

Report On
A Study on Fantasy Game App Acceptance of the Young Generation
in Bangladesh

By

Yasin Islam

ID: 17204050

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School

BRAC University

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Declaration

It is now officially announced that

1. The internship report submitted is my original work while completing my degree at BRAC University.
2. The document doesn't include anything previously published or authored by a third party, except when appropriately credited and referenced.
3. The report does not contain material that has been accepted or submitted for any other degree or diploma at a university or other institution.
4. I have expressed gratitude to all significant sources of assistance.

Student's Full Name & Signature:



Yasin Islam

Student ID: 17204050

BRAC Business School,

BRAC University

Supervisor's Full Name & Signature:

Ummul Wara Adrita

Senior Lecturer, BRAC Business School

Program Coordinator, উদ্যমী আমি - Venture Maestras

BRAC University

Letter of Transmittal

Ummul Wara Adrita
Lecturer,
BRAC Business School,
BRAC University,
66, Mohakhali, Dhaka-1212.

Subject: Report on Internship submission.

Dear Ma'am,

It's an honor to deliver my internship report, "A Study on Strategy Game App Acceptance of the Young Generation in Bangladesh" This report outlines my allocated assignment during my internship at IDLC Finance Ltd. where I assisted the Head of Digital Asset regarding the Campaign 'IDLC Kickstart 2.0, in this Campaign I played a crucial role with App developing, designing, advertising strategy, and other marketing operations at Marketing & CSR Team. I have come up with this report's idea because this a fantasy football challenge based on FIFA World cup Qatar 2022. The 'IDLC Kickstart 2.0' have a website and an app for the users. I was present throughout the entire campaign, starting to conclusion. I'll now go into detail about how my study went and what I learned from the whole affair.

I thus want to convey my profound gratitude for your unmatched guidance and instruction, which allowed me to successfully complete this report. I hope it will meet your expectations and I'd be happy to answer any questions or concerns you might have.

Sincerely yours,

Yasin Islam

ID: 17204050

BRAC Business School,

BRAC University

Non-Disclosure Agreement

This agreement is made and entered into by and between IDLC Finance Ltd. and the undersigned student at BRAC University

1. I definitely cannot make any other external parties aware of the company's financial statements and budgets.
2. I will not be permitted to provide any details about the transaction value.
3. I am not permitted to discuss the agency list with anybody.
4. Before submitting the report to my institution, I must also present it to my senior official. I consent to the company's legal proceedings.



Signature of Student

Signature of Supervisor

Acknowledgement

I want to start by thanking Allah for providing me the willpower to go through all the challenges I had throughout my internship.

I also want to extend my sincere gratitude to "Ummul Wara Adrita," Ma'am, who monitored my internship, for all of her assistance and constant feedback. I also want to express my gratitude to my co-supervisor, "Syed Far Abid Hossain, PhD," who has consistently served as a source of inspiration and encouragement for me. His support has allowed me to finish the final requirement for my bachelor degree and submit the report on time.

I'm grateful to everyone who assisted me in determining what needed to be done and what wasn't at the IDLC Finance Marketing & CSR department. Particularly, the Head of Brands Ahmed Najeeb Rahman and the Head of Digital Assets Khandker Nagib Anwar, who were there to assist me and answer all of my most bizarre questions and helped me grasp how things truly operate. I also learned a lot that I couldn't have learned from books alone.

I want to express my gratitude to my family, who supported me unconditionally and encouraged me to live out my dreams.

Last but not least, I want to thank BRAC University for helping me develop abilities that would help me advance in my professional career. I want to express my gratitude to everyone who came to my assistance without reservation and helped me become ready for the outside world.

I wanted to thank everyone who assisted me in any way with my report, whether directly or indirectly, but I was unable to provide their identities.

Executive Summary

IDLC Finance Limited is the biggest non-bank financial institution in Bangladesh. Earlier known as Bangladesh Industrial Development Leasing Company Limited. In 1985, the World Bank's IFC started the process of creating IDLC. The financial industry in Bangladesh is becoming more and more competitive, and things are getting more and more complicated. It is crucial to spread awareness of IDLC and foster trust in order to maintain the company's prominence and deliver the best services possible. With this in mind, IDLC Finance Limited developed a campaign and directed it at the appropriate target audience in order to maintain its dominant position in the NBFi industry.

The marketing team at IDLC is among the best in the industry; they have the ability to foresee the future using their current data, calculate difficulties accurately, and always have a plan B, C, or D in place in order to conduct marketing campaigns correctly and successfully. As a marketing intern, I gained a lot of knowledge about digital marketing campaigns, branding, public relations, and corporate social responsibility from highly skilled yet approachable people. Fortunately, I had plenty of chances as an intern to demonstrate my abilities in a range of tasks and provide the finest results. I chose the topic A Study on Fantasy Game App Acceptance of the Young Generation in Bangladesh because the project I worked on was an app and website called IDLC Kickstart 2.0, which is essentially a platform for Fantasy football leagues based on the FIFA World Cup Qatar 2022. I worked on its UAT and other Business Analyst jobs to make this app proper and user friendly for the users, and that is why I chose this topic.

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List of Acronyms

IDLC Industrial Development Leasing Company of Bangladesh Limited

NBFI Non-Banking Finance Institution

UAT User acceptance testing

FPL Fantasy Premier League

TG Target Group

Ltd Limited

FIFA International Federation of association football

UEFA Union of European Football Associations

1.1 Student Information

Name: Yasin Islam

Student ID: 17204050

Program: Bachelor of Business Administration (BBA)

Major: Marketing & E-Business

1.2 Internship Information

1.2.1 Company: IDLC Finance Limited

Department: Marketing & CSR

Internship Duration: 3 months

Address: Bay's Galleria (1st Floor), 57 Gulshan Avenue, Dhaka-1212, Bangladesh

1.2.2 IDLC Finance Limited Supervisor's Information

Name: Ahamed Najeeb Rahman

Position: Head of Brands

1.2.3 Job Responsibilities

As a marketing intern, I started my internship at IDLC Finance Limited. As I've previously indicated, Ahamed Najeeb Rahman, the department's Head of Brands for Marketing and CSR, served as my line manager. I was selected to fill the position of intern in the department for the Campaign Kickstart 2.0 when I was a member of the Marketing and CSR team. Because I completed all tasks on my own under the guidance of the Head of Brands Ahmed Na and the Head of Digital Assets Khandker Nagib Anwar, I was given the treatment of a full-time employee here.

They managed the marketing team, which I was a part of. I was treated like a permanent employee right away. Each person treated me like a teammate, and I helped them out with all of my prior knowledge. Only the first day was free from work for me; starting on day two and continuing until the conclusion of my internship, I was preoccupied with the project IDLC Kickstart 2.0. I was first tasked

with identifying all the bugs in the new IDLC Kickstart 2.0 app and website. I then went to multiple meetings with the developer agency to explain what we wanted and how we wanted it. I also highlighted and documented any difficulties with each and every component of the app. I presented it to my boss to see if it was genuine before bringing up the concerns at the meeting. Despite being a little difficult, I found it enjoyable.

Due to my previous corporate experiences, which allowed me to know exactly what I was supposed to do and what I wasn't, I was able to overcome all of the challenges related to my job responsibilities with ease. I completed all of the assignments on time, and the results were excellent. I was also able to complete the tasks that I found to be a little more difficult with the help of my supervisors.

1.3 Internship Outcomes

1.3.1 Contribution to IDLC Finance Limited

As a marketing intern, I've learned a lot about brand creation and had a lot of exposure to it. In particular, I've learned the true distinction between brands that are a little quirky and those that are so professional due to their TGs. I correctly explained how to upload TVC and OVC for Kickstart 2.0 to the present workers who worked in the other department and provided them with comments based on the bosses' expectations. I came up with the ideas for each and every digital post on a social media platform, and I also wrote IDLC Finance Ltd.'s 2022 Competitive Analysis.

I gave all the projects I was given by my superiors my very best effort, and I expressed my thoughts on the campaign, how we can reach a wider audience, where we will see an increase in volume, and what has to be modified on the Kickstart website and app. I am very grateful for my superiors, who were always so supportive whenever I shared strange ideas that might not be the best fit. They explained the reasoning behind those ideas as well, which really helped me to do my work with clear ideas. In some cases, the manager even gave me the freedom to take such actions on my own to resolve various problems where I encountered difficulties and overcame those with my own decisions. I never anticipated receiving this much support, and I am very appreciative that you did so while the campaign was still in progress.

1.3.2 Benefits to the Student

The IDLC is a fantastic place for interns because there are so many things they can learn about in the corporate world. In my experience, interns here are always involved in something that is extremely important for the organization and the students. There are also a lot of small details that may not seem important from a distance but have a significant positive or negative impact on corporate life.

As an example, I was asked where I want to build my career and as I really want to be a product manager in the future so in that way I have to learn a lot of things without my undergrad and the things I want to learn those have to be more practical rather than bookish and guess what! Students can showcase their internship period very well after their graduation and IDLC values and give the opportunities to the interns in the way interns are dreaming to build their careers. For a student like myself, this is a terrific chance to highlight in the CV and discuss in the interview board. I received the opportunity in the Marketing department of IDLC and worked directly with an app and website. Students appreciate their education. One of the greatest organizational cultures in the nation, with everyone from every department being so amiable and helpful. They taught me stuff I didn't know before, even when they were pressed for time or preoccupied with other tasks. I can thus tell with confidence that they respect those who are ready to learn. It is alright for them if you are unfamiliar with a subject, but the desire to figure out a problem anyhow and the desire to learn new things really appeal to them.

There are a lot of things that a student can learn from this internship as I have learned:

- Students gain interpersonal skills and knowledge of a real corporate environment.
- It's a huge place make new connections in corporate which will be one of the biggest supports.
- The student's CV will greatly benefit from this opportunity, as senior mentorship has been essential in helping me prepare for my future career.

1.3.3 Challenges during the Internship

To be very frank, I hadn't faced any kind of challenges during my internship. As I have said the each and every member didn't let me feel for once that I am an intern and to those places where I felt challenges my supervisor was there to teach me how to overcome the challenge, first thing he helped me to know how the concern team actually works and how to deal with each member

according to his/her behavior and how to make things done with efficiency.

So, I must say I hadn't face challenges because of my supervisor and other members of my department because they have given me enough information about the culture and people and I have done my job according to that.

1.3.4 Recommendations for IDLC Finance Ltd.

The people who said there is no such work for interns in a company, I feel really sorry for them because before joining as an intern, I thought I had to be idle all the time, but in IDLC it is completely wrong, they have given me such tasks from the very first day and after evolution they have put my works in the most important places. IDLC Finance Ltd is one of the best NBFIs in Bangladesh. From the recruiting process to the end of the internship was a roller-coaster ride for me.

But even so, there is always room for improvement. In light of this, I would advise IDLC to dedicate at least one day to learning about IDLC thoroughly or to assign a task to create questions and schedule a question-and-answer session so that each intern will understand what IDLC does and the distinctions between a banking institution and NBFIs.

Chapter 2: Organization Part

2.1 Introduction

As the first leasing company in the country, IDLC Finance Limited started out on its journey in 1985 with support from the Worldwide Finance Corporation (IFC) of the World Bank Group and international collaboration. Technical assistance was provided by Korean Development Leasing Corporation (KDLC), the biggest leasing company in the Republic of South Korea. At the time, IDLC Finance Limited is the biggest non-bank financial company in this country, with a 2016

anticipated profit of BDT 1,780 million. The greatest non-bank financial institution profit ever recorded in the nation. Being the largest is not easy, and IDLC faced many challenges. A full history was also

provided for the journey. A partnership was formed in 1985. The shares of the German Investment and Development Company (DEG), the Kookmin Bank and Korean Development Leasing Corporation of South Korea, the Aga Khan Fund for Economic Development, the City Bank Limited, the IPDC of Bangladesh Limited, and Sadharan Bima Corporation were combined to form IDLC Finance Limited. While lease financing was once IDLC's primary product, the company is now the largest multi-product non-bank financial institution in Bangladesh. Additionally, they

Focus equally on the corporate, retail, and SME sectors.

2.2 Vision

Every firm strives to achieve more success and to go above and beyond in order to get the ultimate pleasure of expansion and positive customer response. One objective that is so intellectually reasonable that it inspires every CEO and worker at a company to fully commit to their individual tasks. One sentence has the ability to carry so much significance that it motivates the company and helps it see the big picture. The IDLC wants to dominate the financial sector in the country. Since the start of their journey, IDLC has made every decision and followed every path conceivable to achieve their goal. The IDLC's vision is: **“We want to be Bangladesh’s no. 1 asset management company in terms of investors’ trust and Asset under Management.”**

2.3 Mission

Every business and organization have a purpose to serve a specific audience and achieve the goal. How organizations run is the purpose of business for a population or target market. However, depending on its purpose, a mission establishes who the organization serves and how it runs. The mission of IDLC is: **We want to be the most-preferred destination for investment**

knowledge, investment products and investment return in Bangladesh for both individuals and institutions.

2.4 About the Company

International development organizations like the Aga Khan Fund for Economic Development (AKFED) and German Investment and Development Company (DEG) in addition to the IFC are among the external shareholders of IDLC, which has now established itself as Bangladesh's top multi-product financial institution. In addition to KDLC, other foreign Investors also own 47.3% of the company's shares. These investors include Kookmin Bank of the Republic of Korea.

The general public and five financial institutions in Bangladesh—The City Bank Ltd., Sadharan Bima Corporation, Mercantile Bank Ltd., Eskayef Bangladesh Ltd., and Reliance insurance Ltd.—hold the remaining 52.7% of the company. IDLC is a listed member of the Dhaka Stock Exchange. The company's unique institutional ownership structure, which is mostly made up of financial institutions, allows it to continually develop via the sharing of expertise and a professional approach at the highest level of policy making.

The company's unique institutional ownership structure, which is mostly made up of financial institutions, allows it to continually develop via the sharing of expertise and a professional approach at the highest level of policy making. IDLC offers institutional and individual customers a variety of financial services and solutions to meet their diverse and unique demands. One of the product offers is lease financing. Other product offerings include term financing, real estate financing, short-term financing, corporate financing, merchant banking, term deposit schemes, debentures, and corporate advisory services.

The goal of IDLC Finance Limited is to become the best-performing and most innovative financial solutions provider in the country. Achieving this vision and mission requires taking good care of all of our stakeholders, particularly the shareholders, clients, and workforces. The

company's fundamental philosophy is to carry out its responsibilities while disregarding the greatest ethical standards, with proper responsibility for its actions and results.

2.5 IDLC at a Glance

The biggest multi-product, multi-segment non-banking financial institution in the country has grown 35 years after it was formed as a lease finance company with a single product and 5 workers. One of the most famous financial brands in the industry, IDLC Finance Limited, has a strong and varied position in the Corporate, SME, Retail, and Capital Market sectors.

Currently, IDLC has 39 sites and booths in 24 cities, employing over 1,500 workers to look after over 45,000 customers. Although we aim to do more, it would be limiting to suggest that we are only in the finance industry.

We work to support individuals in realizing their goals, including the dreams of house ownership, sending their kids to a better school, enjoying a picnic in the family vehicle, establishing or growing a business, creating more jobs, and lifting the country to new heights

Somewhat more significant to us than either the number of people we employ or the number of customers we serve is the number of lives we have changed. While achieving financial success is important to us, we also enjoy knowing that we are the reason for many people's smiles.

2.6 Strategic Object

Genuine and honest communication is important to IDLC. Customers are their first concern, and they try to engage with them. With excellent communication and a mutually respectful attitude to service delivery, they work to earn the customers' entire confidence. They believe that when one appreciates others so highly, others will do the same. Men and women are given equal opportunity and assistance by IDLC. By reducing any service-related problems and providing simple processes, IDLC runs their company enthusiastically and sustainably to please customers.

2.7 Core Values of IDLC

Integrity

Customer Focus

Equal Opportunity

Trust and Respect

Passion

Simplicity

Eco-Friendly Business

2.8 IDLC Shareholder Structure

IDLC SHAREHOLDING STRUCTURE

As of 31st December 2021

SL. NO	NAME OF SHAREHOLDERS	NO. OF SHARES	AS A % OF TOTAL	
1	Sponsors/Directors:			
	The City Bank Limited and its subsidiaries:	91,886,102	23.21	
	The City Bank Limited	35,632,095	9.00	
	City Bank Capital Resources Limited	39,194,429	9.90	
	City Brokerage Limited	17,059,578	4.31	
	Transcom Group:	52,786,821	13.33	
	Eskayef Pharmaceuticals Limited	31,672,265	8.00	
	Transcraft Limited	15,888,634	4.01	
	Bangladesh Lamps Limited	5,225,922	1.32	
	Sadharan Bima Corporation	30,163,868	7.62	
	Reliance Insurance Limited	27,713,230	7.00	
	Mercantile Bank Limited and its subsidiary:	21,774,680	5.50	
	Mercantile Bank Limited	13,856,614	3.50	
	Mercantile Bank Securities Limited	7,918,066	2.00	
	Sub-Total	224,324,701	56.66	
	2	GENERAL		
		Institutions:		
Investment Corporation of Bangladesh (ICB)		30,349,154	7.67	
Bangladesh Fund		4,900,000	1.24	
Delta Life Insurance Co. Ltd.		5,116,758	1.29	
Marina Apparels Limited		3,959,031	1.00	
Other Institutions		49,451,305	12.49	
Sub-Total		93,776,248	23.69	
Individuals:				
General Public (Individuals)		56,115,268	14.17	
Sub-Total	56,118,418	14.17		
Foreign:				
Institutions & Individuals	21,687,102	5.48		
Sub-Total	21,683,952	5.48		
Total	395,903,319	100.00		

2.9 Product and Services



SME

Small Enterprise Financing

- SME Term Loan/Lease
- Seasonal Loan
- IDLC Purnota – Women Entrepreneur Loan
- Revolving Short-Term Loan (RSTL)
- Abashan Loan • Partially Secured Loan • SME Sachal Loan
- Commercial Space Loan
- Commercial Vehicle Loan
- IDLC Udbhabon
- Start- up Loan
- SME Deposit
- IDLC Unnati
- E-Loan

Medium Enterprise Financing

- Term Loan/Lease
- Commercial Vehicle Finance
- Machinery Lease
- Revolving Short-Term Loan
- Commercial Space Loan

Supplier and Distributor Finance

- Factoring of Accounts Receivables
- Bill/Invoice Discounting
- Work Order Financing
- Distributor Financing



Consumer

Home Loan

- Apartment/Home Purchase
- Land Purchase
- Building Construction
- Commercial Space
- Home Equity
- Registra Loan
- IDLC ASHA
- IDLC ULLASH
- Affordable Housing Finance Scheme

Car Loan

- Brand New
- Reconditioned

Personal Loan

- Secured
- Unsecured

Loan against Deposit (LAD) Deposits

- Flexible Term Deposit Package
- Regular Earner Package
- Deposit Pension Scheme
- Online Deposit
- Online DPS

**CORPORATE****Corporate Finance**

- Lease Financing
- Term Loan Financing
- Commercial Space Financing
- Project Financing
- Short Term Loans (to meet working capital requirements)
- Specialized Products (for meeting seasonal demand)

Structured Finance Solutions

- Debt Syndication (Local & Foreign Currency)
- Working Capital Syndication
- Agency & Trusteeship
- Fund Raising through Zero Coupon & Coupon Bearing Bonds
- Commercial Paper
- Arrangement of Private Equity & Preference Shares
- Corporate Advisory for Mergers



Capital Market Operations

Asset Management Limited

- Mutual Funds
- Balanced Fund
- Growth Fund
- Shariah Fund
- Alternative Investment Funds
- Corporate Advisory

IDLC Securities Limited

Products

- Cash Account
- Margin Account
- Easy IPO
- Premium Brokerage for High Net-worth Individuals (HNIs), Institutions and Foreign Investors.

Services

- Trade execution through the Dhaka and Chittagong stock exchanges
- Internet based trading facilities
- Online based IPO Application
- Custodial and CDBL services
- Bloomberg terminal for foreign clients
- Research and Advisory Services

IDLC Investments Limited

Products

- Margin Loan
- Discretionary Portfolio Management

Services

- Corporate Advisory
- Issue Management
- Underwriting

2.9.1 Business Overview:

2.9.1.1 SME Division

In 2006, the SME Division of IDLC started its journey by creating a unique SME branch in the northern Bogra region of the nation. Due to its dedication to contributing significantly to the growth of Bangladesh's SME sector, IDLC-SME has grown to become one of the company's key business divisions. In order to satisfy its clients' needs, SME Division provides a range of products that are practical, helpful, and imaginative. The SME Division has made significant investments in infrastructure and human resources over the years, the two most crucial building blocks, leading to the creation of a solid foundation that has aided in our progress.

2.9.1.2 Consumer Division

Since its establishment in 1997, IDLC's Consumer Division has aided the development of the business as a whole by providing customer-centric solutions via the delivery of its three main loan services: personal loans, vehicle loans, and mortgages. The Consumer Division currently offers inexpensive home financing, especially for the middle-class and lower-middle-class population, while also looking for methods to grow its clientele via more efficiency, more specialized solutions, and a wider geographic reach.

2.9.1.3 Corporate Division

The corporate division of IDLC, the organization's original commercial arm, has shown resilience throughout the course of the preceding 35 years and even more so during the pandemic-induced scenario thanks to a robust asset portfolio and excellent teamwork. Throughout the most of the year, the nation's general economic activity remained slow, if not completely stopped. However, when the lockdown was removed and things started to return to a certain level of normal, the bulk of the customers, including both significant local firms and international corporate houses, shown notable indications of recovery. The company personnel showed exceptional flexibility as they refocused and put in more effort to collect money.

At year's conclusion, the corporate department generated positive disbursement figures, maintaining its portfolio as a result of Treasury's adept money management.

2.9.2 Business Overview: IDLC Capital Market

2.9.2.1 IDLC Asset Management Limited

A completely owned subsidiary of IDLC Finance Limited, IDLC Asset Management Limited was created in Bangladesh on November 19, 2015. On June 7, 2016, the Company received an asset management license with a BDT 100,000,000 initial paid-up capital (BDT one hundred million only). The asset management industry in Bangladesh is still developing but is expected to grow. The Company's major objective is to engage in asset management activities, primarily via the creation and management of mutual funds, in order to satisfy the various expectations of investors. We also manage a venture capital fund and provide pertinent business consulting services.

2.9.2.2 IDLC Investments Limited

IDLC Finance launched its commercial banking division in 1999. According to legal requirements, the merchant banking division of the parent company was split off in 2011 to become IDLC Investments Limited (IDLC IL), a wholly-owned subsidiary of IDLC Finance. Customers of IDLC Investments in the local and NRB markets are provided with highly skilled and tailored services. The quality of IDLC Investments' investment banking and portfolio management services has earned them a spot among the leading merchant banking firms in the country.

IDLC Investments Limited was recognized the "Best Investment Bank in Bangladesh" by Euromoney Awards for Excellence in 2018, 2019, and 2020 as a result of outstanding performance when compared to industry rivals.

2.9.2.3 IDLC Securities Limited

IDLC SL, one of the largest brokerages in Bangladesh, opened for operation in September 2006. More than 16,000 retail, local, and foreign institutional customers may access brokerage services from the Company via the trustworthy trading systems of the Dhaka and Chittagong stock exchanges. More than 4,500 of the commercial banks it has registered also use it as a panel broker.

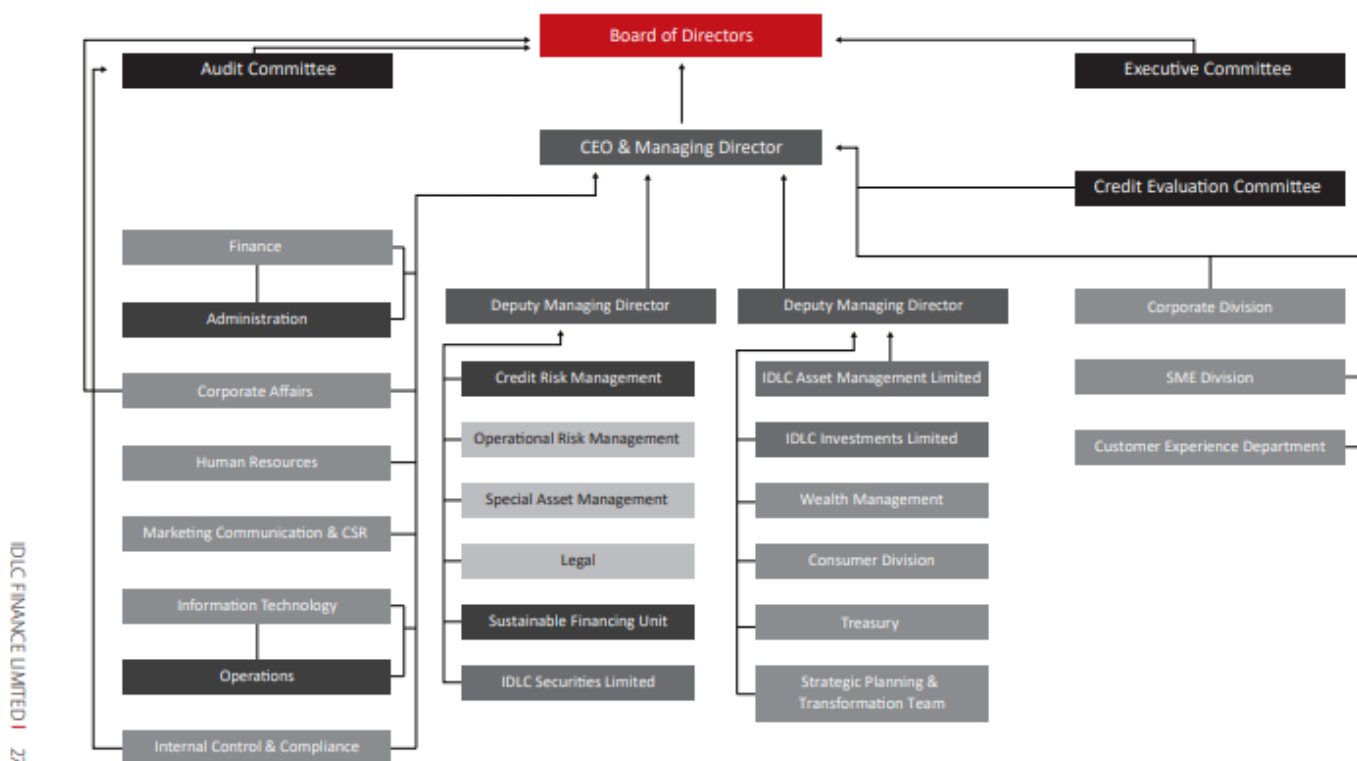
It has a history of offering excellent customer service while adhering to tight compliance guidelines and respecting company ethics.

The company also provides institutional, international, and high net-

worth (HNW) investors with top-notch brokerage services. In addition to execution brokerage, premium brokerage services provide a great selection of research and advisory help.

Organizational Structure

ORGANIZATIONAL STRUCTURE



Source: Annual Sustainability Report 2021 of IDLC Finance Ltd.
Progress with Purpose

Policies & Guidelines

Employee code of conduct

The stakeholders of IDLC, including the board of directors and its committees, all levels and categories of employees, as well as suppliers of services and products to IDLC, are required to maintain and promote IDLC's interests in accordance with the guidelines outlined in the code of conduct. The code of conduct adheres to the suggestions for banks and financial organizations that Bangladesh Bank released. Every year, all IDLC employees are required to sign a statement attesting to having read and understood the code of conduct. The HR division distributes the required declaration and ensures that each employee has signed it.

Sexual Harresment

All parties involved with IDLC, including the board of directors and its committees, all ranks and classes of workers, and vendors that provide goods and services to IDLC, are obligated to maintain and further IDLC's interests in accordance with the principles set out in the code of conduct. The code of conduct follows the guidelines Bangladesh Bank published for banks and financial institutions. All IDLC workers are expected to sign an affirmation each year that they have read and comprehended the code of conduct. The HR department makes sure that each employee has signed the necessary declaration before distributing it.

Whistle Blower Policy

The IDLC Whistleblower Policy was published in the start of 2019. The policy guarantees the protection of IDLC workers from retribution and encourages and enables them to report any such instances of misbehavior to the IDLC Whistleblower committee (particularly in situations where the whistleblower chooses to disclose his or her identity). The policy's objective is to make it simpler for anyone to report unethical or illegal activities taking place inside the business.

- The IDLC Group CEO & Managing Director and the Group Head of Internal Control & Compliance make up the IDLC Whistleblower committee.
- Employees have the ability to raise concerns against any member of the IDLC Whistleblower committee directly to the chairman of the audit committee of IDLC Finance Limited.

HR Policy

The IDLC HR Policy provides a framework for resolving a variety of operational concerns involving the employee and the workplace. The board of directors of IDLC has approved the employment regulations and conditions, which are guided by the HR policies. HR Policies are a representation of the fundamental values, procedures, and standards for the employee. The objective is to ensure that a set of uniform rules are applied to workers in all categories.

Employment

The personnel is IDLC's biggest competitive advantage, according to the company. They understand that having the most loyal and productive employees will help them build the most reputable company.

In 2021, IDLC fired 198 employees while also hiring a total of 250 personnel..

Recruitment and selection process

The hiring process at IDLC Finance Limited consistently emphasizes finding the ideal candidate for the position. They achieve this by evaluating a candidate only on their credentials, without regard to their gender, age, religion, or any other relevant factors. IDLC recruits employees both internally and outside.

Internal Recruitment

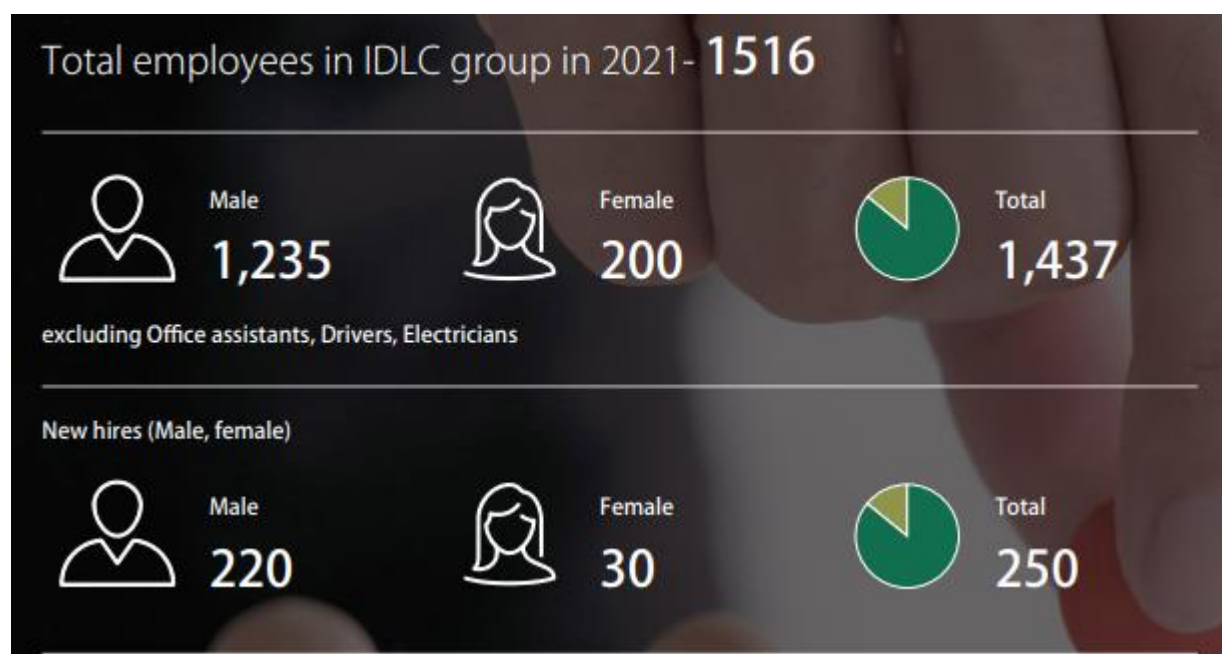
There may be times when current IDLC employees want to change departments. In such circumstances, they inform the HR division and carry out the remaining steps in the hiring procedure. Only once an applicant has satisfied all the prerequisites can internal recruitment take place.

External Recruitment

The IDLC HR staff posts information about open positions on sites like BDjobs, LinkedIn, and others as they become available. Finding the right candidate for the position is difficult and crucial to the company, thus this strategy often takes a while. When a job opens up or another department needs more staff with a certain set of abilities, expertise, and experience, the HR department keeps track of every hiring situation. The department that needs a new hire provides HR with all the data they need on potential candidates. As a consequence, the human resources department and the related

department sort the applicants' resumes. The quantity of applications, even for a single post, is usually quite large, which is why it takes time to sort and filter resumes based on the important criteria. The next stage of the hiring process, which may include a written review, a preliminary interview, or a final interview, will be communicated to the applicants by the HR department. In certain circumstances, they can be required to give a presentation to demonstrate their fitness for the position.

Employee Distribution of IDLC Group



Source: Annual Sustainability Report 2021 of
IDLC Finance Ltd.

Progress with Purpose

Employee Benefits:

Being a top employer requires IDLC to consistently show that its benefit packages are comparable with those provided by other significant financial institutions around the country. As IDLC grows and evolves, they continuously improve the end product.

Maternity leave

Every working woman who becomes pregnant has the right to take up to 6 (six) months of paid leave, either before or after giving birth. For this leave, no money will be taken out of her leave account.

Paternity Leave

Paternity leave is granted for five (five) working days during the applicable pregnant or postnatal period.

Performance Appraisal

Performance reviews are another name for employee performance evaluations. It helps determine how well a person performs at work in relation to the given set of job criteria. Three months prior to the beginning of the next fiscal year, IDLC evaluates the Key Performance Indicators (KPI) of its personnel. Every six months, each employee is given an evaluation, and the findings are utilized to provide input, either positive or negative, on how they could improve their performance moving forward. The final evaluation, which is done once a year, decides whether workers get raises in pay, promotions, and awards for their overall performance.

Provident Fund

Every employee who obtains confirmation is required to contribute a percentage of their basic salary to the Employees Provident Fund in accordance with the terms of the IDLC Employees Provident Fund Rule of the Company. The Employee's Provident Fund will also receive a monthly contribution from the Company at the same rate.

Gratuity

All confirmed employees are eligible to receive a gratuity payment after 5 (five) years of continuous, verifiable employment with the business.

Welfare fund

The objective of this fund is to provide employees and their families a token of gratitude or financial assistance for any of the following causes: honoring remarkable effort or performance; Support for support workers' spouses, kids, and grandkids; Funeral expenses in the case that a direct family member passes away; reimbursement of support staff members' or their immediate families' wedding-related expenses; medical costs for an employee's or a direct family member's incapacity that are partially covered; an employee's or a direct family member's serious sickness.

Group life insurance:

This program is open to all employees of the company.

Parental leave

Parental leave is available to all IDLC employees.

47 workers took a parental leave of absence in 2021.

Any employee who has been verified by the company is eligible for the hospitalization program.

Unused annual leave may only be cashed out up to a total of 60 days by employees at the time of their departure from the business.

Procurement Policy

The IDLC Finance Ltd. procurement process is governed by the procurement manual. The greatest grade of standards are maintained by the processes that are carried out in line with the procurement handbook. Vendors get fair treatment, and their abilities as persons are taken into consideration while evaluating them. All purchases made by IDLC Finance Ltd must abide by the procurement rules, regulations, and principles.

IDLC Customer Rights Charter

The IDLC Customer Rights Charter protects its customers' basic rights. It covers the consumer's rights as well as the institution's responsibilities. The coverage extends to all products and services provided by IDLC.

CSR Guideline

The IDLC CSR Guideline outlines IDLC's strategy, CSR emphasis, the tasks and responsibilities of the CSR department, budget distribution, and CSR reporting and communication standards with a focus on both internal and external stakeholder groups. The "Indicative guidelines for CSR spending allocation and end-user control" CSR Guideline from the Bangladesh Bank was followed in the development of the policy.

EHS Guideline

IDLC has put in place a few measures to ensure that workplace EHS policies are adhered to. This provides a thorough strategy for guaranteeing the implementation of all laws, rules, regulations, processes, programs, roles, policies, and activities to help safeguard the team's safety and health as

well as the wellbeing of the general public and the environment from workplace-related risks and dangers.

Management Practice

The management approach used by IDLC Finance Limited includes an inspiring and innovative leadership style. The company's vision, purpose, objectives, and goals are all understood by every employee, and they must all be followed and accomplished. IDLC is a firm believer in hiring and maintaining employees and board members who have the skills, knowledge, and experience required for the job.

IDLC Leadership style

Kurt Lewin distinguished between authoritarian, democratic, and laissez-faire leadership styles, with laissez-faire being the most successful. Everyone in the organization has an equal opportunity to engage, provide ideas, and openly debate strategies when a democratic leadership style is used. By allowing people to converse, interact, and share input inside their groups or departments, democratic leadership fosters inclusion, trust, collaboration, mutual respect, and innovation, all of which make each employee feel valued and inspired to work toward the company's objectives.

Marketing Strategy of IDLC:

Since IDLC is an NBFI, their first priority is gaining the confidence of its clients. In order for the young generation to become prospective customers in the future, it is also important to create a favorable first impression and make IDLC a well-known brand among them. Both B2B and B2C are customers of IDLC, thus they maintain a spectrum of prices for their goods based on the requirements of the customer. In order to draw clients, create enduring bonds with them, and foster a positive perception of the company, IDLC knows the perspectives of its customers and bases its marketing strategies on them. The following methods that IDLC is diversifying its marketing strategies:

Target Customer:

The following people are IDLC's target customers:

- Businesses
- Entrepreneurs
- Individuals in need of loans for a variety of reasons

Product and Price:

IDLC offers two services to consumers in this area, which are:

- Retail Loans/Finance from IDLC
- Business Loan From IDLC

Retail Loans/Finance from IDLC:

In order to help clients better manage their money, it offers flexibility, affordability, and a feeling of confidence when it comes to taking out a loan.

The retail lending division of IDLC provides services including home loans and loans for apartment purchases. 25-year maximum loan terms Up to 80% of the purchase price of the flat, including with registration expenses. Credit line for home equity maximum of fifteen years 75 percent of the home's worth, Protection for Mortgage Repayment terms for mortgage loans may range from 50% to 100% of the total loan amount. Construction loan a maximum of 25 years the construction expenses will be covered to the tune of 85% by Affordable Home Loan. Up to 80% of the value of the property may be borrowed under the IDLC Semi Paka Loan over a 25-year term. maximum of fifteen years Up to 70% of the cost of the construction and 80% of the property value, respectively.

Personal Loan:

One of the most well-liked products among clients is the IDLC personal loan since it makes it possible for people to get the immediate financial support they need for things like marriage, school, and other life events.

The Qualities:

The minimum loan amount is 1 lac BDT. 5 years, high industry turnover, no need for a personal guarantee Option for early repayment of the loan balance in whole or in part, competitive interest rate

The Qualifications:

Ages of buyers vary from 20 to 60.

two years at least of job experience

Business Loan:

The commercial lending division of IDLC provides a variety of services, including SME loans, Purnota loans, Abashan loans, seasonal loans, working capital financing, commercial vehicle

financing, supply chain financing, structured financing, and corporate financing. similar to purnota loan from 2 lac to up to 35 without collateral, up to 13 to 60 months. Business Loan for SMB Without collateral, you may get an EMI for up to 5 crores for up to 13 to 60 months. Abashan EMI Loan, a maximum of 20 years 80 percent or so of LTS. Up to 12 months' worth of EMI for the Seasonal Loan Without any security, up to Rs. 1 crore. 35 lacs Loan for Working Capital: One crore or more, for 12 months at most. Obtaining a Commercial Vehicle Loan EMI for up to 13 to 60 months at 80% or more of the vehicle's initial price

Promotional Strategy of IDLC

Direct Marketing promotion:

IDLC's direct marketing methods include four tools:

- Social Media Marketing
- Relationship Marketing
- Personal Selling
- Trade Shows Selling

Indirect marketing promotion:

Indirect marketing is a more value-driven method of business promotion. It aids in raising brand recognition, educating potential customers, and developing consumer relationships. This is a low-cost, long-term marketing technique. There are some examples of Indirect marketing promotion in IDLC is visible like, TVC, Bill Board, Print Media, Public Relation (PR), Social Responsibilities.

Here are some examples of Indirect Marketing in IDLC:



IDLC car Loan TVC



IDLC Home Loan TVC

Financial Performance Analysis

LIQUIDITY RATIO:

Current Ratio: The current ratio is calculated by dividing existing assets by current liabilities and indicates a business's ability to meet short-term financial commitments.

Current Ratio formula:

$$\text{Current Ratio} = (\text{Current Assets}) / (\text{Current Liabilities})$$

Current Ratio of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Current Ratio	1.11:1	1.10:1	1.10:1	1.09:1

Explanation:

The data shows that IDLC has kept its current ratio over 1:1 for the previous five years, indicating that the firm is capable of fulfilling its immediate financial needs, as 1:1 is considered an optimum liquidity ratio.

Profitability Ratio

It aids in providing insight into the organization's financial well-being or performance condition.

Profitability ratio calculation formula:

$$\text{Gross Profit Ratio} = \text{Revenue} / \text{Net Profit Before Tax}$$

$$\text{Net Profit Ratio} = \text{Revenue} / \text{Net Profit After Tax}$$

Profitability Ratio of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Profitability Ratio	15%	12%	19%	16%

Explanation:

2018 to 2021 the most highest profitability ratio were in 2020, this profitability ratio changes to high or low in different times depending on the surroundings. In 2021, the profitability ratio were 16% which were 3% low than 2020.

Debt to Assests Ratio:

This always caculated for to find out the if the business is financially solvent or not.

Formula of calculating Debt on Assets Ratio = Total Liabilities / Total Assests

Debt to asset ratio of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Debt to asset Ratio	89.51	90.20	90.18	90.40

Explanation:

IDLC has a strong debt-to-asset ratio of roughly 90%. As a top NBFI, the firm has successfully kept its debt at 90% of its total assets. Because the financial company's business revolves around the purchasing and selling of debt.

Debt on Equity Ratio:

It's a long-term solvency ratio that helps to assess the success of an organization's long-term financial policy.

Equity Ratio = Debt / Equity = (debentures+ long term liabilities+ short term liabilities) / (shareholder's equity+ reserves and surplus+ retained profits – fictitious assets – accumulated losses)

Debt to Equity Ratio of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Debt to Equitiy Ratio	8.54	9.21	9.19	9.42

Fixed Assts Turnover Ratio:

It helps in calculating an organization's return on assets such as product, property, and equipment investments.

Fixed asset turnover ratio of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Fixed asset turnover Ratio	21.92	13.97	13.40	6.92

Explanation:

For 2021 the fixed asset turnover is pretty much good which was about 48%. It was also remarkable in 2020 which can be compared to almost 15 units of revenue generators vs only one unit of fixed assets.

Return on Asset (ROA):

It is useful to understand how lucrative a firm is in relation to its overall assets.

Formula of calculating Return on Asset = Net income / Total assets.

Return on Asset of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Return on Asset	3.97	3.91	3.54	3.57

Explanation:

According to the study in the table, IDLC has kept their ROA around 4% over the previous four years. After subtracting taxes from net profit, a 4% ROA ratio in proportion to assets might be regarded a good percentage.

Return on Investment (ROI)

it aids in calculating the profitability of a company's investment in its business. It also helps to measure the effectiveness of corporate management.

Return on Investment is calculated as (Current Value - Beginning Value) / Beginning Value.

Return on Investment of IDLC Finance Ltd.:

Year	2018	2019	2020	2021
Return on Investment	2.65	2.45	2.81	2.67

Explanation:

According to the table above, the ROI of IDLC was 3.10% in 2017, however it dropped to 2.65% and 2.45% the following two years. Then, as people aged, it climbed to 2.81% in 2020 before falling down to 2.67% in 2021.

Industry and Competitive Analysis:

SWOT Analysis

It's a framework for describing the strengths, weaknesses, prospective opportunities, and threats of a firm.

SWOT Analysis of IDLC:

Strength:

- Identity and reputation of the brand
- Empowered Employees
- Modernized Infrastructure
- Proper Portfolios of Products
- High Operational Efficiency
- Strict Regulations and so on.

Weaknesses:

- High diversity
- Marketing of Liability
- Limited breadth of innovative services
- Lack of Islamic banking services
- Non-performing loans

Opportunities:

- Introducing new products
- Growth of Market
- Huge Networking.
- SME account expansion

Threats:

- Threat of other banks
- Increase competition (More NBFIs)
- regulatory controller is following rules Strictly
- Industrial decline

Porter's 5 Forces Model of IDLC Finance Ltd.:**Bargaining power of Buyers:**

Because purchasers may obtain almost identical services from other financial institutions, customers' negotiating power is Medium. Buyers have the option of selecting from a number of other service providers rather than only IDLC. It has a very good connection with their customers and because of this their customer becomes permanent and loyal towards IDLC.

Bargaining power of Supplier:

Supplier power is also Medium. IDLC may outsource services in order to deliver the greatest quality service to its clients; in order to do so, they must have a good relationship with other organizations. Furthermore, because our country's commercial banks supply money to financial institutions, firms like IDLC have little influence in determining loan interest rates.

Threat of Substitutes:

The threat of IDLC replacement is also Medium. There are no alternatives for the types of loans offered by IDLC, but clients may easily obtain EMI plans from any other banking institution, posing a risk to IDLC. To reduce the threat of replacements, IDLC must establish a distinct identity in the minds of consumers.

Threat of New Entrants

The procedure of building and launching a financial institute is quite difficult. Along with additional rules and limitations, it requires for a significant capital expenditure beginning at BDT 1 billion. The danger of new entrants for IDLC is Low. because such substantial obstacles are considered as tough to overcome.

Competitive Rivalry:

for IDLC Finance Limited is very HIGH. NBFIs and existing banks total more than 90 in our nation right now. Companies like IPDC, Lanka Bangla, DBH, Midas financing limited, and others engage in intense competition with one another over nearly identical items. The whole situation is made more difficult for NBFIs like IDLC when commercial banks begin to participate in this rivalry while regulating some of their product features.

Awards & Achievements:



Source: Annual Sustainability Report 2021 of
IDLC Finance Ltd.
Progress with Purpose

Recommendations

- IDLC supposed to be more active in social media to improve their brand value.
- The competitors of IDLC are more active with digital posts and PR.
- They have a solid reason for that as their TGs are not that much available in social media, but their social media post supposed to be there for their future perspective because next gen is available in almost all social medias so, if they become serious about this today it will help the future gen to have different view for IDLC Finance Ltd.
- As IDLC believed in women empowerment they can build different brand image with a different product or service like, City Alo, BRAC Tara etc. it is a must to say that they have a different campaign called “IDLC Purnota”.

Chapter 3: Project Part

3.1 Introduction

Football is Bangladesh's second-most popular sport, just after cricket. Success in Test cricket and participation in the Cricket World Cup for the country increased interest in the sport, overshadowing its prior reputation in football. This didn't have much of an effect on how popular football was, however. More football events than any other sport are staged in and around Dhaka, and the nation gets swept up in football fever whenever the FIFA World Cup, Copa America, or UEFA European Championship are held. The future of football in the country is expected to improve over the next 10 years, federation executives and pundits believe, despite enormous financial obstacles, inadequate technical development, and a lack of professionalism. It is nothing more than a legacy that Brazil, Argentina, Germany, and other FIFA World Cup teams have a sizable fan following in Bangladesh. The fact that Bangladesh is still not participating in the FIFA World Cup makes the people of Bangladesh disappointed.

The anticipation and discussions around football are therefore not limited to Bangladeshi fans during World Cup season; Bangladeshi fans are also tremendously pumped for the English Premier League and UEFA Champions League, although according to IDLC Kickstart 2.0 TG Typically between the ages of 16 and 45.

Fantasy Football League is one of the many events, programs, and games that are based on or related to football games. There are various fantasy football leagues for the different football formats, and the majority of them are developed and overseen by the official organizers, such as the English Premier League Association for FPL. In addition, FIFA and even UEFA have their own respective fantasy football games. These games are well-known because in fantasy football, participants assemble a fictitious team of professional football players and score points based on the players' actual statistical performance or perceived worth on the field. The majority of Fantasy Football games are focused on one division in a particular country, however there are several outliers. Fantasy football has developed into a large business thanks to websites committed to expanding the community and betting firms sponsoring their own fantasy football events.

Even though it might be challenging to participate in these worldwide fantasy football competitions, the young people in our nation are performing really well. Many more individuals play FPL for entertainment purposes and often watch football.

As a result, they already have a standard for what a perfect FPL software should be. Although it is fresh in the context of Bangladesh, the IDLC Kickstart campaign, which took place during the 2018 World Cup, was relaunched as IDLC Kickstart 2.0 in 2022. One participant will have 100M Digital Digits of money to purchase players, and where this app becomes unique rather than the FPL games is the "Loan" option with this option they would be able to purchase players who are higher in price and after the game week they have another week to use the player. The agenda of IDLC was so clear from 2018 that they wanted to engage the new generation about how they should keep updated with the real-life news as this game is connected to the real-life football matches directly.

As a result, I have chosen to do research on how much the Bangladeshi population truly accepts this kind of fantasy football game applications, how many people currently use them, how many don't, and why. My whole internship was built around the IDLC Kickstart 2.0 app and campaign. Therefore, it would be extremely beneficial for the public to comprehend the significance of these applications and how a business may present and manage initiatives of this kind.

3.1.1 Literature Review

In essence, fantasy football or cricket is an online game where participants are awarded points depending on how real-life athletes perform each week or game. Simply said, you choose a virtual team of athletes from a certain league or competition, and if they do well, you get points. Around thirty years ago, England was the birthplace of fantasy, which later gained popularity and expanded to the rest of Europe and finally the whole globe.

Fantasy sports have generally grown in popularity over the past few years, including in nations like Bangladesh. This is largely due to the development of technology and the internet, which have made it simpler for people to join fantasy sports leagues and interact with others who have similar interests. The popularity of fantasy football among Bangladesh's youthful population may possibly be influenced by the popularity of soccer, which is a highly followed sport in that country.

There is no denying that fantasy football has made the English Premier League more entertaining.

In recent years, young people have found a fresh love for this. The challenge now is to moderate the zealous administrators of other Facebook groups who are eager to emulate Quamrul Hassan, Jahid Hassan, or Fazle Rabbii. (The Daily Star, SATURDAY, January 21, 2023)

After winning substantial prizes in competitions on the now-defunct ESPN Star Sports network between 2008 and 2010, Quamrul and Jahid made the decision to form a group to aid in spreading the word. Since over 80% of young people regularly watch club football, the group has continued to grow, and during the World Cup, it became more appealing for young people to take part in competitions like FIFA Fantasy or IDLC Kickstart 2.0. (Saturday, January 21, 2023) The Daily Star The Bangladesh Fantasy Community's much anticipated event took place on Sunday at the Engineers Institute of Bangladesh's ERC in Dhaka.

The event was overseen by Arifin Satej, the administrator of PlayFantasy365, and co-organized by Ehsan Tuhin, a founding member of Bangladesh Fantasy Community. (The Dhaka Tribune, 2023 January)

The best players and admins from well-known websites participate in the #FPLGalaxy tournament, which is also hosted by FFPB. Atikur Rahman won the competition last year, beating out many FPL legends and previous champions in the process. (The Daily Star, 2023 January)

Explaining this in this report was crucial because it is being run by a large community of people who enjoy playing fantasy football for entertainment purposes. These games require strategy, and in order to excel at them, a player must regularly follow club football. As a result, even today, large corporations use the FFPB to host competitions like the #FPLGalaxy instead of building their own facilities.

Fantasy games have become more and more well-liked in Bangladesh since around 2012 as the population has increased. In those two networks, over 43,000 people regularly discuss and analyze fantasy game technology. There are over 1.3 lakh users on the main PlayFantasy365 page. (The Dhaka Tribune, 2023 January)

However, the official PlayFantasy365 does not provide a custom app for Bangladeshis to follow their national football teams or any other sports to increase their popularity or enjoyment among fans. Here, IDLC introduces the campaigns IDLC Kickstart and Kickstart 2.0, both of which feature websites and mobile apps for iOS and Android.

On November 10, 2022, "IDLC Kickstart 2.0," a fantasy football platform for Bangladeshi football enthusiasts, will launch, according to IDLC Finance, the biggest non-banking financial institution in the nation.

The purpose of launching a platform like Kickstart from a top NBFI like IDLC is to involve the nation's football fans not only in the joyous World Cup season, but also to teach them the importance of properly investing their money so they can succeed in life and, in this case, win some exciting prizes like the Sony PlayStation 5, Nintendo Switch gaming console, smartwatches, mechanical keyboards, and more!

Kickstart was developed by IDLC for the 2018 football world cup and was a huge success, attracting over 56,000 active players during the tournament. The user-friendly interface and engaging gameplay of the game quickly gained popularity. Along with Kickstart 1.0, IDLC also released Kickstart 2.0, which included additional intriguing features and rewards.

You may play this game online or for free by downloading it from the Google Play Store or the Apple App Store (idlckickstart.com). Users of IDLC Kickstart 2.0 may create their own teams and buy/sell players, similar to international fantasy football contests.

their value will change according on how well they do in the World Cup. The game will be tracked via a leaderboard. Players that have the best teams each week will get alluring prizes like game consoles, TVs, and other items. Four round-trip airline tickets to Thailand will be given to the grand prize winner. Playing IDLC Kickstart 2.0 with friends can't possibly be a better way for a football lover to appreciate this year's World Cup than to maximize their enjoyment.

Therefore, my goal in being here is to determine the popularity of this particular fantasy football game app that can be utilized for our own sports, like as the BPL, Bangladesh Football Premier League, or any other sport we wish to promote in our nation, such as hockey or hududu.

Objectives of the Study

Broad Objective:

- The purpose of this study is to find out the acceptance rate of youth generation in Bangladesh people if they are really interested in Fantasy game app or not.
- How we can use this rate for any kind of Business Campaign and how effect that will have.

Specific Objectives:

- From when and exactly in which age of people are out there who are interested in Fantasy Game.
- Identify the future potential players in Fantasy Game.
- Find out which Fantasy app are most favorite in Bangladesh.
- Analyzing the factors of Liking and disliking the current international Fantasy Game app what are the specific reason and how the IDLC Kickstart 2.0 app could be more effective towards the people during World Cup Qatar 2022.
- Finally, this will help to gain knowledge about future perspective of what kind of game app is more acceptable towards the young generation of Bangladesh.

Significance:

Banks and non-banking financial firms provide financial services to consumers. For an NBF, unlike any other kind of company, determining your target market is essential. Knowing precisely what the customer wants is essential for delivering the right service since this kind of business offers its customers an intangible service. Because a business cannot succeed if its customers are unhappy.

The brand value of IDLC is elevated in the eyes of young people thanks to the innovation IDLC created with the IDLC Kickstart and Kickstart 2.0. As is customary, until a certain age, the loan and depositors' belongings are not really tied to the younger generation. say, 16 to 25. Due to eligibility requirements, kids are unable to connect to IDLC at this age. As a result, IDLC has created this campaign to enable youngsters to do so. This young generation will go on to become future prospective clients.

Methodology:

This research focuses mostly on assessing and learning about how young people in Bangladesh perceive fantasy gaming apps. Actually, the scopes are based on the viewpoint of the customer. As a consequence, approaches for both qualitative and quantitative research were used.

It is crucial to know which gaming applications they like and spend the most time using. The whole research design, including sample size and data collecting methodologies, is developed to support the study due to concerns regarding the confidentiality of the organization's data. Because the client is crucial to this, I created a questionnaire that will assist us get the information and vital stats we need to support our report.

Sources of Data & Information

Both main data and secondary data were searched in order to gather all pertinent information for the report.

Online Google form survey, annual sustainability report, and financial statements of the company are the main sources.

Primary Sources: Thanks to Google's form, you can easily get the company's financial statements, yearly sustainability report, and a questionnaire all in one place online.

Secondary Sources: Review of Related Literature, Journal Articles, Newspaper Articles, Publicly Available Files, etc.

Questionnaire Design

Research Design:

The replies to a questionnaire that was sent via a Google form provided the majority of the research's data. 16 questions in all were used to gather the report's main data. We explained to the customers why we were requesting their information before the survey was distributed. Everyone was strongly urged to provide their open reaction based on how they really felt about the subject. I began distributing survey questions to individuals to find out how many of them are interested in Fantasy Football and actively playing it, what they like about it and what they don't, whether anybody is still playing, why, and most importantly, what their perspectives are.

about the Fantasy football game apps. So basically, these were the main things on which things I focused on to collect the data from the participants.

Research question's agenda:

The open-ended and closed-ended questions on the survey were both intended to elicit responses' sentiments and ideas. The purpose of the inquiries was to ascertain if fantasy sports games are accepted by young people, what their attitudes are, and how effective they may be as a regular marketing tool.

Sampling Method

Selection of People: Due to the ease of conducting an online survey, the individuals living in metropolitan areas made up the bulk of this study's population. Of course, the lack of input from individuals in other parts of the world is a drawback in its own right.

Sample Size:

Because the poll was conducted online using a google form, those without internet access were not included, resulting in a very skewed sample size. Basically, they won't fit in my sample size since this is research on game app acceptability, therefore I'll need to include young individuals who have access to the internet and play games. Therefore, the sample size included enough young people to provide a conclusion or a solution. In order to find out what people in Bangladesh think about the adoption of fantasy football or any other sports on game apps, the sample size is thus appropriate in my eyes.

Process of sampling:

For the sample procedure, I used a convenience sampling strategy. In essence, this means getting feedback or samples from people who are easier to find or contact online. This method made it easier for me to reach my target sample size and collect the data since the questionnaire was sent to them online.

Limitation of the study

Low Participation: In my sample size, many individuals chose not to respond to the

questionnaire. Some of the people I tried to get in touch with were either unreachable or showed little to no interest in aiding my study. Additionally, some responders could not have comprehended the goal of the survey, which is why they submitted false information.

Budget issue: For Budget issue and team issue I couldn't conduct this survey out of Dhaka City to find out the thought about game acceptance.

Lack of Time: If I have enough time and a team, this study ought to be more in-depth and information-packed. I would require a team of six people to complete this study, as well as at least six to eight months to complete it thoroughly.

Findings and Analysis:

Hypothesis:

From the research, I developed the following theory:

H1 – People in youth who are playing Fantasy games on a regular basis and this Fantasy game has a huge potential for future effective marketing campaigns in upcoming days.

Additionally, the null hypothesis is;

H0 – People are not liking the fantasy game app, not playing it anymore, have issues with it and it wouldn't be a good option for future marketing campaigns.

Data analysis of the feedback:

The entire study was conducted to find out the fantasy game app acceptance among the young generation, A survey was conducted utilizing a questionnaire to gather information about consumers' perspectives and to give the paper more substance by presenting proof.

The dependent variable is:

- Fantasy game app acceptance in young generation.

The independent variables of the questionnaire are:

- Game app Preferences
- Category of the games mostly played
- Rate of fantasy game app user
- Rate of fantasy game app uninstalled

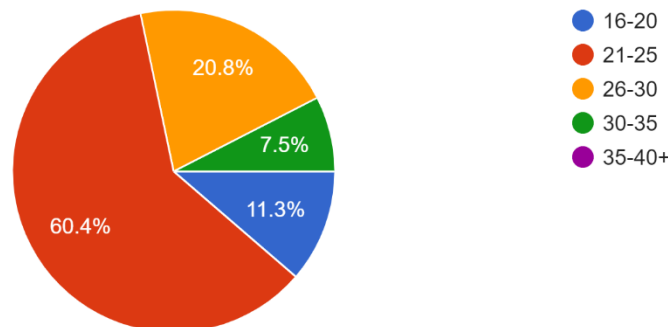
The survey was created using Google Form and sent to participants by Facebook Messenger, email, and WhatsApp. I received 53 answers in all. The first three questions on the survey were demographic in nature, requiring respondents to give their names, ages, and places of employment.

➤ **Age:**

The highest of the total responses were 21-25 age group around 60.4%. In the second position there is 26-30 which is around 20.8%. After that there is 11.3% of 16-20 age group and lastly 30-35 age group chattered 7.5%. There was no group of age 35-40+ and from my perspective it is also justified because my target is to find out the thought of the young generation of 16 to 30 in total who will be the potential user of different brands and apps.

Age

53 responses

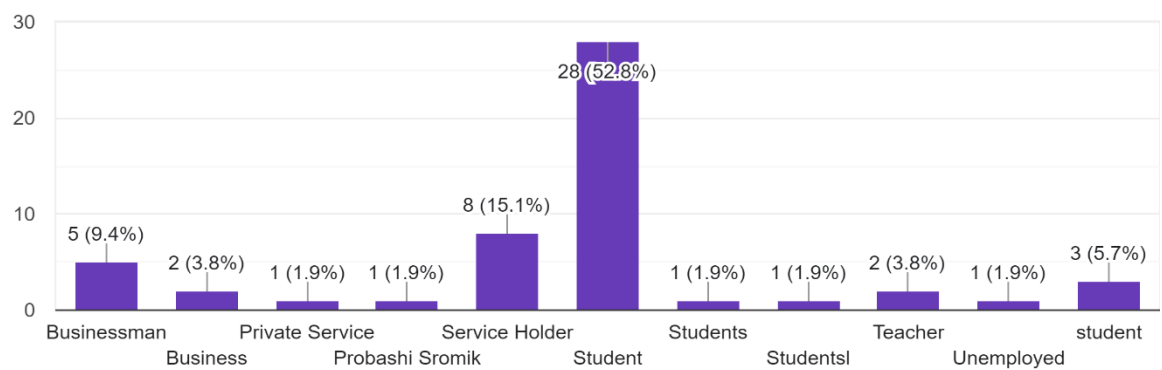


➤ **Occupation:**

The bulk of responders were company owners, employees, and students. There are four distinct student alternatives since this section was left open for respondents to fill down their employment. The largest percentage would be 62.3% if I added them all together, followed by 18.9% of military members and those working privately. Nearly 13.2% of respondents in the study were businessmen. 3.8% of the respondents in this poll were teachers, while 1.9% of the respondents overall reported being jobless.

Occupation

53 responses

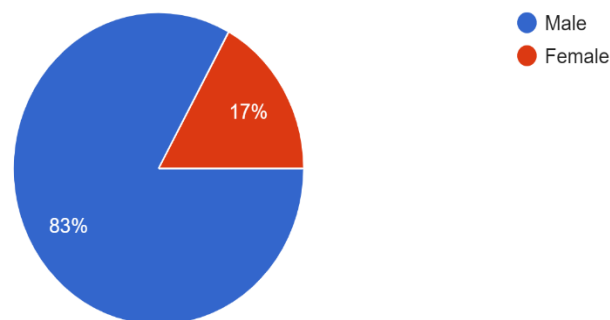


➤ **Gender:**

There was total 83% of Male and 17% of Female in the whole survey.

Gender

53 responses

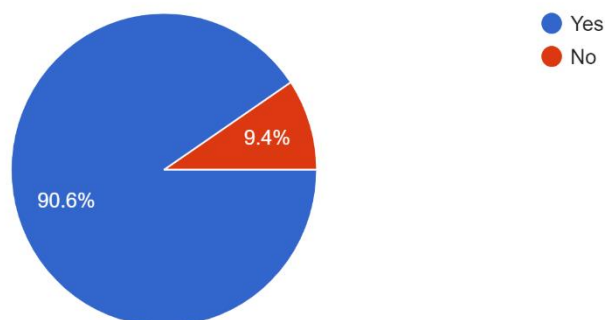


➤ **Love for Football:**

This was important to know because as I am trying to find out the acceptance rate of fantasy football so it was necessary to know if Football is favorite sport to the respondents or not. It is also visible in that football is one of our favorite sports. 90.6% said yes that they like football and only 9.4% said they don't count football as their favorite sport.

Do you like Football?

53 responses

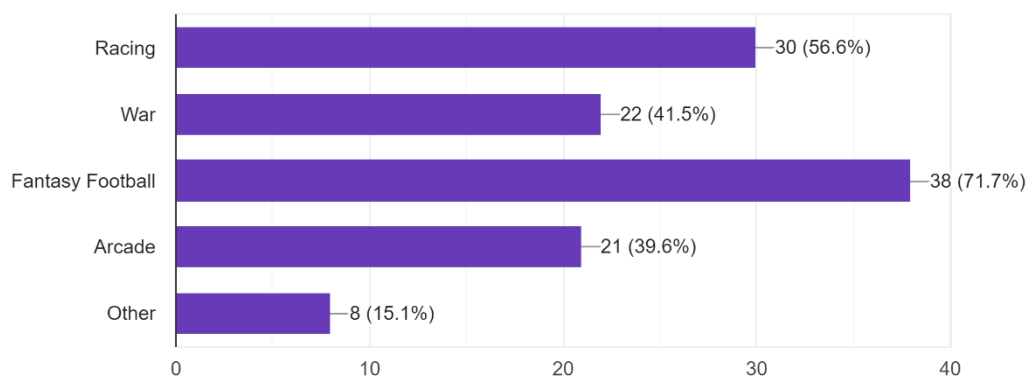


➤ **Categories of the games that the people mostly played:**

The kind of games that young people play the most are one of the most crucial pieces of information I need to gather for my report. The graph shows that 56.6% of people like playing games in the racing genre, and that 71.7% of people enjoy playing fantasy football. 41.5% of respondents preferred war games, while 39.6% enjoyed playing arcade games. I left the "Other" option selected, and 15.1% of players were engaged in games from the Adventure, Battle Royale, Casual, Card, and so forth categories.

Categories of the Games you mostly played

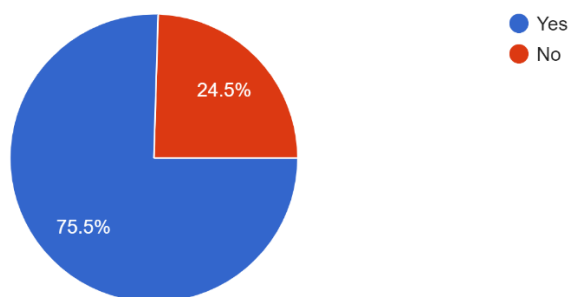
53 responses



➤ **Fantasy Football game installed:**

This is also an important data that I needed to know about the running users from the respondents and it was found out that there were 75.5% users who have Fantasy football game installed in their phone and the other 24.5% don't have any fantasy football app in their phone.

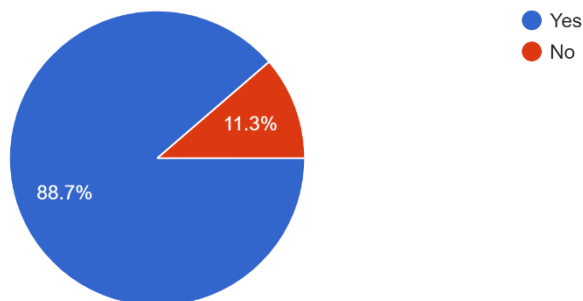
Do you have any kinds of Fantasy football game installed in your phone?
53 responses



➤ **Does people know about IDLC Kickstart 2.0:**

Because fantasy football league games are mostly played internationally and not in Bangladesh, this was one of the questions posed to the respondents. IDLC Kickstart 2.0 was the main digital product produced in Bangladesh. Is there the same enthusiasm behind a Bangladeshi product like IDLC jumpstart 2.0 given how well-known and popular FPL is? to know that I continued to ask this question and that the response was mostly encouraging. Only 11.3% of individuals are unaware of IDLC Kickstart 2.0, compared to 88.7% of the

Do you know about IDLC Kickstart 2.0?
53 responses

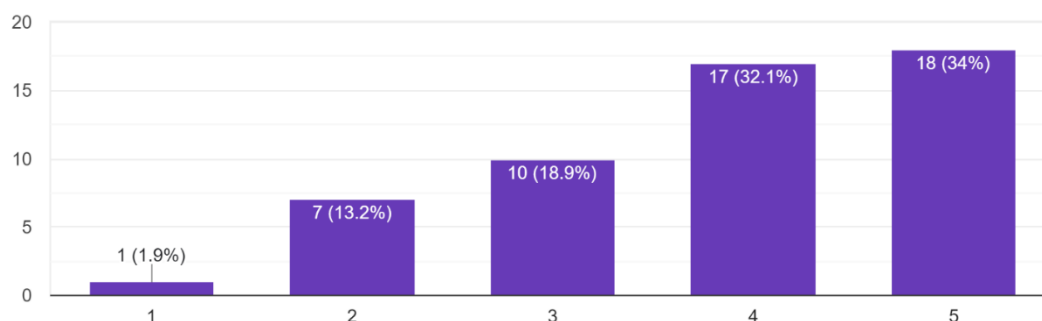


How was the UX/UI of IDLC Kickstart 2.0:

The respondents evaluated the UX/UI of the IDLC Kickstart 2.0 to determine whether or not its design required a change. Was it useful for Bangladeshis, who enjoy foreign FPL applications? This was also a semi-positive development, as shown by the fact that 32% of respondents gave it a grade of 4 on a scale of 5, with 5 signifying "Excellent." The software received a rating of "Excellent," or 5 stars, from 34% of users. 18.9% of respondents scored it a 3, compared to 13% who gave it a 2. This result, in my opinion, is slightly positive since the next time More people will prefer IDLC's work if it puts a bit more attention into UX/UI, one of the primary areas where users spend the bulk of their time in an app.

Rate the UX/UI design of the IDLC Kickstart 2.0 app compare to FPL?

53 responses

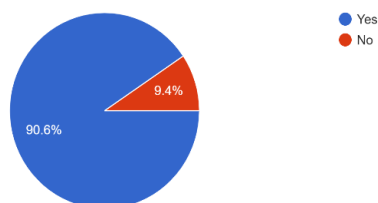


Is IDLC Kickstart 2.0 a good platform to play fantasy football or not:

If we really believe that this app will become one of the most popular games in Bangladesh, then we need to know whether or not Bangladeshis are positively or negatively interacting with the present app that is now accessible in Bangladesh. Fortunately, 90% of respondents believe that IDLC Kickstart 2.0 is a reliable website or software for fantasy football players. Only 9.4% of respondents said that they did not believe it was a suitable site to play fantasy football. This demonstrates that Bangladeshis have the potential to create games like FPL that will be well-liked by their countrymen and provide them additional opportunities to win fantastic prizes.

Do you think IDLC Kickstart 2.0 is a good platform or app to play Fantasy Football?

53 responses



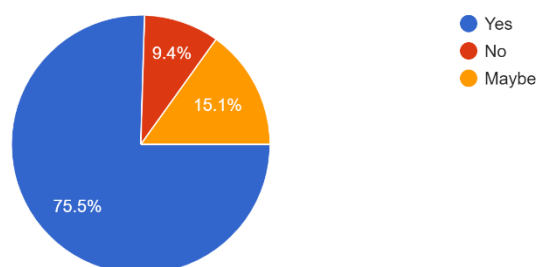
IDLC Kickstart 2.0 should be regular and available for League stage games based on Bangladeshi Football Leagues:

This was one of the most crucial questions in the study because, if people like the app and the concept, it can be used in a variety of ways for other sports like hockey and cricket, and especially with this kind of game app, we can make any sport profitable in Bangladesh and allow brands to launch their own campaigns like IDLC Kickstart or Kickstart 2.0. As a matter of fact, 75.5% of all respondents agreed with this statement. Only 9.4% of voters voted against this proposal, while 15.1% were undecided about it. However, the majority of people are seeing the good side of things, and the 15.1% will get interested if they can relate to it as our neighbor India did with Dream11, a cricket-based betting site.

Similar to how FPL supports the English premier league, this may aid league-level sports. only when they are given a venue to do so and begin winning rewards. There will be new opportunities for brand-promotional activities as well as a novel approach to finance niche sports.

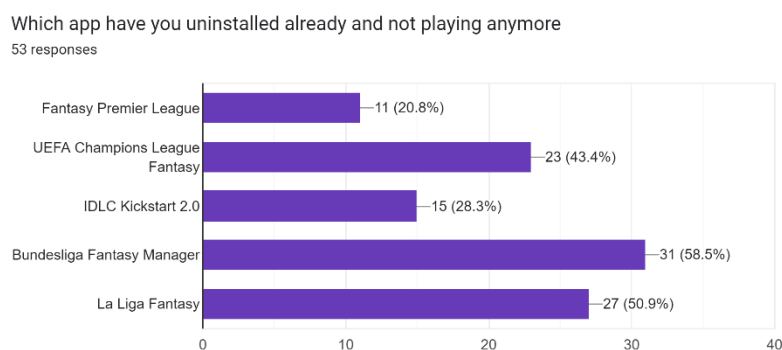
Do you think IDLC Kickstart 2.0 should be regular and available for League stage games based on Bangladeshi Football Leagues ?

53 responses



Uninstalled fantasy game apps:

This is yet another crucial inquiry throughout the whole study. the frequency of fantasy football app uninstalls. The majority of respondents said they had at least once loaded the Fantasy Football app in their lives but had since removed it for a variety of reasons, including lack of interest, time constraints, possible loss of interest in other club games, etc. Since the majority of football fans in Bangladesh support Brazil and Argentina and the majority of those players play in the UEFA Champions League directly, which is more well-known than the Bundesliga, and since Fantasy Premier League is the most popular football game in the world and this is the first fantasy football game app in the market, the majority of users are Bangladeshi. I may thus conclude that the participants' justifications for uninstalling the app were sound.



Finding from the Data analysis:

- The majority of responders were between the ages of 21 and 25.
The majority of responders were employed workers, students, and company owners.
- 90.6% of people enjoy football.
- Fantasy football is the top game category, followed by War games in second place.
- 75% of people have a smartphone with a fantasy football game loaded.
- 88.7% of those surveyed are aware of IDLC Kickstart 2.0.
- 34% gave IDLC Kickstart 2.0's UX/UI the highest possible rating of 5 out of 5.
- According to 75.5% of respondents, IDLC Kickstart 2.0 matches for Bangladeshi football's league stage should be routine.
- The highest Uninstalled app or not interested app where Bundesliga fantasy manager as Bangladeshi people do not follow that German league that much.

Summary and Conclusion:

The primary goal of this study was to determine the rate at which the Fantasy football game app was adopted by Bangladeshi youth. To sum up, I would like to say that in order to collect data that would be more accurate, it would have been ideal for my research to involve a larger team and more time to connect with youth across almost all cities in Bangladesh. However, this was not feasible.

The youth of Bangladesh are very attached to the game FIFA, and FIFA is also a game, if you play that professionally you have to know the players' and teams' formation, how they are playing. Nevertheless, I tried my best to make the best outcome of this report, and I can say that Bangladeshi youth are mad for football and cricket. I know my friends and I who travel to Bashundhara from Dhanmondi or Mohammadpur to play football. Most significantly, young people in Bangladesh are so passionate about football that they are willing to give up their sleep in order to watch games at 1 or 3 in the morning. To take this enthusiasm to the next level, there will be a significant traffic for Bangladeshi football leagues on fantasy football game apps like Kickstart, which is believed to be a little more updated than FPL. The buzz of the Mohamedan vs. Abahoni days will return much like it did in the past. We all know Bangladeshis are crazy about football, so all we need to do is revive the sport with a fantasy game app that will be accepted by all the young people who will be the next generation and all potential football game viewers. Eventually, it will be followed one generation by the next if we can maintain everything properly with a proper budget, and the youth of Bangladesh will be prepared to accept it.

Recommendation:

- IDLC has come up with a very good initiative like Kickstart and Kickstart 2.0 which can be a repetitive marketing campaign.
- IDLC can make this IDLC Kickstart a regular product and make this depending on league stage games in Bangladesh before anyone come up with this idea.
- This regular basis campaign will help IDLC to connected with the youth almost whole year with different football tournaments.
- This will nothing but one of the greatest promotional activities because when this youth will be mature, they will trust nothing but IDLC at the first position as they know it from a very young age.

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