

Report On  
The Changing Dynamics of Industry: How Digital Technology  
creating new scopes for small ventures of Bangladesh

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 of Business Administration

BRAC Business School  
Brac University  
September 2020

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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 which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

**Student's Full Name & Signature:**

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**Ireen Rahman**

16304139

**Supervisor's Full Name & Signature:**

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**Fabiha Enam**

Senior Lecturer, BRAC Business School

BRAC University

## Letter of Transmittal

Fabiha Enam

Senior Lecturer,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: The Changing Dynamics of Industry: How Digital Technology creating new scopes for small ventures of Bangladesh

Dear Madam,

This is my pleasure to display my internship report on “The changing Dynamics of SME Industry: How Digital Technology Creating New Scopes for Small Ventures of Bangladesh” of Sheba Platform Limited (Sheba.xyz), which I was appointed by your direction. I have started my journey as Marketing intern at Sheba.xyz from 1st July,2020 to 30th September,2020.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

\_\_\_\_\_Ireen Rahman\_\_\_\_\_

Ireen Rahman

16304139

BRAC Business School

BRAC University

Date: September 27, 2020

## **Non-Disclosure Agreement**

This page is for Non-Disclosure Agreement between the Company and The Student

This agreement is made and entered into by and between Sheba Platform Limited (Sheba.xyz)  
and the undersigned student at BRAC University Student .....

## **Acknowledgement**

First of all, I want to show my gratitude towards almighty Allah for providing me the internship in a reputed company in the pandemic situation and also help me to complete my internship report on time.

Secondly, I am thankful to my supervisor Fabiha Enam, Senior Lecturer from my university because of her unconditional support and proper guidance throughout the semester that helps me to conclude the report on time.

Thirdly, I would like to thank my company Supervisor Md Abdur Rahman Tanmoy, vice president of MSME department who continuously guide me and provide information for my report. I would like to thanks other colleagues of company to provide various information for completing my report.

## **Executive Summary**

The SME industry in Bangladesh has opened a new era in the business of Bangladesh. As we are a developed country, we have a greater chance to grow in this sector. We have younger people, women who are skilled enough to do small business. Government and other financial institution has also been supporting through policies, easy conditions of loan to the SME. However, we have to see how the industry grows through use of digital technology in future. During my internship period in Sheba.xyz, I have work on the sManager app under MSME department. I have seen the features which are extremely beneficial for the business. Suomi decided to go through on this topic and went through secondary data to overlook the opportunities and work functions of SME with the digital technology. I found that If SME business can use the digital technology appropriately, then it would be one of the major economy booster of our country.

**Keywords:** SME, Digital technology, Internship, Secondary data

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## List of Acronyms

MSME      Micro, Small, Medium Entrepreneurs

sManager      Smart Manager

BB      Bangladesh Bank

## **Glossary**

Internship

An internship is a period of work experience offered by an employer to give students and graduates exposure to the working environment, often within a specific industry which relates to their field of study.

SME Industry

SME is a nonprofit association of professionals, educators and students committed to promoting and supporting the manufacturing industry.

# Chapter 1

## Overview of internship

### 1.Student information

Name: Ireen Rahman

ID:16304139

Program: Bachelors of Business administration

Major/Specialization: Marketing and Finance

### 1.2 Internship Information

#### 1.2.1: Company Information

Company Name: Sheba Platform limited (sheba.xyz)

Period: 1<sup>st</sup> July 2020 to 30<sup>th</sup> Sep 2020

Department: MSME-(Agency Team)

Address: House 454,Road-31,DOHS Mohakhali,Dhaka-1212

#### 1.2.2: Supervisors Information

Supervisors Name: Md. Abdur Rahman Tanmoy

Vice president, MSME department

Sheba Platform Limited

### **1.2.3: Job scope-description/duties/responsibilities:**

In the time of my internship period, I have work with MSME department, Marketing Department and also handling the clients. Here I am discussing about my job responsibilities below-

**Copy writer:** I have mostly done the copy and caption creation for all the posts that have gone in social media from our company page. I have been also done this for other clients who comes to our company for taking this service. I have to create captions and copy writing daily in both English and Bengali.

**Team Coordinator:** Also, I have been the team coordinator of my team. I have to coordinate the teams and update the things to my line manager. It was very challenging job at the beginning as we all were working from home then.

**Client Management:** I have to handle different types of clients. some people wants to boost their page, some are wants to do trade license etc. so,I have to handle all the clients carefully and produced the best output for the company.

**Social media handling:** I also work for handling the social media pages of company. I also have to promote the content and generating lead for the company.in addition to,I have to work for identifying potential customer through social media.



**Financial auditing:** I also work for monthly financial auditing of my department. I have done all the necessary calculations and go through all the financial terms to check the NR and GMV. I have to finalize this all alone and report it to the head of department.

### **1.3 Internship Outcomes**

**1.3.1: Students contribution to company:** It was an immense pleasure for me that I have got the opportunity at Sheba.xyz. I joined MSME department at 1<sup>st</sup> of July and started working from day one. Initially, I have to work from home, later I had to go to office regularly. I am discussing about my contribution to the company is below-

Being a member of agency team, I have done a lot of copywriting and create captions which are very attractive and eye catchy. This helps to grab more potential customers.

I have coordinate the team members efficiently. For this there is no chaos in the team and the productivity goes higher of each employee.

I have also identified many potential customers through social media which gives company a good numbers of clients. I had to manage clients from different regions of country which is very tough to handle.

Furthermore, I have been managing the social media for a while also. I have done the monthly financial audit and make it errorless which have a significant effect on the company.

**1.3.2: Benefits to the student:** There are some benefits that I am discussing below here-

**Corporate knowledge:** At first, I got to introduce with the corporate world. It was a new learning and adventurous for me. I learn how to deal with other companies, clients or even with the colleagues. I have learned how to manage both the client and supervisor in a short span of time.

### **Professional work environment:**

I have gain knowledge about professional work environment throughout my internship period.

This professionalism teaches me to work hard sincerely and shine it to me

**Strategic Thinkers:** I have been becoming a strategic thinker of my team. I have been involved in almost every decision making process and give small advice if requires.

Experience: I have not only learning through this but also I have also learned from our colleague's experience. I tend to observe the situation and learn how to handle all the six as per requirement.

### **1.3.3: Problems faced during internship:**

The hardships I have been faced during my internship are-

Time Management: I have to work like a huge time to till night. I found that there's a problem in time managing. If you want your employee work hard like this, there might be hamper your Future productivity of work.

Scatter work: I believe there's are some work which is being scattered so it will take more time to be done. As we have to done work from our home, it's difficult to do the work properly.If the works are being organized it will be easier to do the job.

### **1.3.4: Recommendation:**

I want to provide some suggestions which I think that will help the company to grow more.

- Please organize the work
- Fixed time to done the job

- Fixed schedule of work
- Provide proper training to the new employees.
- Hire more employees to decrease work pressure.

## **Chapter 2**

### **Organizations Part: Overview, Operations and a strategic audit**

#### **2.1: Introduction**

**2.1.1: Objective:** The main objective of this study is to acquire a vast knowledge of a growing company that has been providing different service from cleaning supplies to providing help to small enterprises and analyze how they perform and how much is the potential to grow more. Also it has some short term objectives as well.

Short term objectives: They are given below-

- Analyzing the strength and weakness of the company
- Acquiring knowledge of the operation process
- Marketing and management approaches
- How much the industry competitiveness

**2.1.2: Methodology:** It refers that from where I got the information. the process of collecting info is given below-

Primary data:

- I got the information based on observation

- Direct conversation with colleagues

Secondary Data:

- Company website
- Online articles

**2.1.3: Scope:** One can get a view about sheba.xyz and how they are operating their business. Also, can get proper knowledge about the marketing and management practices of them. In addition to, one can get a proper view of their information practices and competitiveness in the industry.

**2.1.4: Limitations:** There are some limitations that I will discuss that-

- My internship period is only for 3 months. If I get more opportunities, I will get proper view about all the things.
- Secondary information's are not available much as it's establish only few years ago.
- As we all are working from home, it was very challenging for me to collect the information.
- There are some strict policies on financial reports, so cannot share about it in detail.

**2.1.5: Significance:** The reason of this study is acquire the practical view about this company's operation, services. It will help other students to get the view of industry knowledge and corporate culture. It will also help the students to research more about the services that are newly launching in Bangladesh. Furthermore, the working experiences I gain here that will be help me to grab better career opportunities in future.

## **2.2: Overview of the company:**

Sheba.xyz formed in 2015 in June and launched in Dhaka city at September 2015. It is the household service marketplace that connects the verified professional service providers with the customers on demand basis. It has blended the technology and the daily life services with the relevant expertise to bring revolution in the service industry. Being the pioneer of Service platform Sheba.xyz quickly became the largest and trusted platform available within the country. It has received appreciation locally and internationally. The leading telecom company Grameenphone is also a stakeholder of Sheba.xyz. The company have expanding its operation in Chittagong also and aims to be a global company within 5 years.

### **2.2.1: Vision:**

To be the leading Service Platform at a local and international level.

### **2.2.2: Mission:**

To be the most trusted platforms for all sorts of home services needed by the consumers of Bangladesh.

### **2.2.3: Objectives:**

- Reach international level in between 5 years
- Making the services efficient for the consumers
- Create employment

### 2.3: Management practices:

#### 2.3.1: Functional structure:

Sheba.xyz follows functionally structured management system including the employees to provide best services to the customers. The entry level workers are reporting to the team lead and he reports to the president of department. Further all the reports go to CEO. Through this process, employees are more engaged with their customers, clients to provide better service.

The organization departments and the departments of MSME are given below-

MX	MSME
B2B	Tech
DDN	Product
mLoyal	TQA
sMarket	DSAI
SGP	CX
Finance	PnQ

**Table 1: Departments of Organization**

Business Development	Marketing	Agency	Sales
Product	Loans	DASI	CLM

**Table 2: MSME Department**

#### 2.3.2: Management practices:

The management practices are-

- Effective tactics to meet customer satisfaction
- Launch different services to meet customers demand
- Ensuring more productivity of employees
- Hiring expert workers to provide service
- Working for the development of Apps
- CSR activity
- Take digital payment and secured service with proper safety.

#### **2.4: Marketing Practices:**

Services: There's a wide variety of services are offered in the market by sheba.xyz for the customers which are Appliance Repair, Electronic and Gadget repair, beauty and saloon, Shifting, Men's care and saloon, Cleaning and pest control, Trips and travels, sMarket, LPG Services, Car rental. Car care services, Painting and Renovation, Driver service, sLaundry, Electric and plumbing, Medical and health care, emergency services, sCatering.

##### **2.4.1: Marketing Mix:**

The marketing Mix of sheba.xyz described below-

Product: The main product of sheba.xyz is delivering the customer services. They provide cleaning to saloon service which are the essential need of the customers. They have the expert's workers to does the work.

Price: The price of the services is very convenient and set at the industry price. They provide quality service with efficient pricing. Also they accept digital payment such as bKash, Nagad

Place: The services are available in whole Dhaka city. Currently it expands their service to Chittagong. You just order the service by using the app and it will reach your home very quickly at home.

Promotion: It has some unique promotion strategy to reach the customers. It does university campus seminar to aware about their services. It also does CSR activities. Furthermore, it uses social media to grab the customer attention. It has SEO and also boosted their post to generate more reach.

#### **2.4.2: Customer Relationship:**

Sheba.xyz makes good relationship with customers. They also do influential marketing through it. If any customer recommends the service to other, he will get referral bonus. The works include-

- Service reviews after having the service.
- Referral bonus for referring to take the service
- Update the customer about new services
- Solving all the quires of consumer.

#### **2.4.3: Digital marketing:** Sheba.xyz use digital marketing tool to promote their business.

- Creating attractive posts with product feature, discount in social media.
- Use SEO in their website
- Developing web contents, videos of services
- Reward for the contest winner
- Attractive and easy to use apps.

#### **2.5: Financial & Accounting practices:**

The Financial and accounting practices are given below,

##### **2.5.1: Financial Practices:**



Due to company privacy policy, I am not allowing to share any financial data externally. In short to overview I can say that it's a growing company and it has a healthy investment. Its financially sound company in Bangladesh.

### **2.5.2: Accounting Practices:**

The accounting practices are given below-

**Data Entry:** Sheba.xyz keep every customer's info in database who are taking their services. They keep all the record there. They also do keep record all of the employee's information includes salary. They input all the necessary documentation info there. One can easily find the info, transactions record in a moment through it.

**Digital Payment:** Sheba.xyz accepts digital payment such as bKash, Nagad for their services. Also, they pay the salaries of the employees through online banking. So, the accounting practices are very transparent here.

**Process:** Sheba.xyz charges market standard price from the customers. They got a small portion of commission amount from the paid amount of avail service. This way they help the workers to get more clients and also fulfilling the client demand through quality service.

## **2.6: Operations management and Information Practice:**

### **2.6.1: Operations management process:**

App based Operation: Customers are ordered their services through different apps of Sheba.xyz. There are apps for both clients, workers and employees. Anyone can get the app from google play store and their features are pretty handy and cool. There are panel for checking, updating and also for cancelling the orders in special cases.

### **2.6.2: Operation process:**

The daily operations start from morning through team meeting. The employees are working there to improve the services and giving all the administrative support to the company. But for the client to get services they can use app and ordered a service. The designated worker will go to their home with proper equipment and does the service effectively. Customers give review or rating about the services. Mostly customers pay the amount through bKash. If any issue arises, they can call to the customer service number. Also, for creating trade license, the clients call for the service and Sheba.xyz take the responsibility to creating that. So, these are the operation process of Sheba.xyz in short.

### **2.6.3: Information Practices:**

Information is the key resource of business. They keep record of every information.

**Database:** They have designated database to keep clients, workers and employee's info. The database updated regularly so that the info can changes quickly in apps, websites.

**Keep privacy on tracking records:** They also keep track records of workers, employees.

The review how they are performing or not. They also keep it private because it holds many personal, sensitive data.

**Developing Website and Apps:** Website and the Apps are the core of business as the customers reach them through this. So they always keep updated this and also develop it further understanding the customers demand.

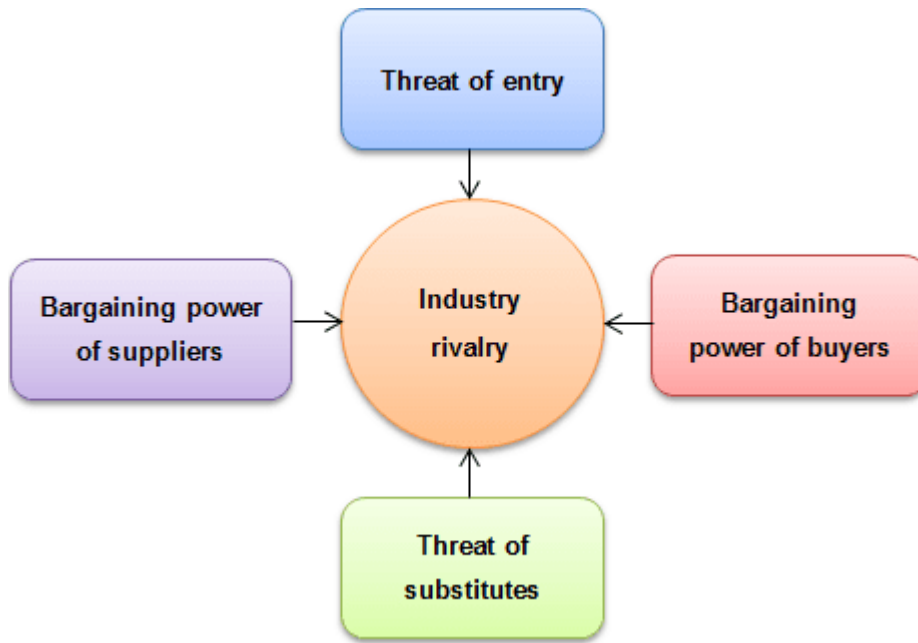
## **2.7: Industry & Competitive Analysis:**

The industry and competitive analysis is given below-

### 2.7.1: Porters Five Forces Analysis:

We can identify the industry position of Sheba.xyz by Porters Five Forces model.

The analysis is given below-



**Figure 1: Porters five Forces Model**

Porters five forces models are-

- Industry Rivalry
- Threat of substitutes
- Threat of New Entrants
- Bargaining power of suppliers
- Bargaining power of Buyer

Industry Rivalry: The Industry Rivalry is very high.

The rivalry is very high because of more competitors on the market such as Shop up, Ebazar, Amar Dokan, Tally khata and also local growing services. So to grab the customer here is very complex as the competition is higher.

Threat of substitutes: Threat of substitutes is high.

Any company can deliver this services with a small capital. Also, the entry barrier is lower in the industry. People can easily take others services. So the threat of substitute is high.

Threat of new Entrants: Threat of new entrants is higher.

The entry barrier to enter the market is lower and as well as the regulation and policy. Any company can enter with a lower capital.

Bargaining power of Supplier: low to moderate

There are a vast of suppliers in the market. So they can switch to any other supplier. For this the bargaining power of the supplier is low to moderate.

Bargaining power of buyer: High

The bargaining power of buyer is high because there are other companies who provide the similar services at competitive price. So the bargaining power is higher for the buyers.

### **2.7.2: SWOT Analysis:**

Through SWOT analysis we can get the internal and external info of the company. We observe the strength, weakness, opportunities and threats here. I go to work with closely with

some departments of sheba.xyz and I gather some internal info. The SWOT analysis is given below-



**Figure 2: SWOT Analysis**

Strengths:

- Successful in the market
- Higher Customer Satisfaction
- Prompt Service
- Expert workers
- Brand Portfolio

Weakness:

- Research and development for innovation
- Development of Apps interface

Opportunities:

- Expand to different lucrative location
- New customer
- Growth in market share

Threats:

- Growing competition
- Changing consumer behavior

So these are the detail SWOT analysis of sheba.xyz. Currently, it has a good position in market but it should expand more to grab more opportunities.

## **2.8: Summary and Conclusion:**

In few years, Sheba.xyz have grown very fast in the market. It always trying to capture new market through launching different services in a convenient price. Their customer retention is very good and the potential customers are increasing day by day. Though there are some strong competition arises in market like ShopUp. They are focusing more on the marketing to grab customer. However, Sheba.xyz is growing with its quality and prompt service. If sheba.xyz can provide the good services along with the price and expand more, they will be successful to accomplish their mission.

## **2.9: Recommendation:**

Though Sheba.xyz have a good reputation and good service provider, I have some points to suggest for the future development. They are-

- Concentrated on App related technical issue
- Increase the budget for research and development
- Higher more skilled employee for administrative job
- Encourage the community through more CSR activity.
- Basic job training for employee and workers.

## Chapter 3

### **Project Part: The Changing Dynamics of SME industry: How digital technology creating new scopes for small ventures of Bangladesh**

#### **3.1: Introduction:**

**Background:** According to financial express (2020), Government shows great interest in the development on Small and Medium enterprises and wants more expansion on it. For further development, government has put forth a five-point proposal. Government wants to expand the development keeping the culture and heritage with it. One of the most important point that govt. is working to make global product with the help of digital technology in lower costs. Our country is more focusing on creating more women entrepreneurs and make diversification product. Furthermore, the skilled young workforce is creating small and medium enterprises rather than racing for jobs.

**Objectives:** For this, there are two types of objective. They are-

**Boarder objectives:** Acquiring knowledge about the SME in Bangladesh and how the industry is growing rapidly.

**Specific objectives:** The specific objectives are given below-

- Finding the market potential of the industry



- How this business is influencing the youngsters
- Positive impacts of digital technology in the industry

**Significance:** The main purpose of the study is to enlighten the student about the small and medium entrepreneur's business. As I am doing secondary research, I can show the industries existing situation in the market and how the market influences the people. For this research our company will also be benefited as there are info about grabbing the opportunities. I hope this will enrich my knowledge and will help me further in corporate life.

**3.2: Methodology:** Methodology mainly refers that from where we collect the data's and analyze parts. Here, I am using only secondary source for findings and analyze part.

Secondary data: Secondary data refers the previous data, study or analyze. I have collected data from this source:

- Online Blogs, articles
- Company Website
- Internet
- Research Paper

### **3.3: Findings and analysis:**

#### **3.3.1: SME Industry:**

The small and medium enterprise (SME) refers that financing the small enterprises by the financial institutions. The institutions are lending money so that they can raise capital or expand the business. The industry has the potential to boom in our country. Bangladesh Bank has also introduced a new division on SME. It has developed a number of schemes and policies to monitor the SME industry. Moreover, a lot of commercial banks and financial institutions are coming forward to fund the small and medium entrepreneur. It has a significant role in boosting economic condition and also it creates employment for many people. It also influences women and empowering them. The importance of small and medium entrepreneurs is very high on developed country like Bangladesh. To achieve the ability to produce the imported substitute products, its role also growing quickly.

#### **3.3.2: Opportunities and Growth of the industry through digital technology:**

As the government has given great importance to the SME industry, the opportunities of the SME industry is very high. There are some private banks who are giving more opportunities to grow the Small and Medium entrepreneurs. Such as-

- Women entrepreneurs are employed to provide special benefits
- Expansion of SME business are encouraged

- Special loans for women and a women account system has been introduced where women are getting loans on easy terms.
- Banks are helping to promote the innovation of product, technological advanced and expansion support.
- Employment opportunities has risen significantly in the rural areas.
- Government also provide easy loan to raise the importance of this industry.
- Experts says that, the industry will be one of the leading industry in 10 years.
- Using advanced digital technology helps to keep track record of business.
- Through digital marketing they are grabbing more customers around the country.

### **3.3.3: Sheba.xyz encourages the MSME:**

Sheba platform has introduced sManager app for the micro, small and medium entrepreneurs in Bangladesh which itself a revolution. It will speed the service of MSME business.

sManager the app is the complete business guide for the MSME in our country. It has designed such a way that it will work as a smart business assistant who will manage the business both in online and offline. It will reduce the stress of the business owner as the app will guide you the best to run your business. The assistants that it will provide are-

- Tracking sales
- Tracking due

- Digital payment
- Financial inclusion
- Digital marketing
- Micro loan for business growth
- Order processing
- Account management
- Give ideas to create innovation
- Proper guidance for any obstruction in business

So these way Sheba.xyz is supporting the MSME business person to grow more.

### **3.4: Summary & Conclusions:**

Most of the countries are fusing on their SME industry because it's the profitable business nowadays. In Bangladesh, there has been great opportunities to grow the business.

Government and commercial financial institutions are also focusing to help the individuals to work in SME business. People who are skilled enough should go for the SME business rather than running behind a job for years. The digital technology has make a huge impact on this business, Sheba platform Limited has launched an easy to use innovative app to support the business called sManager. Through this app, business person can keep all the documentation or monetary transaction safely in both online and offline. The sustainability and growth of the industry is seeming very potential in future.

### **3.5: Recommendations:**

There are some points that I want to suggest for the development of SME industry. They are-

- Government should aware the younger people in schools, college about the benefit and opportunities of SME business
- Check and update the policy according to the need of business
- Provide more capital and time to grow the business
- Spread and educated about the importance of using digital technology in business.
- Support the innovative, eco-friendly products and provide them extra benefits.

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