

**Report On**  
**Internship report on Marketing Strategies and Branding of**  
**IPDC Finance Ltd.**

By  
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19364075

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

**Master of Business Administration (MBA)**

BRAC Business School  
BRAC University  
5<sup>th</sup> October 2021

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## Declaration

It is hereby declared that

1. The internship report submitted is my 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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**Adrita Rahman**  
ID: 19364075

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

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**Syed Ibrahim Saajid**  
**Adjunct Faculty, GSM, BRAC Business School**  
**BRAC University**

## Letter of Transmittal

Syed Ibrahim Saajid

Adjunct Faculty, GSM,

BRAC Business School,

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of internship report on “Marketing strategies and branding of IPDC Finance Ltd”

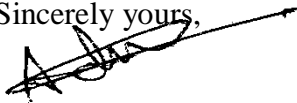
Dear Sir,

It is my pleasure to offer you with this internship report on “Marketing strategies and branding of IPDC Finance Ltd” as part of my MBA program requirement for your consideration. IPDC Finance Limited, a well-known non-banking financial institution in Bangladesh, was where I completed my internship. My primary motivation was to complete this report in accordance with your directions while taking into account the MBA Program's suggestions.

I did my best to conclude the report with the most important information's and recommendations. Moreover, I have genuinely attempted to study and evaluate the collected materials, data, and observations of practices at IPDC Finance Limited.

I believe that the report will satisfy all your criteria and exceed your expectations.

Sincerely yours,



---

Adrita Rahman

ID- 19364075

BRAC Business School

BRAC University

Date: October 5<sup>th</sup>, 2021

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between IPDC Finance Limited and the undersigned student at BRAC University , Adrita Rahman, ID :19364075.

## Acknowledgement

I am pleased to have this opportunity to convey my deepest thanks to all whose ideas, opinions, and help were critical in the development and enrichment of this report. I appreciate the amazing collaboration of the IPDC Finance Limited authorities and staff, as well as the marketing team.

First and foremost, I'd want to express my gratitude to Mr. Syed Ibrahim Saajid, Adjunct Faculty GSM, MBA Program, BRAC Business School, for encouraging me to write my internship report on IPDC Finance Limited's marketing efforts. Mrs. Umme Habiba, senior manager of credit risk management at IPDC Finance Limited, deserves my sincere gratitude for allowing me to produce this report. In addition, Mr. Ishtiaque Shahriar, Head of Products and Marketing Department, IPDC Finance Limited, provided me with all data and information.

Overall, I am grateful to the people whose illuminating books, journals, and working papers on international financial management served as a source of information for me while writing this report.

## Executive Summary

The internship report is a prerequisite in BRAC University's MBA program. "Marketing Strategies and Branding of IPDC Finance Limited " is the subject of this study. This study is designed to help the reader gain a thorough grasp of marketing and branding strategies followed here. It also tries to reflect the methods used by IPDC Finance Limited when it comes to marketing. The objective of this study is to gain an understanding of IPDC Finance Limited's marketing strategy and branding practices. IPDC Finance Limited is always looking for new ways to improve. The company is quickly establishing itself as the country's first financial digitalized firm. IPDC has previously launched a number of digital channels to inform people about its services in order to realize its goals. However, in this new normal circumstance, IPDC has transformed the market dynamics of Bangladesh's financial sector by employing digital marketing tactics. Traditionally, marketing financial service advertising was challenging since few individuals had financial expertise and few people were found with financial knowledge. IPDC marketing has evolved through time with the goal of reaching out to people's minds and desires in this new normal circumstance. Nonetheless, both external and internal stakeholders confront a variety of problems. To begin, I attempted to summarize the product concept, marketing strategies, branding procedures and finally, some recommendations on how they can implement some newly launched marketing programs to expand their service across the entire country and also develop customer loyalty in the market. Despite the company's dynamic growth and business expansion, the company's goals and objectives remain the same: to serve people to the best of their capacity and to continue striving to become the finest non-banking financial sector position in the nation.

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## List of Acronyms

<b>CRM</b>	Credit Risk Management
<b>FI</b>	Financial Institution
<b>NBFI</b>	Non-Banking Financial Institution
<b>IPDC</b>	Industrial Promotion and Development Company
<b>IFC</b>	International Finance Corporation
<b>CDC</b>	Commonwealth Development Corporation
<b>GoB</b>	Government of Bangladesh
<b>CSE</b>	Chittagong Stock Exchanges
<b>DSE</b>	Dhaka Stock Exchanges
<b>SME</b>	Small Market Enterprise
<b>MME</b>	Medium Market Enterprise
<b>MFS</b>	Mobile Financial Services
<b>CRM</b>	Credit Risk Management
<b>IT</b>	Information Technology
<b>DBH</b>	Delta BRAC Housing
<b>SCF</b>	Supply Chain Finance
<b>ManCom</b>	Management Community
<b>CMO</b>	Chief Marketing Officer
<b>SAFA</b>	South Asian Federation of Accountants
<b>BPA</b>	Best Presented Annual Report
<b>ICAB</b>	Institute Of Chartered Accountants Of Bangladesh
<b>NPL</b>	Non-Performing Loan
<b>CSR</b>	Corporate Social Responsibility
<b>BSCEA</b>	Bangladesh Supply Chain Excellence Awards
<b>BSCMS</b>	Bangladesh Supply Chain Management Society

<b>ECS</b>	Electronic Clearing System
<b>EFT</b>	Electronic Funds Transfer
<b>OVC</b>	Online Video Communication

## Chapter 1: Overview of internship

### 1.1 Student information:

Name: Adrita Rahman

BRAC ID: 19364075

Master of Business Administration (MBA)

Major in Marketing

BRAC Business School

### 1.2 Internship Information:

#### **1.2.1 Internship Company supervisor:**

Name : Mrs. Umme Habiba

Position: Senior manager, credit risk management, Head office.

#### **1.2.2 Job Position-Job Responsibilities**

**Job position:** Management associate (Executive) Credit risk management (CRM- Business finance)

**Join date:** 5<sup>th</sup> May 2019

**Job description:**

- Reviewing the credit proposals of Corporate, MME, SCF as well as validating the covenants & recommendation.
- Conducting credit visit to prospective & existing clients to assess the credit worthiness, risks through discussion, financials verification, market intelligence etc.
- Ensuring the proper compliance during credit approvals regarding institutions Policies as well as Regulatory Bodies.
- Sharing knowledge regarding the improvements & developments of Credit Proposals as well as communicating the issues with the stakeholders.

## 1.3 Internship Outcomes:

### 1.3.1 My contribution to the company

Well, I consider myself fortunate to be a part of Bangladesh's top financial organization. It's been an incredible adventure during the previous two and a half years of work experience, and it's still going strong. One of the most notable things I saw over this time period is that every colleague here is really kind, which contributes to a very comfortable working atmosphere. After graduating in the year 2019, I joined IPDC six months later. Apart from that, after starting this job, I considered enrolling in this MBA program. I was able to balance my employment and my MBA studies. As a fresher, I joined IPDC in the credit risk management department. I was educated on the entire process of credit risk management. Bangladesh Bank has a number of internal processes and criteria that must be adhered to while assessing credit.

### 1.3.2 Benefits of this internship

I have contributed significantly to IPDC and will continue to do so, but I'd really like to highlight the positives that this internship and employment have provided me over the last 2.5 years. This was my first career where I was acquainted to a pleasant working environment. Not only have I learned the tasks and responsibilities allocated to me as a credit analyst, but it has also helped me perform work more professionally and maturely. The following are some of the other advantages:

- Interacting with diversified people from different departments leads to enhance out communication skills.
- Moving away from bookish knowledge and acquiring practical knowledge.
- Build confidence to perform multitasking fields of work.
- Development of skill and career opportunities.
- Experience working in prestigious institutions weight up the resume.
- Adapting to work environment and dealing with issues in a professionalism way.

### 1.3.3 Difficulties and Recommendations

- I didn't have a chair to sit in when I first started as a fresher for six months, and I had to share another employee's chair. After 6 months on the job, I was offered a permanent seat.

Even now, when I see new interns join, there is a lack of seating arrangements for them, which needs to be considered in order to improve organization accommodation facilities.

- The office has a minimal number of printers and photocopy machines, which should be increased. It's difficult to use two at a time on a floor with around 200 personnel.
- Because the head office is located in the Gulshan area, which is known to be an affluent area in Dhaka city, therefore purchasing lunch and snacks is very expensive and out of reach for most people. For lunch, there must be an internal catering facility.
- An effective training program for interns as well as new employees must be established.

## Chapter 2: Organization Part: Overview

### 2.1 Introduction

#### **2.1.1 Background of the Study:**

It is necessary to have a basic understanding of financial institutions, including how they work and what services or products they provide. Despite being a permanent employee at IPDC's credit risk management department and a student at BRAC Business School concentrating on Marketing, this internship allowed me to think outside the box by diving deep into marketing and how different strategies are managed in financial institutions to make them visible in the eyes of every customer. Apart from the ideas and lectures, I also learned how these things operate in practically. As a result, I consider myself fortunate to be a part of IPDC Finance Limited, which was named the finest financial institution of the year both professionally and academically.

Since I work in the CRM department here whereas my MBA major was in marketing, therefore my job responsibility was not related to my internship major. Based on my concentration, my academic supervisor advised me in choosing this topic "Marketing Strategies and Branding of IPDC Finance Ltd.". Focusing this internship report, I attended various meetings and worked with the marketing team outside my allotted work hours, and learned about the marketing operations. It was also challenging for me.

#### **2.1.2 Objectives of the study:**

The objective of this report is to introduce the concept of marketing plans and the branding of IPDC Finance Ltd. The entire study has two categories of objective.

##### Broad Objective:

(Yasmin, 2017) "To understand the marketing strategies and branding, which end in a decent brand recognition of IPDC Finance Limited as a renowned non-banking financial industry."

Specific Objectives: For the project's correct direction, the research is divided down into a few but very definite objectives. The following are the study's particular goals:

- To complete partial requirements of MBA program degree accomplishment.

- To understand more about marketing strategies and branding plans of IPDC.
- To understand the motivations and issues that underpin all marketing plans for IPDC's branding operations.
- Taking it a step further by partnering with a non-bank financial institution (IPDC Finance Ltd) to fulfill its aim of being identified in the market.
- To examine the consequences of marketing and branding strategies.
- Make recommendations to IPDC Finance for the creation of more feasible marketing and brand communication strategies in order for IPDC to maintain its position as one of our country's top financial institutions.

### **2.1.3 Scope of the Study:**

IPDC Finance Limited's marketing methods are examined in this study, as well as some recommendations for enhancing the company's branding techniques. By generating this report, I might look at hypothetical knowledge that will be more useful to me in my practical career lives.

### **2.1.4 Limitations:**

Despite my best efforts to produce this report with the greatest amount of care and attention, it still has certain limits. The following are the details:

- 1) The role of my assigned department, Credit Risk Management (CRM), was the major barrier. I was unable to produce a report on the functions of my assigned department because my major focus of MBA program is marketing. With that, I was unable to conduct in-depth research on the topic I had chosen.
- 2) The other obstacle was a lack of time. During my internship preparation, I discovered a lot of new things. However, learning and developing knowledge about all of the department's operations and duties was not enough for me. As a result, I was unable to perform a more detailed and in-depth study and incorporate it in my report.
- 3) Each organization has its own secrecy that is not shared with the outside world. This was also true for IPDC Finance Limited. For the interest of the organization's secrecy, several of my colleagues did not share adequate information. Due to business confidentiality, I was not permitted to reveal some sensitive and secret information from my department.

4) Due to pandemic and lockdown conditions, I had to work from home, which made it hard to communicate with other marketing department teams face to face and monitor functions in real environments. In addition, conducting interviews with management teams proved difficult. Despite these constraints, I did my best to gather relevant data in order to make the report more useful and analytical. I feel that the material I gathered in this report will be useful in any future research on this subject.

### **2.1.5 Methodology:**

In order to conduct a successful study, it is critical to pick an effective and efficient technique. For the effective completion of the report, I used both primary and secondary data while working on it. I created this report after evaluating and integrating all of the data and information. I have collected information through the following ways that are presented below:

- 1) Primary data was gathered for this report by working with the marketing and brand communication team, as well as having informal discussions with team members, observing how they (various departments, operations, strategic partnerships, and so on) maintain and cooperate, and directly questioning them.
- 2) Secondary data was gathered from a variety of sources.
  - a) Annual reports of IPDC Finance Limited and Quarterly Financial Statements are some of the sources.
  - b) IPDC's official website; many articles, publications, books, and newspapers; and more.

## **2.2 Historical background**

(IPDC AT A GLANCE) IPDC Finance Limited was founded in 1981 by a distinguished group of investors as the country's first private sector financial institution. On February 7, 1995, the Company was also registered as a financial institution under the Financial Institutions Act of 1993. IPDC is a public limited company that trades on both the Dhaka and Chittagong stock exchanges. IPDC has played a key role in changing the country's private sector industrialization through innovative financial products and services since its inception. IPDC has grown into a multifaceted financial organization that offers a wide range of goods and services, including corporate financing and consulting, middle market supply chain finance, retail wealth management, and retail finance. The company's goal is to satisfy its clients' financial needs.



(IPDC SHAREHOLDERS, 2021) The shareholders include the United States' International Finance Corporation (IFC), Germany's German Investment and Development Company (DEG), Switzerland's Aga Khan Fund for Economic Development (AKFED), the United Kingdom's Commonwealth Development Corporation (CDC), and Bangladesh's government.

To become the country's most passionate financial brand, with a specific focus on youth, women, and neglected communities. With this aim in mind, IPDC overhauled its operations in Bangladesh, changing its name from 'Industrial Promotion and Development Company of Bangladesh Limited' to IPDC Finance Limited, in line with its primary vision of becoming an active participant in the development of Bangladesh's economy.

IPDC Finance Limited has vision, mission, and values that are intended to guide their decisions and activities as they lead the financial institution into the future.

**Vision:**

(MISSION, VISION & VALUES, n.d.) To become the most passionate financial brand in the country with special focus on youth, women and underserved areas.

**Mission:**

(MISSION, VISION, VALUES, n.d.) To enable our customers and communities to rise unbound, to live up to their fullest potential by extending innovative financial solutions in a friendly, timely, transparent and cost-effective manner.

**Core Values:**

(MISSION, VISION, VALUES, n.d.) IPDC Finance Limited has established certain fundamental beliefs that they regard as the foundation of their business. The key fundamental principles they focus on are the customers' experiences, their passions, and their innovations.



Figure 1 Core Values of IPDC Finance Limited

**Strategy objective:**

1. Conducting business with the greatest degree of integrity possible
2. Demonstrating a genuine desire to win in the marketplace
3. Embracing and promoting diversity in the workplace and in the community
4. Always promote teamwork
5. Leveraging technology to provide a better client experience
6. Setting the bar for good corporate citizenship in the areas where they do business.

**Business overview**

The Company's core activities are finance and finance-related operations. These businesses include deposit mobilization, corporate credit, factoring financing, project finance, leases, hire purchase, equity/quasi-equity investments, and consultancy services.

IPDC has 12 branches, including the headquarters, that provide a wide range of commercial services. There are four sites in Dhaka. Gulshan (head office), Motijheel, Dhanmondi, and Uttara are the locations of these branches inside Dhaka city. Aside from these, eight other branches are located in Chittagong, Sylhet, Narayangonj, Gazipur, Bogura, Jashore, Cumilla, and Mymensingh, all outside of Dhaka metropolis.

### **Nature of business of the Company :**

(Nature of business of the Company, 2014, p. 5) IPDC offers long and short-term financing, project financing, lease financing, mortgage financing, channel financing, equity participation, syndication finance, SME and MME finance, asset backed securitization via zero-coupon bond issuance, and related consultancies to both domestic and foreign private investments in Bangladesh. In order to expand its retail activities, the firm established a retail business in 2006.

### **Corporate Information:**

**Registered Name of the Company:** IPDC Finance Limited

**Date of Incorporation:** 28 November 1981

**Legal Form:** A public limited company formed in Bangladesh under the Companies Act 1913 (formerly the Companies Act 1994) that has been listed on the Dhaka and Chittagong Stock Exchange Limited since December 2, 2006. On February 7, 1995, it was licensed as a financial institution under the Financial Institutions Act.

**Registered Head Office:** Hosna Centre (4th floor) 106 Gulshan Avenue, Dhaka 1212 (IPDC Finance Limited, n.d.)

**Email:** [email@ipdcbd.com](mailto:email@ipdcbd.com)

**Website:** [www.ipdcbd.com](http://www.ipdcbd.com)

### **2.3 Extensive Range of Products & Services:**

IPDC is a nonbanking financial institution that provides finance and savings to companies, small and medium-sized businesses, and individuals. IPDC provides easy-to-use, flexible solutions with the quickest turnaround times. IPDC also provides structured finance advice services to corporate and SME clients for their new projects. IPDC offers the following goods and services through its Corporate, Small and Medium Enterprises (SME) Business, and Retail business divisions:

#### **Corporate, Small and Medium Enterprises (SME) Business:**

*1. Lease Finance:*

For recently bought industrial machinery, commercial equipment, generators, vehicles, boats, industrial large engines, and other goods, lease financing is provided.

*2. Long Term Loan:*

A term loan is used to fund a company's long-term demands. Term loans are commonly used to finance a wide range of capital and fixed costs, including balancing production lines, updating manufacturing processes, expanding capacity and space, and so on.

3. *Short Term Financing:*

IPDC provides working capital financing to assist businesses in meeting their short-term liquidity needs and carrying out day-to-day operations. The financing can be customized to the client's wants and needs.

- *Factoring Financing*

(Annual report, 2020) IPDC Factoring is a service that gives payments against invoices or bills. Customers don't have to wait 90 to 180 days for their accounts receivables to fulfill their liquidity needs with IDPC factoring.

- *Work Order Financing*

(Annual report, 2020) IPDC provides financing against Work Orders (WO) to help bridge the gap between the time it takes to complete an order and the time it takes to receive payment.

- *Distributor financing:*

IPDC provides Distributor finance to various distributors of certain products against total lifting of product of the client within a certain period.

4. *Project Financing:*

IPDC collaborates with other financial institutions/banks to raise financing for large-scale investment projects through syndication, with IPDC serving as the main arranger. A new unit to augment an existing product line and capacity, a new concern inside an existing group, a new joint venture project within an existing firm, and so on were all eligible for project finance.

5. *Financing Women Entrepreneurs*

This product is specifically designed for businesswomen to offer them an advantage and help them succeed.

6. *Investment in Preference and Common Share:*

IPDC provides working capital financing to assist businesses in meeting their short-term liquidity needs and carrying out day-to-day operations. The financing can be adapted to the client's needs and/or requirements.

## Retail Business

Individual Financial Services is a division of the firm that offers a variety of personal financial services to satisfy people's requirements. Liability schemes can be divided into two categories. The two sorts of programs are deposit and savings plans. There is a vast range of deposit goods available under these two schemes that may be both beneficial and profitable depending on the client's needs. The following is a quick rundown of goods found in the retail industry:

1. *Savings Schemes*

Deposit Premium, Millionaire Deposit, and Ultiflex Deposit are some of the products available under this plan.

2. *Deposit Schemes*

This sort of plan includes a wide range of products. Annual Profit, Cumulative Profit, Fixed Deposit General, Monthly Profit, Double Money Deposit, and Quarterly Profit Schemes are some of the options available.

3. *Home Loan*

The Home & Mortgage Unit seeks to satisfy the unique demands for housing solutions with a variety of Home Loan alternatives.

4. *Auto Loan*

Individuals and institutions can get auto loans through the Auto Loan Department.

5. *Personal Loan*

The personal lending section provides loans for any purposes.

6. *Affordable home loan*

Affordable housing is a facility constructed specifically to meet the housing needs of low- and middle-income persons in remote areas.

7. *Club Royal*

This is a comprehensive bundle of exclusive services for high-value customers, including personal financial counseling.

## 2.4 Organizational Hierarchy of IPDC Finance Ltd.

Mr. Mominul Islam, the CEO and Managing Director, is the ultimate boss. Except for the Head of Internal Audit and Compliance, everyone must answer to him for their actions. The head of Internal Audit and Compliance must demonstrate accountability to the Audit Committee of the Board of Directors. Now for the organization's organogram:

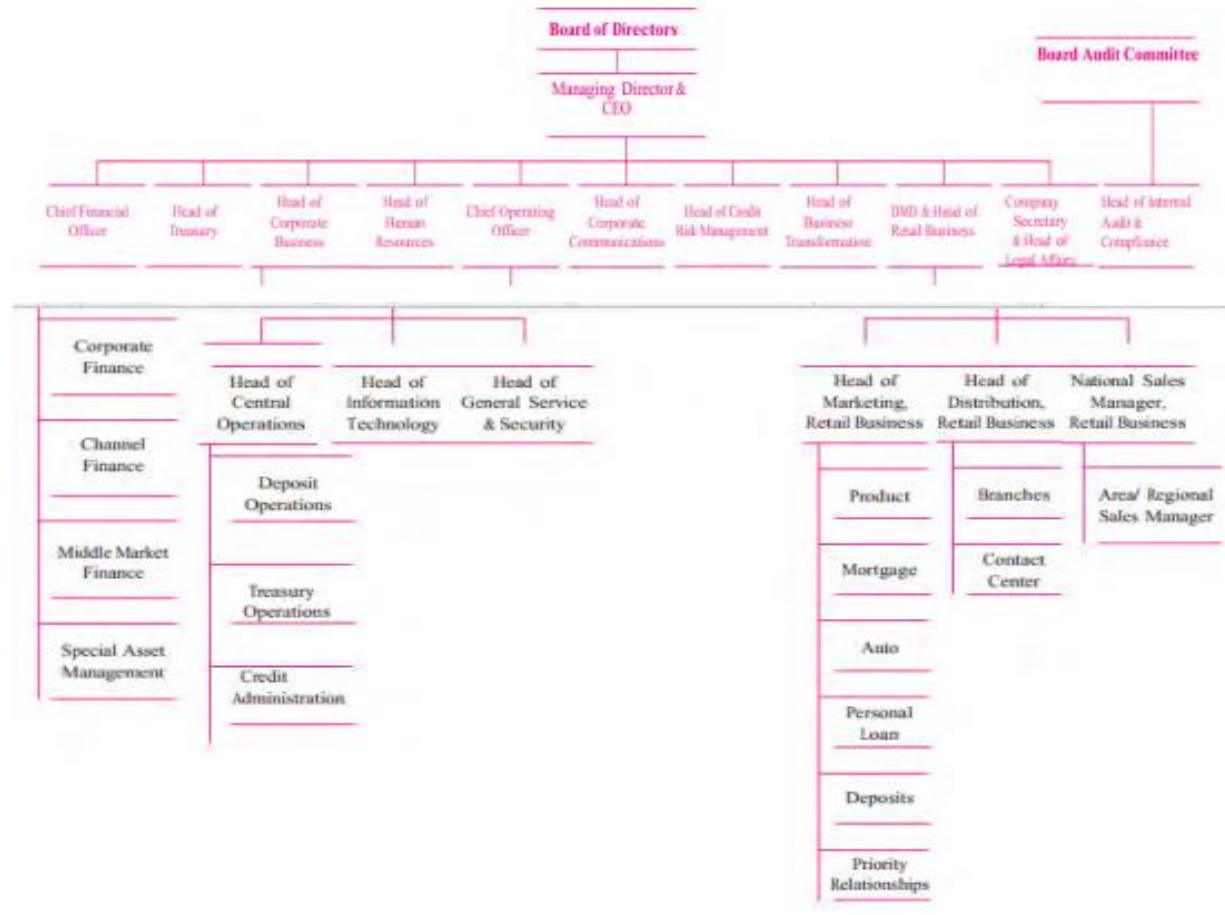


Figure 2: Organogram of IPDC Finance Ltd

Source: (IPDC Annual report, 2020)

## 2.5 Corporate governance:

A business without a corporate governance framework is analogous to a body without a soul or conscience. A satisfied management will come from deviating from this notion. IPDC Finance Limited highlights the pioneers who have been instrumental in the company's early success.. (IPDC Finance Ltd shareholding structure, n.d.) The IPDC Board of Directors presently has 10

members: two from the GOB, three from BRAC, one each from the Ayesha Abed Foundation, Bluechip Securities Limited, and RSA Capital Limited, as well as two independent and managing directors (Ex-officio).

The original members of IPDC Finance Limited are listed below, and they have all played an important role in the company's growth since its start. The management team is led by the Managing Director and CEO, with additional members including the Chief Human Resource Officer, Chief Financial Officer, Head of Credit Risk Management, Head of Internal Audit & Compliance, Company Secretary & Head of Legal Affairs, Head of IT and Business Transformation, Head of Operations, and Head of Retail Business.

**2.6 Shareholding Structure:**

Capital structure (IPDC Finance Ltd shareholding structure, n.d.)

Authorized Capital (Tk.) : 8,000,000,000

Total paid-up capital (Tk.) : 3,710,915,470

Founding Shareholders: In 2015, BRAC (25.00%) Ayesha Abed Foundation (10.00%), RSA Capital Limited (5.00%). In 2019, Bluechip Securities limited acquired 8.04% shares from Aga khan fund for economic development (AKFED). Government of people’s republic of Bangladesh (21.88%) and General public (30.08%) owns the remaining shares.

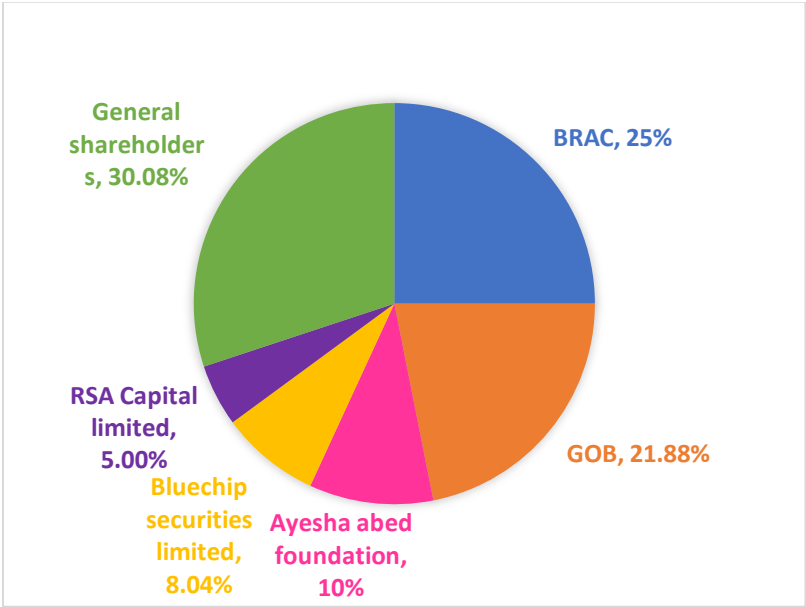


Figure 3: Shareholding structure of IPDC

Milestone Investments:

Since its inception, IPDC has played a key role in the industrial landscape of developing nations. IPDC worked with many of Bangladesh's most well-known businesses in the early phases of its growth. No other financial institution in the country has had such a significant influence on the growth of the country's private sector. In Bangladesh, IPDC has been a part of a number of ground-breaking initiatives, some of which were the first of their type. There are more on this list, but I've just included a few from different locations to give the reader a better sense.

(Yasmin, 2017) IPDC took risk to finance many new ventures in their early stages and some of the institutions are now the leaders in their respective sectors.

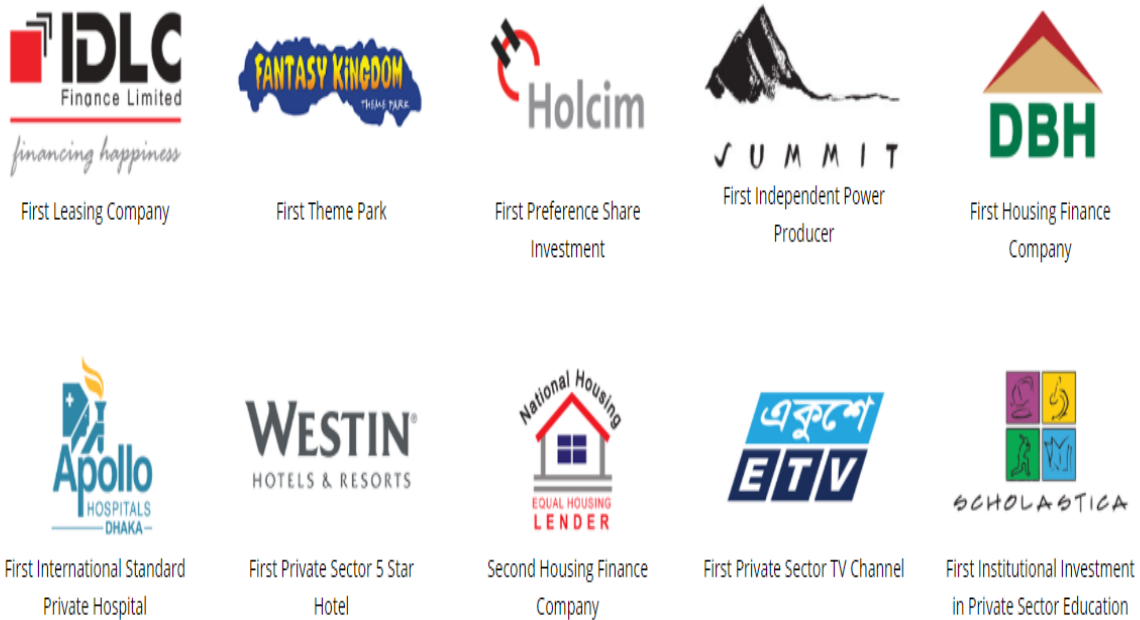


Figure 4: Milestone Investments of IPDC

Source : (IPDC Finance Ltd shareholding structure, n.d.)



## 2.7 Achievements

IPDC's efforts are based on honesty and transparency. That was wonderfully represented in the Annual Report, which was named the Joint Second Runner Up in the South Asian Federation of Accountants (SAFA) Best Presented Annual Report (BPA) Award 2017 in the Financial Services Sector category. The Soaltee Crowne Plaza in Kathmandu, Nepal, hosted this award event. In addition, the Institute of Chartered Accountants of Bangladesh awarded IPDC the second best presented annual report award in Pan Pacific Sonargaon, Dhaka (ICAB). Creating Stories was more important to IPDC than simply performing social duties (CSR). As a result, in Macau, China, IPDC won the ADFIAP Best Corporate Social Responsibility Award. Since then, they have prioritized sustainability in all of their great efforts to advance society.

(The Daily Star, Jul 6, 2019) IPDC managed to attain an astounding transformation by growing its business tenfold and reducing the NPL from one of the highest in the country to one of the lowest, along with an exceptional profit growth. (The Daily Star, 18th Bangladesh Business Awards: Laurels for business heroes, Jul 6, 2019) Thus, allowing IPDC to win the best financial institution of the year at the 18<sup>th</sup> edition of the Bangladesh business awards at Radisson Blu Dhaka Water Garden, jointly organized by DHL Express, the largest global logistics company, and The Daily Star, the leading English-Language newspaper of Bangladesh.

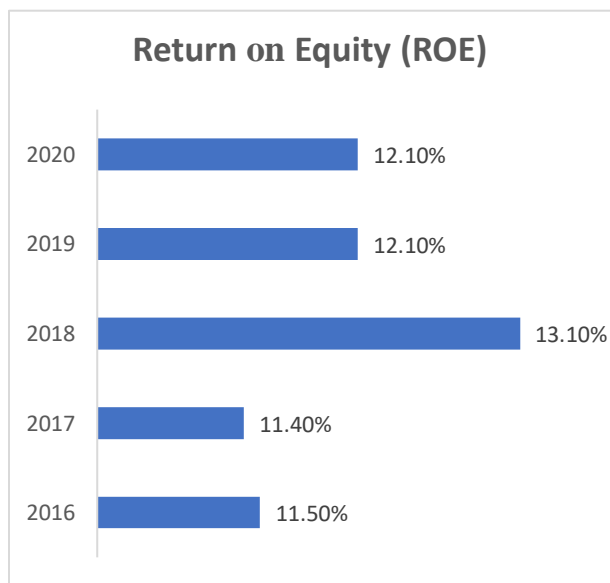
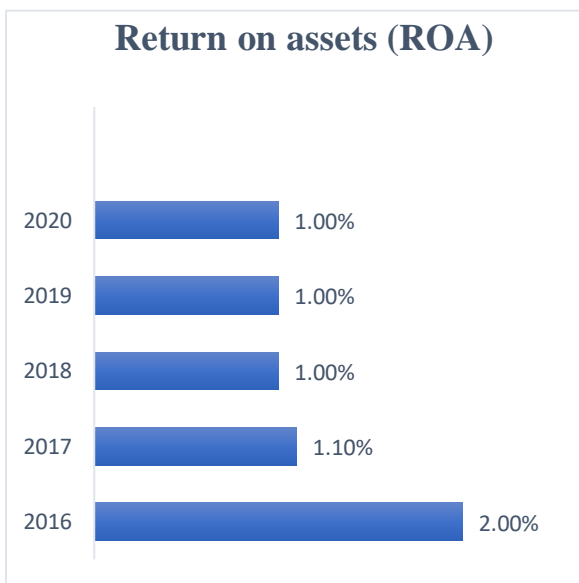
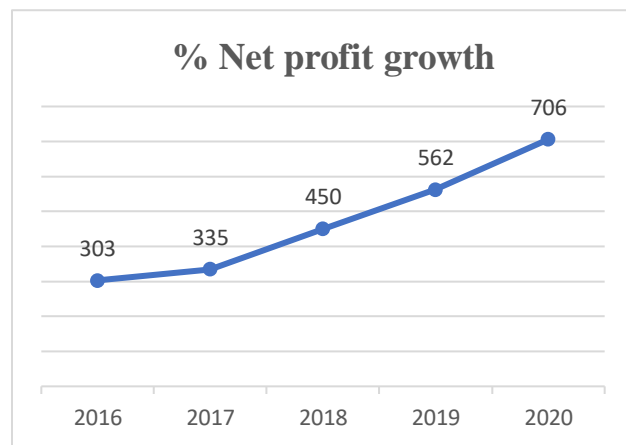
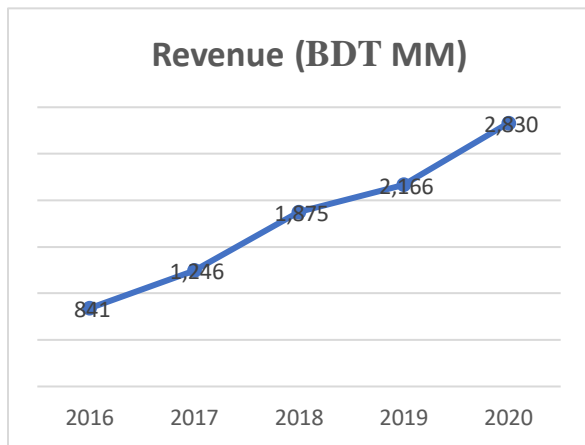
Despite being the strongest and the fastest growing financial institution in the country, it made sure there was no compromise in its efficiency and attention to details. Hence, IPDC maintained the lowest NPL ratio in the industry following which, Emerging Credit Rating Limited bestowed IPDC with a credit rating AAA, which is the highest possible rating, for their current capacity to meet their debt obligation and for having an extremely low solvency risk from changes in business, financial and economic conditions. (Annual report, 2020) The assigned rating represents the strength of the company, which is backed by experience Board of Directors, Good asset quality with nominal amount of NPL, Good capital base with high tier-1 capital and CRAR, well organized management team, specialization and competence in industrial investment.

### Recent development:

(Annual report, 2020) By the end of 2016, IPDC stunned the nation by becoming the first ever financial institution the history to have the most extravagant rebranding event and embracing

new name, IPDC Finance Limited. To remain relevant to the changing customer demands and making impactful contribution in progressing economy, (Managing Director & CEO, 2018) IPDC realigned its focus on youth, women and underserved areas, setting its roadmap with 5-year strategic initiatives- A home for every Family, Automated supply chain Finance, Empowering women, Creating Entrepreneurs, Going Beyond Megacities and Bringing Convenience Home.

## 2.8 Financial Performance highlights in 2020



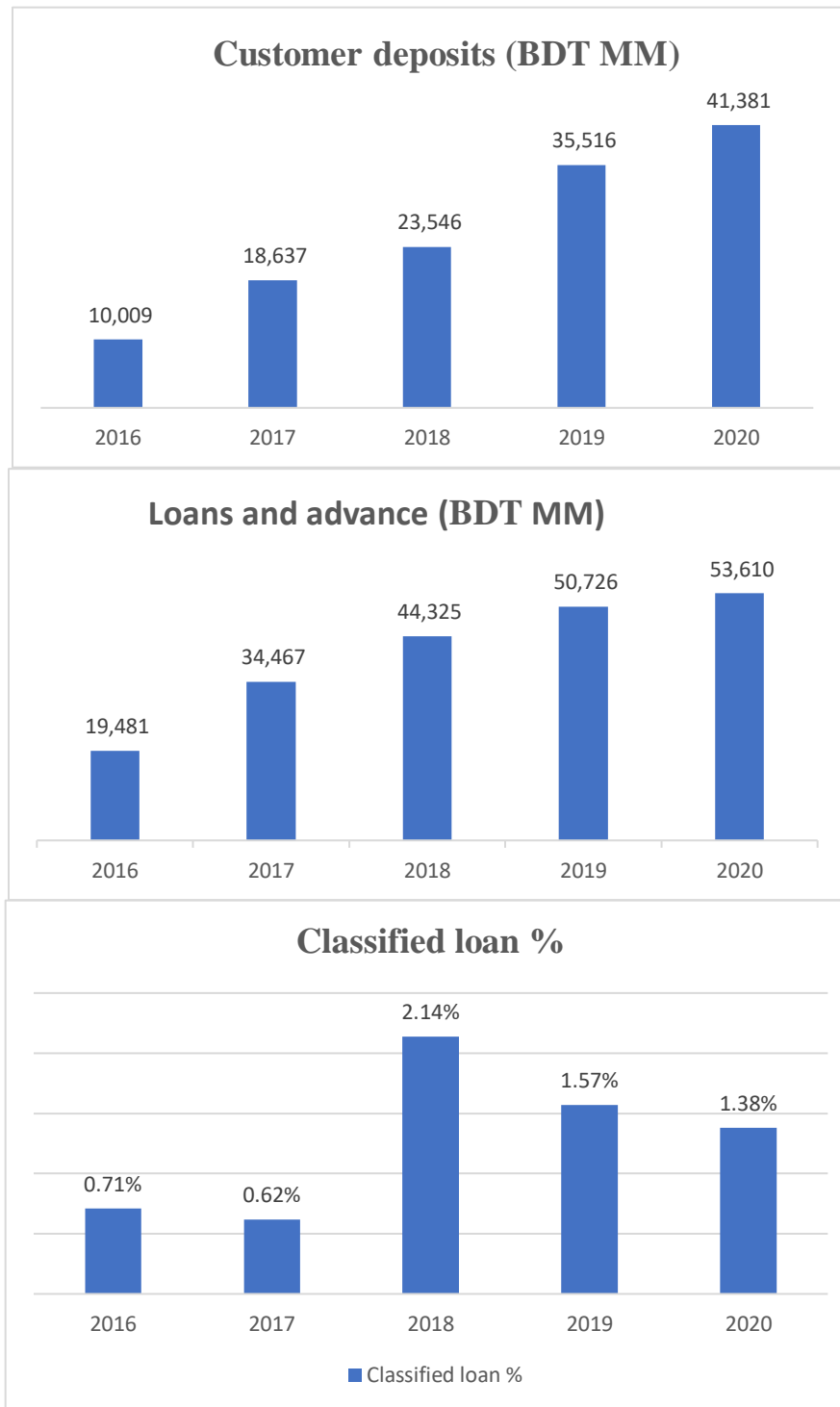


Figure 5: Glance of financial performance of IPDC in last 5 years

## Financial Highlights (BDT' mm)

Particulars	2019	2020	GROWTH (YoY)
<b>Paid Up Capital</b>	3534	3711	5%
<b>Shareholders' equity</b>	5576	6063	8.7%
<b>Operating profit</b>	1184	1680	41.8%
<b>Net profit after tax</b>	562	706	25.4%
<b>Total assets</b>	64402	75969	18%
<b>Borrowings</b>	7038	10946	55.5%
<b>Outstanding credit portfolio</b>	50726	53610	5.7%
<b>Total deposits</b>	46361	52456	13.1%
<b>Return of Equity (ROE)</b>	12.10%	12.10%	0.1%
<b>Return on Assets (ROA)</b>	1.0%	1.0 %	0
<b>Classified loan ratio</b>	1.57%	1.38%	-11.8%

Table 1: Financial performance of IPDC in 2019 and 2020

## 2.9 Industry and Competitive Analysis

(The business standard, 2020) IPDC has excelled its market competitors in terms of deposit, credit, and profitability till 2020, including IDLC Finance Limited, Lanka Bangla Finance, and Delta Brac Housing Finance Corporation. According to a rigorous investigation by the IPDC, the IPDC's annual profit increased by 13.4 percent in 2020, while the IDLC expanded by 27.9%, Lanka Bangla grew by 1.8 percent, United Finance grew by 45.7 percent and the DBH declines by 33.2 percent.

Particulars	IPDC	IDLC	Lanka bangla	DBH	United finance
<b>Loans and advances</b>	51,056	85,606	54,032	42,633	14,812
<b>Growth (YTD)</b>	0.7%	-6.4%	-10.9%	-4.2%	-1.2%
<b>deposits</b>	50991	81479	44381	45646	12538
<b>Growth (YTD)</b>	10%	2.5%	-5.4%	5.1%	1.6%
<b>Revenue</b>	1987	3517	1823	1528	652
<b>Growth (YTD)</b>	29.1%	3%	-26.7%	4.6%	-19.9%
<b>Operating profit</b>	1157	2043	638	1139	202
<b>Growth (YTD)</b>	37.5%	5.4%	-44.1%	7.6%	-43.3%
<b>Net profit</b>	503	1515	460	548	94
<b>Growth (YTD)</b>	13.4%	27.9%	1.8%	-33.2	-45.7%
<b>Net Cash flow</b>	1615	9303	1066	1404	-886

Table 2: Industry and competitive analysis.

Data: Source (Annual report, 2020) year to date September 2020 (solo data considered for peer)

## Chapter 3: Marketing and Branding strategies of IPDC

### 3.1 Integrated Marketing Communication

We all want to expand our businesses by gaining more consumers and selling more products. We must expand the business in order to grow a brand on a larger scale. However, funds are sometimes limited, and time is sometimes a factor. The company then looks for ways to overcome these obstacles. To make a brand successful, we don't need a little budget and a tight timeline. Effective communication cycle must be maintained by all businesses. Consider Brand like a human being. Now there is one individual who is timid, introverted, and occasionally fails to interact with his or her friends, isolating him or her. Then there's the extrovert who knows how to interact, hangs out with friends, family, and coworkers, entertains, and stays by their side when they're in need are ones, people find interested in. In fact, a brand operates in the same way. If a company wants to grow, it needs communicate with consumers on a regular basis via a variety of channels in order to provide new products and services and gain more customer loyalty. Integrated marketing communication is a tool and strategy for keeping in touch with customers to discuss services, offers, and accomplishments, as well as to remind them of the brand. Creating a regular communication linked with various media such as Facebook, TVC, Newspaper, Radio, Public Relations and Direct Communication, word of mouth, and so on. This purpose is to provide updates about the brand and also deliver knowledge about the brand's services, offers, and packages is Integrated Marketing Communication.



Figure 6: Integrated marketing communications of IPDC Finance Limited

### Marketing Strategies:

IPDC Finance Limited has been maintaining integrated marketing communication, and this marketing communication team has been working diligently to maintain the relationship between various media and maintain effective integrated marketing communication. This is the greatest and only approach for now becoming the best in the market. Before launching a campaign, the marketing communication team collaborates by proposing numerous concepts and selecting the best ones to help develop a blueprint. Anyone in the firm has the ability to sabotage the strategy. IPDC has a one-of-a-kind method for initiating the plan.

- First and foremost, the finest concept is picked.
- The second step is to make a formal recommendation to the management community. The management community makes plans to add some strategy plans in which they meet for two days and discuss all of the effective measures to be taken and how the plan will be implemented. The concept will then be approved during this meeting and strategic planning.
- Finally, the blueprint of the concepts is carried out after suitable methods have been implemented.

So, after developing a strategy, a meeting with aligned agencies is discussed how they envision a campaign is scheduled. Then, several agencies create various presentations, and they choose the one that makes the most sense and is the easiest to connect with the consumer through integrated communication. As a result, the agency made a final presentation for the Management Committee and the Head of Marketing to see. Before coming to ManCom, the CMO reviews the whole presentation and assists them in producing the final version for the Management Community to implement the plan.

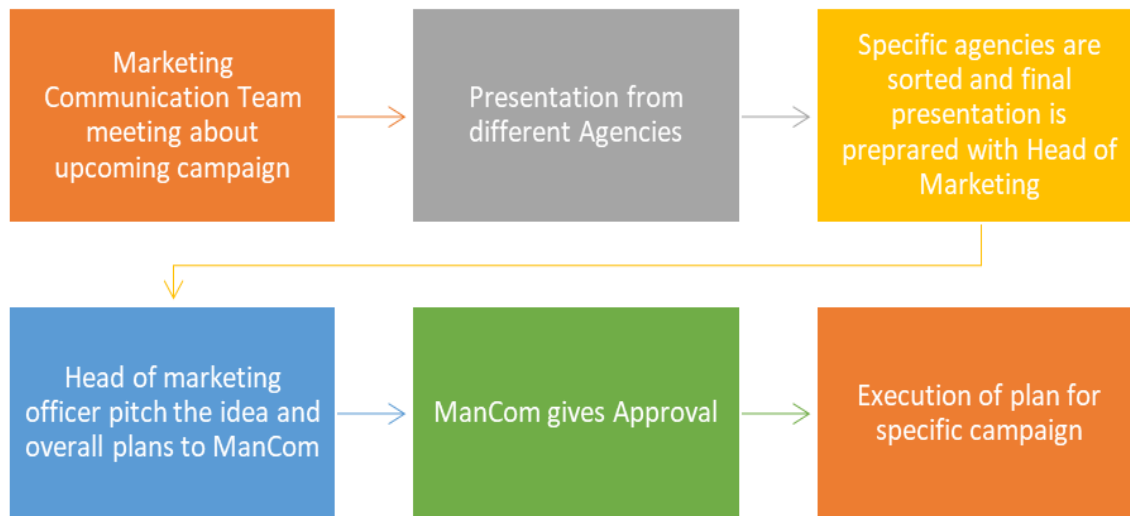


Figure 7: Marketing strategies to implement campaign plan

The integration of the whole communication and the timeframe are the most significant aspects of a campaign. The concept "connection of communication" refers to whether or not communications from various media, such as Facebook, radio, newspapers, or television commercials, are connected evenly and without any glitches. When a message is created, it must be made in such a way that it may be posted on Facebook, in a radio advertisement, or even in a newspaper or television advertising. The message must be consistent and avoid causing misunderstanding among diverse target markets.

Then there's the timeframe, which is the appropriate timing for delivering any message or launching any campaign. For example, if a company launches a New Year-themed campaign or commercial in February, it would be strange and surprising. What's the point of being unexpected? Because such campaign would work better on December 31st or January 1st, rather than February. As a result, the timetable is a highly significant and delicate issue. As a result, they adhere to a strict timetable while launching a campaign.

### 3.2 Campaign processing cycle:

During my discussion with the IPDC marketing communication team, I discovered that they follow an unofficial procedure before and after launching a campaign. They take each step one by one to create a one-of-a-kind campaign and see it through to completion.

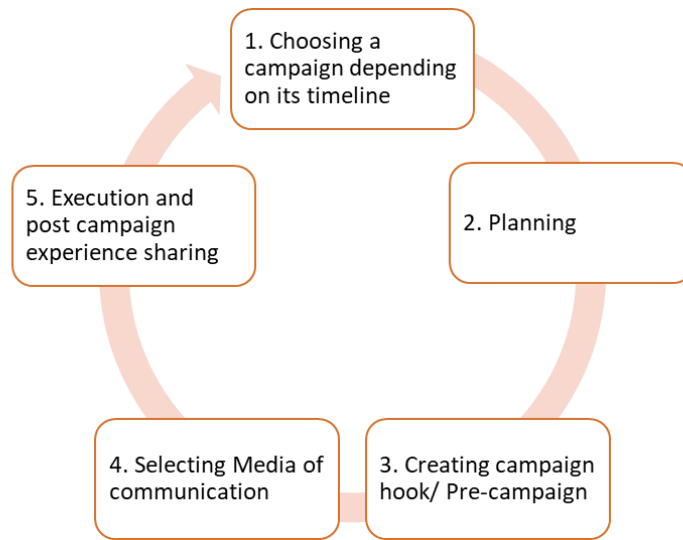


Figure 8: Campaign processing cycle

1. Choosing a campaign depending on its timeline:

On the first day of each year, the IPDC marketing communication team follows a strict timetable and prepares planning and records. As a result, there is a schedule to adhere to, and the campaign is launched in accordance with that schedule. Every campaign does not have to be launched. They choose ads that target the most important days in the timeline and shape them around those trends, fashion, and people's preferences. Budget is a major consideration when choosing campaigns and importance levels. If they launch a single campaign or a series of campaigns, the scope is determined by company budget. Then they choose the important dates and create a campaign around those days.

2. Planning:

The most important thing to do before starting a campaign is to create a plan. Because the objective is to reach out to individuals and make the campaign a success. As this is a critical problem to success, the IPDC marketing communication team always plans and spends the majority of their time here. This is the component of the cycle that is in charge of the following process. As a result, establishing a campaign hook and picking media are both part of the planning process. But first, they create a draft, and then agencies come up with several concepts and pitches based on that document. They choose the most distinctive concepts and work with that agency to plan the



campaign. They identify and negotiate the cost with the agency before proceeding to the next phase.

### 3. Creating campaign hook/ Pre-campaign:

Prior to beginning a large campaign, it is important to capture people's attention and spark their interest in the impending effort. Creating a hook or a pre-campaign before the main campaign is the greatest approach to catch people's attention. It might be a Facebook ad, a text message, or a newspaper ad. Launching a pre-campaign to generate attention before the main campaign. In such situation, IPDC's first choice is always a Facebook competition since it allows them to connect quickly and generate excitement throughout social media. Because 70% of Bangladeshis use Facebook, building a good hook and pre-campaign is the best option.

### 4. Selecting Media of communication:

The most crucial stage is to choose communication medium and to create a path across the relationships of those media. IPDC strives to maintain various levels of communication and connections amongst various media in order to be well-received and recognized not only in non-bank, but also in leading bank sectors.



Figure 9: Different active media of IPDC

IPDC Finance Limited is highly concerned with media selection since that is how marketing communication is integrated. IPDC prioritizes a few integration mediums and makes every effort to monitor the process. Facebook is now their primary means of communication. IPDC Finance Limited has a verified Facebook profile with almost **378,321 followers**, and that figure is growing every day. Nearly 40 million individuals in Bangladesh use Facebook, accounting for

80 percent of the country's total internet users. As a result, it has played an important role in communication and advertising. They began their pre-campaigns on Facebook, and they've also used the platform to share various consumer and client success stories. Sharing success stories on Facebook links them with more and more consumers, resulting in a growth in the number of prospective and real customers. Bangladeshis are emotional people who enjoy reading and sharing success tales since dreaming is a significant part of their emotions.

As a result, IPDC tries to connect with people and demonstrate empathy for their customers, society, and nation. They also make an effort to promote awareness. The link between multiple media is the most significant aspect of integrated communication. The IPDC marketing staff strives to make those relationships as well. In that situation, what the newspaper and Facebook do is target distinct demographics. When they post anything on Facebook that is aimed at the younger generation, they then publish the same message in the newspaper based on the page (Business, Sports and Entertainment etc.).

#### 5. Execution and post campaign experience sharing:

They implement each and every plan they had all around and operate as a team for any key campaign after picking the medium. When the preceding steps are completed successfully, execution becomes easier, and they are able to start a successful campaign. When the campaign or event is finished, they launch a follow-up campaign that includes the campaign experience and is used for advertising.

### 3.3 Promotions

IPDC shone in a very unusual magenta color throughout the country with a highly quirky pay-off line "Jaago Ucchashe" among the numerous hues of blue, green, and yellow symbolizing the major depositories seeking to appeal to the public. It encapsulates a way of life that goes beyond the ordinary. After three decades of traditional banking operations, one of the most spectacular rebrandings in the industry's history occurred at the end of 2016, catching the country off guard. IPDC's promotional approach is based on a full-fledged digital plot that includes the proper balance of GDN, GNR, and YouTube, as well as other mediums.

Rather than the traditional wish post on special days, each marketing campaign aims to bring forth a cause-driven topic. IPDC launched Bijoye Jadughor, a repository within a website, on

Independence Day. It celebrated ordinary people's achievements and the liberties of unrestricted living. Under the Eid Ucchash program, IPDC gives free tickets to return home so that individuals may enjoy Eid at home. On International Mother Language Day, a series of posts on diverse dialects from different regions unraveled the logic of expressing oneself best in one's own language, while the 10 Maash 10 Din deposit campaign celebrated Motherhood. On Father's Day, a simple adaption of a demanding child's messenger chat highlighted a father's sacrifices and unwavering love. IPDC collaborates with colleges, media companies, and independent groups in order to have a larger and louder reach across the country. Apart from sponsorships, IPDC has pioneered programs like as the Unsung WomenNation Builders Awards, which it co-founded with The Daily Star to recognize grassroots women changemakers. In addition, with the Bangladesh Supply Chain Excellence Awards (BSCEA) 2018, IPDC, in collaboration with BSCMS (Bangladesh Supply Chain Management Society) and The Daily Star, took the lead in creating a complete supply chain finance eco-system in Bangladesh for the first time. IPDC is also present at several partner outlets around the city, as well as at the domestic airport, where travelers are given IPDC options.

Particular	Numbers
Press release	42
Features articles	5
Interviews	1
Press conference arrangements	2
Media visits	3
Events	7 signature events
PR value	274,616,000
Interview	129,180,878

#### Public presence in 2020

Particular	Numbers
Official page follower	356,540
Engagement	35,161,897
Reach	29,272,806
Impression	129,180,878

#### Digital presence in 2020

Table 3: Public presence & Digital presence in 2020

Source: IPDC Finance limited (Annual report, 2020)

### 3.4 Brand Positioning

Frame of reference: IPDC finance Limited belongs to a Non-Banking Financial Institution in the service industry.

Point of parity: Checking and savings accounts, branches in accessible locations, online transactions, good deposit and loan rates, and so on are all essential element of non-banking financial institutions. The majority of the time, financing clients believe these to be critical aspects of the banking experience, and they anticipate quick and high-quality service.

Point of difference: IPDC maintained the lowest NPL ratio in the industry following which, Emerging Credit Rating Limited bestowed IPDC with a credit rating AAA. Best financial institution award of this year. IPDC provides an attractive and higher interest rates on deposit schemes, Loans with low rates specialized for women customers, no closing costs on home loans or auto loans.

### 3.5 Brand Perception

IPDC enhanced its potential to grow as a financial buddy for everyone after making major effects by expanding the country's industrial wings. IPDC took on the duty of transforming its clients' perceptions of financial institutions from just service providers to influencers who make significant positive changes in their lives. IPDC makes unrelenting efforts to assist not just those seeking financial assistance, but also those wanting to follow their dreams. (Annual report, 2020) Given the large number of competing offerings from banks and other NBFIs, IPDC leverages the concept of financial inclusion to showcase the spirit of living unfettered. Currently, over 57 banks and 34 NBFIs are vying for a spot in the same field, but IPDC has managed to carve out a niche in the hearts of its customers.

### 3.6 Brand values

Every day at IPDC Finance is a celebration of a new stepping stone in someone's life. From a newborn to an anxious adolescent, a caring parent to a retired senior person, the services cover the full life cycle of an individual. IPDC Finance aspires to tell tales at every stage of a person's life. IPDC wants to tell stories of the thrill of getting a new automobile, owning a home or completing further education, establishing a new business, or even living a stress-free retired life in old age.



### 3.7 Campaigns and Collaborators of IPDC

During the epidemic, IPDC launched campaigns such as “**Manobota campaign**”. This program is built on a deposit plan that encourages individuals to save money while also providing food to the poor. Thousands of individuals were forced to survive on a little quantity of food throughout the holy month of Ramadan, which began in the midst of the epidemic, due to a scarcity of affordable food and other needs. During this period, the new deposit product urged the wealthy to stand with the poor; for every 1 lakh put in an IPDC Manobota account, an underprivileged family was given with food for a month owing to a combined contribution from both the depositor and IPDC.



(WoB Desk, 2020) Aside from that, IPDC announced a number of **Unsung Women Nation Builder’s Awards for 2020**. Several women are working tirelessly from the ground up, well above their capabilities, and overcoming all difficulties. IPDC, Bangladesh's first private sector non-banking financial institution, and The Daily Star, the country's leading English daily, are looking for these strong women who have made important contributions to the country's growth. Every year since 2017, the “Unsung Women Nation Builder’s Awards” have been given to the change makers, and their incredible path in developing the country has been shared to inspire the rest of the globe.

(Mashrafe’s NEF, IPDC to promote sports in Narail, 2018) In 2018, IPDC has signed an agreement with Mashrafe Mortaza, a Bangladeshi politician and cricketer, formed the Narail Express Foundation, a non-profit Narail-based organization.



**Tamim Iqbal** famous cricket player has recently signed agreement with IPDC as a Brand ambassador. (The Business Standard, 2021) Tamim Iqbal expressed his satisfaction with IPDC's business and customer management strategies. As a brand ambassador, he claims he is responsible for every endorsement he makes. When it comes to people's financial decisions, the pressure is much greater. The decision was simple for IPDC, which has a track record of being one of the fastest, strongest, and most customer-centric institutions in the country.

(Zahangir Alom, 2021) **Amader gaan**, a contemporary twist on popular Bangladeshi folk song commemorating the country's 50th anniversary, was one of IPDC's collaborations. Ipdc amader gaan blends a myriad of musical influences and delivers studio recorded performances. The launching program was conducted online on IPDC amader gaan's Facebook page. CREATO, a modern-day advertising agency, is in charge of the entire management and supervision of the musical platform, which was conceived by IPDC Finance under the music direction of renowned musician Partho Barua.





**IPDC**  
আমাদের গান

year of independence of Bangladesh, this platform, Amader Gaan, was created to preserve and promote the vast heritage of more than 1400-year-old heritage of Bangladesh folk music internationally. Partha Da merged the local cultural milieu with the contemporary trends of music. The arrangement of music, traditional and modern instruments, design of the set, and light made it an exquisite arrangement. However, while we still all of that, we made sure we stayed true to the cause.

**Q. Amader Gaan has been officially selected in the London International Creative Competition. How did the whole interior architecture come alive?**

We aimed to create a folk experience that can touch the heart and soul of Bangladesh and beyond. However, while working on the art direction, solving the table, art, and music in a linear line was challenging. Since the stage plays a vital role in bringing out our pride, heritage, and tradition, we blended the structural visual with the



**RASHID KHAN**  
Founder and CEO, Creato

**Q. How and when did Amader Gaan happen to you?**

Even before being a founder of a communication and event firm, I have found myself compelled in thoughts of creating something new all the time. Not many are aware of the fact that the three of us, Partha Da, Nominul Islam (Managing Director and CEO, IPDC Finance) Every time we meet, we have realized that creativity is the natural extension of our enthusiasm. Partha Da, in his comfort, showed his overwhelming desire to revive folk music, and we could not just let the thought go away to date. It might look like my job is confined to helping the creative connect the song with the ambience, but the involvement is throughout. When the platform is made with each person, you cannot just do your job; you live it, so to my involvement with Amader Gaan.

**Q. How do you perceive this initiative hosted by IPDC?**

It indeed takes a very sharp and visionary leader to conceptualize the collaboration with such a platform. To commemorate the 50th



**NOMINUL ISLAM**  
Managing Director and CEO  
IPDC Finance Limited

**"IN OUR PURSUIT TO LET PEOPLE LIVE UNBOUND, IPDC HAS BEEN KNOWN TO INTRODUCE INITIATIVES DESPITE BEING IN THE MUNDANE INDUSTRY. WITH THE VISION TO BE TOUCH THE LIVES OF OUR PEOPLE, MOREOVER, THROUGH THIS PLATFORM, WE ASPIRE TO CELEBRATE THE DIVERSITY OF OUR CULTURE WHILE BRINGING UNSUNG MUSIC GENRES, LIKE FOLK MUSIC, INTO THE GLOBAL LIMELIGHT."**

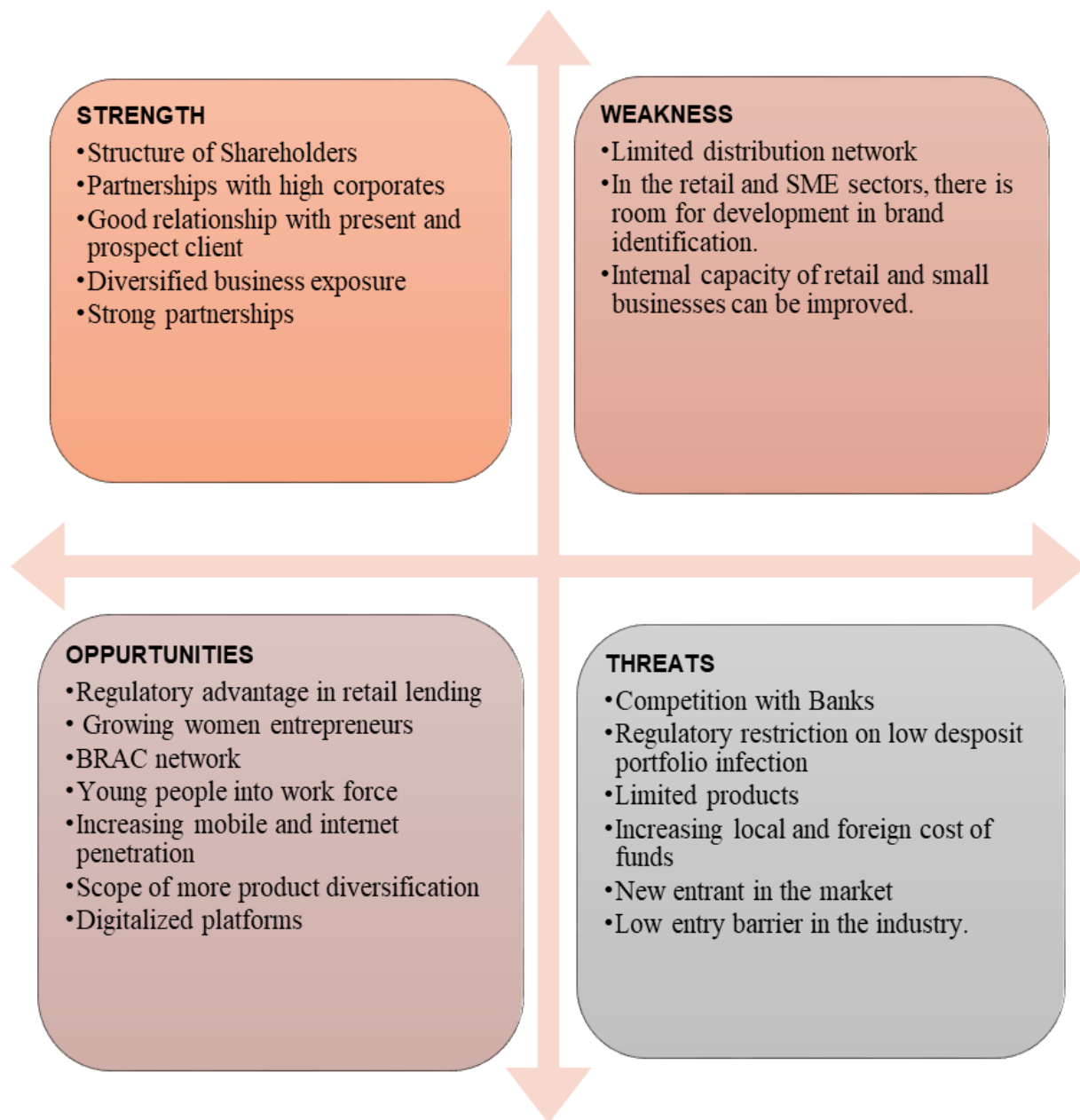
**Some successful campaigns:**

<i>SL.</i>	Company Diary	Year
1.	IPDC valentine's day campaign-a social media contest on parent's love story.	2017
2.	North South University Economic Conference	2017
3.	"JOURNEY FOR CHILD RIGHT AND SIGHT" – arranged a concert to raise fund for the operation of blind children's.	2017
4.	Daily Star Unsung Women Nation Builder-7 women awarded based on their contribution on different fields.	2017, 2018, 2019,2020
5.	Dhaka University Asian Management Research Conference	2017
6.	<u>Mashrafe's</u> Foundation, IPDC Finance ink three-year deal Sports Correspondent	2018
7.	<u>Valobasha</u> Home Loan	2019
8.	DUCC IPDC Young Professional Summit	2019
9.	IPDC - AMADER GAAN	2020
10.	MANOBOTA (Donation) Campaign	2020
11.	<u>Amar shonchoy babar hashimukh</u> (father's day campaign) , <u>Tamim Iqbal</u> Signed as a Brand ambassador of IPDC Finance Ltd	2021

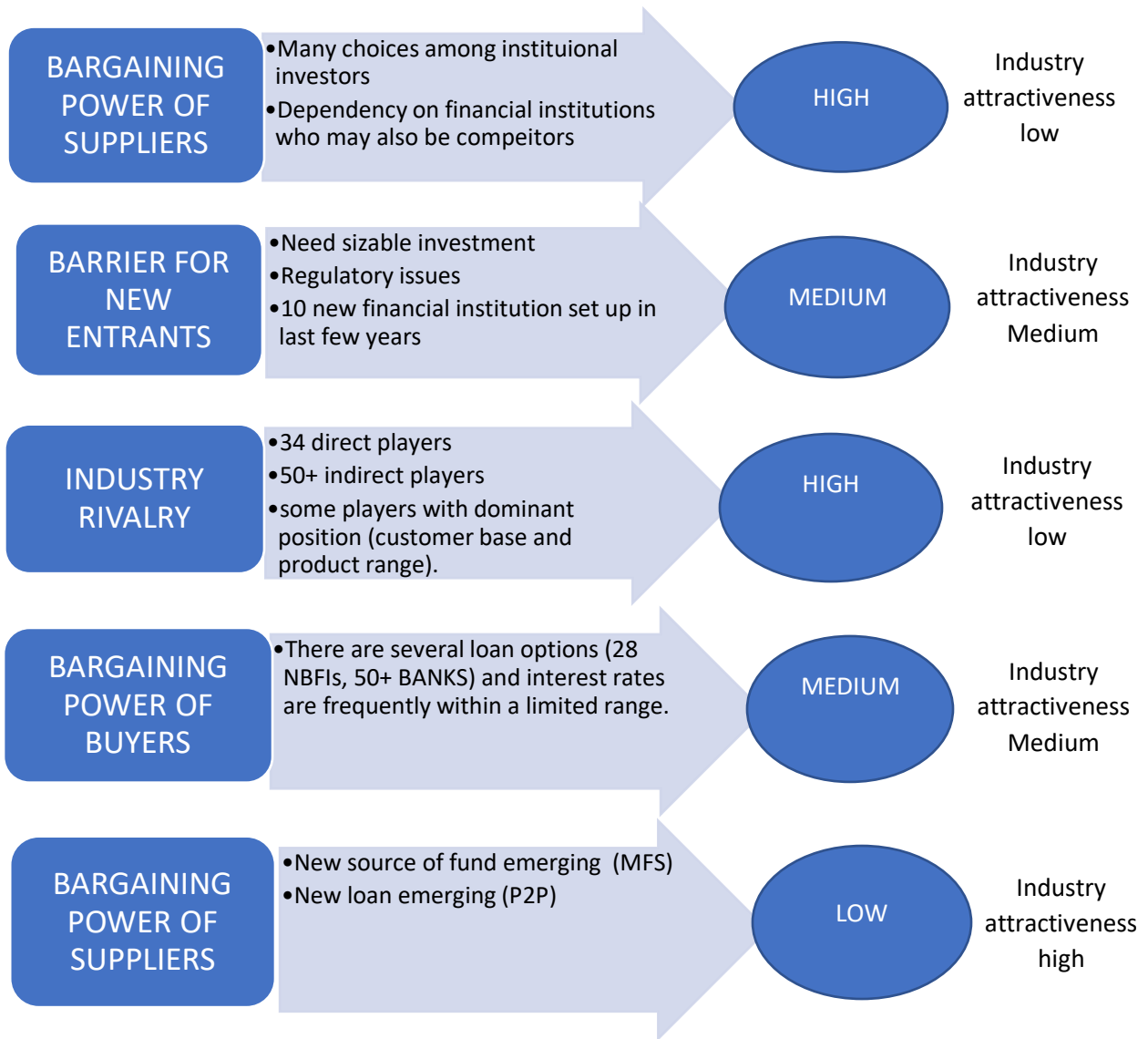
Table 4: Effective campaigns of IPDC till 2020



### 3.8 SWOT Analysis



### 3.9 Porters five forces model



## Chapter 4: Recommendation & Conclusion:

### 4.1 Recommendations

Proper marketing strategies are critical for company success, as they allow businesses to develop in order to stay ahead of the competition and match the ever-changing tastes of customers.

Because the financial institutions business has so many rivals, marketing strategies are always a means to entice customers away from market inconsistencies. The organization's working environment, corporate governance, practice of the highest degree of honesty and integrity, devotion to the customer, and strict adherence to policy have made it the finest in the industries.

IPDC Finance has been the most successful financial player in the industry, and I am proud to be a part of it as an employee. Furthermore, I believe there are still certain areas where the brand value consistency in the market may be improved.

1. IPDC Finance should open more branches in rural regions so that they can more readily achieve their objective of serving the underserved areas. This approach will assist the organization in building a stronger brand in the future.
2. To become a powerful sales and marketing department, the sales and marketing department should be separated from operational branches if at all feasible.
3. There should be a lot of opportunities for skill improvement through training programs.
4. IPDC Finance should implement mobile application software to focus more on its retail and SME services and increase individual customer satisfaction. Electronic payment and settlement solutions such as ECS (Electronic Clearing System), EFT (Electronic Funds Transfer), and others should be utilized. So that they may offer their SME clients a low-cost retail payment option.
5. IPDC should place a greater emphasis on advertising mediums such as television, radio, print, and outdoor. However, they've been concentrating solely on social media and event sponsorship in recent months due to lockdown situation.
6. Companies should do ongoing market research in order to develop goods that are appropriate or complementary to the needs of the customers. To encourage agro-financing throughout the country, other opponent company like Lanka Bangla Finance Limited offers the "Swarnali

Loan." IPDC should create a specific financing program for the Agro Processing Industries as well, so that they may grow their client base while maintaining their competitive position.

7. The evaluation process should be more realistic and open. They should create a credit rating system to emphasize clients' strengths and weaknesses. As a consequence, they will have an easier time making financing decisions.
8. They should implement an educational campaign on financing to ensure that their clients are aware of the conditions they must meet when taking out a loan. It will reduce the number of misunderstandings and errors, as well as assist the firm achieve customer happiness in the near future.
9. IPDC can arrange for some campaign on particular deposit schemes with some conditions for example if potential client keeps FDR limit above BDT 10.00 Million will get a ticket to Dhaka-Cox's Bazar-Dhaka.
10. Some online live chat show events with famous corporates and influencers (The Business Standard, 2021) can be arranged using live social media platforms so that people can learn about the financial situation in our country and ask questions in real time throughout the session. Following the event, an IPDC-sponsored quiz game show might be held, with the best winner earning an enticing reward. It will be possible to create brand value.
11. IPDC should make its Head office decorated in a more appealing way, so that customers who are waiting can learn about the company through artifacts and photos.
12. IPDC must increase customer loyalty through cross selling or upselling of deposit products. Also they should also understand customer firm relationship.
13. The Net Promoter Score, which ranges from -100 to 100, measures consumers' desire to promote a company's products or services to others, can be included in the IPDC. It will be used to gauge a customer's overall happiness with an IPDC product or service, as well as to develop customer loyalty.

As a consequence of all of the aforementioned activities, IPDC will be able to provide more tailored and effective financing services to their significant clients, as well as gain customer satisfaction and a successful brand value in the market, which will help the company's future survival.

## 4.2 Conclusion:

The country's largest non-bank financial firm, IPDC Finance Limited, is having a long-term impact on the country's economic progress. The company's operations grow every year. This development is being aided by an increase in loan applications from the consumer client sector, among other factors. The Operations and Credit Risk Management Department of the Consumer Division employs highly trained, experienced, and professional personnel who ensure that services are delivered on time and accurately. As a result, the threat of competition against both local and international banks in this consumer segment. The marketing activities have propelled the company to new heights of success, allowing it to establish itself as a long-term market participant. Furthermore, the findings of the consumer perception research reveal that as a consequence of all the branding efforts, consumers have a good view of the brand image, which aids them in their decision-making process, demonstrating that the firm has been successful in keeping more customers. In addition, there are some signs that IPDC has accomplished its goal of guaranteeing its long-term survival.

(IPDC AT A GLANCE, n.d.) The year 2020 was the most difficult in recent memory, as the world faced unprecedented health and economic crises. IPDC's new ownership structure is more impressive than the old one, and customer retention has resulted in a 22.5 percent rise in customer numbers, with 14,780 clients in 2020. To reach out to the youth, IPDC continued to use digital and electronic media. In the previous year, IPDC aired OVC (online video communications) for the first time, which was a first for the organization. (Annual report, 2020) Signature initiatives like IPDC Amader Gaan, Unsung Women Nation-BUILDER's Awards, and Priyo Shikkhok Shommanona are anticipated to boost brand awareness and cement its position as a Superbrand in the industry.

The establishment and growth of a brand's value and market portfolio is heavily influenced by marketing strategies. All of the effective marketing tactics, according to the conclusions of my study, have helped IPDC become one of the most successful non-banking financial institutions, with a significant number of clients and a higher market share. In conclusion, the importance of the marketing and branding process for businesses aiming for a greater market share and more clients is enormous. IPDC's marketing operations contribute significantly to the expansion and development of its market portfolio as a Non-Banking Financial Institution. Despite the fact that

the organization is effective in its operations, it does have certain limits. IPDC Finance Limited is an exceptional financial market business in every way.

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## Appendix

### Research questions

1. How IPDC maintain good relationship with its client?
2. How IPDC is different from other financial position in the market?
3. How IPDC grab the customer loyalty and make a position in the mind of customer?
4. How IPDC mitigate the threats in the economy market?
5. What makes their branding different from other competitors?
6. How are the marketing campaigns made effective?
7. What strategies are implemented to bring up successful business growth?
8. What are the integrated marketing strategies of IPDC?
9. What are their strategies for successful marketing campaign plan?