

Report On

Improving ERP Software Adoption Among Supply Chain Driven SME Businesses

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

Brac Business School
Brac University

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Declaration

It is hereby declared that,

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
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/We have acknowledged all main sources of help.

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Letter of Transmittal

Dr Md. Hasan Maksud Chowdhury
Associate Professor
Brac Business School
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Kha 224 Pragati Sarani, Merul Badda, Dhaka 1212, Bangladesh.

Subject: Submission of Internship Report

Dear Md. Hasan Maksud Chowdhury Sir,
I hope this message finds you well. I am pleased to inform you that I have completed my internship report on "Improving ERP Software Adoption Among Supply Chain Driven SME Businesses." This report reflects my experiences and insights gained during my time as an intern with Tally Solutions Bangladesh.

Throughout the report, I have made every effort to provide practical and valuable information, while ensuring that no confidential details are disclosed.

Thank you for your guidance and support throughout this journey. I look forward to your feedback.

Sincerely yours,

Asif Mahmud Koushik
22204286
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Non-Disclosure Agreement

This agreement is made between Tally Solutions Pvt. Ltd. and the undersigned, Asif Mahmud Koushik, a student from Brac University. The report titled "Improving ERP Software Adoption Among Supply Chain Driven SME Businesses" is the original work I have done under the supervision of Dr. Md. Hasan Maksud Chowdhury, Associate Professor at Brac University, and my on-site supervisor, Jubayer Anam Rana, Business Manager at Tally Solutions Pvt. Ltd.

I, Asif Mahmud Koushik, acknowledge my responsibility to maintain the confidentiality of all company-related information. I understand that I will not disclose or share any confidential information even after my internship with Tally Solutions Pvt. Ltd. concludes. I am committed to adhering to the highest standards of professionalism throughout my internship and beyond.

Asif Mahmud Koushik

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BRAC Business School

Brac University

Acknowledgment

I would like to begin by praising the Almighty for His blessings, and I am deeply grateful to everyone who has supported me during my academic and internship journey.

A special thanks to my supervisor, Dr. Md. Hasan Maksud Chowdhury, and my co-supervisor, Dr. Nusrat Hafiz, for their constant support, guidance, and understanding throughout this experience.

I am also truly thankful to Tally Solutions Pvt. Ltd. for giving me the chance to work with such a talented team. The opportunity to gain hands-on experience and practical insights into Bangladesh's business software industry has been invaluable. My heartfelt thanks go to Jubayer Anam Rana Bhai, my supervisor at Tally Solutions Pvt. Ltd, as well as Ratan Bhai, Sarwar Bhai, and Zaman Bhai for patiently guiding me and teaching me the key aspects of the industry and the organization. I would also like to extend my gratitude to our Country Manager, Salahuddin Sanjee Sir, for his wise words and leadership.

Lastly, I am grateful to my friends and family for their unwavering support, encouragement, and for helping me overcome challenges along the way.

I will always remain a well-wisher for all these incredible individuals and the organizations that have helped shape my journey.

With full Gratitude,
Asif Mahmud Koushik

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Executive Summary

The report supports the low adoption rate of Enterprise Resource Planning (ERP) systems and in this case, Tally Prime among small and medium enterprises (SMEs) in Bangladesh, specifically in the supply chain industry. Although ERP software may have potential benefits to the streamlining of activities, promoting better decisions, and enhancing competitiveness in Bangladesh, the sensitive fact is still that many SMEs have maintained old-dated manual systems. Such systems lead to inefficiencies, delays and errors in manufacturing aspects including inventory control, acquisition, tracking sales and financial control.

During my internship in Tally solutions, I discovered that although Tally Prime has a large feature-set that includes multi-location inventory management, job costing and embedded reporting, most SMEs have only a limited number of options such as accounting and invoicing. Lack of awareness on the full capacity of the software, the scarcity of technical capabilities in ensuring its use and a high perceived cost of the ERP systems, as well as resistance to change are considered the key barriers towards a wider adoption.

This report is aimed at finding out these adoption barriers and how Tally Prime can further address the needs of SMEs. The report will be able to address the knowledge gap by suggesting specialized business development measures such as customized training sessions, focused on creation of awareness, and moderate pricing models so that by using these measures, the harmful lack of knowledge can be overcome and the acceptance of ERP can receive a boost.

Integrating the ERP systems like Tally Prime in the SME activities can play a significant role in increasing efficiency, lowering costs of operation and becoming responsive to markets. It is hoped that findings and suggestions made in this report can guide SMEs in Bangladesh to harness the power of digital solutions by expanding in various ways and raising their competitiveness, and thus, leading to the economic growth of the country.

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Note: All the above mentioned figures and tables are self made through critical evaluation through experience.

List of Acronyms

SME - Small and Medium-sized Enterprise

ERP - Enterprise Resource Planning

BOM - Bill of Materials

SaaS - Software as a Service

KPIs - Key Performance Indicators

AMC – Annual Maintenance Contracts

Chapter 1: Overview of Internship

1.1 Student Information:

Student Name: Asif Mahmud Koushik
Student ID: 22204286
Program: Bachelors in Business Administration
Department: BRAC Business School
Major: Operations and Supply Chain Management
Minor: Human Resource Management

1.2 Internship Information:

1.2.1 Company Information:

Period: 2025 May, 15th To 2025 August, 15th
Company Name: Tally Solutions Private Limited
Department: Business Development
Address: Building#A82(3rd Floor), Road No.2, A Block, Niketan, Dhaka-1212

1.2.2 Internship Company Supervisor's Information:

Name: Jubayer Anam Rana
Department: Business Development
Designation: Business Manager

1.2.3 Job Responsibilities:

In my internship experience as a Business Development Intern in Tally Solutions, which started on 15th May 2025 and has a regular office schedule of 9.30 AM to 6.30 PM, I was able to get practical experience in the different aspects of business development and client interaction in the ERP software industry. My major duty was to call clients who were digital leads and being proactive in generating new business opportunities, getting to know about their operational issues, and evaluating their preparedness to adopt ERP. This enabled me to learn communication skills and how to customize conversations to the requirements of various clients.

I also was involved in the organization and scheduling of product demos, so that potential customers had the opportunity to see the software solutions provided by Tally with their own eyes and get a clear picture of the functionality and advantages of the conditions. I was involved in brand promotion activities which were aimed at making Tally Solutions more visible in the competitive market, preparing promotional materials and cooperating with the marketing team on outreach activities. I was also involved in the management of licenses, monitoring client subscriptions, and assisting in renewals as well as ensuring uninterrupted access to the software, which offered me the understanding of client relationship management and after sales services.

The other important task was competitor analysis to determine the trend in the industry, competitor strengths and weaknesses, and recommend opportunities to be differentiated in the market. I also helped to organize expos, webinars, and corporate events, which was coordinating logistics, interacting with attendees, and supporting the maximization of the client contact and strengthening the role of Tally in the industry. As well, my job involved follow-up calls on yearly subscriptions, outbound data mining and outbound calling campaigns where I assisted to build up the client base by calling potential customers and keeping in touch with current clients. I was also involved in recruitment related activities such as scheduling and arranging job interviews, which provided me with an insight into the human resource processes in a business development setting.

These roles helped me create a holistic picture of what the company should do to engage with clients, conduct research, build business processes, and organizational processes that can contribute to the rapid growth of the technology-driven company. Along with the improvement of my professional skills, this internship offered me a chance to learn important lessons about the dynamics of ERP software adoption, client relationship management, and strategic business operations in a rapid corporate setting.

- **Digital Lead Calling** - Use a digital lead outreach strategy to reach potential clients in order to generate business.
- **Product Demo Organization**- Structured and coordinated product demonstrations to prospective clients in order to recommend ERP solutions.

- **Brand Promotion-** This assisted in operations so as to create a stronger presence of Tally Solutions in the market and credibility.
- **License Management** - Provided support to customers in tracking and maintaining software licenses.
- **Competitor Analysis-** Competitor research has been conducted to determine trends, strengths and opportunities in order to gain a strategic lead.
- **Involvement in Expos and Events-** Assisted in the preparation and hosting of expos, events and webinars to meet clients and promote products.
- **Annual Subscription Follow-up-** It is a call made to clients regarding yearly subscriptions to ensure renewals and follow ups of services.
- **Outbound Data Mining, and Calling** - Collected potential client data and had to make outbound calls to augment the customer base.
- **Job Interview assistance-** Help with hiring of possible employees, including coordination and scheduling of interviews.

1.3 Internship Outcomes:

1.3.1 Contributions of the Student:

The internship I had in the Tally Solutions provided me with an opportunity to participate actively in a comprehensive range of business development, contacts with clients and business operations. Being an employee in an active, and technologically oriented organization, I got to observe the real business issues in practice, and as such I was able to apply the theoretical ideas in practice. My inputs complemented the strategic goals of the organization, improved customer satisfaction and internal process improvement. These diverse functions at a given time enabled me to have a holistic perspective of the development of business, sales management and the operations of a given organization.

Digital Lead Calling

I took an active part in making contacts with potential clients through digital and telephonic lead calling. This also involved the identification of the needs of the clients, establishing the initial information on the products available at Tally Solutions, and identification of business prospects. My work contributed to the growth of the company queue in terms of the quantity of clients and

provided the sales team with the pre-qualified leads that facilitated the process of communication with the clients.

Product Demonstration Coordination

I was required to coordinate and manage the scheduling and coordination of product demos and ensure all this was efficient in the technical and logistical sense. I was at demonstrations where I assisted in explaining the features and advantages of the Tally ERP software, answering client questions and ensuring all demos were done in a manner that addressed the clients business needs. This stance helped in converting the potential leads into active customers and increased customer satisfaction of the product.

Promotion Support to the brand

I also participated in the processes of promoting the brand using campaigns, promotions and web marketing. These were efforts to enhance the existence of Tally Solutions in the competitive market of ERP. My involvement was aimed at strengthening the company brand image, attracting new customers and ensuring that the company has retained a good relationship with its present customer.

License Management

I assisted in the management of client software licenses, including the tracking of renewal dates and the issuance of renewal notes and the enforcement of continuous access to Tally products. Maintaining accurate records and communicating with the clients in time enabled me to contribute to the maintenance of the clientele and granting them trust in the services the company offers.

Competitor Analysis

I have done a thorough study and analysis of the competitors to find out their competitive strategies in the market, industry trends and to establish the possibility of differentiation strategy. The insights which were developed guided the business development team to boost the strategic planning, to take maximum efforts in reaching out to clients, and to gain a competitive niche in the market.

Event/ Recruitment Assistance

I helped plan and organize corporate events, webinars and recruiting. They included organization and preparation of interviews, assisting in the logistics of an event and ensuring that everything went well. Such donations strengthened the relations of the company with the potential customers, promoted the transfer of knowledge, and helped in the aspect of the acquisition of talents within the company.

1.3.2 Benefits to the Student

I had the honor to work in one of the most vibrant business software companies in the core of Bangladesh. My experience in Tally Solutions Pvt. Ltd. was far beyond ordinary business development practice. I understood the specifics of ERP implementation, customer relationship management, and how digital tools have the potential to make supply chains more efficient. These are the key growth areas as Bangladesh is still in the process of digital transformation, and businesses are seeking a way to find any credible partner who can assist them with their accounting, compliance, and operations being a lot easier.

My involvement enabled me to observe how an example of software companies implements innovations and addresses real world challenges such as cost sensitive SME markets, infrastructure limits and the necessity to constantly adapt to government demands. The image of how Tally can meet the demands of the customers and still expand and develop in an incredibly large number of industries created a much more visual image of what is happening to the ERP and technology-based business development.

I was working on a larger scale than I thought and at multiple levels of business development. I have been working on digital lead generation campaigns, client demos, and license renewal, as an illustration. All these activities helped me acquire valuable communications, persuasion, and market analysis. In particular, competitor research and analysis enabled me to learn about how companies differentiate in highly competitive markets first-hand and how Tally can be distinguished based on simplicity, reliability, and benefits related to VAT compliance.

I also got involved with internal operations like recruitment and event support that proved to give me knowledge about the organizational aspect of business development. This involved screening profiles of candidates, conducting interviews and attending promotional webinars and expos. These activities taught me how different teams like HR, sales, and branding can work together in real life, and how technology companies rely on teamwork to carry out their strategies effectively.

Among the most significant things I learned during an internship was the fact that sometimes customer retention is as the element as customer acquisition. Through the assistance in maintaining the licenses and follow-ups I noted that Tally had a high regard to long-term customer satisfaction. It strengthened my belief that sustainability can also be achieved beyond the new sales through maintaining the relationships that are already there.

The internship was also a challenge to analyze how there were gaps in the workflow. Indicatively, during the follow-up with SMEs, I noted that several of my clients were in need of sector-specific training and simplified onboarding tools. I proposed that local training content production and client-specific demo templates may be used to minimize the adoption barriers. This experience prepped me on how technology can be modified to address the realities of the market taking into consideration the culture of constant improvement at Tally.

Also, I was intensively engaged in brand promotion and event management processes. Through my experience in participating in expos to organizing webinars, I have learnt that brand-building occurs in conjunction with sales in the technology industry. Such initiatives put into focus the fact that there was a need to establish trust, raise awareness and make Tally not a mere software delivery service but a partner in the development of SMEs.

The rapid environment of the internship taught me the value of being flexible and having a growth mindset. The need to manage several tasks at the same time, including client calls and product demos, competitor analysis, and recruitment support, has enhanced my time management and prioritization skills. I got to understand the importance of collaboration, creativity, and strategic planning to the success of a technology company.

All in all, the internship experience with Tally Solutions enhanced my professional competence and confidence. It not only increased my knowledge of the efficiency of the supply chain using ERP systems, increased my knowledge on business development, and refreshed my curiosity about how technology can strengthen SMEs. More importantly, it equipped me with the skills and confidence that I would make significant contributions in my future profession in supply chain management and business development.

1.3.3 Challenges Faced as an Intern

As an intern with the Tally Solutions, there were various struggles that challenged my versatility and problem-solving skills as well as my professionalism. Such challenges proved to be challenging, but there was also a sense of learning, and I was able to develop both as a person and as a professional. By overcoming these challenges, I was able to gain resilience, enhance competencies and have a more realistic insight into the realities of working in a fast-paced business setting.

The fast pace nature of business required me to handle multiple tasks at the same time, such as lead generation, product demos, license management, and event organization. At first, it was difficult to balance these roles but this made me well capable of time management and multitasking.

Interaction with different clients usually entailed dealing with different expectations, inquiries, and issues. The accurate and professional answering of the needs of the clients, especially during the digital lead calling and demonstration of the products, demanded specific preparation and the communication strategies.

As a new intern, it was difficult to grasp the entire picture of the ERP software offered by Tally solutions, as well as, to comprehend the technical aspect of the software. I was forced to study the software functions quite fast so that I could explain them well to the clients and that demanded dedication, research and constant learning.

Not every call to a lead or a client is a successful one. Managing client rejections and ensuring motivation and working with new prospects nevertheless was a key task, which taught me to be patient, persistent, and professionally strong.

The assistance of events, webinars, and recruitment campaigns meant that several internal teams had to cooperate. Coaching schedules, good communication, and balancing of different priorities at times were a challenge but this has equipped me with teamwork and coordination.

There were tight deadlines on certain activities like scheduling demos, carrying out follow ups and meeting deadlines on outbound calls. One of the main issues that helped in my professional development was learning how to prioritize the tasks well and remain extremely productive in stressful situations. I needed to be adapted to the work culture of the company, the working processes and professional protocols at first. This was beneficial over time and made me flexible, professional and aligned to the standards of the organization.

Among the most notable challenges was publicity of Tally Solutions software in a competitive market where the product cost is comparatively high. It took strategic communication, persistence and innovative outreach techniques to convince potential clients on the value proposition and overcome price sensitivity and access the target customers in an effective manner.

1.3.4 Recommendations

My internship experience at Tally Solutions provides a number of suggestions that can be offered to support business growth, customer interaction, and the company performance as a whole. These suggestions will help in strategic growth, enhancement of operations efficiency and market positioning. Tally Solutions might invest in more digital marketing in order to generate more leads and reach more potential clients. This can consist of social media campaigns, targeted email marketing, search engine optimization and webinars that inform clients about the benefits and features of the software. Flexible Pricing/Bundled Packages, given the problem of pricing high products, one may consider the introduction of flexible pricing models or bundled packages to small and medium enterprises (SMEs), which may entice more customers. Provision of trial

versions, subscription discounts, or value-added services can help to get adoption and lower the initial investment barrier. It is possible to introduce a more organized CRM system to monitor the communication with clients, follow-ups, and feedback. This would also guarantee enhanced interaction, prompted replies to questions, and individualized interaction, which would lead to enhanced client satisfaction and loyalty. Conducting continuous training of interns and workers on the products, market trends, and customer engagement strategies can enhance overall efficiency. Workshops and knowledge-sharing sessions will aid the team to keep abreast of developments within the industry and help professionalize them. Cooperation with industry associations, business chambers, or technology events can enhance visibility and reach a wider market. Lead generation, brand promotion, and networking with potential clients are also opportunities that can be offered through strategic partnerships. The use of analytics tools in order to track sales performance, client feedback, and market trends can assist the organization to make informed decisions. Analytics can help to optimize outreach efforts, increase the lead conversion rate, and discover new sources of growth. To enable the organization to identify areas to improve, it can create a system to receive feedback on processes, usability of products, and services by clients, interns and employees. Processes will be refined continuously to improve efficiency and satisfaction of clients.

Chapter 2: Organization Overview

2.1 Introduction

Tally Solutions Pvt. Ltd. is one of the most recognized Indian software firms and this firm has been setting the tone in which companies in the contemporary world carry out their business operations in nearly 40 years. The late Shyam Sunder Goenka and his son Bharat Goenka founded the company in 1986 in Bangalore on a simple but mighty vision, which is to make accounting and management of business easy to the small and medium enterprises (SMEs). Tally, which was one of the first Indian-based accounting software packages, Tally 4.5, revolutionized the accounting record keeping among small businesses in an age when manual accounting was the norm and the available commercial accounting software packages were very expensive and complex.

Since then Tally has expanded to be a reliable resource planning enterprise (ERP) solution that goes beyond accounting into other business management sectors. By 2025, more than two million businesses around the world will use TallyPrime, its flagship product. The software possesses multiple functionalities that comprise accounting, inventory management, payroll, taxation, compliance and reporting. The fact that it does not have to be complicated when addressing complex processes is its strength yet remains reliable and affordable which is of particular interest to SMEs.

Tally has a vision of being the most preferred provider of ERP software of the SMEs everywhere in the world with a mission to deliver business with easy, strong and scalable tools. The company operates under the spirit of simplicity, innovation, affordability, and customer-centricity. These principles are embodied in its design philosophy- it devises solutions that might be used by even individuals with a very limited technical expertise. This has been a key area of ease of use and this aspect has assisted tally to maintain its customers through the nearly four decades.

With an international presence, Tally has established a very wide network of over 28,000 partners and resellers that are present in the countries of India, South Asia, Middle East, and Africa. The company lacks large regional offices, instead adopting a partner-based business

model with certified partners that handle sales, training, implementation and customer care. This model has helped Tally to swing both to the large cities as well as the small towns in Bangladesh involving the SMEs and has become one of the most renowned ERP solutions in Bangladesh.

The market is important to Tally due to rapid growth of SME in Bangladesh, a country that is almost 25 percent of the national GDP. In Bangladesh, the SMEs are spread across most retail, distribution, and small-scale manufacturing sectors and in such sectors, the supply and inventory management is of the essence. Local capabilities of Tally such as multi-currency, compliance with NBR rules and working with batches and inventory tracking are extremely appropriate in this market. Over the past 5 years, Tally has been more focused on the regional outreach through training workshops, Bengali-language training tutorials, and university partnerships to enable ERP literacy to students and businesses.

2.2 Overview of the Company

2.2.1 Company History and Background

Tally Solutions Pvt. Ltd. is a renowned Indian software company that was established in 1986 in Bangalore. Since a small accounting software company in the past 39 years, it has expanded to become one of the largest ERP (Enterprise Resource Planning) solution firms in south Asia. Today TallyPrime, the flagship product of the company, is used by over two million businesses in India, Bangladesh, Middle East and Africa to do their accounting, inventory, taxation and compliance. The SMEs in Bangladesh in the wholesale, distribution, manufacturing, and retail sectors have found Tally to be cheap and easy to use and local VAT subsidy.

2.2.2 Mission and Vision

Tally's mission is quite simple, that is, to simplify business management software to small and medium enterprises in an easy, reliable, and powerful way. Over the years, Tally has built a strong partner ecosystem in Bangladesh that includes the resellers, trainers and consultants. The company has an office in Dhaka and use the local partners to sell licenses, train and support the customers. It is a model that could be scaled and could be made very accessible throughout the country and that is the consequence of this partner-driven model.

2.2.3 Products

Tally Solutions offers a range of products designed to simplify business operations, especially for small and medium-sized enterprises (SMEs). Their flagship product, TallyPrime, integrates accounting, inventory, sales, and compliance, making it easy for businesses to manage their day-to-day operations. Tally also provides TallyPrime Silver for single users and TallyPrime Gold for multi user environments, ensuring flexibility for businesses of all sizes.



Figure 1. Tally's product list

2.3 Management Practices

The practice of management is at the core of the operation of an organization in its day to day activities and the realization of its long term objectives. With a technology firm such as Tally Solutions, the management is not only about dealing with employees, but also dealing with thousands of partners, millions of customers and keeping up with a dynamic digital world.

2.3.1 Leadership Style Analysis

Tally is a participative and collaborative leader. Although the headquarters of the company is located in Bangalore and major strategic decisions (product development and global partnerships) are made there, the company is strongly dependent on its partner-driven model

within every market. This implies that local partners in Bangladesh, Dubai or Nairobi can make their marketing and client servicing decisions as per the Tally policies.

Tally does not restrict innovation because everything is made at the top, as it is the case with an autocratic organization. To cite an example, when one of the Bangladeshi partners points out that a significant number of SMEs in Chittagong require a more multi-currency friendly solution, the same can reach the product team in India. This strategy develops loyalty in the long run and makes sure that products are not obsolete by the local needs.

Theoretically, the leadership style of Tally is nearest to the democratic and participative leadership styles, where feedback is promoted, and decisions are made by various parties. This approach has enabled this firm to endure close to forty years in the competitive technological market.

2.3.2 Human Resource Planning

Human resources in Tally operate on two levels:

- **Core Tally employees:** Software developers, product managers, senior executives, and global marketing teams.
- **Partner employees:** Sales representatives, trainers, consultants, and support staff working in partner organizations.

In Bangladesh, most frontline employees are part of local partner organizations. Recruitment is carried out by the partners, but Tally provides guidelines on the technical and business skills required.

Recruitment and Selection

- Preference also will be given to those who have a background in accounting, finance, IT or supply chain
- The numerous sales and support employees are new graduates who have been trained in the certification programs of Tally.

- Hiring is frequently done by way of referrals and inner recommendation.

Training and Development

- Training is a major focus since Tally continuously updates its product.
- Partners visit workshops periodically to be informed of new versions of TallyPrime.
- Training will consist of technical (software use, features of ERP) and soft (interaction with clients, consultative sales) skills.
- Certification programs such as Tally Academy are offered to the students and professionals in Bangladesh.

Compensation and Motivation

- Business development positions are usually in a commission based form of business development.
- Employees in the technical department will have a salary of fixed amount, which is performance based.
- Awards, exposure and special treatment are used to reward high performing partners.

Performance Appraisal

- The KPIs used to assess the employees include the following: sales, successful client onboarding, customer satisfaction, and renewal rates.
- Tally focuses on customer feedback- the interns and the staff are urged to seek client feedback in order to gauge success. On the whole, the HR practices at Tally combine the technical expertise and the skills that are customer-oriented, which is critical in the ERP industry.

Overall, Tally's HR practices balance technical competence with customer-centric skills, which is essential in the ERP industry.

2.4 Marketing Practices

The SME environment dominates the marketing of Tally. Tally does not incur any costly advertising expenses like big companies, which run into millions of dollars to reach out to the small business owners; it employs a simple and economical partner-based marketing approach.

2.4.1 Target Market and Positioning

Tally's primary target market is small and medium enterprises (SMEs) in sectors like:

- Retail and wholesale distribution
- Manufacturing and job work
- Pharmaceuticals and FMCG
- Export-import businesses
- Service providers and trading firms

Tally is an inexpensive and user-friendly ERP that can manage accounting, inventory and compliance in Bangladesh. This is not what the global ERP providers such as SAP or Oracle are doing as they primarily serve large companies.

2.4.2 Marketing Strategy

- Tally employs the combination of digital, direct and relationship marketing.

2.4.3 Digital Marketing

- Google, Facebook and LinkedIn paid advertisements to facilitate the targeting of SME owners.
- Online training (especially after COVID-19).
- Social media campaigns with success stories of SMEs.

2.4.4 Workshops and Events

- Local associates make demo sessions and workshops in business centres such as Dhaka and Chittagong.
- Trading fairs and SME expos to create awareness of ERP.

2.4.5 Referral Marketing

- Word of mouth is an important factor. Tally is taken up by many SMEs because they have witnessed it working in other businesses.
- Existing customers are given incentives to help in referring new customers.

2.4.6 Branding Activities

- Tally places itself as a business partner and not a mere software provider.
- Consistency in branding color, logos, and partner certification induce trust.

2.4.7 Promotion Strategies in 2025

Over recent years, Tally has concentrated on internet-based promotion:

- YouTube videos demonstrating TallyPrime features as animation.
- Bengali language outreach to local SMEs.
- Customer testimonies on different platforms.
- Promotions on renewing license to promote long term adoption. This shift reflects global trends where SMEs consume information online rather than through traditional advertising.
- Sponsoring Shark Tank Bangladesh.

2.4.8 Marketing Challenges

Tally, despite vigorous efforts, is struggling in Bangladesh:

- A significant number of SMEs are not willing to invest in the ERP software.
- Competitors have low-cost cloud solutions.
- Poor digital literacy reduces the rate of adoption.

2.5 Financial Performance and Accounting Practices

2.5.1 Financial Performance

Tally is a private company which does not provide detailed financial reports. Nonetheless, according to analysts, the annual revenues of Tally are estimated at 76 million dollars FY 23-24 globally, and the company has been growing consistently during the past five years. Much of this revenue comes from:

Sale of new TallyPrime licenses.

Maintenance (AMC – Annual Maintenance Contracts).

Yearly Subscription updates and remote access (TSS -Tally Software Services)

SME adoption is closely related to financial performance in Bangladesh. SMEs make up almost a quarter of GDP and this market has a lot of potential. Since 2020, growth has increased because of:

- Government digitization impetus (as VAT compliance).
- Post COVID ERP, businesses came to the understanding that they needed to operate in the distance.
- Increasing consciousness of financial transparency.

2.5.2 Accounting Practices in Tally Software

The software by Tally has gained popularity since it is compatible with international accounting standards and facilitation of local compliance.

Key accounting features include:

- **Debits and credits:** All the transactions are balanced.
- **Accrual-based accounting:** Records revenue and expenses upon their incurrence and not on the exchange of cash.

- **Automated financial reports:** Balance sheets, profit and loss and cash flow reports can be instantaneously generated.
- **Tax obedience:** VAT options of Bangladesh and GST options of India are integrated to TallyPrime.
- **Audit trail and error detection:** Removes opportunities of fraud and enhances transparency.

2.6 Competitor Analysis

Tally Solutions Pvt. Ltd. is a major ERP and accounting software vendor that has a good following in South Asia, in the SME (Small and Medium Enterprise) segment. Nevertheless, the firm is increasingly competing in a competitive market where international and national ERP suppliers have been aggressively establishing their market presence. Competitor analysis is essential to know the present situation of Tally in the market, gaps, and differentiation opportunities.

2.6.1 Global Competitors

SAP Business One

SAP B1 is an internationally known SME ERP. It has enhanced accounting, supply chain, customer relationship management (CRM), and analytics modules.

- **Strengths:** Strong brand reputation, advanced features, integration with larger SAP products.
- **Weaknesses:** High in cost, difficult to realize, needs a lot of training.
- **Impact on Tally:** Although SAP B1 is stronger, it is too expensive to a lot of SMEs in Bangladesh and this enables Tally to position itself as an affordable alternative.

QuickBooks (by Intuit)

QuickBooks is well-known in accounting and financial management. It has increased to the cloud integration of ERP like functionalities.

- **Strengths:** Cloud-first, end-user friendly, fashionable among startups and freelancers.
- **Weaknesses:** Weak in managing big inventories or complicated supply chains.
- **Impact on Tally:** QuickBooks is a very aggressive competitor in the accounting community, yet it is not so powerful in the supply chain management field, which provides Tally with an advantage in the industries that need significant inventory.

Zoho Books / Zoho ERP

Zoho has already penetrated substantially in South Asia using its cloud ERP and CRM applications. It is particularly common with SMEs due to its cost-effectiveness and mobile accessibility.

- **Strengths:** 100 percent cloud, built-in ecosystem (CRM, HR, marketing)
- **Limitations:** Not much offline usability, which is crucial where the internet infrastructure is weak.
- **Tally Impact:** Zoho is possibly the largest direct rival of Tally in Bangladesh because it has similar price and SME orientation. Nonetheless, the offline-first model by Tally remains of interest to companies located in areas with connectivity problems.

Oracle NetSuite

An all encompassing cloud-based ERP offering to both SMEs and enterprises.

- **Strengths:** Strong cloud integration, scalability, and advanced reporting.
- **Weaknesses:** Expensive, too complex to be useful in small companies.
- **Effects on Tally:** There is a low threat of direct competition in the SME market on cost, but NetSuite establishes industry standards in cloud features that SMEs can grow to require in future.

Competitor Analysis				
Specification	Zoho Books	Tally Prime	QuickBooks	Oracle NetSuite
Company's Name	Zoho Corporation Pvt. Ltd. (India)	Tally Solutions Pvt. Ltd. (India)	Intuit Inc. (USA)	Oracle Corporation (USA)
Targeted Business Type	Startups, freelancers, SMEs, service providers	Retailers, distributors, SMEs, traders, manufacturers	SMEs, accountants, e-commerce, service businesses	Medium to large enterprises, multinational corporations
Deployment	Cloud/SaaS only	On-premise (desktop); cloud via partner add-ons	Cloud (QuickBooks Online) & Desktop versions	Cloud/SaaS ERP platform
Language Support	English, Hindi, partial Bengali	English, Hindi, Bengali, other Indian languages	English (localized for South Asia)	Multi-lingual (including Asian languages)
Subscription	Monthly/annual subscription	One-time perpetual license + yearly TSS renewal	Monthly/annual subscription	Annual subscription, modular pricing (per user + modules)
Free Trial	14-day free trial; Free plan for micro SMEs	7-day free trial	30-day free trial (Online)	No free trial; demo available
Compatible Platforms	Web, Android, iOS	Windows desktop; limited mobile via add-ons	Web, Windows desktop, Android, iOS	Web, Windows, macOS, Android, iOS
Pricing (South Asia)	Free plan; Paid: USD 10–60/month (~BDT 1,200–4,400)	Tk 53,820 (~USD 405) single-user; Tk 161,460 (~USD 1,215) multi-user	USD 8–60/month (~BDT 1,000–6,500); Desktop Pro ~USD 249 one-time	Starts at ~USD 999/month base license + USD 99/user/month (~BDT 110,000+)

Table 1. Competitor Analysis

Local Competitors in Bangladesh

Bizz Solutions

A Dhaka based software provider of ERP solutions customized to the Bangladeshi SMEs.

- **Strengths:** reduced prices, support of the local languages, customization.
- **Weaknesses:** Brand name lacks popularity, the software is not as stable as that of worldwide participants.
- **Tally implications:** It competes on price but does not have the brand reputation and stability that Tally has had.

Smart Software Limited

Sells ERP with manufacturing and retail orientation.

- **Strengths:** Industry specific attributes, competitive prices.
- **Weaknesses:** Fewer customers, smaller support.
- **Impact on Tally:** Tally targets niche markets, but has greater coverage due to its extensive network of partners.

Customized Local ERPs

Customized ERP solutions of local IT firms are used by many Bangladeshi SMEs.

- **Strengths:** Business-specific, and usually lower cost.
- **Weaknesses:** Limited scalability, weak customer support, no compliance features.
- **Impact on Tally:** Tally has a standardized and compliant system and would be more appealing to SMEs that need reliability and long-term growth.

2.7 Operations Management and Information System Practices

The operations management in the context of Tally Solutions is unique in the sense that the company is a software developer as well as an operator tool provider. Although most firms adopt the ERP systems to facilitate their home supply arrangements, Tally focuses more on designing

ERP software that is used by other firms. However, the company equally uses the contemporary information systems internally in managing its huge partner and customer ecosystem.

2.7.1 Use of ERP in Operations

The core product, TallyPrime, is in itself the core of the operations of many of the SMEs. The software has modules that enable companies to:

- Monitor stock in more than one warehouse.
- Keep track of batch and expiry date, particularly in use with pharmaceuticals and FMCG.
- Create purchase orders and delivery notes in order to simplify procurement and distribution.
- Market re-order levels to prevent stockouts.
- Do job costing of manufacturing and subcontracting.

With such capabilities, Tally is able to help SMEs take advantage of Just-in-Time (JIT) inventory management, Economic order quantities (EDOQ) calculations, and safety stock controls, which remain fundamental supply chain concepts.

2.7.2 Tally Solutions as a Company operations

Tally has an internally partner-driven model. This means:

- The Bangalore head office is specializing in developing software, product strategy, and international alliance.
- Sales, training and customer support is done by regional partners in Bangladesh.
- Tally enables the partners to have the tools and training to manage operations effectively.

2.7.3 Information System practices

The information systems that Tally and its associates make use of include:

- **Customer Relationship Management (CRM):** to monitor leads, customer contacts and renewal cycles.
- **Helpdesk/Support Systems:** to deal with customer problems, make them quick.
- **Training Portals:** online employee, partner and customer training.

- **Cloud Integration:** conventional desktop-based, Tally Prime is now becoming more and more cloud-integrated, allowing data to be accessed anywhere.

2.7.4 Quality Management

Tally is quality assured by:

- Periodic updates of the software that eliminate bugs and introduce features.
- Conducting beta testing on a small number of partners prior to release of new versions.
- Feedback loops Customer feedback through the partners reporting feature requests and issues.

2.7.5 Scheduling and Resource Allocation

- The SMEs implementation projects are planned by the local partners.
- Tally offers implementation instructions to the partners to efficiently onboard.
- The process of resource allocation is decentralized- partners operate with their teams and budgets.

In general, the scalability of the operational and IT practices in Tally would guarantee that the relatively small core team is capable of serving millions of SMEs.

2.8 Industry and Competitive Analysis

To understand Tally's position, it is important to analyze the industry in which it operates. The ERP software industry has grown rapidly in South Asia and Bangladesh, driven by digitization, compliance requirements, and SME demand for efficiency.

2.8.1 Porter's Five Forces Analysis

SMEs account for 25% of GDP and employ nearly 8 million people. However, a majority of SMEs still depend on manual processes or spreadsheets. Government initiatives like Digital Bangladesh and mandatory VAT compliance have pushed businesses toward ERP adoption. Post-COVID, many SMEs realized the need for remote and digital systems. These factors create strong growth potential for companies like Tally.

Competitive Rivalry – High

- Tally faces global competitors like SAP Business One, Oracle NetSuite, QuickBooks, and Zoho.
- Local ERP developers in Bangladesh also compete on price. However, Tally maintains an edge through localization (VAT compliance) and brand trust.

Threat of New Entrants – Medium

- Developing ERP software requires investment but is possible with modern cloud tools.
- However, building trust with SMEs and creating a partner ecosystem is difficult.

Bargaining Power of Buyers – High

- SMEs are very cost-sensitive and compare multiple options.
- Switching costs are moderate, but once data is migrated to Tally, many SMEs prefer to stay.

Bargaining Power of Suppliers – Low

- Tally develops its own software and does not depend heavily on external suppliers.

Threat of Substitutes – Medium

- Many SMEs still use Excel spreadsheets or custom local solutions.
- Some businesses hesitate to adopt ERP, preferring manual systems.

2.8.2 SWOT Analysis

Strengths

- Strong brand reputation across South Asia.
- Large partner network in Bangladesh.
- Simple and user-friendly interface.
- VAT and GST compliance.

Weaknesses

- Limited cloud-native features compared to Zoho or Oracle NetSuite.
- Interfaces are still seen as complex for very small businesses.
- Heavy reliance on partner network quality.

Opportunities

- Rising SME digitization in Bangladesh.
- Government initiatives promoting compliance.
- Expansion into mobile and cloud-based ERP.
- Partnerships with universities and SME associations.

Threats

- Rivalry from free or cheaper cost cloud solutions.
- Resistance from SMEs unfamiliar with technology.
- Rapidly evolving global ERP landscape.

Trends in 2025

- Cloud ERP adoption is growing fast.
- SMEs demand **mobile-first solutions** for real-time access.
- Integration with **government e-invoicing** systems is becoming mandatory.
- Training and awareness are critical for adoption.

Tally must adapt to these trends while maintaining its affordability and simplicity.

2.8.3 Summary and Conclusions

Tally Solutions is a pioneer in ERP software for SMEs in South Asia. Its history, from a small accounting tool in 1986 to a comprehensive ERP provider in 2025, shows its adaptability and innovation. In Bangladesh, Tally has made ERP adoption possible for thousands of SMEs, thanks to its partner-driven model, VAT compliance, and affordable pricing.

The company's management practices encourage collaboration and partner empowerment, while its marketing strategies are designed to target SME decision-makers. Financially, Tally operates

on a sustainable model of licenses, renewals, and partner services. Its operations and IT practices are built for scalability, ensuring millions of businesses can be served.

The industry analysis shows that Tally enjoys strengths such as brand trust and localization but must overcome challenges like rising competition, demand for cloud features, and SME reluctance to digitize.

2.9 Recommendations/Implications

Based on my internship observations and industry analysis, the following recommendations can help Tally strengthen its position in Bangladesh:

2.9.1 Expand Awareness Programs

- Conduct workshops in regional cities beyond Dhaka and Chittagong.
- Collaborate with SME associations and chambers of commerce.

2.9.2 Enhance Cloud and Mobile Features

- Offer a cloud-first edition of TallyPrime with mobile apps.
- Provide hybrid options for SMEs that want both offline and online access.

2.9.3 Strengthen Training and Support

- Develop Bengali-language video tutorials for first-time users.
- Introduce sector-specific training like retail, pharma, manufacturing.

2.9.4 Simplify Onboarding

- Offer ready-made templates for SMEs to reduce setup time.
- Provide free trials or demo versions to reduce hesitation.

2.9.5 Collaborate with Universities

- Partnering with universities to introduce ERP training in business and accounting courses.
- Create internship pipelines where students can learn ERP and promote adoption.

If implemented, these steps would not only improve Tally's market share but also accelerate digital transformation of SMEs in Bangladesh.

Chapter 3: Project Overview

3.1 Introduction

The SMEs are an important element of economic development of Bangladesh, being the backbone of the supply chains, facilitating trade, distribution, and production across sectors in light manufacturing, retail, and wholesale. A significant number of SMEs continue to use old systems to manage their inventories, sales tracking, financial control, as well as supply chain coordination. Traditional operations cause inefficient operations and reduce expansion, competition, and online market penetration. Over the last few years, ERP software such as Tally Prime have proved useful in facilitating the smoothing process of conducting business and making data-driven decisions through integrating finance, supply chain, procurement, human resources, and customer management on a single digital platform. But the number of SMEs in Bangladesh adjusting to ERP is very small because people lack awareness, resources and technical knowledge. During my internship at Tally Solutions, I saw firsthand that even though ERP systems are easily available and fairly affordable, many small businesses struggle to adopt them because people are unaware of their full potential, receive little training, or feel hesitant to move away from familiar ways of working. This capacity and utilization gap in digital form poses a challenge and an opportunity. The chapter will outline a project that will increase the use of ERP within supply chain-based SMEs in Bangladesh by assessing the obstacles to adoption, aligning the functionality of Tally Prime to the needs of SMEs, and teaching about the awareness, education and implementation strategy. The project also demonstrates the greater worth of the ERP implementation in the improvement of the operational efficiency, competitiveness, and the long-term sustainability of the digital economy in Bangladesh via the development of SMEs.

3.2 Background

Bangladesh hosts approximately 7.86 million SMEs, directly generating some 31 million jobs across diverse sectors such as retail, garments, and light manufacturing (Abdin, 2019). SMEs account for 25 percent of national GDP, a share projected to grow to 32 percent by 2024 under sustained digitalization efforts (Rahman, 2020). Despite policy momentum, the SME sector's digital adoption remains limited. The Business Digital Adoption Index for Bangladesh stands at

0.35 out of 1, indicating moderate digitization among enterprises (World Bank, 2016). Rural SMEs face compounded challenges: only 23 percent of Bangladeshi adults attain assisted digital literacy and a mere 6 percent achieve full digital literacy (The Daily Star, 2023).

Nevertheless, Bangladesh SMEs are still relying on outdated, manual and paper-based systems to run operations. Such processes as inventory control, procurement, billing, and sales are commonly labor-intensive and are likely to cause mistakes, delays, and mismanagement. As an example, wholesalers often have difficulty with stock visibility in real time resulting in either an excess stock or out of stock problems. The same applies to retailers and distributors, who have difficulties integrating financial and operating data, which lead to the lack of transparency and inefficient decision-making.

The dependence on backward procedures deprives the SMEs of being able to compete effectively in the more digitized and globalized markets. As consumer demands evolve to demand faster delivery, accuracy and digital payments, SMEs that fail to modernize will become irrelevant. This issue highlights the necessity of ERP implementation as a method of aligning the supply chain SMEs with the current business standards.

3.3 Problem Statement

In the present day and age with advanced work and technological structures many organizations in Bangladesh continue to use outdated systems to work with. This is especially evident in small and medium sized enterprises (SMEs) which are found in the supply chain networks and normally have rather poor routines of tracking their stocks, monitoring their sales, online billing and matching of their financial and operations levels. Working as a Business Development Intern at Tally Solutions, I found that though the organization offers a software based solution that may considerably streamline such supply chains, a sizeable percentage of other firms are still ignorant of the capabilities of the software in operational standardization or the methods that may be adopted to make them use the Tally platform to interplay with their own systems.

A significant number of organizations, especially SMEs in Bangladesh, continue to use manual and paper-based systems to handle operations, which makes them lack efficiency in managing inventory control, operations tracking, billing, and financial coordination. Such obsolete habits restrict productivity, transparency and competitiveness in an economy which is increasingly

digital. At Tally Solutions Pvt. Ltd, during my Business Development Internship, I noticed that Tally Prime has the potential to optimize the supply chain operations of small and medium enterprises tremendously by automation and real-time integration of data. But the majority of SMEs do not know its full potential or have no technical ability to implement it.

The report thus examines the factors behind the ERP adoption gap among supply chain-oriented SMEs in Bangladesh and how awareness campaigns, specific training, and contextualization of ERP can boost digital adoption rates and operational productivity of the SME sector in general.

3.4 Objectives of the Study

The main aim of the project will be to research and recommend better use of the ERP software by the supply chain based SMEs in Bangladesh. They are both descriptive (seeks to understand the barriers, gaps), and prescriptive (recommends practical interventions to close gaps).

3.4.1 General Objective

The objective is to know what challenges and opportunities SMEs in Bangladesh have with regard to implementing ERP systems and more so Tally Prime and propose reasonable solutions that may enable these businesses to leverage on the ERP effectively to enhance their supply chain operations.

3.4.2 Specific Objectives

The targeted goals that inform the study are:

1. **Address the most important issues of SME supply chains in Bangladesh:** This involves the realization of inefficiency in inventory, procurement, sales tracking, and financial integration that are detrimental to competitiveness and sustainability.
2. **Analyze the opportunities of ERP and its potential to the business of SMEs:** The focus will be put on how Tally Prime features such as multi-location tracking of stocks, job costing, order processing and supplier specific pricing are going to address these operational issues.

3. **Determine barriers to ERP adoption:** The project is targeted at establishing the reasons as to why ERP software is not well utilized by SMEs despite its availability. The barriers which involve low awareness, lack of technical skill and perceptions of high costs, and resistance to organizational change shall be evaluated in a critical manner.
4. **Develop models of training and outreach:** Propose effective training programs, awareness generation and business development policies to emerge in the adoption and appropriate utilization of ERP software amongst the SMEs.

All these goals collectively place the study in perspective and both theoretical gaps and practical use requirements are covered.

3.5 Significance of the Study

The gap in the uptake of ERP among SMEs does not solely have consequences on the efficiency of the organisation. It has the power to increase supply chain visibility, waste and general competitiveness of the Bangladesh economy. The business opportunity in the case with ERP vendors like Tally solutions is associated with the differentiation of the outreach, with bettering the support, and the adaptation of the products to the demands of the SME. In the case of SMEs, the ERP systems will be deployed, which in the end will guarantee resilience and sustainability regarding improved management of stocks, finances, and responsiveness to market needs.

3.5.1 Economic Significance

SMEs make up nearly a quarter of the Bangladesh GDP and millions of the employees. The improved ERP adoption has the potential to generate more supply chain productivity, less wastage and the whole supply chain efficiency. This can be translated as higher profitability of SMEs, greater resilience to shocks (including the COVID-19 pandemic) and greater contributions to national economic growth.

3.5.2 Supply Chain Transformation

- Introduction to ERP means that the SMEs can run with the sophistication of larger companies- achieving real time status of stocks, integrated procurement and inbuilt financial tracking.

- The revolution enhances entire supply chain networks by reducing stock outs, preventing over stocking and delivering them in time.

3.5.3 Social and Employment effects

Not only does the adoption of ERP make the organization more efficient, but it also results in a necessity to recruit digitally trained workers. This would assist in creation of jobs within IT service, ERP training and technical support. With reduced administrative expenditures, the SMEs will be in a position to divert human resources to other more useful activities and generate innovation and development.

3.5.4 Vendor and Market Significance.

With vendors like Tally Solutions, more usage of ERP will translate to more customers and penetration to the market. The mutual win-win situation will be achieved through a customized approach where the vendors will be able to position themselves as long term partners in the SME segment within the Bangladesh market.

3.5.5 Policy Relevance

The study recommendations appeal to the national vision of Bangladesh that has to be a digitalized nation, Smart Bangladesh. By addressing SMEs, which form the heart of the supply chains instead of putting it in the hands of mega-corporations, policymakers are able to ensure that digital transformation is non-differentiated and extensive.

3.5.6 Contribution to Research

This study adds to the scarcity of literature on the implementation of the ERP in developing economies, especially in Bangladesh, in an academic sense. The gap between the theory and reality will be realized by taking into account the key findings of the internship and the literature that will provide the holistic picture of the issues and solutions to the problem of ERP implementation.

3.6 Limitations of the Study

However, this research has a number of limitations which must be stated:

- 1. Small Case Sample:** Our multi-case design was restricted to 2 SMEs and in the process, this approach may also have missed the entire gamut of Bangladeshi SMEs, those not in the retail and light manufacturing sectors.
- 2. Qualitative Focus and Subjectivity:** Thematically analyzed interviews, observations, and documents, so there is an element of subjectivity to our study since we relied on our interpretation guided by our judgment. Although our theme making and reporting might have been biased to some extent due to triangularity and reflexive memorabilia, our credibility was high.
- 3. Self-Report and Recall Bias:** The data collected in the interview was based on the recollections of the respondents regarding the cost, ROI, and training. This form of self-reporting could be susceptible to recall bias and the propensity to sound good which could affect the validity of the reported barriers and benefits.
- 4. Temporal Context:** Data was collected between May and July 2025, so it is a possibility that trends in technology and the market have changed enough that some of what we have uncovered is a little time dependent, and may not be true all the way through.
- 5. Document Access:** Vendor and Policy Documents: We did not just analyze the information provided to us by the SMEs and policy reports that we accessed through the Internet. We had no access to confidential information of vendors and proprietary measures of performance to the extent that might likely have narrowed our understanding of the costs and supporting quality.
- 6. Limitations on generalizability:** Due to our use of both purposive sampling and qualitative analysis, we are not able to make statistical generalizations. We attempted to enhance transferability by providing rich context but readers must take these results with care to extrapolate these results to other SME settings or to other geographies.

- 7. Depth of Module Testing:** We received more high-level functionality demos than longer user tests on advanced modules. Usability problems and trends of long term adoption are good examples of things where things like batch management and BOM might require the added glue.

Future research could resolve these problems with bigger and more diverse samples of SMEs (some quantitative aspects), tracking adoption over time, to detect changes in the use of ERP.

3.7 Literature Review

The implementation of Enterprise Resource Planning (ERP) among the small and medium-sized businesses (SMEs) has become a competitive issue in the emerging economies. In Bangladesh, the percentage of contribution to GDP of SMEs is greater than 25%, and its workforce exceeds 31 million individuals (The Financial Express, 2025), therefore, the implementation of ERP is directly correlated with the modernization of the operations of the Bangladesh supply chain. This paper is a review of the existing literature on the positive effects, obstacles, and successes of ERP adoption by supply chain-oriented SME in Bangladesh.

The Role of SMEs in Bangladesh's Economy

Bangladesh is an economy that is dominated by SMEs, which contribute around 7.8 million businesses and 35 percent of total workers (FBCCI, 2017; The Daily Star, 2019). Digitalization is supposed to increase their contribution to GDP by the government, SME Policy (2019) to 32% as opposed to 25%. Nonetheless, manual inventory and financial management systems have remained widely in use by the majority of SMEs (The Financial Express, 2025). COVID-19 intensified the forces of the digitalization, yet there are widespread infrastructural, skills, and awareness gaps. Bangladeshi SMEs only utilize the most sophisticated ICT applications in 12 percent (Khan and Mukit, 2022).

ERP Systems and Their Value for SMEs

ERP systems are combined with business essentials such as finance, procurement, human resources, and inventory all on a single platform to offer real-time information to make decisions. In the case of supply chain based SMEs, the ERP solutions such as Tally prime have the option of inventory tracking, supplier specific pricing, as well as job costing module (Golden

Info Systems, 2025). Research indicates that an ERP will result in active changes based on the results such as 15-40% of operational efficiency (TallyCloudHub).

Benefits of ERP for Supply Chain Management

ERP systems provide four key advantages:

1. **Process Efficiency and Decision Support** – ERP allows real-time visibility of the supply chain as well as data-driven decisions (Golden Info Systems, 2025).
2. **Financial Integration and Compliance** – Automated reconciliation increases precision and makes sure that they comply with VAT/GST (TallyPrime Singapore, 2025).
3. **Scalability** – Cloud-based ERP also enables incremental adoption and transforms the capital spend into subscriptions (IBA-DU, 2020).
4. **Competitive Advantage** – The adopters of ERP have noted a 15 percent improvement in the order fill rates and a 12 percent decrease in inventory costs (Islam et al., 2025).

Barriers to ERP Adoption

Despite proven benefits, ERP adoption in developing countries remains low due to several interrelated constraints:

- **Financial Limitations:** It has high initial expenses and low predictability of ROI (Rahman and Kabir, 2020; Ahmed and Arefin, 2021).
- **Digital Skills Gap:** The level of Bangladesh adults who are fully adjusted to digital literacy is only 6%, which makes it difficult to utilize ERP and run it (Rahman et al., 2023; Hosain, 2025).
- **Infrastructure Deficits:** Power failure and low internet coverage are common showing interruptions to ERP processes (BGMEA, 2024).
- **Cultural Resistance:** It is a family-owned SME that may be reluctant to change because it is afraid of losing or disrupting jobs (The Financial Express, 2025; IJSAB, 2024).

- **Vendor and Localization Issues:** Inability to use post-implementation and unavailable localized ERP solutions (Karim and Rahman, 2019).
- **Awareness Gaps:** The knowledge gaps are that many SME owners only associate ERP with accounting software and are not aware that they have a wider scope of supply chain options (Golden Info Systems, 2025).

Implementation Challenges

The problems experienced during the execution at SMEs who use ERP include lengthy implementation processes, data migration problems, and expensive customization requirements (IJSAB, 2024). A large number of systems are underutilized as they do not have advanced supply chain modules utilized because of inadequate training and an incorrect perception of complexity (Golden Info Systems, 2025; ASSRJ, 2018).

Cloud ERP: A Promising Alternative

ERP systems hosted on clouds are also financial and infrastructural barriers that are alleviated by subscription and host-based servers (IBA-DU, 2020). They allow work to be done remotely, be flexible and avoid high maintenance expenses, although they still rely on a reliable internet connection. The market of Bangladeshi cloud ERP was estimated to reach USD 150 million in 2024 and increases at a high rate (6Wresearch, 2024). However, the rate of adoption remains slack due to the issue of awareness and cybersecurity.

Regional Lessons and Success Factors

Regional experiences demonstrate that ERP success depends on coordinated support.

- India has been able to increase adoption under digital literacy and vendor alliances.
- Vietnam uses the partnerships with the private sector to offer the ERP training on a subsidized basis.
- The localization of vendors in local languages enhanced usability in Sri Lanka (comparative studies, 2024).

Some of its key success factors are a high level of top management commitment (Chowdhury and Hasan, 2023), user involvement, contextualized training, phased implementation, and sustainable vendor partnership (ASSRJ, 2018; IJSAB, 2024). Resistance is minimized and user acceptance is enhanced through effective change management, which is achieved by open communication and involvement of employees in the change.

Policy and Institutional Support

Digital Bangladesh and Smart Bangladesh are government initiatives that facilitate technological change, yet there are still discrepancies between the policy and practice. In the case of mandatory electronic fiscal devices, the adoption rate of SMEs only stands at 18% (Ministry of Commerce, 2022). The mandate should be accompanied by policies that have financial rewards, tax exemptions, and digital literacy initiatives (IJSAB, 2024). Increased awareness, training and financing can be provided in public-private partnerships, government-vendors-SME associations (IBA-DU, 2020; Bangladesh Bank, 2022).

Research Gaps

Current literature is predominantly descriptive in nature, they do not have longitudinal or quantitative large-scale studies on the outcomes of ERP performance, which are quantitative (Hosain, 2025). Further studies are needed to investigate our long-term adoption, factors of success and new solutions, including gamified training, or mobile-first ERP solutions based on SMEs.

ERP system has the transformational scope to Bangladesh SMEs, especially in streamlining supply chain. Adoption is however limited by finance, infrastructural and human capacity. To be adopted effectively, a multi-stakeholder strategy is required where SMEs need to invest in training and gradual implementation, vendors need to localize solutions and provide better support and policymakers need to provide enabling incentives and infrastructure. Cloud ERP solutions offer an avenue of increased adoption, yet knowledge, confidence, and capability building are key to the achievement of the digitalization aspirations of Bangladesh.

3.8 Methodology

The study followed a qualitative, interpretive case study approach to look closely at how SMEs experience and respond to ERP adoption. This method was ideal for capturing context-specific insights and hearing directly from the people running these businesses (Creswell & Poth, 2018).

3.8.1 Research Philosophy and Approach

This approach is based on thematic approach that will ensure that the voices of SMEs and stakeholders are recorded in a meaningful manner. It also has the flexibility to address complex real-world problems, including resistance to change or cultural obstacles to digital transformation, which cannot be described solely by numbers. In comparison to negative approaches, thematic research is more flexible in investigating the perspective of participants and context-related nuances which will contribute to a deep in depth perspective of how SMEs enter their experiences and decision making process. (Nowell et al., 2017)

3.8.2 Research Design

It was a qualitative multi-case study design that provided the opportunity to investigate the processes of ERP adoption and implementation in two considerably different SMEs. The methodology of a case study proposed by Yin (2018) is the process that entails the exploration of a current phenomenon in the context of a practical environment, in cases where there are no clear markers of boundaries between the process and the area of study. The design would be particularly recommended in answering complex how and why questions about change and technology adoption in organizations (Stake, 1995; Baxter and Jack, 2008). The two cases have been chosen to show diversity in the situation involving supply chains. One FMCG/distribution enterprise and one manufacturing enterprise so that the generalization that follows can be analytic and not statistical. Through case analysis of operations structure and supply chain structure dissimilarities, the research might identify a situation-specific and general addicted ERP adoption obstacles and enablers (Merriam and Tisdell, 2015). The multiple-case design promotes internal validity replication logic, according to which the conclusions drawn in each case either overlap but make opposite assumptions (Yin, 2018).

3.8.3 Sampling Strategy and Participants

The sample was purposive and multi-level where 10 participants (5 per organization) were chosen based on management, supervisory, and operational levels to ensure that the study was conducted at all levels to capture the different perspectives on ERP adoption (Baxter and Jack, 2008). This method is more focused on depth and contextual richness that suits qualitative research.

Case Study Demographics						
Case	Org Type	Location	Employees	Assets (BDT M)	Classification	ERP Duration
Case A	FMCG Distributor	Dhaka	45	95	Small Manufacturing/Trading	22 months
Case B	Chemical Manufacturer	Narayanganj	38	85	Small Manufacturing	20 months

Table 2: Case study organization profiles and participant distribution.

3.8.4 Data Collection Methods

The collected data were primary data collected in three ways that triangulated the methodology (Denzin, 1978):

Semi-Structured Interviews (n=10, 155 minutes total): Interviews were held May-July 2025, and focused on pre-implementation practices, the process of adoption, technical issues, and sufficiency of training, perceived benefits, and organizational reactions to technological change. Interviews were audio-taped, transcribed verbatim and were under member checking.

ID	Case	Organization type	Position/Role	Level
P1	A	FMCG distributor	Finance Manager	Management
P2	A	FMCG distributor	Warehouse/Inventory Supervisor	Supervisory
P3	A	FMCG distributor	Warehouse Staff Member 1	Operational
P4	A	FMCG distributor	Sales/Order Processing Manager	Supervisory
P5	A	FMCG distributor	Warehouse Staff Member 2	Operational
P6	B	Chemical manufacturer	Production Manager	Management
P7	B	Chemical manufacturer	Finance/Accounts Officer	Supervisory
P8	B	Chemical manufacturer	Procurement Staff Member	Operational
P9	B	Chemical manufacturer	Production Operator 1	Operational
P10	B	Chemical manufacturer	Production Operator 2	Operational

Table 3: Interviewees and organizational positions

Direct Observation (35 hours): Scheduled observations within both organizations recorded real-time workflows, ERP interactions, behavioral changes and manual and system based process integration. The use of field notes entailed a structured protocol, which recorded the activities, behaviors, the environmental context and reflections (Merriam and Tisdell, 2015).

Document Analysis: Tally Prime generated reports (quarterly stock summaries, inventory movement, financial ledger, VAT report), organizational reports (implementation- timelines, training material, financial statements), and post/pre-implementation performance metrics were systematic reviewed and produced evidence and validation on performance.

Data Collection Methods Matrix

Method	Research Q Align	Data Source	Sample/Coverage	Duration/Volume	Focus Areas	Expected Outcomes
Semi-Structured Interviews	Adoption experiences and challenges	Multiple SME staff across levels	n=10 participants	155 minutes total	Pre/post practices, training, barriers, benefits	Adoption journey narratives
Direct Observation	Real-time workflows and system usage	Operational sites at both SMEs	35 hours total	May-July 2025	Workflows, ERP interactions, workarounds, behaviors	Behavioral patterns, actual vs reported practices
Document Analysis	Quantitative performance metrics	Company records and system reports	Multiple documents per SME	Continuous during field visits	Inventory reports, financials, training materials	Performance indicators and implementation evidence

Table 4: Data collection methods matrix and research alignment.

Contextual background, and validation standards were contributed by the secondary data in the form of academic literature (Khan and Mukit, 2022; Islam et al., 2025; IJSAB, 2024), government data (Bangladesh Bank, 2025; BBS, 2024; SME Policy, 2019), and international reports (ADB, 2023; World Bank, 2016; IFC, 2022). The combination of primary and secondary data contributed to the validity of the instrument in question as it was brought to convergent validation and contextual interpretation (Patton, 1999; Denzin, 1978). There were four integration strategies used:

1. Validation: The reports about high costs of ERP and poor training are aligned with the national trends reported by Khan and Mukit (2022), who concluded that 12% of SMEs in Bangladesh utilize advanced ICT tools, which means that case-specific issues are structural in nature.

2. Contextualization: Underutilization of ERP modules as monitored was contextualized using data on BBS (2024) that stated that only 6% of adults in Bangladesh are completely digitally literate. This proves that the low levels of competency are structural and not specific to an organization.

3. Quantification: Numbers were used to substantiate the qualitative information about better inventory accuracy through the work of Islam et al. (2025), who find increased order-fill rates and a decrease in inventory costs by 15 percent and 12 percent among digital adopters respectively.

4. Gap Analysis: The lack of awareness among the participants regarding the existence of government SME-supporting programs demonstrated a convenient gap between what the participants were actually aware of and the SME stimulus programs of Bangladesh Bank (2025), which amount to Tk 48,580 crore. This implies policy implementation to practice gaps, which affect the impacts of digital transformation.

3.8.5 Data Analysis

This study used qualitative thematic analysis to understand participants' experiences and views regarding ERP adoption in SMEs. The purpose of this method was to identify common patterns, challenges, and benefits related to ERP use in real organizational settings.

The initial step involved reading all the interview transcripts, observation notes, and organizational documents multiple times to get acquainted with the data. Significant statements and repetitions with regards to the ERP costs, training, system usage, operational improvements and concerns of the implementation process were subsequently identified.

Five main themes emerged from the analysis:

- (1) cost and financial limitations,
- (2) adequacy of training and user skills,
- (3) operational benefits such as accuracy and efficiency,
- (4) challenges in system use, including underutilization of modules, and
- (5) vendor support and implementation practices.

The two case organizations were compared in terms of the themes to detect similarities and differences in their ERP adoption experience. Interview data were also triangulated with observations and organizational records in order to enhance the validity of the results. Final themes were developed on the basis of their relevance and reliability in all data sources.

ID	Position/Role	F1: Cost	F2: Training	F3: Operational benefits	F4: Utilization challenges	F5: Implementation
P1	Finance Manager	✓		✓		✓
P2	Warehouse/Inventory Supervisor		✓		✓	
P3	Warehouse Staff 1		✓	✓	✓	
P4	Sales/Order Processing Manager	✓		✓		
P5	Warehouse Staff 2		✓		✓	
P6	Production Manager	✓		✓	✓	✓
P7	Finance/Accounts Officer	✓		✓		✓
P8	Procurement Staff Member	✓	✓		✓	
P9	Production Operator 1		✓		✓	
P10	Production Operator 2		✓		✓	

Table 5: Correlation of interviewees with key ERP adoption factors

3.8.6 Validity and Trustworthiness Strategies

To enhance credibility and dependability:

- **Triangulation:** The results are supported by various sources of information (interviews, observations, documents, stock summaries).
- **Member Checking:** Early interpretations would be discussed with 3 key informants in each organization to have their response.
- **Reflexivity:** Assumptions and potential biases made were recorded (internship position with Tally Solutions) and the rationale behind the decisions.

- **Prolonged Engagement:** 3+ months of frequent interaction enabled one to build trust and understand each other well.
- **Audit Trail:** The documentation of all data source, analysis processes and interpretive decisions is in full.



Figure 2: Data Triangulation Strategy

3.8.7 Ethical Considerations

- **Informed Consent:** Study information was given to all the participants as they gave a verbal consent.
- **Confidentiality:** All identities of the organization and names of respondents were kept confidential.
- **Non-Maleficence:** The participants promised that the findings would not be detrimental to their organizations or jobs.

- **Transparency:** The affiliation with Tally Solutions and addressed the possible conflicts.
- **Data Security:** Primary data stored securely and were deleted upon study completion

3.9 Findings and Analysis

The analysis of ERP adoption in Bangladeshi supply-chain-driven SMEs, grounded in primary qualitative data and specific secondary sources, reveals several interconnected themes around operational realities, impact, and persistent challenges.

3.9.1 Key Barriers to ERP Implementation

The challenges to adopting ERP solutions to SMEs in Bangladesh are numerous with several being well documented. Limited digital skills and digital awareness are the most important, as the data provided in interviews confirms the secondary sources that claim that only 12% of Bangladeshi SMEs has advanced ICTs like ERP (Khan and Mukit, 2022). The initial capital expenditures and resource limitation discourages numerous companies, especially since the majority of them are not able to get cheap loans (Bangladesh Bank, 2025; ADB 2023). The theme of cultural reasons was exemplified by employees that the interview repeatedly echoed, and according to the literature it is related to the transition to new systems: resistance to change and preference to work with manual bookkeeping (Sarker, 2024; IJSAB, 2024). These barriers are further compounded by the infrastructure deficiencies such as unstable internet and power, and low access to local and easy-to-use ERP and vendor support (Golden Info Systems, 2025).

3.9.2 Operational and Strategic Benefits Observed

Irrespective of these obstacles, ERP implementation has recorded evident rewards of successful implementation in case of management endorsement and proper training. Both case SMEs mentioned real-time inventory control (Multi location stock control, expiry tracking) and automated reporting as transformational, and help to eliminate many mistakes and operational wastes. These studies are confirmed by secondary sources: the users of digital supply chains, Bangladesh-based, have seen their inventory holding costs tone by 12 percent and order fill rates enhance 15 percent (Islam et al., 2025). According to both the interview reports and the vendor reports, automation of the financial reporting and compliance system through the pre-built

modules in ERP reduced reconciliation periods and the regulatory alignment (Tally Solutions BD, 2024).

3.9.3 Utilization Gaps: Features vs. Practice

There was also a stable utilization gap, with SME staff actively using simple functions of accounting and stock tracking, but more serious ERP tools (job costing, combined procurement, supply chain analytics, etc.) had not been effectively utilized. It was found during interviews that such gap is caused by the lack of user training and sufficient confidence in using complex interfaces, which are reinforced by the sectoral analysis (IJSAB, 2024; Golden Info Systems, 2025). It was common to have employees and managers adopt the changes gradually in phases, and to adopt features that offered them relief in terms of instant operation. The amount of hands-on support material following the initial deployment was limited, which further caused less adoption of the advanced functionalities, supporting the necessity of constant training and interaction with the vendors.

3.9.4 Regional and Policy Context

To put these research findings in perspective, regional comparisons involve enabling practices: in India, digital literacy campaigns led by policy, vendor-subsidized training spread more widely after SMEs had shown an interest in ERP, and in Vietnam, though, public- private partnerships and language localization helped more (Friedrich-Naumann Foundation, 2024). In Bangladesh, policies of digital adoption and new COVID-driven stimulus programs opened opportunities but board breaches which restrict effectiveness have to do with others through weaknesses in actual implementation and business outreach (Bangladesh Bank SME Data, 2025; ADB 2023).

3.9.5 Strategic Insights

The overall implication of both the primary research and the cross-validated secondary data is that, although ERP may be a ground breaking technology when it comes to supply chain management in SMEs, the utility of this software is not limited solely to a software availability. To be successfully adopted, it is needed that it be purposefully staff trained, the management buy-in, the availability of inexpensive financing and the treat-specialized-vendor support. The Bangladeshi setting, which is made up of resource limitations and ingrained manual behaviours,

requires slow context-based implementation strategies. The presence of local business networks and policies and vendor strategies that enable continuous learning and capitalize on the local business network are vital in narrowing the digital transformation gap in the SMEs of Bangladesh and ensuring that the benefits of digital transformation are fully redeemed by the Bangladesh SME industry.

3.10 Recommendations

According to the results of this research, it is obvious that the rate of ERP adoption by the supply chain-driven SMEs in Bangladesh is not discouraged by the lack of technology, but by the barriers connected to awareness, training, perceptions of costs, and cultural resistance to change. The below proposals are to eliminate these barriers based on the SMEs, ERP vendors and policymakers points of view.

3.10.1 Recommendations for SMEs

1. Make investments in Training and Capacity Building
 - a. SMEs ought to focus on formal training of employees even at the lowest level so that the ERP capabilities are used appropriately.
 - b. Another low-cost avenue that can be used in sharing best practices is peer learning and mentorship networks among the SMEs.
2. Begin Small and Start Small
 - a. ERP is not adopted by SMEs because it is seen as complex. Using a more gradual adoption approach for example starting with core modules such as inventory management and then adding procurement, sales and job costing helps reduce risk and enables more gradual learning to occur.
3. Change Attitude to an Investment

- a.** ERP is not to be regarded as a cost burden but as a long-term investment. Research indicates that ERP leads to an increase in profitability margins of SMEs because of less wastage and errors.
 - b.** The owners must think about long term (ROI) rather than short term costs.
- 4. Empower Digital champions
 - a.** SMEs may engage digital champions in their workgroups, employees who will lead ERP implementation and serve as internal trainers. This makes it less reliant on external consultants and creates internal ownership.

3.10.2 Vendor recommendations to the ERP Vendors

- 1. Localized Community Awareness
 - a.** Vendors are expected to conduct awareness campaigns among SMEs in particular in their local languages, using familiar case studies, and industry-specific examples.
 - b.** Presentations must highlight the non-accounting advantages of ERP, and present obvious connections to stock management, financial reporting, and customer satisfaction.
- 2. Streamlined Interfaces and Pertinence
 - a.** Most SMEs feel that ERP is too complex. The vendors are advised to make user interfaces easier, create SME- specific templates and customize at low cost.
- 3. Cheap Subscription Model
 - a.** Rather than high initial charges, vendors might provide tiered subscription (monthly or annual) to render the ERP adoption affordable. Cloud based solutions save on the cost of infrastructure.
- 4. Training and After-sales support

- a.** Training material in Bengali should be invested by the vendors and workshops organized using the local business associations.
 - b.** Technical assistance on after sales should be proactive in that the SMEs are able to address issues without fear of being disturbed.
- 5. Associations with Business Associations
 - a.** Partnerships with the chambers of commerce and SME federation may expand their reach and enhance credibility.
 - b.** Joint training programs can also be done through these partnerships.

3.10.3 Policymaker Recommendations.

1. Incentives Digital Transformation.
 - a.** The government may offer tax rebates, grant and low-interest loans to SMEs using ERP systems.
 - b.** This will lower the financial cost and increase the pace of digitalization in supply chains.
2. National Digital Literacy Initiatives.
 - a.** As is the case with digital literacy campaigns in India, Bangladesh may initiate projects that target SME owners and managers in the country to enhance technological awareness.
3. These are to be integrated into SME Development Policies.
 - a.** ERP implementation is needed to be part of wider SME development strategies, which comply with Vision 2041 and Digital Bangladesh.
4. Promoting Public-Private Partnerships (PPPs).

- a. ERP vendor-government-development partner partnerships such as those involving ADB, World Bank can finance training, awareness and adoption programs at scale.

5. Tracking and Comparison.

- a. The policymakers need to formulate KPIs (key performance indicators) of digital uptake in SMEs and continuously track progress and compare with the figures across the region.

3.11 Summary and Conclusion

To conclude, the chapter provided an overview of how ERP adoption can be strengthened among supply chain-focused SMEs in Bangladesh by addressing their existing barriers and creating better conditions for digital growth. It also points out that only a small amount of awareness, absence of technical skills, high price perception, and resistance to change have remained to the favor of keeping SMEs on the manual side. In the presence of ERP solutions such as Tally Prime, most of the SMEs limit the application of the system to the simple accounting functionality and do not realize the potential of the system. The ERP features to be more useful in supply chain operations, including multi-location inventory tracking, supplier specific pricing, and job costing are not fully deployed, which is why it is highly necessary to organize the awareness campaigns and more specific training. The experience of regional neighbors such as India, Vietnam, and Sri Lanka has shown that government subsidies, domestic training, joint ventures with vendors, and low-cost subscription plans can hasten the speed at which the adoption can be realized. SMEs have been advised to implement ERP in phases, invest in employee training, and consider ERP a long-term investment; vendors to make their interfaces easier and more supportive after sales and policymakers to introduce friendly incentives and to make ERP application part of the national strategies of developing SMEs. All in all, the implementation of ERP has immense potential to increase the productivity of the economy, stabilize supply chains, become a source of digital jobs, and place SMEs in line with the objectives of the digital economy in Bangladesh. This work may add to the literature, through offering field information and the application of the ERP, as it is a strategic necessity to allow the SMEs to stay competitive, robust, and viable in the dynamic global market, in conclusion.

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