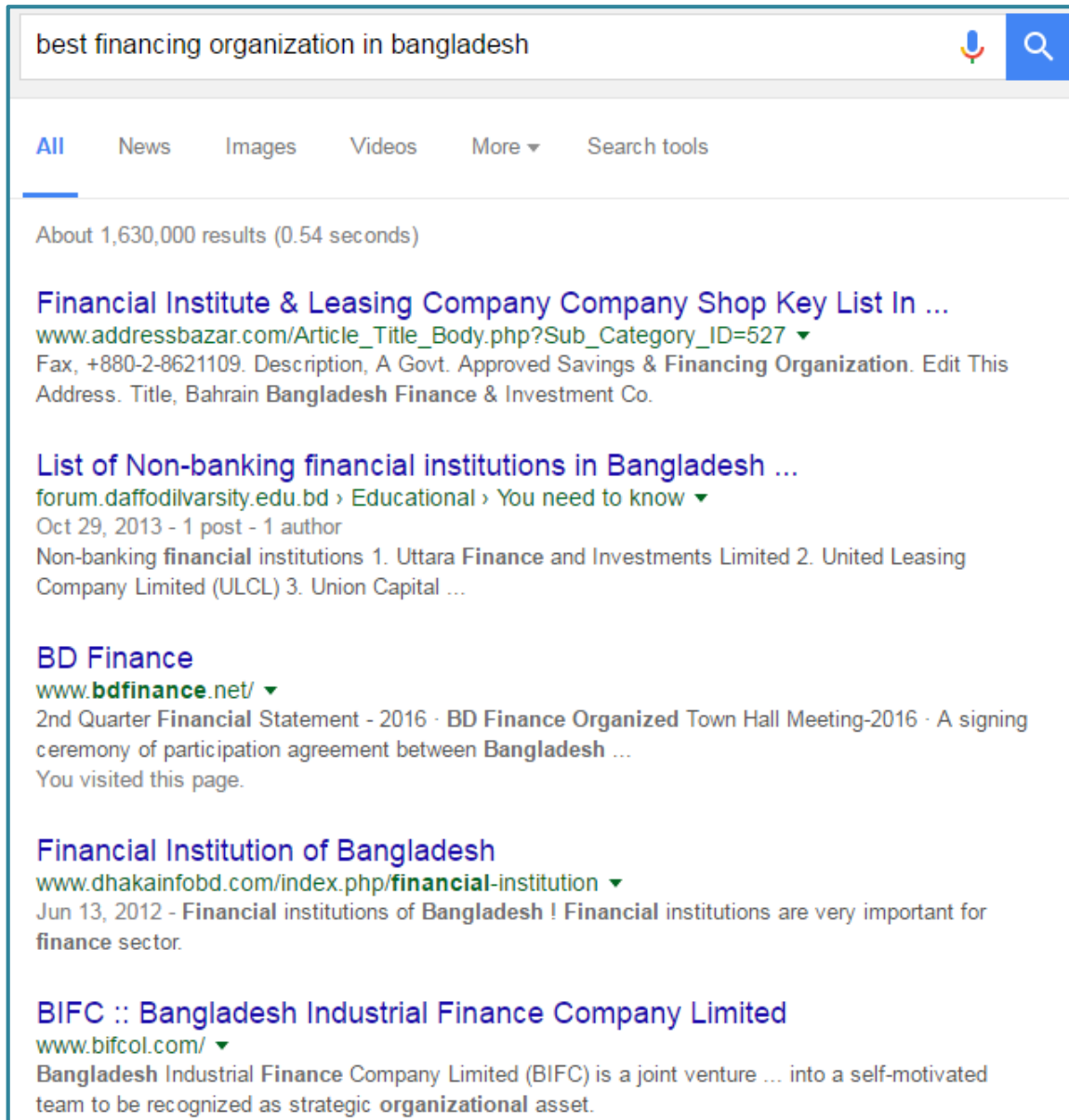


Image 47: Search Engine Optimization\_6

## 4.2.2 Speed Test

After deciding the website of competitors, I have tested the loading time of them in search engines such as Google chrome with the help of website speed-test software named



“Pingdom”. I have found that in Google Chrome it took **1.62s**, **5.11s**, **6.09s** and **1.43s** to load the website of DBH, LankaBangla, IPDC and BD Finance consecutively whereas it took **3.13s**, for IDLC’s website stated in [section 3.2.2](#). Though the loading time of LankaBangla and IPDC is higher than IDLC but visitors have alternatives likes DBH and BD Finance. Therefore, they would not wait this long for IDLC’s website to load (Pingdom Tools, 2016).


	Performance grade <sup>?</sup> <b>B</b> 86	Load time 1.62 s
	Page size 1.1 MB	Requests 50

Image 48: Pingdom result for DBH in Google Chrome


	Performance grade <sup>?</sup> <b>A</b> 100	Load time 5.11 s
	Page size 1.7 MB	Requests 33

Image 49: Pingdom result for LankaBangla in Google Chrome


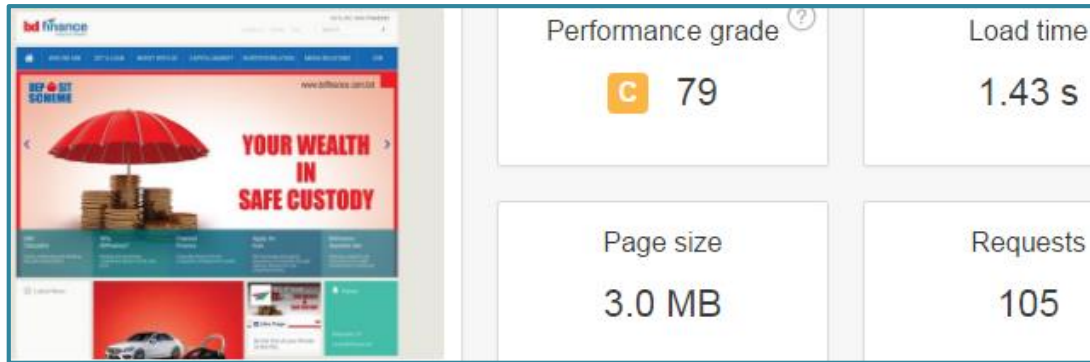
	Performance grade <sup>?</sup> <b>B</b> 85	Load time 6.09 s
	Page size 1.1 MB	Requests 43

Image 50: Pingdom result for IPDC in Google Chrome



**Image 51: Pingdom result for BD Finance in Google Chrome**

### 4.2.3 Resolution Problem

The website of DBH also have resolution problem similar to IDLC. The size of the website is odd. The area resolution is not appropriate for a perfect website. Again, the view is not full screen. The website is on the middle, which makes it look peculiar ([Appendix A](#), Image: 84 & 85) (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010).

However, the website of LankaBangla, IPDC and BD Finance have less resolution problem. The website of LankaBangla and IPDC are full screen desktop view ([Appendix A](#), Image: 86-88) (LankaBangla Finance) (IPDC of Bangladesh Ltd | Industrial Promotion and Development Company of Bangladesh Limited, 2013) (BD Finance, 2014).

Here, from the snapshots ([Appendix A](#), Image: 89) we can see, the website of BD Finance is on the middle, which is odd looking. Apart from this, it has its own advantages. Like, if the visitor scrolls down s/he can see the whole website in one page (BD Finance, 2014).

### 4.2.4 Colour Problem

Comparing to IDLC, the websites of its competitors are more colourful. Therefore, customers might like to visit the competitors' website more ([Appendix A](#), Image: 84-89).

## 4.2.5 Navigation Problem

The websites of DBH, LankaBangla, IPDC and BD Finance has major navigation problem (Appendix A, Image: 90-92). Furthermore, in LankaBangla's website, it is hard to identify the options. The options muddle up with the page and the website even did not respond properly when visitors try to click on the options to visit a page (Image: 52).

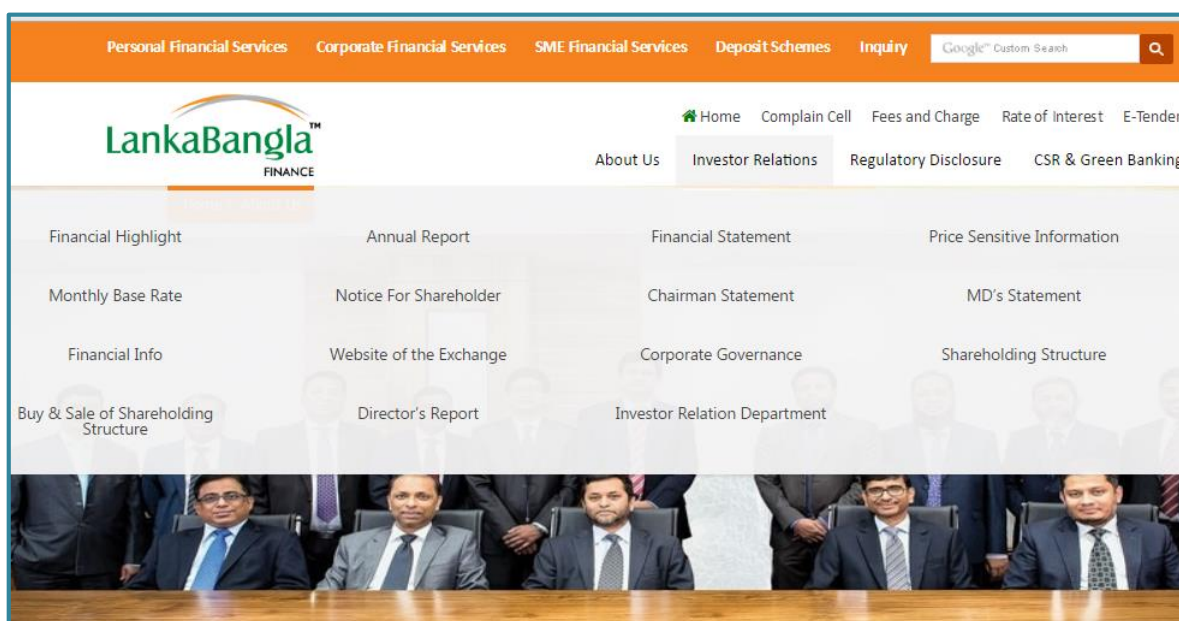


Image 52: Navigation Problem of LankaBangla

## 4.2.6 Content Problem

Unexpectedly, the website of DBH has accurate contents regarding “Home Loans”. They have easy and consumer friendly contents (Image: 53) (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010). On the other hand, websites of LankaBangla, IPDC and BD Finance have tough contents, which is very difficult to understand for a visitor who has less financial knowledge ([Appendix A](#), Image: 93-95) (LankaBangla Finance) (IPDC of Bangladesh Ltd | Industrial Promotion and Development Company of Bangladesh Limited, 2013) (BD Finance, 2014). We know, finance is all about logics. Thus, they should use simple contents with easy logics to attract new clients.

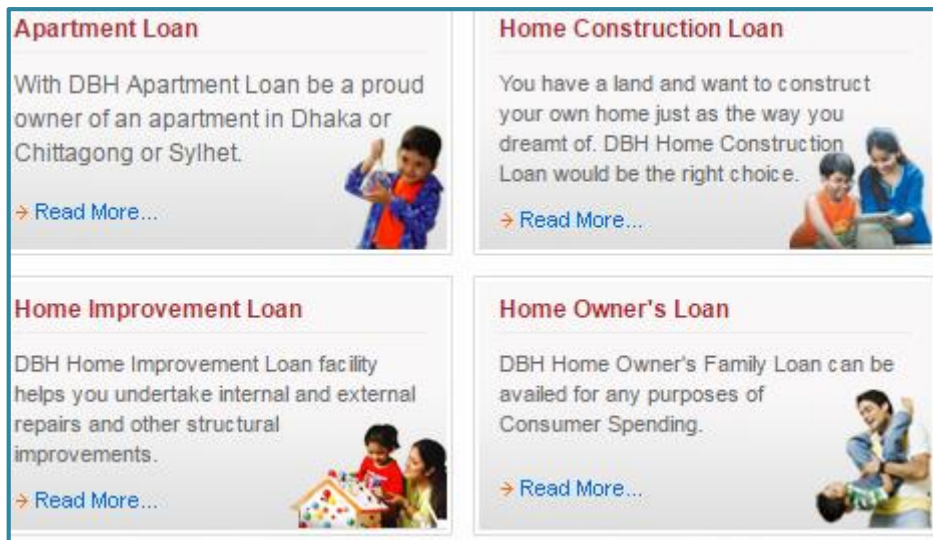


Image 53: Content of DBH

#### 4.2.7 Logo Problem

It is confusing to understand, while building the website does DBH followed IDLC or vice versa. It is because they have almost similar problems. In DBH's website, the logo of front page and Homepage is different whereas, it should have same logo on every webpage (Image 54 & 55) (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010).



Image 54: Front Page Logo of DBH



Image 55: Homepage Logo of DBH

Furthermore, if anyone clicks on the logo of homepage, it does not respond. Again, there is a icon name **Home** (Image: 56), which takes the user to the front page of the website that is very frustrating for a user (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010).



**Image 56: Home icon of DBH Website**

Though LankaBangla has different front and homepage but its' logo of the homepage works accurately likes, the logo of IPDC and BD Finance ([Appendix A](#), Image: 88 & 89). To be noted, IPDC and BD Finance do not have any front page, which is incredibly appreciable. However, the front-page logo of LankaBangla does not take the visitor to the main homepage. The user has to click on the name containing the Home icon to visit its website (LankaBangla Finance).



**Image 57: Front and Homepage Logo of LankaBangla**



**Image 58: Home Icon Containing Name**

#### **4.2.8 About Us Page**

From E-Business point of view, none of the competitors “About Us Page” is customer responsive ([Appendix A](#), Image: 96-99). They only focused on the history of their company. However, they should have included, *what are their works? How they can help a customer? And what type of benefits a customer can get from their company?*

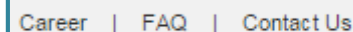
Moreover, BD Finance does not even justify their writing, which looks unusual ([Appendix A, Image: 99](#)) (BD Finance, 2014).

#### 4.2.9 Update Needed

One more important thing is the website of DBH and BD Finance has been updated this year whereas the year 2012 is observable in IDLC's website. However, a disadvantage of LankaBangla is they did not update the website recently. It was last update on the year of 2015 but still upgraded than IDLC's website. One more important thing is BD Finance written font and colour is not up to standard. ([Appendix A, Image: 100-103](#)).

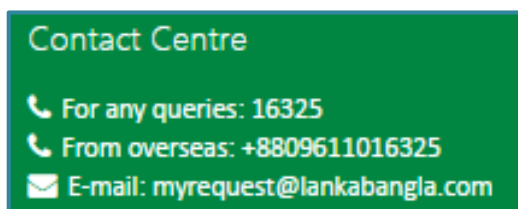
#### 4.2.10 Contact Information

Like IDLC, the "Contact Us" in the homepage of DBH's website is not also focused. It is very tiny ([Image: 59](#)). Again, the contact us page of DBH is not proper, as it does not contain enough information and Google map site or street view in it. As well, they have a page name "Branch Location" containing all the locations of their branches, which should have been in the contact us page ([Appendix A, Image: 104 & 105](#)).



Career | FAQ | Contact Us

**Image 59: Contact Us Option of DBH**



Contact Centre

☎ For any queries: 16325

☎ From overseas: +8809611016325

✉ E-mail: myrequest@lankabangla.com

**Image 60: Contact Information of LankaBangla**

LankaBangla have their contact information on the front page of website that is remarkable (Image: 60). However, in the side toolbar they have an option name “Our Branches”, which do not work if a visitor select an **address** and click **go** ([Appendix A](#), Image: 106).

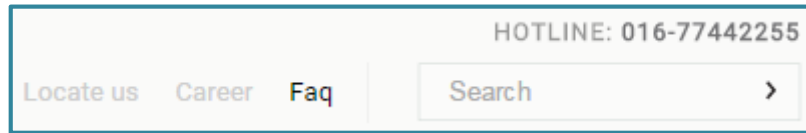
In IPDC, there is a contact number and email address given at the homepage (Image: 61) but it is hard to find their **contact us page**. They have added it inside their **About Us** page (Image: 61). From the E-Business point of view, the placement of contact us page is incorrect. It should have been in the home page of the site. However, it have Google map site included in contact us page but IDLC does not ([section 3.2.10](#)). It provides a good direction to both the clients and visitors, as the address is visible to them. Also by using the scrolling button of the mouse, anyone can get more details address of the area ([Appendix A](#), Image: 107).



**Image 61: Contact Information of IPDC**

The hotline number and Locate Us page of BD Finance is added on top of each webpage. However, their main disadvantage is the light font colour, which makes the font unseen at each webpage (Image: 62). A valuable advantage of this website is, it has Google Map added

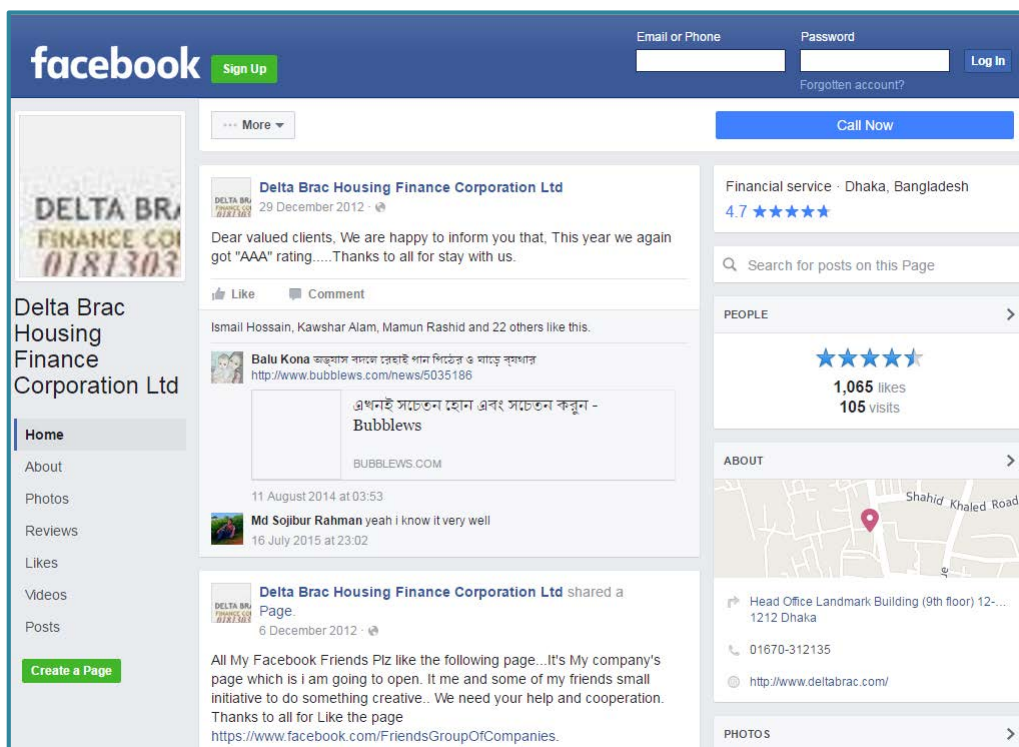
on the home page but if the visitor clicks on it then it take them to another page named branch locator ([Appendix A](#), Image: 108 & 109). It would be more beneficial for BD Finance, if they add the Google Map on their branch locator page as well.



**Image 62: Contact Information of BD Finance**

#### 4.2.11 Missing Social Sites Links

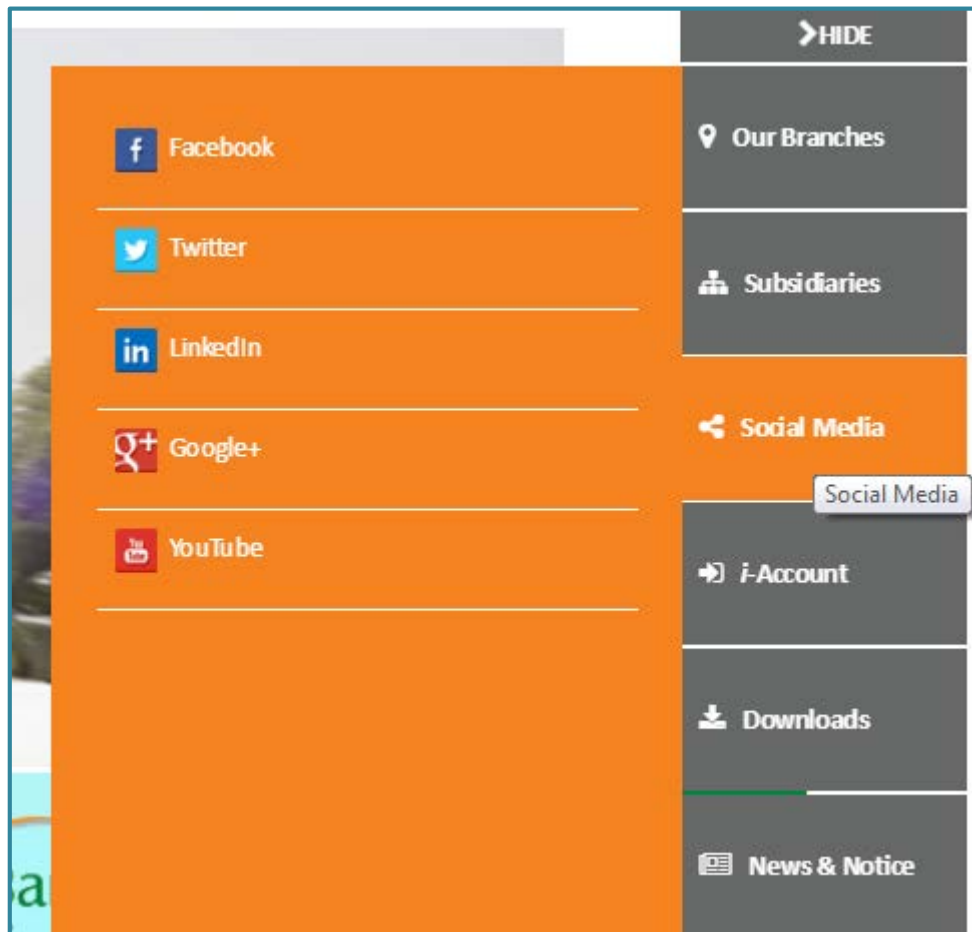
Similar to other stuffs of IDLC mentioned before, DBH does not have attached any social site link at the website. Though they have their official facebook page, still the link is missing in the website and the page is not updated as well (DBH :: Delta BRAC Housing Finance Corporation Ltd., 2010).



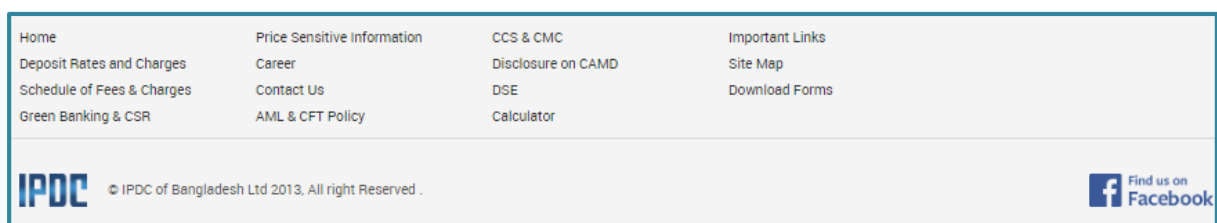
**Image 63: Official Facebook Page of DBH**



In LankaBangla they have an option named “Social Media” in their side toolbar. Unexpectedly, these links works properly and they are also active in facebook page ([Appendix A](#), Image: 110) (LankaBangla Finance).



**Image 64: Social Site Link on LankaBagla**



**Image 65: Facebook Link at IPDC**

In the website of IPDC, the Facebook link is added on every webpage of the site (Image:65)

but a user can barely see it, as the link is underneath. Appreciable part is the facebook page is updated ([Appendix A](#), Image: 111) (IPDC of Bangladesh Ltd | Industrial Promotion and Development Company of Bangladesh Limited, 2013).

BD Finance have their official facebook link only on the homepage of the site. They should have the link on each webpage so that users can visit it from any WebPages. However, their official facebook page is not updated as well ([Appendix A](#), Image: 112) (BD Finance, 2014).



**Image 66: Facebook Link at BD Finance**

While analyzing the website of DBH, LankaBangla, IPDC and BD Finance, I was extremely disappointed. It is because, none of them are error free. All of them have several problems in their website. Neither, they tried to investigate the market nor they understand the purpose of E-Commerce. They just followed each other's as competitors whereas, they should have tried to recognize the concept of E-Business and build a better website for themselves.

## 5. Recommendations

The above analysis and findings of the website help us to make some recommendations on the website, which will help it to improve and establish a better place in the world of e-marketing.

### 5.1 Meta Title & Description

- ◆ Only Meta tag and description of the website can help IDLC to get a higher ranking in the organic search. Therefore, The Meta title or Title Tag of IDLC Finance Limited needs to contain title like,

1. <title>IDLC Finance Limited | Leading non-banking financial institution in Bangladesh</title>
  - No space = 69
  - With space = 78
2. <title>IDLC Finance Limited | Best financial company of Bangladesh (BD)</title>
  - No space = 55
  - With space = 64
3. <title>IDLC Finance Limited | Oldest, leading non-banking financial organization at Bangladesh</title>
  - No space = 77
  - With space = 87

These title names might help the website to be recognised by Google as a financial firm (Title Tag, 2015).

- ◆ The website of IDLC does not have proper Meta Description. To develop the website it is mandatory to add Meta Description. The Meta Description of the site, need to be similar to the paraphrase or summary of the company. That means what their work is, what services they are offering, which position they are in, are they top listed or not, etc. (Meta Description, 2015).

1. `<metaname="description" content="IDLC Finance Limited leading non-banking financial agency at Dhaka. One of the biggest financial firm that offers loans at a lower rate in Bangladesh." />`
  - No space = 127
  - With space = 150

Without Meta Description, a website is incomplete. Hence, IDLC need to add Meta Description immediately else, updating the whole website will not be able to help them largely. Moreover, it is hard to identify the website by reading the description. If a person does not aware of the work of IDLC then s/he will have a hard time to understand anything by seeing their description in the Google search.

## 5.2 Search Engine Optimizations (SEO)

- ◆ From the above analysis, we have found, search engines like, Google or Firefox sometimes do not recognise the website of IDLC as a financing firm. Therefore, if a person does not have any idea about the company he might not find the website while searching for financial agencies so the company is losing their valuable clients and visitors. By using the keyword planner, the company can get keyword ideas and traffic forecast of the website. This help to get a higher ranking in Google as well as increase traffic in the website (Using Keyword Planner to get keyword ideas and traffic forecasts, 2015).
- ◆ The website sometimes does not come up on Google search, which means they need to add keywords, which are used by the visitors while searching for a financing agency. As, SEO keywords help to get a high ranking in Google so the website need a

good number of keywords. Therefore, I have surveyed 30 students of BRAC University to find out the SEO keywords ([Appendix B](#), Figure: 9). According the survey, these keywords will help the website to become successful. The suggested SEO keywords are given below:

### **Search Engine Optimization Keywords**

#### **❖ Primary keywords:**

- ◆ Financial institution in BD
- ◆ Financial institutions in Bangladesh
- ◆ Best financial institution
- ◆ Financial institution of Bangladesh
- ◆ Best financial company
- ◆ Financial organization in Bangladesh
- ◆ Best financing organization
- ◆ Renowned financial organization
- ◆ Financial organization BD
- ◆ 1st Non-Financial Institution
- ◆ Best financing company
- ◆ NBFI
- ◆ Top ranked financial Organisations
- ◆ Non banking Financial Institutions of Bangladesh
- ◆ Top finance company
- ◆ Best finance company

#### **❖ Secondary keywords:**

- ◆ Best home/ personal loans
- ◆ Best auto finance/ car loan
- ◆ Credit rating
- ◆ New car loan
- ◆ Commercial Loans
- ◆ Low interest loans
- ◆ Investment rates

**Keyword Planner**  
Add ideas to your plan

Your product or service: Financial agency Bangladesh

Your landing page: http://idlc.com/home.php

Targeting ?

- Bangladesh
- All languages
- Google
- Negative keywords

Date range ?

Show avg. monthly searches for: last 12 months

Customise your search ?

- Keyword filters
- Keyword options
  - Show broadly related ideas
  - Hide keywords in my account
  - Hide keywords in my plan
- Keywords to include

Ad group ideas | **Keyword ideas**

Keyword (by relevance)		Avg. monthly searches <span>?</span>	Competition <span>?</span>
investment rates	↗	10	Low
auto finance	↗	10	Low
credit rating	↗	170	Low
home equity loan	↗	10	Low
new car loan	↗	10	Low
compare personal loans	↗	10	Low
commercial loans	↗	10	Medium
loan rates	↗	10	Low
refinance	↗	40	Low
mortgage loan	↗	40	Low

**Image 67: Keyword Planner**

- ◆ IDLC need to make some changes in their view source page to load the website faster than its competitors do. In addition, they can compress images, scale images, utilize browser caching, comprise images into CSS sprites, defer the parsing of JavaScript and minify HTML, CSS, and JavaScript etc. these will help the website to improve their performance (Halvorson, 2013). Moreover, they need to give specific information so that the website takes less time for loading. The response time of the website should not be longer than 8 seconds (Awad, 2008).
- ◆ Now for the website firstly, IDLC need to improve the uses of flash that is creating visual function ability problem within the website. Additionally need to fix the resolution of the website (Google Search Engine Optimization Starter Guide, 2010).

- ◆ The company needs to choose a specific colour for them and use it in the website with other colours. The colours need to use sensibly (Awad, 2008).
- ◆ They need to use a specific logo. It is recommended, as they have use different logo on their front page and home page, stated in [section 3.2.8](#). According to Awad (2008), a company's name and logo have to be clear and visible enough on each page. It needs to have a link with own homepage like the websites of IPDC, BD Finance and LankaBangla that is stated in the [section 4.2.7](#) earlier.
- ◆ According to me the website of IDLC lacks the memorise ability. It is because, while collecting information, data and screenshots I lost track several times in the website and had to search again. Therefore, they need to add HTML site map, remove repeated contents and rearrange the contents to solve navigation problem (Google Search Engine Optimization Starter Guide, 2010).
- ◆ Again, the website needs to add image site map file, which can give Googlebot more information about the images within the website (Google Search Engine Optimization Starter Guide, 2010).
- ◆ An ideal site should be kept as simple as possible. It will make the experience of the visitor easy (Awad, 2008).
- ◆ Not all the people of the country are that much highly educated thus, the website should be written in simple English language so that visitors can have better understanding about their works. As well as, they need to add Bangla version as an alternative.
- ◆ The contents of a site need to be structured and recent in a modest order. The visitors only came for the contents, so it has to be specific (Awad, 2008).
- ◆ Each page need to have link with the homepage so that visitors can effortlessly return to the page and does not suffer while returning (Awad, 2008).

- ◆ They have advertisements or TVC in their Facebook page, which gives the clients glimpse of IDLC. Therefore, they need to link up the account in YouTube with their website so that visitors easily can watch the advertisements in YouTube. It will increase their branding and promotion (The Beginners Guide to SEO, 2015).
- ◆ The contents in the different pages need to be modified properly, increase the size and more specific so that visitors or visitors do not suffer, puzzle, misleads, or get confused. It is because these days' visitors do not have much time to read briefly but they just scan the website and if they do not like it once then they immediately close it and never come back to the website, which increases the bounce rate (The Beginners Guide to SEO, 2015).
- ◆ In addition, they need to put their history on history page and focus more on their work on About Us page, which will help to increase their branding (Awad, 2008).
- ◆ They need to notify Google of mobile sites, as most of the people prefer using mobile phones for viewing or searching information rather than personal computers (Google Search Engine Optimization Starter Guide, 2010).
- ◆ According to Awad (2008), the websites have 3 seconds to satisfy a visitor not to use the back button. Therefore, IDLC need to have a unique video or something different that can introduce them to the online world. It is suggested because from the analysis I have found they have unique TVC's in their YouTube page, which can provide them with competitive advantage of online marketing with the videos.
- ◆ Contents of the website need a thoroughly checking so that it does not have any spelling mistakes as well as grammatical mistakes because it looks very unprofessional.
- ◆ Visitors of this generation do not like to click much. Therefore, IDLC need to use broad and shallow sites navigation approach so that visitors can look at the site without clicking much (Google Search Engine Optimization Starter Guide, 2010).



- ♦ They need to have the links of their social networking sites in their website similar to LankaBangla, IPDC and BD Finance (Google Search Engine Optimization Starter Guide, 2010).
- ♦ The news and career page necessitates more adaptation with the current position of both inside and outside situations of the company (Awad, 2008).
- ♦ They rapidly need to update the “Contact us” page and add addresses of different branches along with Google map site and street view in the website, as their competitors are already much advance in this case pointed out in [section 4.2.10](#) several times (Google Search Engine Optimization Starter Guide, 2010).
- ♦ They need to open an account in webmaster and manage website by using it properly. As well, make changes according to the implications.
- ♦ CSS that stands for Cascading Style Sheets, which can be used for changing font, style colour that makes the looks of the website more attractive. In the present website of IDLC, CSS cannot be used. Therefore, the website needs to be modified for using CSS.
- ♦ Lastly, there are still some severe problems in the competitors’ website. Therefore, if IDLC is able to solve it in the early hours then they will have an immense competitor’s advantage. For further opportunity, they need to keep their website update and adjoin innovative things in a regular basis. Else, visitors will lose their interest after scanning the website just the once and leave the website instantly which will enlarge bounce rate (Awad, 2008). If the bounce rate is high then ranking of the website will go down within the search engines (Google Search Engine Optimization Starter Guide, 2010).

To wrap up from the analysis, it has been seen that not a single website contains proper Meta Tag and Descriptions in their website, which is unexpected. It is because all of them are the leading financing agencies in Bangladesh. Therefore, if they have such appalling website then what we can expect from rest of the financial agencies. Thus, IDLC need to modernize the

Meta Tag and Description, which will help them to gain competitive advantage also get higher ranking in the organic search results.

Last but not the least, the website need an account in Google webmaster, which will help them to go with the latest flow of e-commerce and help them upgrading their website broadly (The Beginners Guide to SEO, 2015; Google Search Engine Optimization Starter Guide, 2010).

## 6. Conclusion

Usability is one of the major factors that establish the accomplishment of a website. Therefore, it needs to have assured measurement process to quantify the usability of websites (Salim & Salwa, 2003). Web usability is more about how easily and quickly a website can be accessible by any visitor. It is not about if everything works on the site or vice versa. The factors that influence the capability of a visitor to navigate all the way through any website are features that specify web usability. Web usability is significant as it has impending impact either positive or negative that can have an effect on prosperity of any business in the end. A well functional website can be valuable for any website or business.

However, IDLC Finance Limited is a well-known non-banking financial organization in Bangladesh but as e-marketer, their website lacks the credibility of being an easily accessible and navigable website for any visitor or potential customer. In this paper I have already mentioned about the problems IDLC's website have in their SEO and META so, they should try to analyze those problems and try to find out what can be done. I also have provided recommendations on how they can overcome those problems in their Search Engine Optimizations (SEO), they can also improve the speed of their website, which will improve their performance and provide them competitive advantage. They can make access easier and pleasant by improving the outlook of the website.

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## Appendix A

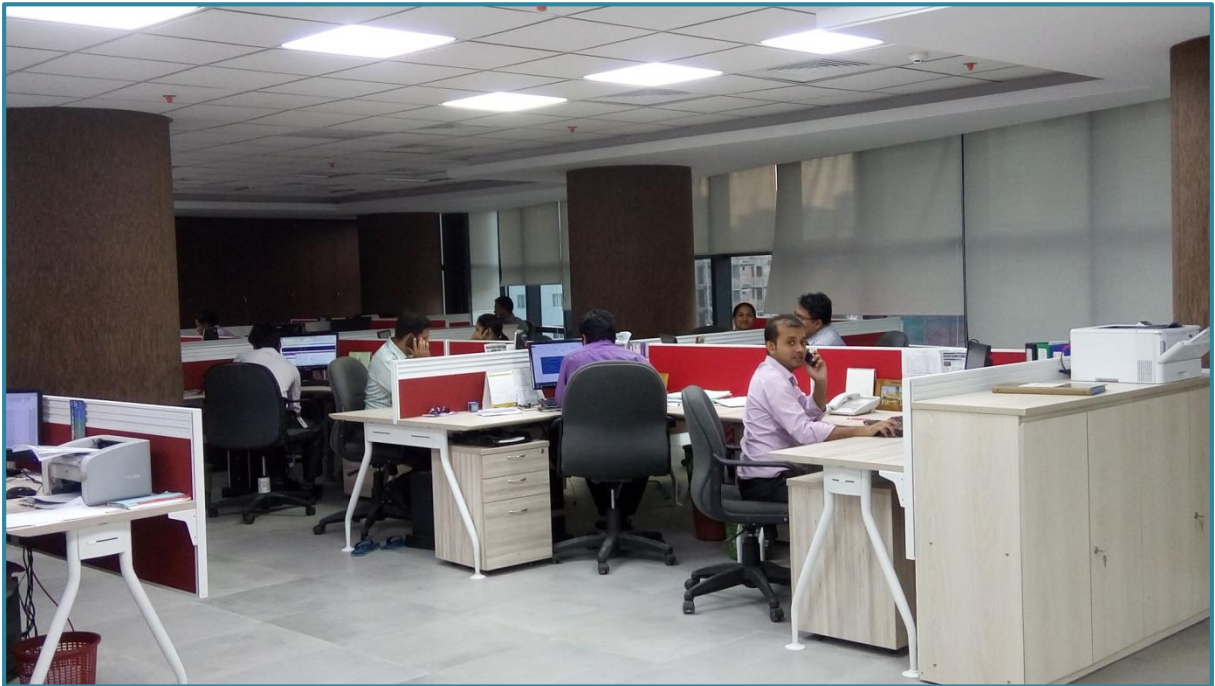


Image 68: Internal Environment of IDLC\_1

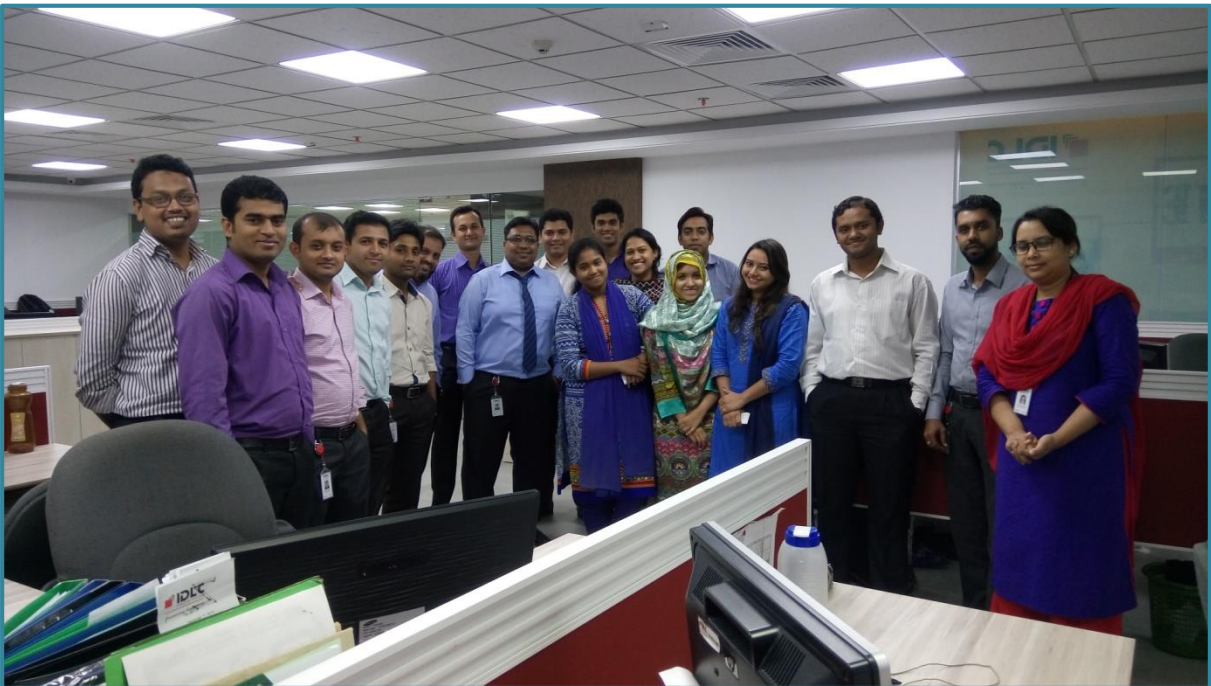


Image 69: Internal Environment of IDLC\_2





**Image 70: Internal Environment of IDLC\_3**



**Image 71: Internal Environment of IDLC\_4**

best financial organization in bd

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**List of Non-banking financial institutions in Bangladesh ...**  
[forum.daffodilvarsity.edu.bd](http://forum.daffodilvarsity.edu.bd) > Educational > You need to know  
 Oct 29, 2013 - 1 post - 1 author  
 Non-banking financial institutions 1. Uttara Finance and Investments Limited 2. United Leasing Company Limited (ULCL) 3. Union Capital ...

**Financial Institute & Leasing Company Company Shop Key List In ...**  
[www.addressbazar.com/Article\\_Title\\_Body.php?Sub\\_Category\\_ID=527](http://www.addressbazar.com/Article_Title_Body.php?Sub_Category_ID=527)  
 Buy or find Financial Institute & Leasing Company related product; latest price, company, ... Ltd., Bangladesh House Building Finance Corporation, Bangladesh ...

**BD Finance**  
[www.bdfinance.net/](http://www.bdfinance.net/)  
 2nd Quarter Financial Statement - 2016 · BD Finance Organized Town Hall Meeting-2016 · A signing ceremony of participation agreement between Bangladesh ...

**Financial Institution of Bangladesh**  
[www.dhakainfobd.com/index.php/financial-institution](http://www.dhakainfobd.com/index.php/financial-institution)  
 Jun 13, 2012 - Financial Institution of Bangladesh. Bangladesh Industrial Finance Company Limited (BIFC). Head Office. 63, Dilkusha C/A., Dhaka-1000 ...

**IDLC Finance Limited**  
[idlc.com/](http://idlc.com/)  
 Deposit, Home Loan, Personal Loan, SME Finance, Corporate Finance.  
 You've visited this page 2 times. Last visit: 7/30/16

**Non-Banking Financial & Leasing Companies company list in ...**  
[www.bdtradeinfo.com/yellowpages/des\\_data.php?subcategory\\_id=568](http://www.bdtradeinfo.com/yellowpages/des_data.php?subcategory_id=568)  
 List of top / best Non-Banking Financial & Leasing Companies companies in Bangladesh - leasing companies services, Deposit Schemes, Earner schemes, ...

Image 72: Search Engine Optimization\_7

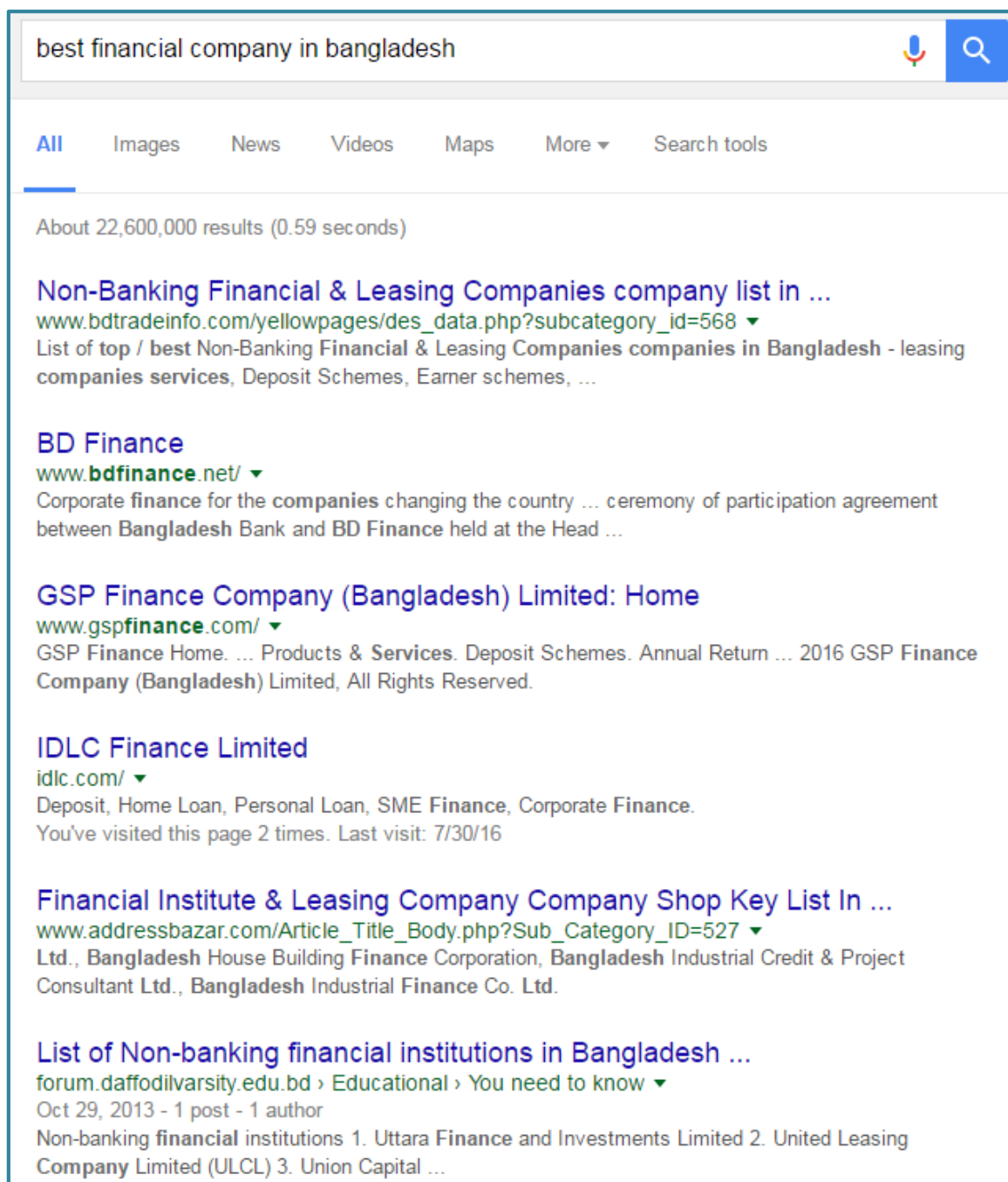


Image 73: Search Engine Optimization\_8

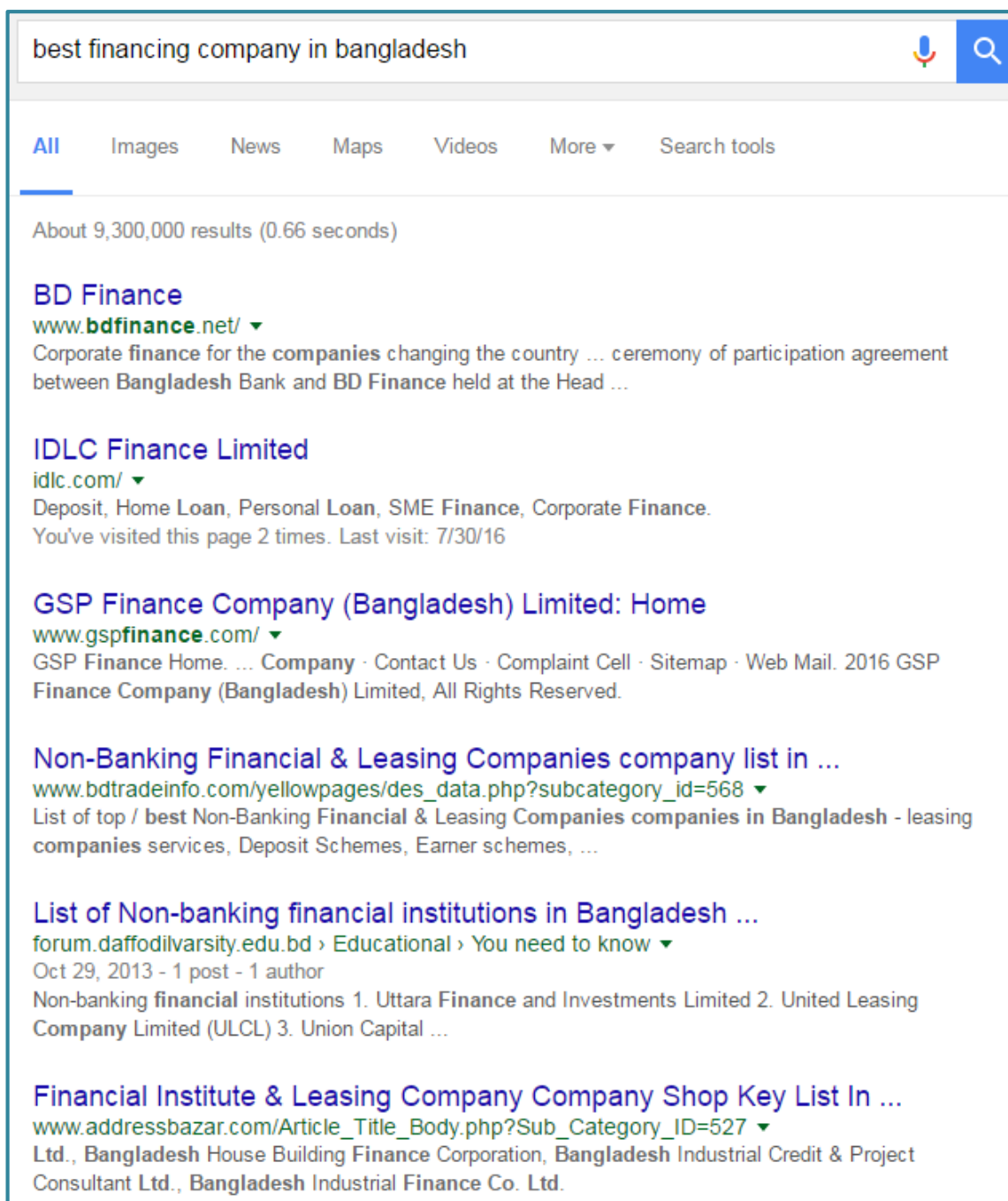


Image 74: Search Engine Optimization\_9

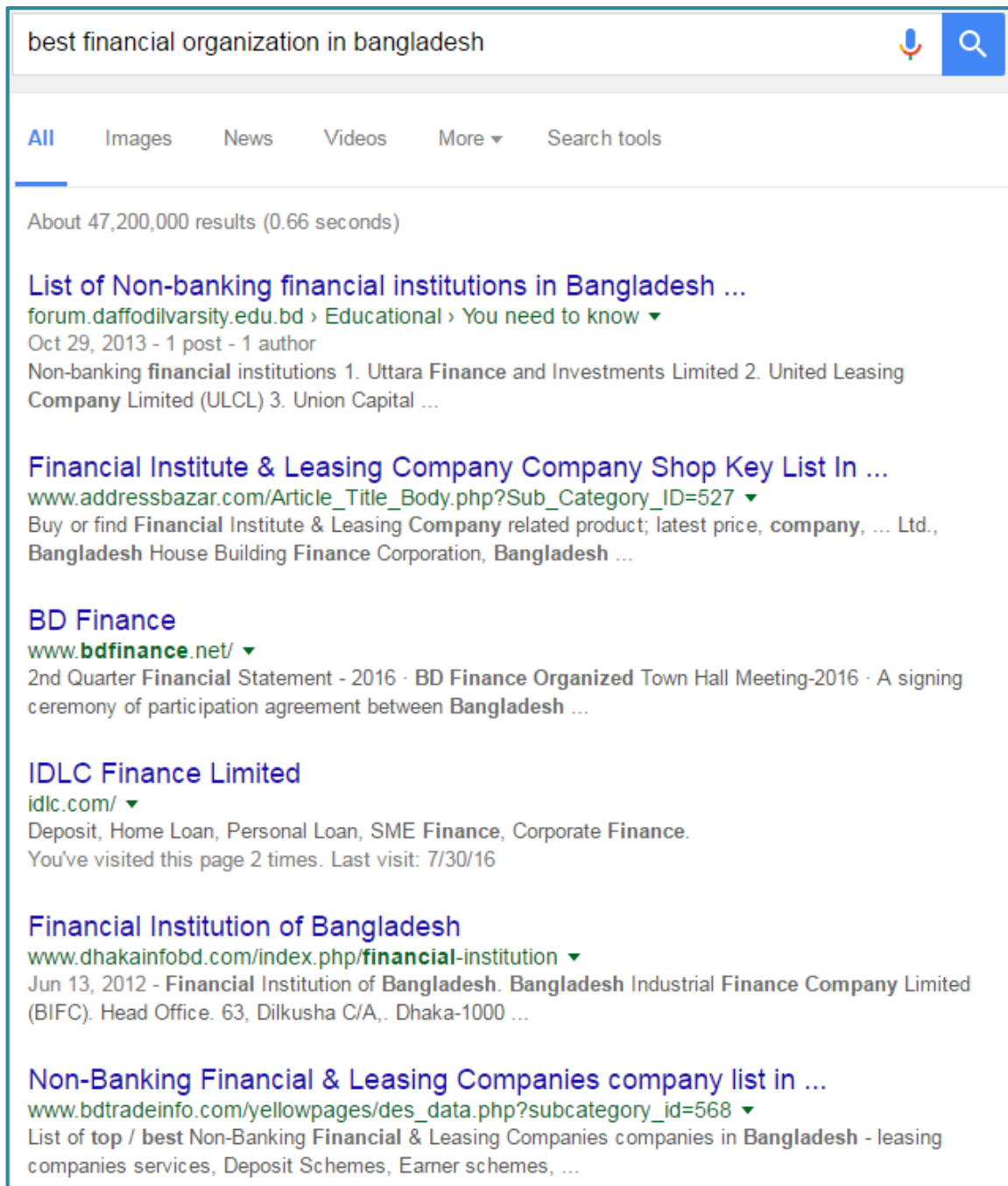


Image 75: Search Engine Optimization\_10

home loan in bangladesh

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About 1,650,000 results (0.49 seconds)

**Home Loan - IDLC Finance Limited**  
 idlc.com/Home-Loan\_home.php  
 As one of the leading Home Loan providers in the country, we offer you the most convenient Home ...  
 Non Resident Bangladeshi (NRBs), 10 years, 60 years.  
 Personal Loan · Car Loan » EMI Calculator · Branches and Offices · About Us

**Home Loan, Choose the best home loan for you ... - HSBC Bangladesh**  
 https://www.hsbc.com.bd/1/2/retail-banking/loans/hml  
 Whether you are buying a first home, switching bank loans, or looking for a mortgage loan, see what HSBC can do to make it happen, faster.

**BRAC Bank Limited :: Retail Banking » Loan Products » Home Loan**  
 www.bracbank.com/Home-Loan.php  
 Applicants must be a permanent resident of Bangladesh ... Letter/ Allotment Agreement/ Byna Deed for Home Loan ... Price quotation for Home Credit Loan ...

**Home Loan | Standard Chartered Bank Bangladesh**  
 https://www.sc.com/bd/personal-banking/loans/home-loan/en/  
 Everyone dreams of owning a home. To make that dream a reality, Standard Chartered brings you a Home Loan with exclusive benefits! For either buying a new ...

**Loan: Home Loan - Bangladesh » BankInfoBD**  
 bankinfobd.com/loans/home-loan  
 Standard Chartered Home Loan provides attractive financing for a new house or an apartment. You can also avail our Home Loan for renovation, facelift, ...

**EBL Home Loan - Eastern Bank Limited**  
 www.ebl.com.bd/home/EBL\_Home\_Loan  
 EBL introduces the most convenient & practical Home Loan that suits your all home financing needs. Let it be for apartment purchase, home construction, ...

**Home Loan - DBH :: Delta Brac Housing Finance Corporation Ltd ...**  
 www.deltabrac.com/faq-home-loan.php  
 When can I make an Application for Housing Loan? You can apply for .... Will DBH finance Non-Resident Bangladeshi (NRB) holding foreign passports ? Yes.

**Thikana (Home Loan) - IFIC Bank Bangladesh Limited**  
 www.ificbank.com.bd/thikana.php  
 "IFIC Home Loan" is an attractive home & mortgage based loan facility for all credit worthy individual of Bangladesh who wish to buy new or used apartment/flat, ...

**Abash Home Loan - Prime Bank Limited**  
 https://www.primebank.com.bd/index.php/home/abash\_home\_loan  
 Make use of your vacant land which is just outside the Metropolitan Zone to build semi-pacca houses through our financing scheme Abash. We offer the loan to ...

**How to get Home Loan From BRAC Bank Ltd ... - Bangladesh Loan**  
 bdloan.net » Bank » BRAC  
 Brac Bank Home Loan (Apon Ghar) is different to other bank. This loan is easy to get from this bank.

Searches related to home loan in bangladesh

house building loan interest rate	education loan in islami bank bangladesh
bangladesh bank loan scheme	home loan calculator in bangladesh
salary loan in bangladesh	home loan in islami bank bangladesh
bangladesh bank loan classification	dbh home loan bangladesh

Image 76: Search Engine Optimization\_11

home loan in bangladesh

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**Home Loan - IDLC Finance Limited**  
[idlc.com/Home-Loan\\_home.php](http://idlc.com/Home-Loan_home.php)  
 As one of the leading Home Loan providers in the country, we offer you the most convenient Home ...  
 Non Resident Bangladeshi (NRBs), 10 years, 60 years.  
 Personal Loan · Car Loan » EMI Calculator · Branches and Offices · About Us

**Home Loan, Choose the best home loan for you ... - HSBC Bangladesh**  
<https://www.hsbc.com.bd/1/2/retail-banking/loans/hml>  
 Whether you are buying a first home, switching bank loans, or looking for a mortgage loan, see what HSBC can do to make it happen, faster.

**BRAC Bank Limited :: Retail Banking » Loan Products » Home Loan**  
[www.bracbank.com/Home-Loan.php](http://www.bracbank.com/Home-Loan.php)  
 Applicants must be a permanent resident of Bangladesh ... Letter/ Allotment Agreement/ Byna Deed for Home Loan ... Price quotation for Home Credit Loan ...

**Home Loan | Standard Chartered Bank Bangladesh**  
<https://www.sc.com/bd/personal-banking/loans/home-loan/en/>  
 Everyone dreams of owning a home. To make that dream a reality, Standard Chartered brings you a Home Loan with exclusive benefits! For either buying a new ...

**Loan: Home Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/home-loan](http://bankinfobd.com/loans/home-loan)  
 Standard Chartered Home Loan provides attractive financing for a new house or an apartment. You can also avail our Home Loan for renovation, facelift, ...

**EBL Home Loan - Eastern Bank Limited**  
[www.ebl.com.bd/home/EBL\\_Home\\_Loan](http://www.ebl.com.bd/home/EBL_Home_Loan)  
 EBL introduces the most convenient & practical Home Loan that suits your all home financing needs. Let it be for apartment purchase, home construction, ...

**Home Loan - DBH :: Delta Brac Housing Finance Corporation Ltd ...**  
[www.deltabrac.com/faq-home-loan.php](http://www.deltabrac.com/faq-home-loan.php)  
 When can I make an Application for Housing Loan? You can apply for .... Will DBH finance Non-Resident Bangladeshi (NRB) holding foreign passports ? Yes.

**Thikana (Home Loan) - IFIC Bank Bangladesh Limited**  
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 "IFIC Home Loan" is an attractive home & mortgage based loan facility for all credit worthy individual of Bangladesh who wish to buy new or used apartment/flat, ...

**Abash Home Loan - Prime Bank Limited**  
[https://www.primebank.com.bd/index.php/home/abash\\_home\\_loan](https://www.primebank.com.bd/index.php/home/abash_home_loan)  
 Make use of your vacant land which is just outside the Metropolitan Zone to build semi-pacca houses through our financing scheme Abash. We offer the loan to ...

**How to get Home Loan From BRAC Bank Ltd ... - Bangladesh Loan**  
[bdloan.net](http://bdloan.net) > Bank > BRAC  
 Brac Bank Home Loan (Apon Ghar) is different to other bank. This loan is easy to get from this bank.

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bangladesh bank loan scheme	home loan calculator in bangladesh
salary loan in bangladesh	home loan in islami bank bangladesh
bangladesh bank loan classification	dbh home loan bangladesh

Image 77: Search Engine Optimization\_12

car loan in bangladesh

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**Car Loan - Pubali Bank Limited**  
[www.pubalibangla.com/Car-Loan.asp](http://www.pubalibangla.com/Car-Loan.asp)  
 Personal Loans » Consumers Loan Scheme » Car Loan. Car Loan. General ... Any Bangladeshi individual who has the means and capacity to repay bank loan.

**Car Loan - Prime Bank Limited**  
[https://www.primebank.com.bd/index.php/home/car\\_loan](https://www.primebank.com.bd/index.php/home/car_loan)  
 Get and drive your dream car on the road through our wonderful car loan facilities. We offer you to materialize your dream of owning a car. Whether you want to ...

**EBL Auto Loan - Eastern Bank Limited**  
[www.ebl.com.bd/home/EBL\\_Auto\\_Loan](http://www.ebl.com.bd/home/EBL_Auto_Loan)  
 Auto Loan for the purchase of brand new and reconditioned car for private use only ... our 24 Hour Call Center 16230 or 8332232 or e-mail us: info@ebl.com.bd.

**Auto Loan | Car Loan | Standard Chartered Bank Bangladesh**  
<https://www.sc.com.bd/personal-banking/loans/auto-loan/en/>  
 With Standard Chartered Auto Loan, it is easier than ever to buy the car of your dreams. We offer you a flexible and affordable loan with easy repayment options, ...

**BRAC Bank - Auto Loan**  
[www.bracbank.com/Auto-Loan.php](http://www.bracbank.com/Auto-Loan.php)  
 Whether you want to purchase a brand new car or a reconditioned one, BRAC Bank Auto Loan is built for maximum speed and efficiency. Get your dream car on ...

**Loan: Car Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/car-loan](http://bankinfobd.com/loans/car-loan)  
 At MTB, we are able to take the most complicated component of vehicle purchase - your car loan - and make it SIMPLE & EASY! With the unparalleled ownership ...

**Auto Loan Bangladesh: IDLC Finance Auto Loan**  
[autoloanbangladesh.blogspot.com/p/idlc-finance-auto-loan.html](http://autoloanbangladesh.blogspot.com/p/idlc-finance-auto-loan.html)  
 IDLC Finance Auto Loan. Owning car is no longer a luxury anymore, rather it is a useful investment that improves your quality of life. The family car is ...

**BD Finance**  
[www.bdfinance.net/](http://www.bdfinance.net/)  
 Channel Finance. Corporate finance for the companies changing the country ... BD Finance Organized Town Hall Meeting-2016 - A signing ... Auto Loan. Branch ...  
 You visited this page on 7/19/16.

**Auto Loan - LankaBangla Finance Limited**  
<https://lankabangla.com/lbfl/Pages/pfs/pfsloan/AutoLoan.aspx>  
 Jun 16, 2016 - LankaBangla Auto Loan facilities are available for both individual and ... with any scheduled bank of Bangladesh; 2 years' service & 3 years' ...

**Car Loan - Dhaka Bank | Excellence in Banking - Dhaka Bank Limited**  
[dhakabankltd.com/car-loan/](http://dhakabankltd.com/car-loan/)  
 Dhaka Bank offers uniquely tailored Car Loan products that take the pain and .... history of Dhaka and Bangladesh from Mughal outpost to modern metropolis.

Searches related to car loan in bangladesh

car loan bank in bangladesh	sonali bank car loan
car loan interest rates in bangladesh	idlc car loan
car loan islami bank bangladesh	brac bank car loan
car loan calculator bangladesh	dhaka bank car loan

Image 78: Search Engine Optimization\_13



Car loan in bd

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**Auto Loan | Car Loan | Standard Chartered Bank Bangladesh**  
<https://www.sc.com/bd/personal-banking/loans/auto-loan/en/>  
 With Standard Chartered **Auto Loan**, it is easier than ever to buy the car of your dreams. We offer you a flexible and affordable loan with easy repayment options, ...

**Car Loan - Dhaka Bank | Excellence in Banking - Dhaka Bank Limited**  
[dhakabankltd.com/car-loan/](http://dhakabankltd.com/car-loan/)  
 Own your dream car with Dhaka Bank car loans. Dhaka Bank offers uniquely tailored Car Loan products that take the pain and hassle out of buying a car.

**IFIC Auto Loan - IFIC Bank Bangladesh Limited**  
[www.ificbank.com.bd/auto\\_loan.php](http://www.ificbank.com.bd/auto_loan.php)  
 Owning a car is a dream of many people. To materialize your dream, now we have **Auto Loan** with more flexible, affordable and convenient package option.

**EBL Auto Loan - Eastern Bank Limited**  
[www.ebl.com.bd/home/EBL\\_Auto\\_Loan](http://www.ebl.com.bd/home/EBL_Auto_Loan)  
**Auto Loan** for the purchase of brand new and reconditioned car for private use only ... our 24 Hour Call Center 16230 or 8332232 or e-mail us: info@ebl.com.bd.

**Car Loan - Pubali Bank Limited**  
[www.pubalibangla.com/Car-Loan.asp](http://www.pubalibangla.com/Car-Loan.asp)  
 Personal Loans » Consumers Loan Scheme » **Car Loan** ... Loan amount can not exceed 65% of the vehicle price in case of minimum downpayment @ 35% in ... 1st Managers'conference-2015 of **Dhaka** South Region of Pubali Bank Ltd. held.

**Car Loan - Prime Bank Limited**  
[https://www.primebank.com.bd/index.php/home/car\\_loan](https://www.primebank.com.bd/index.php/home/car_loan)  
 Get and drive your dream car on the road through our wonderful **car loan** facilities. We offer you to materialize your dream of owning a car. Whether you want to ...

**BRAC Bank - Auto Loan**  
[www.bracbank.com/Auto-Loan.php](http://www.bracbank.com/Auto-Loan.php)  
 Whether you want to purchase a brand new car or a reconditioned one, BRAC Bank **Auto Loan** is built for maximum speed and efficiency. Get your dream car on ...

**Car Loan | HSBC Bank Bangladesh**  
<https://www.hsbc.com.bd/1/2/retail-banking/other-products/car-loan>  
 So you have found your dream car that you have always wanted. Now comes the difficult part - arranging for the funding. You approach banks and financial ...

**Auto Loan Bangladesh: IDLC Finance Auto Loan**  
[autoloanbangladesh.blogspot.com/p/idlc-finance-auto-loan.html](http://autoloanbangladesh.blogspot.com/p/idlc-finance-auto-loan.html)  
 IDLC Finance Auto Loan. Owning car is no longer a luxury anymore; rather it is a useful investment that improves your quality of life. The family car is ...

**Loan: Car Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/car-loan](http://bankinfobd.com/loans/car-loan)  
 At MTB, we are able to take the most complicated component of vehicle purchase - your **car loan** - and make it SIMPLE & EASY! With the unparalleled ownership ...

**Searches related to car loan in bd**

car loan <b>islami bank bangladesh</b>	<b>brac bank</b> car loan
car loan <b>calculator bangladesh</b>	car loan <b>prime bank bangladesh</b>
<b>sonali bank</b> car loan	<b>auto museum limited</b>
<b>idlc</b> car loan	<b>personal loan bangladesh</b>

Image 79: Search Engine Optimization\_14

Personal loan in bangladesh

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About 1,580,000 results (0.39 seconds)

**Loan: Personal Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/personal-loan](http://bankinfobd.com/loans/personal-loan)  
 Know more about banking sector in Bangladesh and offering by banks. ... Meghna Personal Loan is designed to meet any legitimate expenditure of a customer.

**Personal Loan | HSBC Bank Bangladesh**  
<https://www.hsbc.com.bd/1/2/retail-banking/loans/personal-loan>  
 With a Personal Instalment Loan from HSBC Bangladesh, you can have the cash for what you need.

**Loan | Personal Loan| Standard Chartered Bank Bangladesh**  
<https://www.sc.com.bd/personal-banking/loans/personal-loan/en/>  
 And in this regard, we believe that we can be your right partner by providing you with our Personal Loan products that will help you meet your needs so that you ...

**Personal Loan - LankaBangla Finance Limited**  
<https://lankabangla.com/lbfi/Pages/pfs/pfsloan/PersonalLoan.aspx>  
 Jun 16, 2016 - Our Personal Loan products will help you meet your needs so you never have ... for minimum one year with any scheduled bank of Bangladesh.

**Compare, apply & get the best personal loans in Bangladesh | Smart ...**  
<https://www.smartkompare.com/personal-loans>  
 Compare, apply & get the best personal loans in Bangladesh based on interest rates. Compare personal loans of BRAC Bank, EBL, SCB, DBBL, Islami Bank ...

**Unsecured Personal Loan - Bank Asia Limited**  
[www.bankasia-bd.com/home/unsecured\\_personal\\_loan](http://www.bankasia-bd.com/home/unsecured_personal_loan)  
 Unsecured Personal Loan (UPL) is a terminating facility offered by Bank's ... Any Bangladeshi individual who has the means and capacity to repay bank loan.

**Personal Loan Comparison | Compare Personal Loans For All ...**  
<https://bankcomparebd.com/personal-loan>  
 Compare various bank's personal loans and interest rates with latest updates and online deals provided by Bangladeshi's Bank.

**Loans - The City Bank Ltd.**  
<https://www.thecitybank.com/Loans.php>  
 City Double is a unique loan facility where your fixed deposit in City Bank or in any ... Any purpose personal loan for salaried executives, business person & self ... City Bank Center, 136, Gulshan Avenue, Gulshan-2, Dhaka-1212, Bangladesh.

**Any Purpose Loan - IFIC Bank Bangladesh Limited**  
[www.ificbank.com.bd/any\\_purpose\\_loan.php](http://www.ificbank.com.bd/any_purpose_loan.php)  
 If you're looking for a personal loan to meet any financial requirement that's easy to get, your search ends with us. IFIC Any Purpose Loan caters to various ...

**BRAC Bank Limited » Retail Banking » Loan Products » Salary Loan**  
[www.bracbank.com/Salary-Loan.php](http://www.bracbank.com/Salary-Loan.php)  
 Personal Loan ... You can get BRAC Bank Salary loan, Loan against your salary. If you are a salaried individual working in Bangladesh, Please read on.

Searches related to personal loan in bangladesh

salary loan bangladesh	personal loan calculator bangladesh
lowest interest rate personal loan bangladesh	bangladesh bank loan system
personal loan interest rate in bangladesh	bangladesh bank loan scheme
dutch bangla bank loan	bangladesh bank loan classification

Image 80: Search Engine Optimization\_15

Personal loan in bd

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**Personal Loan | HSBC Bank Bangladesh**  
<https://www.hsbc.com.bd/1/2/retail-banking/loans/personal-loan>  
 With a Personal Instalment Loan from HSBC Bangladesh, you can have the cash for what you need.

**Loan | Personal Loan| Standard Charterd Bank Bangladesh**  
<https://www.sc.com.bd/personal-banking/loans/personal-loan/en/>  
 And in this regard, we believe that we can be your right partner by providing you with our Personal Loan products that will help you meet your needs so that you ...

**Loan: Personal Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/personal-loan](http://bankinfobd.com/loans/personal-loan)  
 Know more about banking sector in Bangladesh and offering by banks. ... Meghna Personal Loan is designed to meet any legitimate expenditure of a customer.

**Personal Loan - LankaBangla Finance Limited**  
<https://lankabangla.com/lbfi/Pages/pfsloan/PersonalLoan.aspx>  
 Jun 16, 2016 - Our Personal Loan products will help you meet your needs so you never have ... for minimum one year with any scheduled bank of Bangladesh.

**Any Purpose Loan - IFIC Bank Bangladesh Limited**  
[www.ificbank.com.bd/any\\_purpose\\_loan.php](http://www.ificbank.com.bd/any_purpose_loan.php)  
 If you're looking for a personal loan to meet any financial requirement that's easy to get, your search ends with us. IFIC Any Purpose Loan caters to various ...

**Loans - The City Bank Ltd.**  
<https://www.thecitybank.com/Loans.php>  
 City Double is a unique loan facility where your fixed deposit in City Bank or in any ... Any purpose personal loan for salaried executives, business person & self ... City Bank Center, 136, Gulshan Avenue, Gulshan-2, Dhaka-1212, Bangladesh.

**Personal Loan - IDLC Finance Limited**  
[idlc.com/Personal-Loan.php](http://idlc.com/Personal-Loan.php)  
 IDLC is your first choice for availing Personal Loan because we provide you ... Any immovable property in Dhaka, Savar, Gazipur, Chittagong, Bogra, Sylhet and ...

**Personal Loan Comparison | Compare Personal Loans For All ...**  
<https://bankcomparebd.com/personal-loan>  
 Compare various bank's personal loans and interest rates with latest updates and online deals provided by Bangladeshi's ... Why You Apply Personal Loan from Bankcomparebd? ... Address: House #32, Road-1, Sector-3, Uttara, Dhaka.

**BRAC Bank Limited » Retail Banking » Loan Products » Salary Loan**  
[www.bracbank.com/Salary-Loan.php](http://www.bracbank.com/Salary-Loan.php)  
 Personal Loan ... You can get BRAC Bank Salary loan, Loan against your salary. If you are a salaried individual working in Bangladesh, Please read on.

**Unsecured Personal Loan - Bank Asia Limited**  
[www.bankasia-bd.com/home/unsecured\\_personal\\_loan](http://www.bankasia-bd.com/home/unsecured_personal_loan)  
 Notice of the 17th AGM & Proxy Form | Banking Fair Bangladesh 2015 ... Unsecured Personal Loan (UPL) is a terminating facility offered by Bank's Consumer ... It is a clean or unsecured loan in the sense that only security in this type of loan ...

Searches related to personal loan in bd

salary loan bangladesh	bangladesh bank loan system
lowest interest rate personal loan bangladesh	bangladesh bank loan scheme
personal loan interest rate in bangladesh	personal loan calculator bangladesh
dutch bangla bank loan	bangladesh bank loan classification

Image 81: Search Engine Optimization\_16

sme loan in bangladesh

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About 296,000 results (0.31 seconds)

**IDLC Finance Limited » Products & Services » SME Finance » JICA ...**  
[idlc.com/jica\\_sme\\_loan.php](http://idlc.com/jica_sme_loan.php)  
 SME Loan by JICA is a loan facility under the two-step fund, provided by Japan ... (JICA) offered to small and medium business enterprises of Bangladesh.

**Loan: SME Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/sme-loan](http://bankinfobd.com/loans/sme-loan)  
 APURBO is a loan facility for Small & Medium Entrepreneurs. APURBO is a combination of term loan and overdraft facility for the entrepreneurs involved in ...

**SME Banking - Sonali Bank**  
[www.sonalibank.com.bd/sme.php](http://www.sonalibank.com.bd/sme.php)  
 Bangladeshi Citizen minimum 18 (eighteen) years old;; Loan defaulter, Bank-rupt, Mentally wreaked person cannot apply for loan;; Women Entrepreneurs highly ...

**BD Finance**  
[www.bdfinance.net/](http://www.bdfinance.net/)  
 BD Finance Organized Town Hall Meeting-2016 · A signing ceremony of participation agreement between Bangladesh Bank and BD Finance held at the Head ...  
 You visited this page on 7/19/16.

**SME**  
<https://www.bb.org.bd/sme/>  
 Policy and relavent information of SME ... Sectors of SME. Checklist for needful deed and documents for SME loan sanction. Related links. FAQs [Bangla].

**SME Banking - Eastern Bank Limited**  
[www.ebl.com.bd/home/SME\\_Products](http://www.ebl.com.bd/home/SME_Products)  
 "EBL UDOY" SME loan facility for developing leather cluster of Dhaka area with ... of potential Small and Medium Enterprises (SMEs) are working in Bangladesh, ...

**Product & Services: SME Information - Islami Bank Bangladesh Ltd.**  
[www.islamibankbd.com](http://www.islamibankbd.com) > Product and Services  
 Since inception of the Bank, it has been giving priority in financing SMEs. ... in order to facilitate the potential entrepreneurs in accessing to the finance from ...

**SME Banking - IFIC Bank Bangladesh Limited**  
[www.ificbank.com.bd/sme\\_banking.php](http://www.ificbank.com.bd/sme_banking.php)  
 To facilitate SME sector of the country, IFIC Bank provides collateral free credit ... for selected target groups, such as - Easy Commercial Loan, Retailers Loan, ...

**SME Banking | Trust Bank Limited**  
[www.trustbank.com.bd/sme-banking](http://www.trustbank.com.bd/sme-banking)  
 Our Agriculture & SME loans have been designed for individuals and farmers. You can purchase almost anything you need for your farm or small business.

**BRAC Bank Limited » SME Banking » Loan Products » Bizness Loan**  
[www.bracbank.com/SME-Bizness-Loan.php](http://www.bracbank.com/SME-Bizness-Loan.php)  
 "Bizness loan" is a term loan facility for all types of business who have healthy ... BRAC Bank FDR (50% of the loan amount for new loan & 30% for repeat loan), ...

**Searches related to sme loan in bangladesh**

sme loan <b>interest rate</b> in bangladesh	sme loan <b>sbi</b>
sme loan <b>for new business</b> in bangladesh	sme loan <b>eligibility</b>
sme loan <b>definition</b>	sme loan <b>guarantee scheme</b>
sme loan <b>full form</b>	<b>maybank</b> sme loan

Image 82: Search Engine Optimization\_17

sme loan in bd

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**Loan: SME Loan - Bangladesh » BankInfoBD**  
[bankinfobd.com/loans/sme-loan](http://bankinfobd.com/loans/sme-loan)  
 APURBO is a loan facility for Small & Medium Entrepreneurs. APURBO is a combination of term loan and overdraft facility for the entrepreneurs involved in ...

**SME**  
<https://bb.org.bd/sme/index.php>  
 BB policy on agri based industry and SME. List of authorized agri based industry. Sectors of SME. Checklist for needful deed and documents for SME loan ...

**SME Banking - Sonali Bank**  
[www.sonalibank.com.bd/sme.php](http://www.sonalibank.com.bd/sme.php)  
 Bangladeshi Citizen minimum 18 (eighteen) years old;; Loan defaulter, Bank-rupt, Mentally wreaked person cannot apply for loan;; Women Entrepreneurs highly ...

**IDLC Finance Limited » Products & Services » SME Finance » JICA ...**  
[idlc.com/jica\\_sme\\_loan.php](http://idlc.com/jica_sme_loan.php)  
 SME Loan by JICA is a loan facility under the two-step fund, provided by Japan ... (JICA) offered to small and medium business enterprises of Bangladesh.

**SME Banking - IFIC Bank Bangladesh Limited**  
[www.ificbank.com.bd/sme\\_banking.php](http://www.ificbank.com.bd/sme_banking.php)  
 To facilitate SME sector of the country, IFIC Bank provides collateral free credit ... for selected target groups, such as - Easy Commercial Loan, Retailers Loan, ...

**BD Finance**  
[www.bdfinance.net/](http://www.bdfinance.net/)  
 BD Finance Organized Town Hall Meeting-2016 · A signing ceremony of participation agreement between Bangladesh Bank and BD Finance held at the Head ...  
 You visited this page on 7/19/16.

**Product & Services: SME Information - Islami Bank Bangladesh Ltd.**  
[www.islamibankbd.com](http://www.islamibankbd.com) · Product and Services  
 Since inception of the Bank, it has been giving priority in financing SMEs. ... in order to facilitate the potential entrepreneurs in accessing to the finance from ...

**SME Banking - Eastern Bank Limited**  
[www.ebl.com.bd/home/SME\\_Products](http://www.ebl.com.bd/home/SME_Products)  
 EBL Uday. "EBL UDOY" SME loan facility for developing leather cluster of Dhaka area with single digit interest, 100% Pre-financed by SME Foundation ...

**SME Banking - Business Installment - Standard Chartered Bank ...**  
<https://www.sc.com.bd/business-banking-sme/business-installment-loan/en/>  
 Bangladesh ... Home; business-banking-sme; Business Installment Loan ... This loan will help you meet your financial needs for your business expansion..

**SME Banking | Trust Bank Limited**  
[www.trustbank.com.bd/sme-banking](http://www.trustbank.com.bd/sme-banking)  
 Our Agriculture & SME loans have been designed for individuals and farmers. You can purchase almost anything you need for your farm or small business.

**Bangladesh Bank SME Loan**  
 Ad [alhea.com/Bangladesh+Bank+SME+Loan](http://alhea.com/Bangladesh+Bank+SME+Loan)  
 Bangladesh Bank SME Loan On Alhea! Great Results For You on Alhea.com.

Searches related to sme loan in bd

sme loan interest rate	sme loan eligibility
sme loan definition	sme loan guarantee scheme
sme loan full form	maybank sme loan
sme loan sbi	sbi sme loan application form

Image 83: Search Engine Optimization\_18

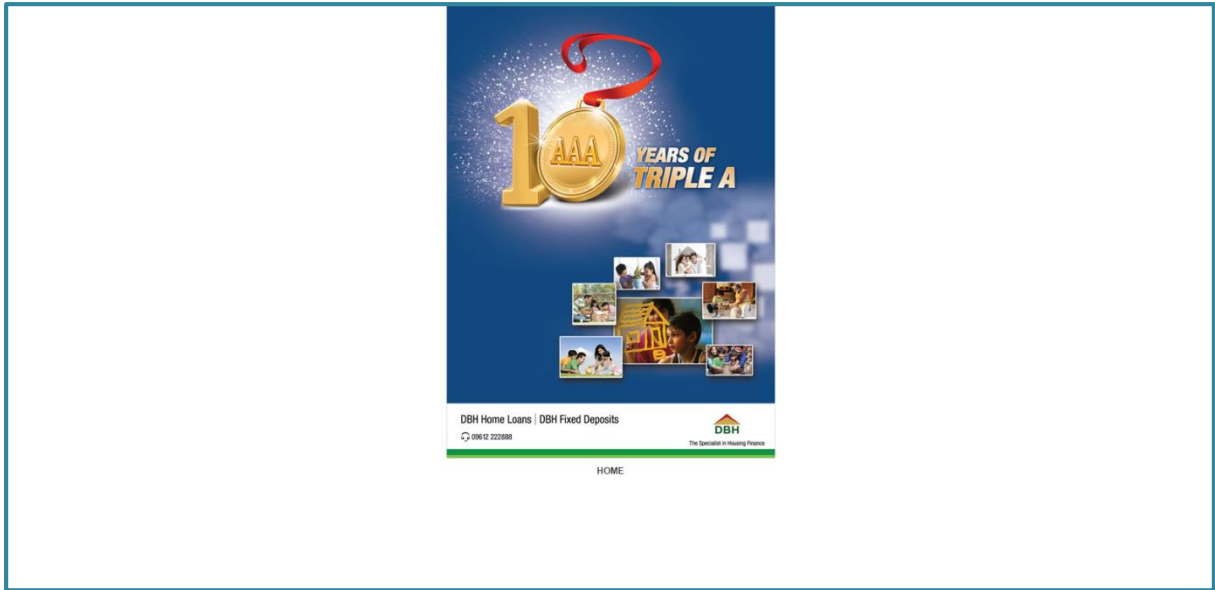


Image 84: Front Page of DBH

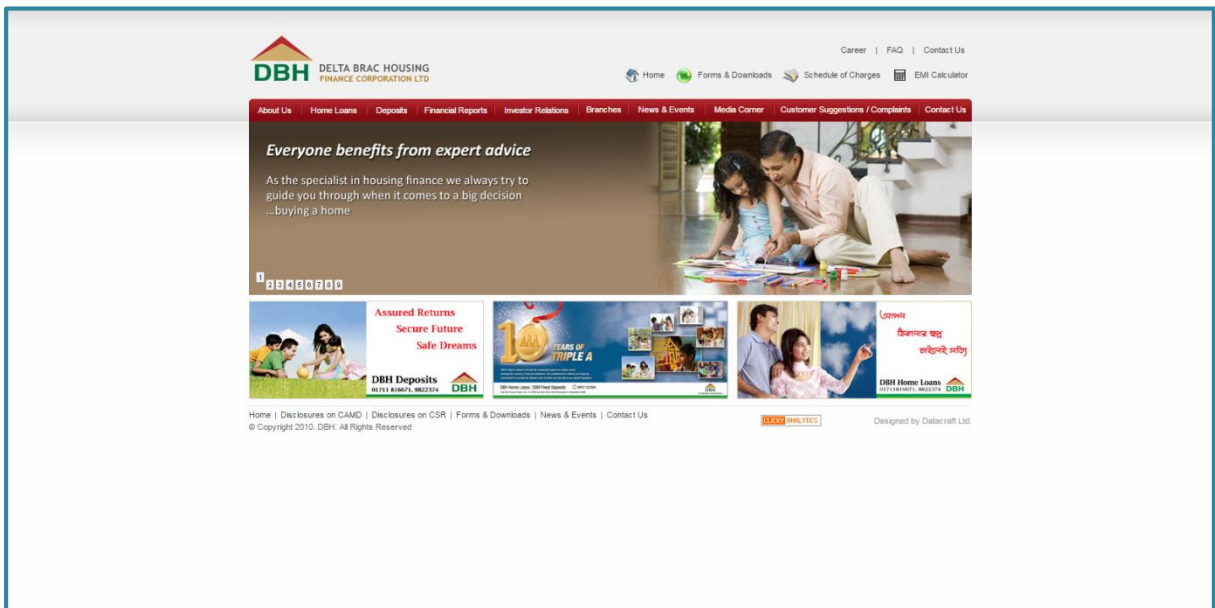


Image 85: Homepage of DBH

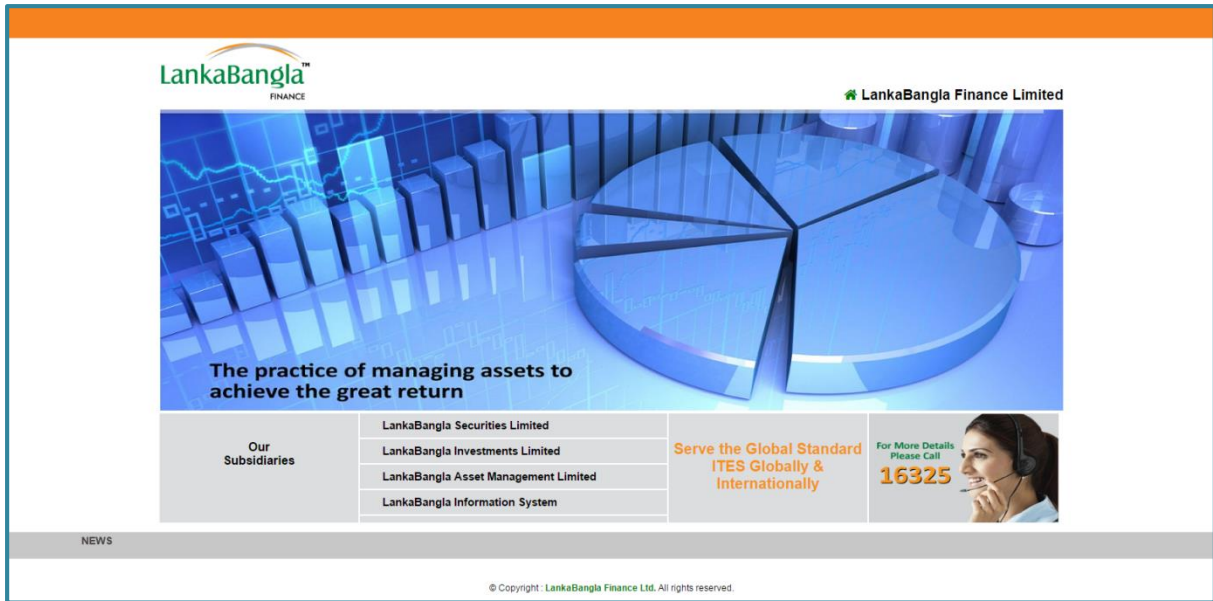


Image 86: Front Page of LankaBagla



Image 87: Homepage of LankaBagla



Image 88: Homepage of IPDC



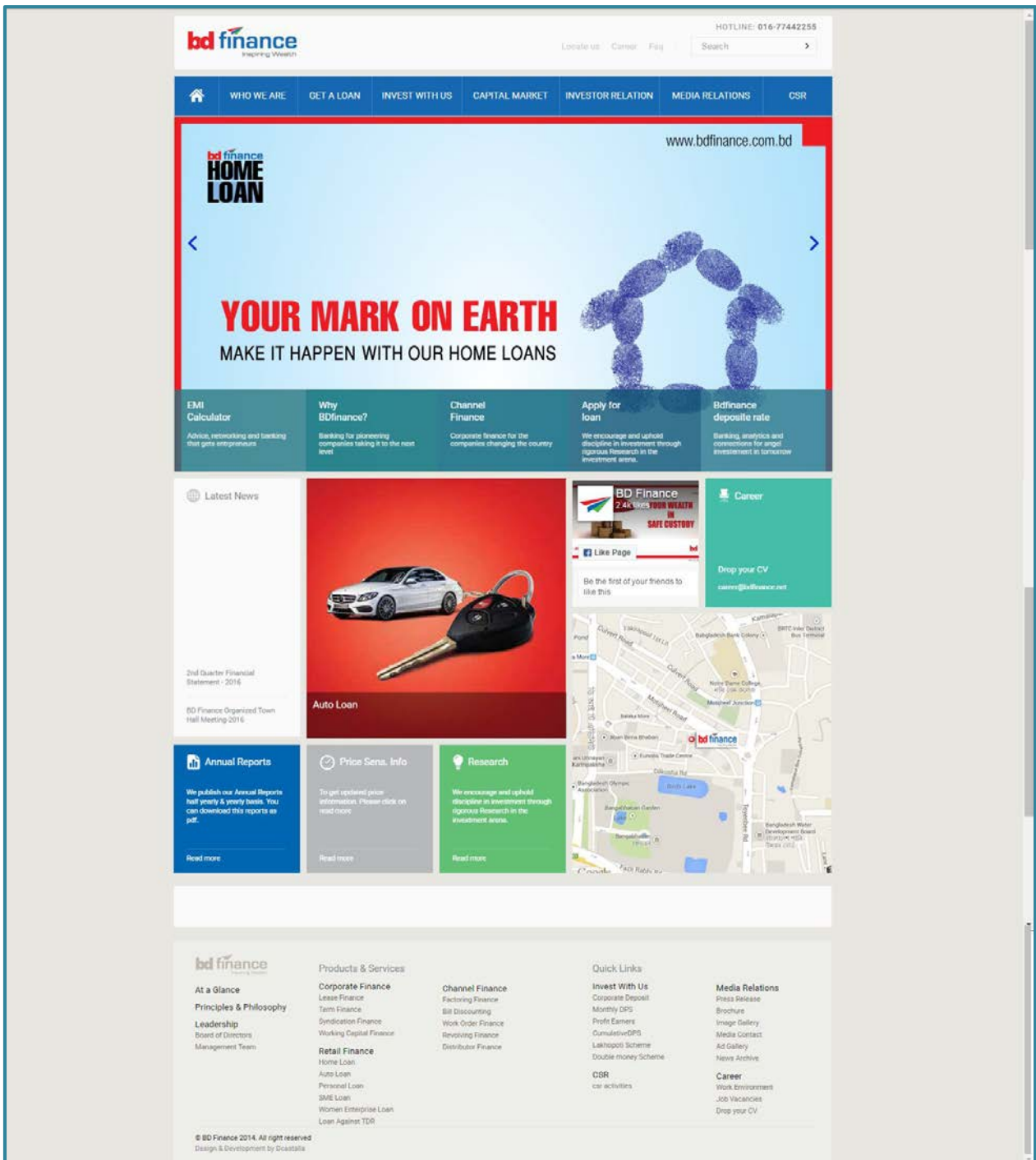


Image 89: Homepage of BD Finance\_1



Image 90: Navigation Problem of DBH



Image 91: Navigation Problem of IPDC

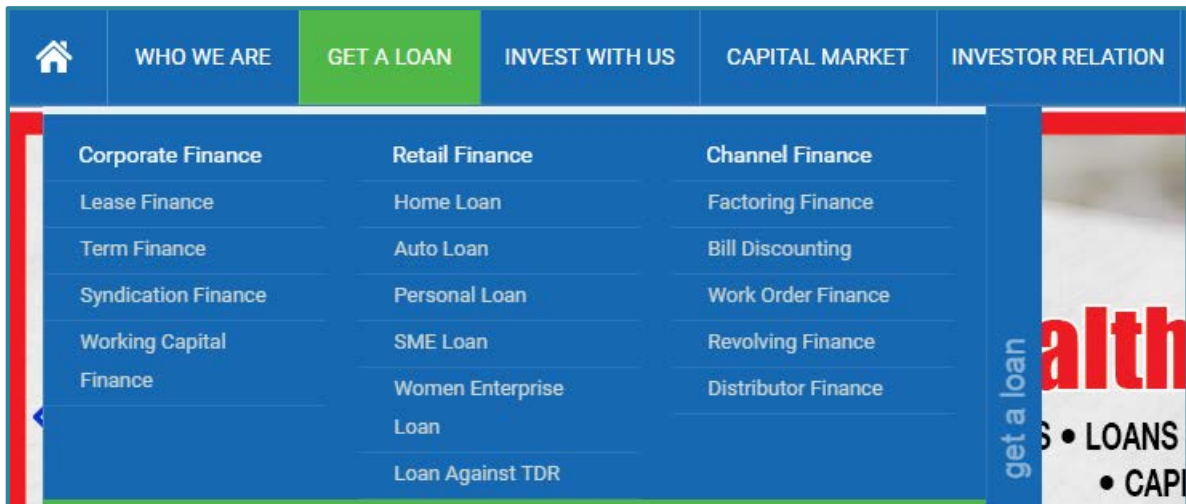


Image 92: Navigation Problem of BD Finance

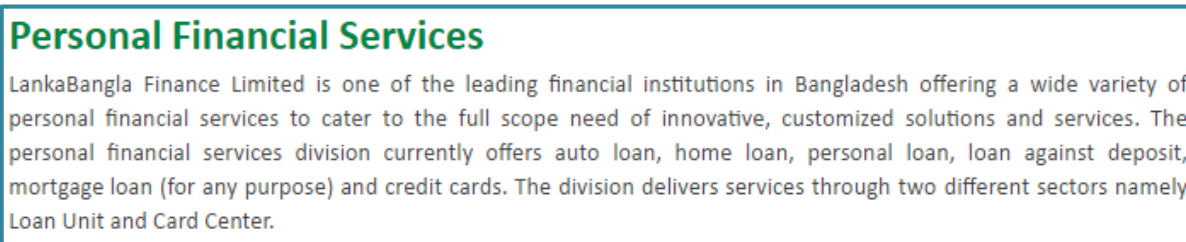


Image 93: Content Problem of LankaBangla

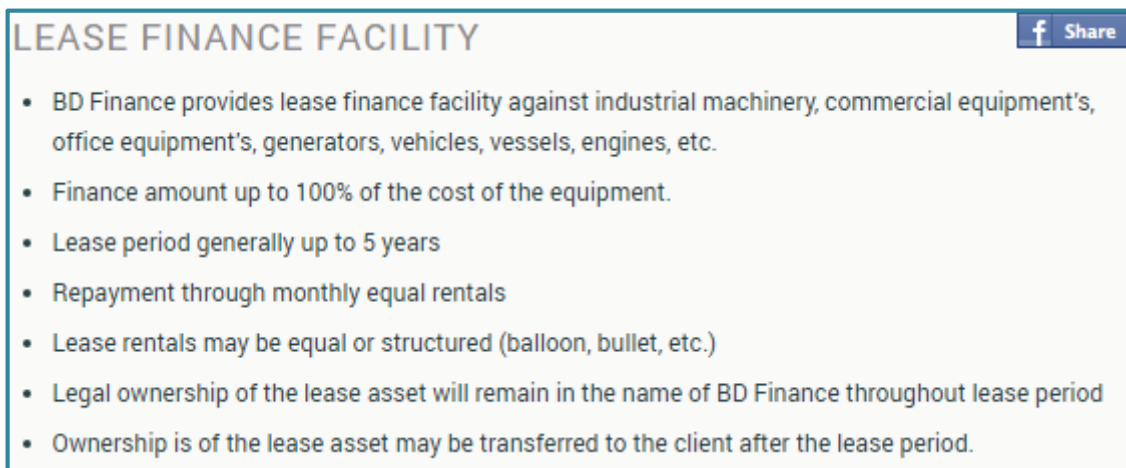


Image 94: Content Problem of BD Finance

## Lease Financing Overview

Lease financing is provided against industrial machineries, commercial equipment, generators, vehicles, vessels, industrial large engines, etc. that will be newly procured.

### Eligibility:

Age of business must be more than 3 years.

### Loan Limit:

BDT 50,000,000 to BDT 600,000,000 depending on client's requirement & market exposure.

### Features:

- Financing may be extended up to 90% of the cost
- Financing is offered usually for a term of 1 to 5 years
- Very competitive interest rate compared to the market
- Repayment of lease rentals can be structured as monthly, quarterly, semi-annually or annually to match with your cash flow generation.
- Legal ownership remains in the name of IPDC throughout lease period & will be transferred to to the client after adjustment of the liability.
- Ownership is transferred to the client at the end of term and/or settlement of the facility.

**Image 95: Content Problem of IPDC**

## Corporate Profile

Delta Brac Housing Finance Corporation Ltd. (DBH) is the pioneer, largest and specialist in Housing Finance institution in the private sector of the country. After commencing operation in the early 1997, the company has, registered commendable growth in creating home ownership among more than 23,000 families in Dhaka and other major cities of the country. At the same time, the company has been playing an active role in promoting the real estate sector to the large cross sections of prospective clients who had but yet unfulfilled dream of owning a sweet home.

Among all Banks and Financial Institutions of Bangladesh only DBH has been rated the highest 'AAA' credit rating. The level of credit rating provides a very important indication of the financial safety, security and strength of the concerned Bank or Financial Institution and is particularly relevant to its depositors and other investors such as shareholders and lenders.

**Image 96: About Us Page of DBH**

<b>About LankaBangla</b>	
<b>History</b>	History
<b>Corporate Profile</b>	LankaBangla Finance Limited started its journey long back in 1997 as a joint-venture financial institution with multinational collaboration having license from Bangladesh Bank under Financial Institution Act-1993. Now LankaBangla is the country's leading provider of integrated financial services including corporate financial services, retail financial services, SME financial services, stock broking, corporate advisory and wealth management services.
<b>Vision, Mission and Values</b>	Under the broadest umbrella of products and service offerings, we are the lone financial institution to operate credit card (MasterCard and VISA) and also provide third party card processing services to different banks in Bangladesh.
<b>Strategy &amp; Forward Looking</b>	LankaBangla is a primary dealer of government securities since November 2009. Since 2006 LankaBangla has been listed in both DSE & CSE in Bangladesh.

**Image 97: About Us Page of LankaBangla**

**Company Overview**

Industrial Promotion and Development Company of Bangladesh Limited (IPDC) is the first private sector financial institution of the country established in 1981 by a distinguished group of shareholders namely International Finance Corporation (IFC), USA, German Investment and Development Company (DEG), Germany, The Aga Khan Fund for Economic Development (AKFED), Switzerland, Commonwealth Development Corporation (CDC), UK and the Government of Bangladesh.

Since its inception, IPDC has played a pivotal role in reshaping the private sector industrialization of the country through innovative financial products and services. Today IPDC is a diversified financial institution with a wide range of products and services covering corporate finance and advisory services, middle market supply chain finance, retail wealth management and retail finances.

**Image 98: About Us Page of IPDC**

**AT A GLANCE**

Bangladesh Finance And Investment Company Limited (BD Finance) started its journey in 1999 with the prime objective of developing productive enterprises of the country through the provision of lease financing and subsequently diversified in other allied financial services. The Company obtained permission from Bangladesh Bank to operate as financial institution under the Financial institutions Act 1993 on December 22, 1999 and listed in Dhaka Stock Exchange on September 06, 2007 and Chittagong Stock Exchange on August 28, 2007. The shareholding structure of BD Finance consists of reputed corporate houses, leading industrialists & general public. Over a decade, BD Finance emerged as a leading financial Institution of the country with a wide range of financial products to offer to its clients. BD Finance continues to evolve as an innovative financial solution provider & now able to offer financial products tailored to the needs of its customers.

BD Finance looks forward to greater participation for economic development of Bangladesh introducing all financial products under one roof to meet the customer's economic needs.

**Image 99: About Us Page of BD Finance**




**Image 100: Updated Information in DBH Website**

Name	Created
Hiring Management Trainee Officer (MTO)	March 09
Awarded 2nd Prize in 15th ICAB National Awards for Best Presented Annual Report	December 17, 2015
LankaBangla Finance Ltd. and M Azad Real Estate Ltd. Signed MOU	August 31, 2015
LankaBangla Finance and Mitu Properties Ltd. Signed MoU	August 25, 2015
LankaBangla Finance and AJ Corporation Ltd. Signed MoU	August 17, 2015

**Image 101: Updated Information in LankaBangla Website**

IPDC opens its branch in Sylhet	2011
IPDC introduces Factoring Finance and Mortgage Finance	2012
IPDC opens its fifth branch in Uttara	2014
BRAC (25%), Ayesha Abed Foundation (10%), RSA Capital Limited (5%) acquired 40% shares from AKFED with AKFED retaining 11% of the shares.	2015

**Image 102: Updated Information in IPDC Website**

 Latest News

2nd Quarter Financial Statement - 2016

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BD Finance Organized Town Hall Meeting-2016

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A signing ceremony of participation agreement between Bangladesh Bank and BD Finance held at the Head Office of Bangladesh Bank

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Disbursement of cash dividend

---

Notice of The 16th Annual General Meeting

**Image 103: Updated Information in BD Finance Website**

**Contact Us**

**Head Office**  
 Landmark Building ( 9th Floor )  
 12-14 Gulshan North C/A  
 Gulshan 2, Dhaka-1212  
 Fax : + 880-2-9882110  
 E-mail: dbh@deltabrac.com

**Head Office Contact Center :** 09612 334455, 9842374, 58816001 (Only for existing clients)

**DBH Customer Center :** 09612 222888 (Only for New Loans, Deposits and Property Counseling Services)

\*\* Send us an email using the form below. It contains questions that will assist us in better helping you

I am asking about

Your Name

Your Address

Your Phone

Your Email

Subject

Write Message

**Image 104: Contact Us Page of DBH**

Branch Locations		
<p><b>Head Office</b></p> <p>Landmark Building ( 9th Floor ) 12-14 Gulshan North C/A Gulshan 2, Dhaka-1212 Tel : 09612 334455, 9842374, 58816001, 9882112 Fax : + 880-2-9882110 E-mail: dbh@deltabrac.com</p>	<p><b>Motijheel Branch</b></p> <p>D R Tower (7th Floor) 65/2/2, Purana Paltan Box Culvert Road, Dhaka-1000, Tel : 09612 334455, 7111774, 7111778, 9565053 Fax : + 88-02-9554269 E-mail: dbh@deltabrac.com</p>	<p><b>Dhanmondi Branch</b></p> <p>Pantha plaza ( 1st Floor ), 63/A Lake Circus Kalabagan, (West Panthapath), Dhaka -1205 Tel: 09612 334455, 8130906, 9124112, 58155745 Fax : + 88-02-8117264 E-mail: dbh@deltabrac.com</p>
<p><b>Uttara Branch</b></p> <p>Union Nahar Square Plot 19 (4th floor) Sonargaon Janapath Road Sector 13, Uttara, Dhaka 1230 Tel: 09612 334455, 8933057, 8991580, Fax: 88-02-8991538. Ext.-107</p>	<p><b>Chittagong Branch</b></p> <p>BMA Bhaban (5th Floor), 1367 CDA Avenue, Chittagong Tel : 09612 334455, +88-031- 2551224-6, Fax : + 88-031-2551227 E-mail: dbh@deltabrac.com</p>	<p><b>Sylhet Branch</b></p> <p>19/A Kumarpara Road (1st Floor), Kumarpara, Sylhet Tel: 09612 334455, 88-0821 722489, 722490 E-mail : dbh@deltabrac.com</p>

Image 105: Branch Locations Page of DBH

**Office/Branch Information**

Select :

Corporate Head Office ▾

Go

---

**Contact Centre**

For any queries : 16325

---

From overseas : +8809611016325

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E-mail : myrequest@lankabangla.com

**Our Branches**

Get in Touch

Subsidiaries

Social Media

i-Account

Downloads

News & Notice

Image 106: Contact Option of LankaBangla



## Contact Us

### Head Office

Hosna Centre (4th Floor), 106 Gulshan Avenue , Dhaka - 1212, Bangladesh.

Telephone: (880-2) 9885533-8

Fax: (880-2) 9885532

Email: email@ipdcbd.com

 [View Map](#)

### Motijheel Branch

Surma Tower ( 4th Floor) 59/2, Purana Paltan, Dhaka-1000

Telephone: (880-2) 9551704, 9570666

Fax: (880-2) 9564044

Email: email.mj@ipdcbd.com

 [View Map](#)

### Chittagong Branch

Avenue Tower (3rd Floor) 115/134, Lalkhan Bazar  
Beside Dampara Police Line Chittagong.

Telephone: (880-31) 2866892-4

Fax: (880-31) 2866895

Email: email.ctg@ipdcbd.com

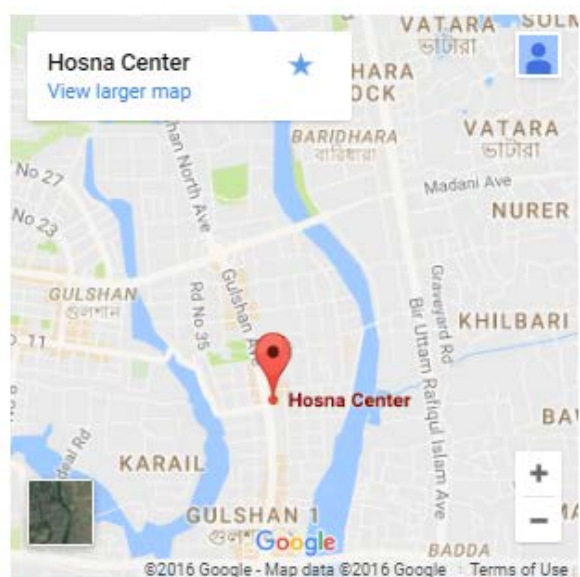
 [View Map](#)

### Dhanmondi Branch

NAVANA G H Heights (11th Floor), House # 67,  
Satmosjid Road, Dhanmondi R/A, Dhaka - 1209.

Telephone: Phone +88-02-9143049-51

Fax: (880-2) 9614736



Head Office

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Sylhet Branch

Image 107: Contact Us Page of IPDC

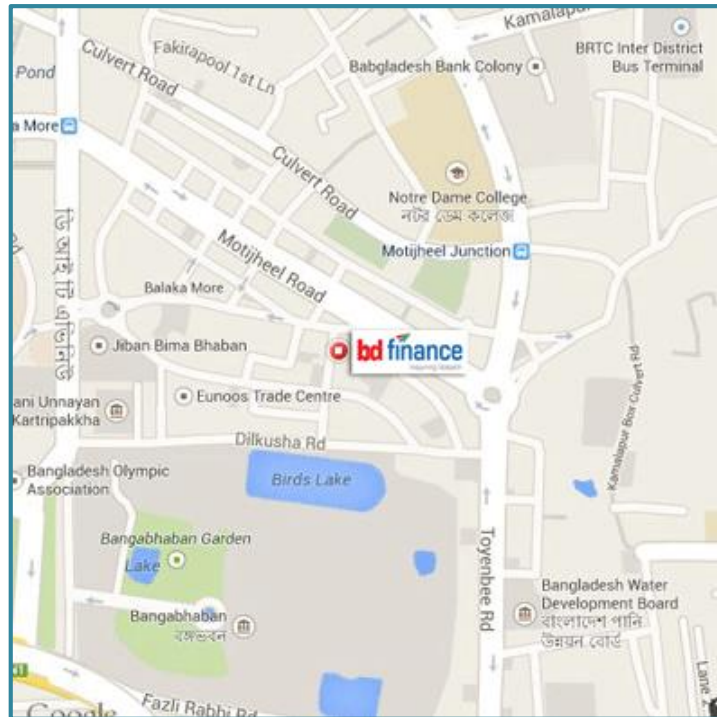


Image 108: Google Map Site on BD Finance

BRANCH LOCATOR	
Corporate Head Office	<p>BaitulHossain Building (2nd floor)            27, DilkushaC/A, Dhaka-1000, Bangladesh            Phone: +88-02-9559146(Hunting)            Fax: +88-02-9566493.            E-mail: info@bdfinance.net            Website: www.bdfinance.com.bd</p>
Bangshal Branch	<p>5, Bangshal Lane, North South Road (Old),            57 Syed Nazrul Islam Sharani (new), Dhaka            Phone: +88-02-9513973            Hot Line: +88-01618-448940            E-mail: bangsal@bdfinance.net</p>
Uttara Branch	<p>Zeenat Center-2, 5thFloor,            Plot No. 111/4, Road No 7, Sector No. 4,            Uttara, Dhaka-1230            Phone: +88-02-8931893, 8931843, 8931823,            8931853            Hot Line: +88-01618-448943            e-mail: uttara@bdfinance.net</p>

Image 109: Branch Locator Page of BD Finance

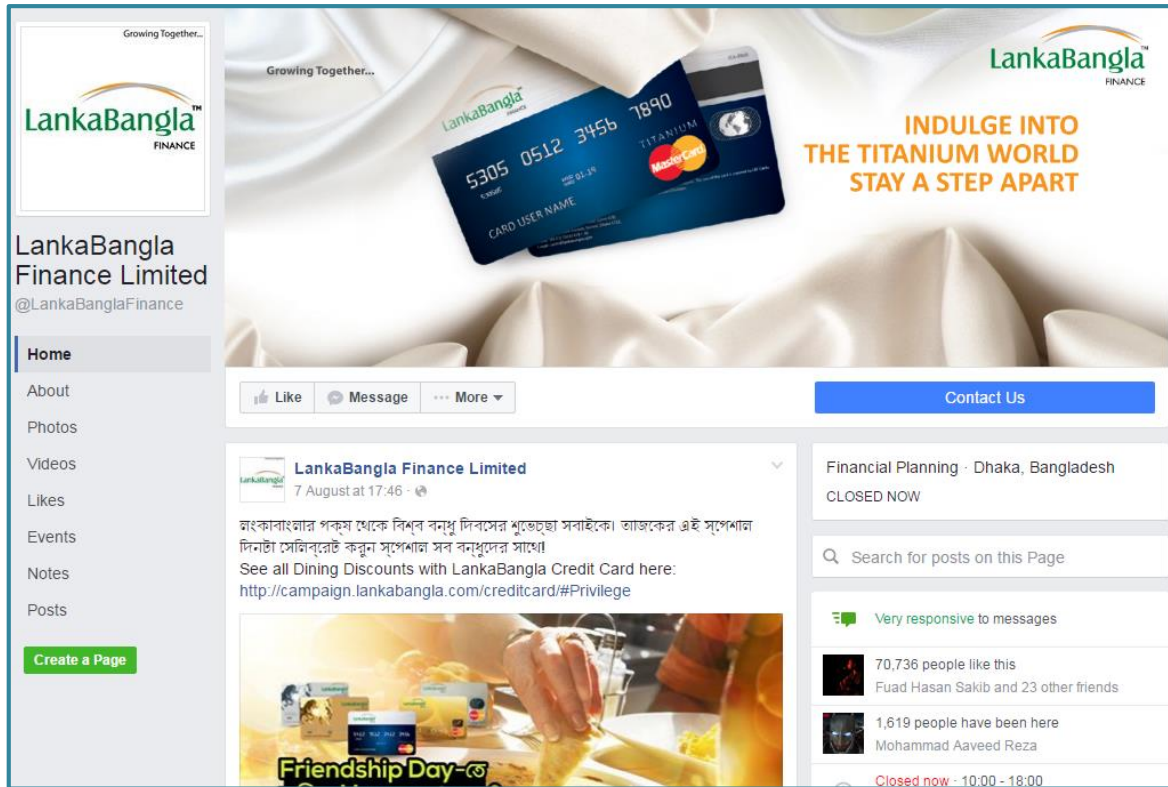


Image 110: Official Facebook Page of LankaBangla



Image 111: Official Facebook Page of IPDC

Image 112: Official Facebook Page of BD Finance

## Appendix B

**Survey on The Website of IDLC Finance Limited**

**Your Gender**

Male

Female

Other : \_\_\_\_\_

**Your Occupation**

Student

Service Holder

Housewife

Other : \_\_\_\_\_

**Your Age**

15-25

25-30

30-35

35+

Figure 1: Survey Question\_1

Do you use internet regularly?

Yes

No

Have you ever visited websites of any financial organization?

Yes

No

Have you ever visited the website of IDLC?

Yes

No

Suppose you don't know the name 'IDLC', you want to visit it by searching in Google. What are the words you would search with?

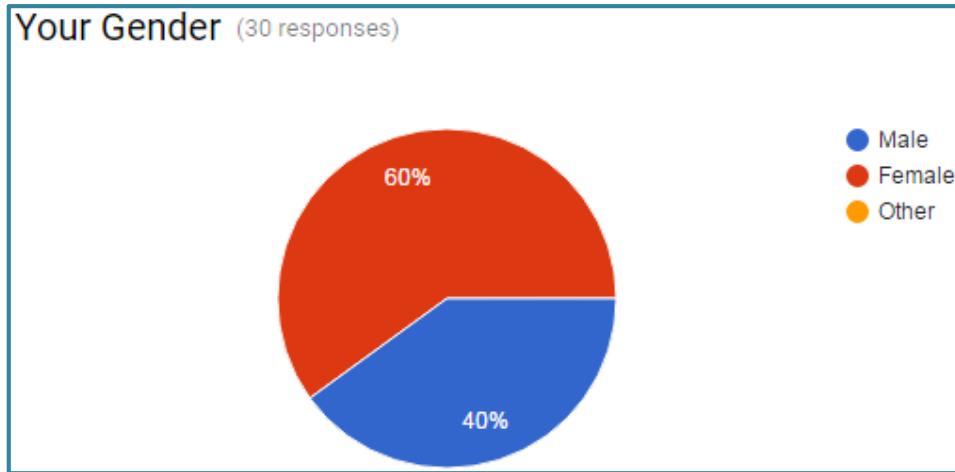
Your answer

---

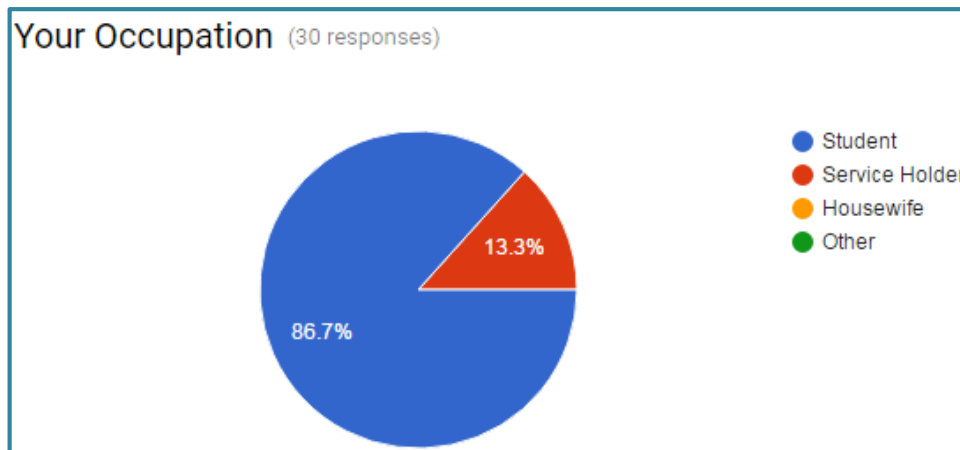
**SUBMIT**

Never submit passwords through Google Forms.

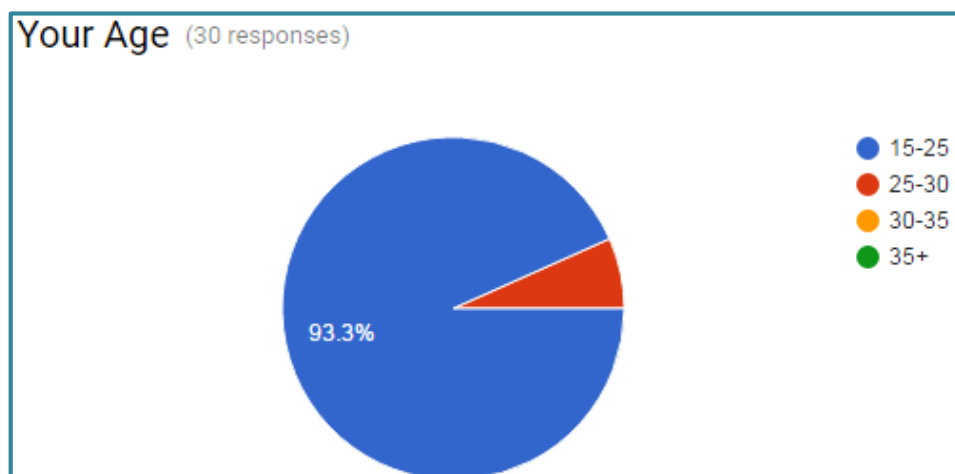
Figure 2: Survey Question\_2



**Figure 3: Gender**



**Figure 4: Occupation**



**Figure 5: Age**

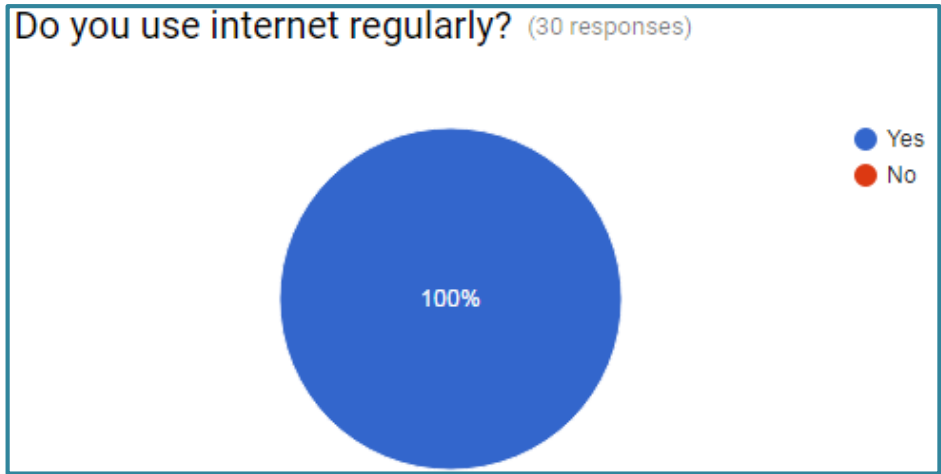


Figure 6: Regular Internet User

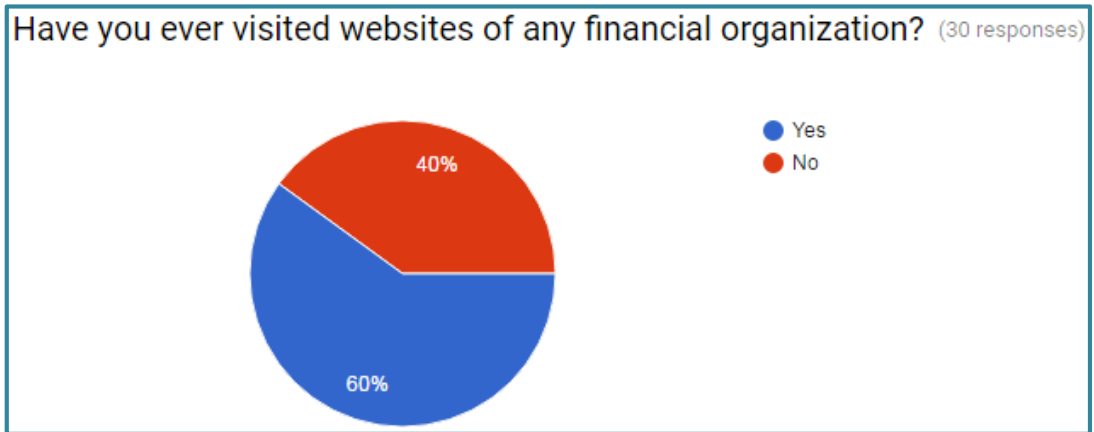


Figure 7: Visited Websites of Financial Organization or Not

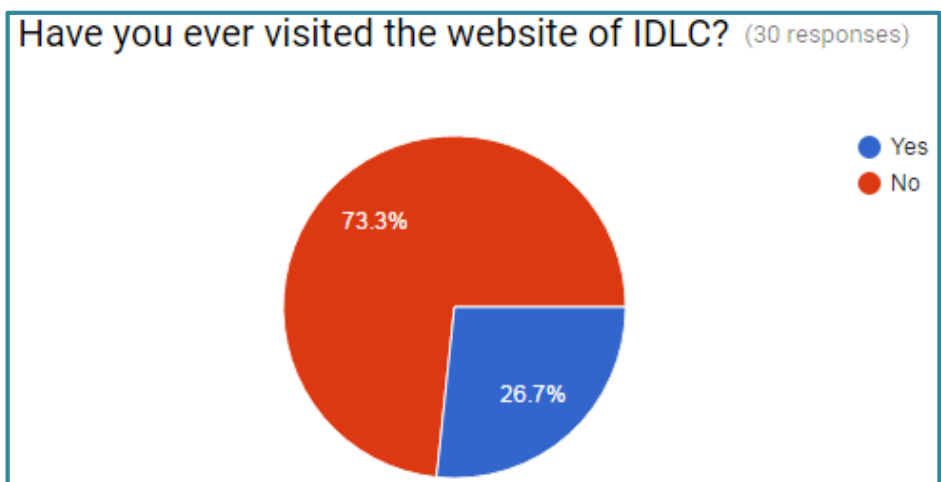


Figure 8: Visited Website of IDLC or Not



Suppose you don't know the name 'IDLC', you want to visit it by searching in Google. What are the words you would search with?

(30 responses)

IDLC Bangladesh
IDLC Bangladesh
What is IDLC
Best finance company
best finance organization
Financial Institutions in Bangladesh
IDLC website
Financial institutions in Bangladesh
Financial institution
Financial organization in Bangladesh
reknowned financial organization
IDLC Organization
In these case, I would use 'Financial organization BD'.
IDLC
IDLC financial organization Bangladesh
Ist Non-Financial Institution
NBFI
Top ranked financial Organisations
Financial Institution of bangladesh
Financial management Bangladesh
Non Banking Financial Institutions of Bangladesh
financial company bd
non bank financing company
IDLC company
Financial institution in BD
Yes, IDLC Bangladesh.
Best financing company
What is IDLC
best financing organization
top finance company

Figure 9: Key Words