Report On

"Analyzing the impact of e-commerce strategies in building better relationships between the investors and consultancy firms during this pandemic."

By

Syed Hasan Ahmed

16304123

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

Bachelor of Business Administration

BRAC University

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Declaration

It is hereby declared that

- 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/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Syed Hasan Ahmed

ID 16304123

Supervisor's Full Name & Signature:

Shihab Kabir Shuvo

Lecturer, BRAC Business School

Letter of Transmittal

Shihab Shuvo Lecturer, BRAC Business School BRAC University 66 Mohakhali, Dhaka-1212

Subject: Analyzing the impact of e-commerce strategies in building better relationships between the investors and consultancy firms during this pandemic.

Dear Sir,

This is my pleasure to display my entry level position provide details regarding' Analyzing the impact of e-commerce strategies in building better relationships between the investors and consultancy firms during this pandemic ', which I was appointed by your direction.

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 sincerely appreciate your advice and encouragement in the preparation of the report. I will be pleased to address and discuss any inquiries if possible.

Sincerely yours,

Syed Hasan Ahmed ID 16304123 BRAC Business School BRAC University

1 Non-Disclosure Agreement

- 2 The agreement conducts between me as a student of Brac University and Peoplescape through
 3 months internship program. The agreements are noted below-
 - I have to report to my department supervisor every day during the internship period.
 - The rules and regulation of Peoplescape has to be followed properly.
 - I have to complete the daily targets and keep the track of the duties that is assigned on me.
 - I have to attain weekly meetings to submit my documents.
 - The company bears the rights to disclose my internship immediately if I do anything that goes against the code of the conducts of the company.

3 Acknowledgement

To start with, I would like to show my utmost gratitude to almighty Allah. Without his blessings, it won't be even possible to complete this report within the given period. I would also like to show my gratitude to the people who have supported me directly and indirectly to fulfill the commitment that has been imposed on me. I would also like to show my sincere gratitude towards my Internship advisor, Mr. Shihab Shuvo, Lecturer, Brac Business School for being the mentor and helping me in each and every situation during my internship journey. I would also like to thank my supervisor and colleagues of Peoplescape for their unconditional support, consideration and learning experience. I have gathered more knowledge and experience by being a part of this company. Lastly, I will finish my words by thanking all the faculty members, classmates, mentors and each and every members who are working at Brac Business School as well as Brac University to bring me the position and developed me as a person for the last four years.

4 Executive Summary

Peoplescape Ltd. offers a new vision of HR partnering—one that brings together all aspects of HR transformation and outsourcing within one cover. The company began its journey in 2006, packed with a robust knowledge foundation. Because of our exceptional client service and unique solutions for each business, the company effectively has a diverse portfolio in the Human Resource Sector. The aim is to work cooperatively with customers and provide the best HR services to fit your client's needs.

This study is based on the impact of e-commerce strategies in building better relationships between the investors and consultancy firms during this pandemic. To establish a good relationship with giant companies by souring out the best market place for the best opportunities.

This study aims to discuss about the present market situation faced during this pandemic and what decisions and strategies that has been taken by the company to fulfill the target.

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List of Acronyms

HR- Human Resource MNC- Multinational Corporation MFS- Mobile Financial Service PRA- Personal Retail Account

Chapter 1

1.1 Student Information

Name: Syed Hasan Ahmed ID: 16304123 Program: Bachelor of Business Studies Major: E-Business

1.2 Internship Information

1.2.1 Company Information:

Company Name: PeopleScape Ltd. (Human resource consultancy firm). A sister concern of "Market Access Group" Period: The internship started from 23rd April and this program will be end at 30th June Department: Operation & Business Development Address: House # 8, Road # 23/C, Gulshan – 1, Dhaka -1212, Bangladesh

1.2.2 Internship Company Supervisor's Information:

Name: Md. Mustafizur Rahman Badal

Position: Deputy Manager

1.2.3 Job Scope:

Job Description: PeopleScape Ltd. is a human resource consultancy firm. This company is a sister concern of Market Access Group. As an intern, my responsibility was to design brand interaction & experiences, drive consumer action and bring brands to life via experiences and forming long-term emotional connections. While working at this company, I had a great opportunity to work with one of client of this company, bKash. Here, I had to work on direct marketing process of a new brand which is Personal Retail Account.

1.3 Internship Outcomes

Practical knowledge is important to gather real life experience what we study at books or from other materials. This company has provided me the opportunity to make myself more proactive and learn who to be responsible with duties. I have gotten opportunities to attain some corporate actives with some of the big heads of this country. My supervisor helped me to do the given tasks properly and negotiates with the clients to reach our resources in a proper way.

1.3.1 Contribution to the company

First of all, my responsibility was to design brand interaction & experiences. So I have to work on the online marking field and gate way system with some route level E-Commerce site and a new project of bKash.

1.3.2 Benefits and Achievements

I have gotten opportunities to attain some corporate activities with some of the big heads of this country. While working in this HR firm, a great relationship has been built with some of the top level MNC and E-Business based companies.

1.3.3 Difficulties

I have joined at this company during the pandemic. Lockdown was running under the instruction of the Government. For this, the company has provided me work from home facilities as the in office working process was temporarily inactive. During this lockdown period, I have faced many troubles to collect data and communicating with my clients. However, my supervisor and teammates helped me to understand the process of working.

1.3.4 Recommendations

Internship is not because of a requirement that needs to complete the degree but most importantly the starting of the professional career. Students should not take it as a credit course to get marks. They should take it as the first experience of professional life. Working with this company was a great experience for me. This company helped to work with some route level organization and it helped me to gain knowledge about who an infrastructure built from the very beginning of a company. This company will provide a great number of opportunities for the students who are from HR, Marketing and E-Business background.

Chapter 2

2.1 Introduction

Unemployment problem is one of the main problem of our country. There are many recruitment agencies in Bangladesh who find out possible talents and place them to the best

market place. Nowadays, this industry's condition is not good because of the pandemic situation of Bangladesh. Peoplescape limited is one of the famous HR consultancy firm in Bangladesh. Our company successfully handling more than more than 1500 employees at a time, nationwide for our clients. They are currently managing around 5000 employees nationwide. But recently due to Covid-19 situation many people many people lost their job. To overcome this situation, our company is trying to take necessary steps to maintain good relationship with employees. Many employees left their job because of this pandemic situation.

Objective:

- > To present an overview of Peoplescape Limited
- > To understand the different functions and sectors of Peoplesceape Limited
- > To understand of the E-Business during this pandemic situation
- To point out the strategies and tactics which help make the market run without any delay

Methodology

In this chapter, the primary and secondary data both have been used. During this 2 months internship period, I have collected the primary data through direct interaction with the director body, my supervisor, clients and my colleagues. I have collected information from the verified website of Market Access and Peoplescape, also from the seniors and from my working experience.

Scope

The internship report will deliver most of the important information about the working process of Market Access and peoplescape. This report will cover various types of strategies that provides a great advantage during this pandemic situation.

Limitation

- Lack of Time
- Lack of valid information
- Lack of live working opportunity

- Lack of making better understand about the flow of working process
- Lack of proper resources to gather more information

Significance

Companies that are based on HR service provider, investors, employees, consumers will get their necessary information from this report. Since the advanced world advertise did not see this kind of widespread and a few potential investors may require a few strong prove to demonstrate them to contribute in this uncertainty. In most cases, previous researches for the most part illuminated around the showcase, shopper, clients, etc. but a few types of research can be found which might offer assistance the organizations, companies, wanders, nations as an entire amid covid-19.

2.2 Overview of the Company

Peoplescape limited is one of the famous leading HR consultancy firm in Bangladesh. Their main target is to hunt the best possible talents and place them to the best marketplace like as ACI, Unilever, bKash, Marico International etc. Their target is to focus on their core business and try to maintain the promise of excellent client services. PeopleScape Ltd. started its journey in 2006 and presently have HR Partnering agreements with almost 20+ Multinational Companies and more than 3000 employees are under this company's payroll. We provide services in the field of Pool Sourcing & Recruitment, Payroll Management, Retaining & Managing of Employees, Replacement, Managing Assessment Centre and Recruitment, Headhunting, Exit Process Management and Campus Recruitment.

Mission of this company

Providing the best possible talents in the marketplace by utilizing our enriched network, taking up HR services from our clients, so they can focus on their core business and maintaining our promise of excellent Client Service while always adhering to compliance rules and labor laws.

Vision of this company

Peoplescape Ltd. will be the leading HR Service provider in the country by maintaining strong customer relationships.

Main focusing sectors of this company

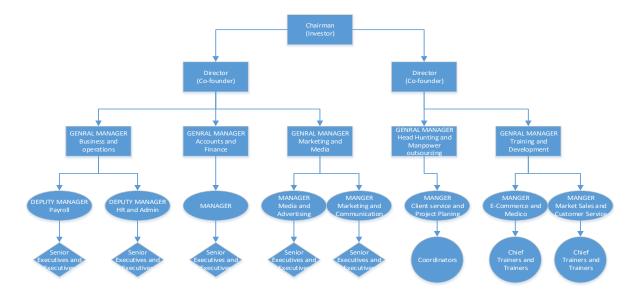
- Long term Partnering Projects
- Mass Recruitment Projects
- Staffing
- Medical Marketing
- Sales Force Management

Core values of this company

- Passion
- Resilience
- Delivery
- Teamwork

2.3 Management Practices

Peoplescape Ltd. is a sister concern of the Market Access Providers Ltd. (MAPL). For every company, director body is the main decision maker. Here, the directors of MAPL take the main decision and deliver the message to all the departments. Mr. Sharif M. Hassan is the Deputy Managing Director (DMD) of Peoplescape. Under his authority, five General Manager (GM) supervise eight wings. The chain of the working process are interlinked with each and every department. To have an uninterrupted workflow, eight deputy manager works at each eight wings and control the senior executives and executives, coordinators, chief trainers and trainers. An organogram has been visually mentioned below:



2.4 Marketing Practices

Most the mother companies like Grameenphone, Unilever, ACI, Banglalink, bKash, British American Tobacco, Reckitt Benckiser etc. are taking the service of Head Hunting companies as they need the best employee to make their businesses more profitable and fast forwarding. As well as many E-Business companies recruiting peoples by the help of the HR consultancy firm. Peoplescape always tries to bring out the best and skilled people with relevant that a particular company need. Peoplescape Ltd. includes a vast information of Medico Marketing in Bangladesh. They have given Medico Marketing for a number of Multinational Companies. Doctors are considered as King of Fighter which may be a solid source of creating word of mouth. So, it's continuously imperative to induce their proposal when it comes to item quality and validity for the mass consumers. They particularly have HR administrators with pharmaceutical foundations and with the encounter of working for famous pharmaceutical MNC's, to supply benefit for Therapeutic Showcasing.

2.5 Financial Performance & Accounting Practices

In 2019, Peoplescape Ltd recorded revenue growth of 1.5% over 2018 to BDT 9 million as 2018 had only 6 million with net profit 47% of total revenue. This revenue portion has been increased when 5 mother company Grameenphone, Nestle, British American Tobacco, bKash and Banglalink have been taken Peoplescape as their HR service providers. Mainly, the total head hunting process of Grameenphone have been started from 2019 which has been done through Peoplescape. This project were being budgeted around 3.5 million where Peoplescape earned 60% profit of the total revenue stream. In addition, granular level monitoring of the operation of expenses all over the year enabled this company to extract 4.5% growth with a great margin of 64.8%. This was a great challenge for this company to break the records of previous earnings. The major portion of the revenue comes from the Payroll process.

1. Projected Profit and Loss

Profit and loss are the most important part of a business. Peoplescape always tries to touch a remarkable profit margin. In the year of 2019 this company earned around BDT 4.23 million profit and in 2018 the profit was BDT 2.82 million. The monthly profit generation ratio for both moth are being shown at a graphical order:

6

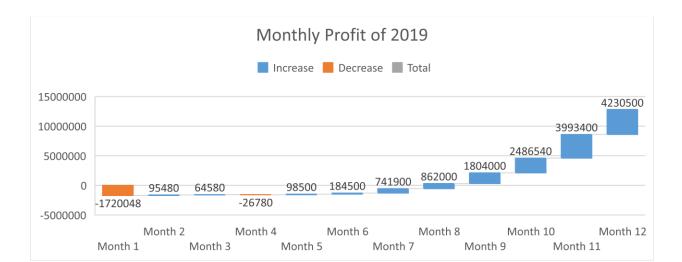




Figure: monthly profit of 2018

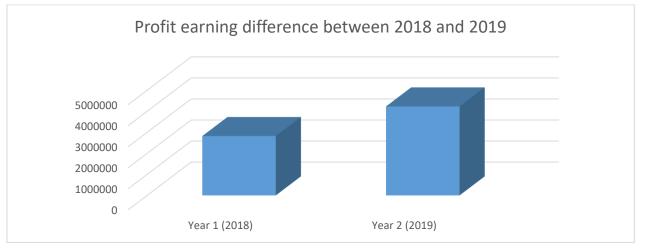


Figure: Profit earning difference between 2018 and 2019

Pro Forma Profit and Loss:

		Year 2018	Year 2019
Sales		6000000	9000000
Direct cost		640500	889000
	Gross Margin	5359500	8111000
Expenses:			
	Payroll	2160000	3505000
	Depreciation	28000	20000
	Rent	95000	100000
	Payroll Taxes	256800	250000
	Total operating	2539800	3875000
	Expense		
Net Profit		<u>2819700</u>	<u>4236000</u>

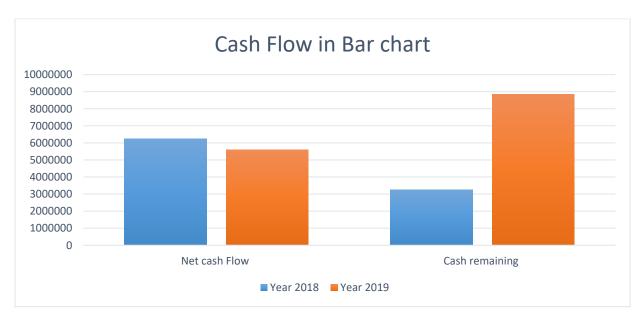
2. Projected Cash Flow:

Pro Forma Cash Flow:

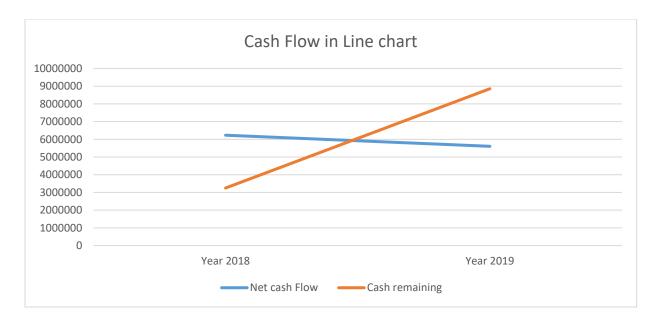
Cash Received	Year 2018	Year 2018
Cash sales	6000000	9000000
Subtotal Cash for	6000000	9000000
Operation		
Additional Cash		
Received		
Sales Tax	0	0
Long Term	2485000	0
Liabilities		
New Investment	3500000	6700000
Received		
Subtotal Cash	11985000	15700000
received		
Expenditures		

Cash Spending	2160000	3505000
(Payroll and other		
staffs)		
Bill Payments	2349000	3145000
Subtotal	4509000	6650000
Operational Cost		
Additional Cash		
Spent		
Long Term	1245090	3445700
Liabilities		
Subtotal Cash	5754090	10095700
Spent		
Net Cash Flow	<u>6230910</u>	<u>5604300</u>

The net cash flow at year 2018 is BDT 6230910 and the net cash flow at year 2019 is BDT 5604300. At the ending of the year of 2018, the remaining amount of the cash is BDT 3248905 and the remaining amount of the cash at the ending of the year of 2019 is BDT 8853205.



Showing cash flow at graphical order:



2.6 Operations Management and Information System Practices

All the operations of the Peoplescape are being done by different tools and all the major and minor solutions are being provided from the clients. According to the feedback, the company take steps to run their operations.

• Planning:

Throughout the years, clients wants to launch different types of products or services to survive in the market and increase the publicity. This company helps its clients to reach the product or service to the customers. For this, this company has to recruit some employees. So they plan to give trainings and develop the concept in the mind of the employees.

• Organizing:

After screening, the HR panel takes interviews to find out the desired candidates. The company provides a training session for the selected candidates so that they can understand the core concept and the process how to make a better way to complete the task.

- Leading: The team are being led by the client's operations team and provides them the
 possible sources where they can approach to use their products or services.
- Controlling:

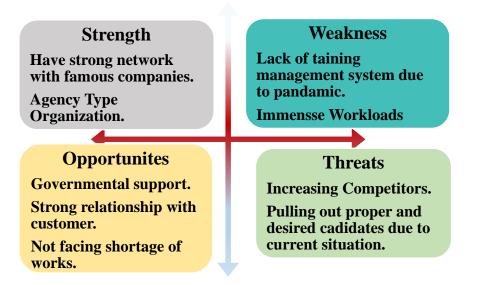
Through this process, company can evaluate the production with the planning. And also evaluate the quality of the goods that where it is met the expected quality or not.

Information system is an important function of an organization. It helps to control, store and maintain all the data of the organization. The system includes:

- Hardware: Hardware includes the devices that the company provides to their employees to do their work properly such as computer, laptop, mobile phone, SIM etc.
- Software: The Company uses some necessary software to keep the track of their daily activities and working process. The software are being developed by the company's own developer. The information of the software is classified.
- Data: To run a company or organization, they have gathered different kind of information for analysis.
- People: This is the human resource of an organization. By using the HR, company can produce their product or service.
- Process: The mechanism via which one company can attain a specific goal is referred to as a process. All of these feature's aid in the collection, filtering, processing, creation, and distribution of data.

2.7 Industry and Competitive Analysis

This company's main target is to find out possible talents and place them to the best market place. Also they focuses on grabbing proper satisfaction of their clients by completing the tasks. If we analyze their SWOT analysis, it makes a clear idea about the industry behavior towards their employees.



In terms of the strength and opportunities Peoplscape Limited is very important to analyze the industry analysis. They have strong relationship with many mother companies. It is their great strength. When they recruit any person they provide them training but due to corona they cannot provide training properly to their employees and it is their weakness. Nowadays, government will provide support to the employees. It is their great opportunity. In this sector, nowadays the competitors are increasing. It is the threat of this sector.

2.8 Summary and Conclusions

Peoplescape has becoming bigger in the market than before. Though Head Hunting is their main activity, they are focusing to enter into the root level e-commerce sectors to generate working opportunnities. During this pandemic, a large number of registered and non-registered e-business started their journey. While providing the client service, they are helping the entrepreneurs to develop their ideas. The giant MNCs are getting more supports from this company.

2.9 <u>Recommendations</u>

Peoplescape maintain a good relationship with their employees and clients along with reliability, honesty and decency. As a HR consultancy firm, the can provide their service to the new companies to develop the structure of workforce. This will make this company different among the competitors.

Chapter 3

Project Part: Analyzing the impact of e-commerce strategies in building better relationships between the investors and consultancy firms during this pandemic.

3.1 Introduction:

3.1.1 Background

Bachelor of Business Administration program has the requirement of internship report after completing the internship program working with a company. This project report describes all the factors that how Peoplescape worked throughout this pandemic scenario. There is a precise method of working but in between this pandemic, the employees of this company started working from their home. As an intern, it was a challenging part to me to understand the regular company policy. So the company needs to introduce new corporate policy so that the employees can maintain a proper working balance at a standard level.

Peoplescape works with many giant companies. When the companies launch their major brands, this company helps to introduce the product or service in the market. Client invest a great amount of money to make their product or service more popular in the market. During this pandemic, a huge number of sellers could not able to do outdoor business due to lockdown. For this, many of them turned their businesses at online. Such kind of change has fallen a great impact in the market. All the major fields need to redecorate and adapt to the situation as well as marketing strategy.

A large number of employees of Peoplescape are working in a project of a popular Mobile Financing company which is bKash. Recently bKash has launched a new product which is Personal Retail Account. This product has created a big hype in the market. Many ecommerce site are creating account to receive payment from their customers. Employees are working at support team to solute all types of problems that are being faced while using this product. Here, bKash is working as an investor and Peoplescape is doing commercial activities to increase the value of the product in the market. Likewise, many e-business sectors grooming up by the direct support of this company.

3.1.2 Objective

The objectives of the report are:

- Identifying the main factors affecting the working environment during Pandemic
- Identifying the usage of digital platform
- Understanding the present situation of market for investment in E-Business sectors
- Identifying the scope of creating new workplace

3.1.3 Significance

While doing the internship report, I have gathered knowledge about the working process of the mother companies with HR consultancy farming. As I have to work for some particular projects of 3 different companies, there were many strategies that I had to follow to reach to my targeted audience.

Because of covid-19, the business policies has been changed. The small e-commerce sectors needed many guidelines to reach to their targeted audience and sell the product or service. To make this happen, the commercials are trying to make the best use of the investment that they receive from the investors so that their products can reach to the new e-commerce sectors in time. Support team of the commercial are sorting out the problems and give actual solution so that the sales never stops from the seller's end.

3.2 Methodology

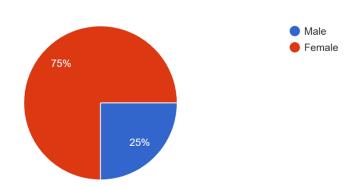
In this report, I have used two types of methodology to figure out all the information that is needed. I have used primary data and secondary data. For primary data collection process, I have made a questionnaire to basic information about the current situation of the e-commerce sectors. I have selected a group of professionals who are working in this sector. For secondary data collection process, I have used the company website of Peoplescape and Market Access along with some of the clients' websites which is Reckitt Benckiser, bKash, British American Tobacco etc. based on the primary data.

3.3 Findings and Analysis

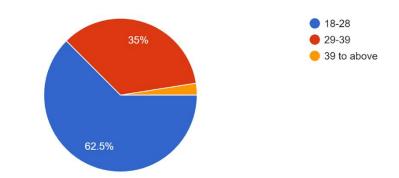
The research paper contains the overall analysis of the scopes and possible outcomes to build a strong field in e-business sector through the help of the investors and the consultancy firm. Here, a primary research has been completed through a present market analysis of the online business sectors. Through the data that have been found from primary data survey, a secondary research data collection process has been done to evaluate the market feasibility to invest manpower and effort in this sector to maintain a proper relationship the investors and consultancy firm during this pandemic and at future.

Findings:

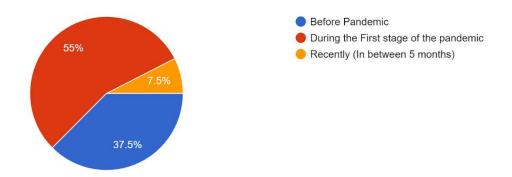
Gender 40 responses



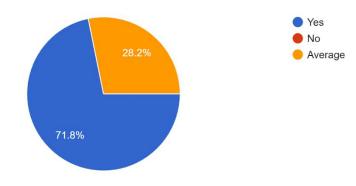




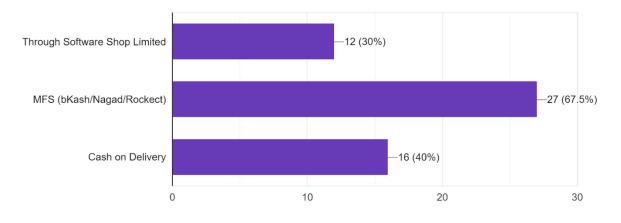
When have you started this business? 40 responses



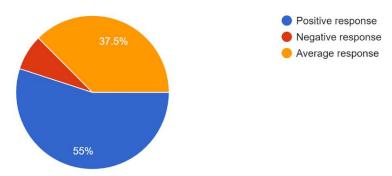
Does your sales complete your monthly target during this Pandemic? ^{39 responses}



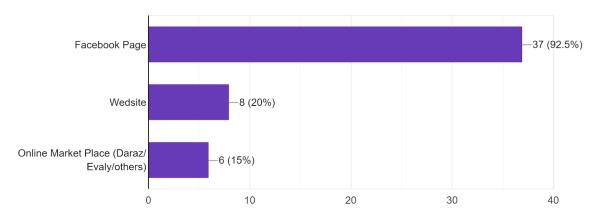
How do you receive your payment? 40 responses



Is payment gateway system effective for your daily transactions? 40 responses

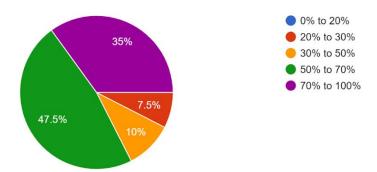


To sell your products, which digital platform you use? 40 responses

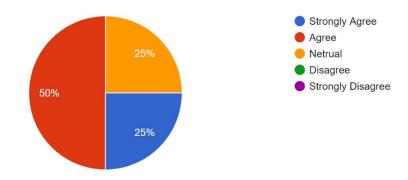


What is your monthly selling ratio?

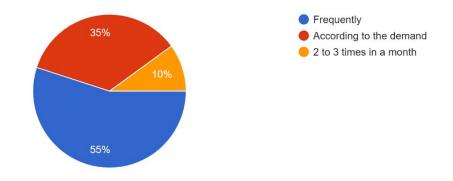
40 responses



After getting the support from Peoplescape, have your sales increased? 40 responses

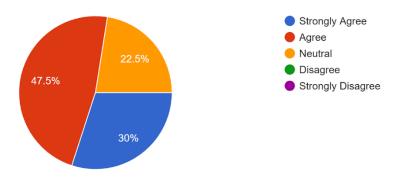


How frequently you communicate with the production house whose product you are selling? 40 responses



The promotional activities that has been done by the employees has helped you to reach to the customers.





Analysis:

The total responses is 40. Among them, 75% is female and 25% is male. Almost 62.5% male and female who are doing online business at the age ratio between 18-28, 35% male and female whose age ratio is 29-39 are doing online business and only 2.5% male and female has been found who are doing online business. Most of the business has been started during the first stage of the pandemic situation. During the first stage of the pandemic, people has been focused more on the online market place to get their desired product. So almost 71.8% sellers can reach to the monthly target which has been allocated by the consultancy firm. To enter into the market, 92.5% of the sellers has chosen Facebook pages to reach to the targeted customers. At that period, people had passed more times in social media. So the sellers promoted their goods and services through this online platform. In between of them, the 37.5% people who have

started business before the pandemic, around 20% of them has a verified Website and 15% has shop at Daraz or evaly. Rest of the 2.5% has a verified website who started business during this pandemic. This e-commerce sectors has a large access on digital payment system to receive the payment. Around 67.5% payment are being received through the top MFS (bKash/Nagad/Rocket), 30% payment are being received through SSL where people can pay through bank accounts and the rest 40% payment are being received at cash on Delivery. Payment gateway system has gotten a great number of hype from the market. Around 55% positive response has been received. The total selling ration in between 20% to 30% is 7.5% (for 3 online sellers), 30% to 50% is 10% (for 4 online sellers), 50% to 70% is 47.5% (for 19 online sellers) and 70% to 100% is 35% (for 14 online sellers). After getting support from the consultancy firm with the statement of the agreement level, 50% of the sellers agreed, 25% strongly agreed and rest of the 25% stayed at neutral position. The agreement level of the seller whose employees worked hard to reach as many people as they can, 47.5% agreed that because of the help of the employees which has been provided from Peoplescape to reach at the door of a huge bunch of customers with their product. 30% strongly agreed with the statement and 22.6% stayed as neutral.

The main moto of the investors is to grow their profit level by investing the fast forwarding sectors. By reminding this statement, consultancy firms find out the suitable sector which gives the best outcome of proper investment. During this Covid-19 situation, the online market platform has been rapidly spread its roots. The consultancy firms help to build a structure of a proper outline and bring out the possible market for the products or services that will be sold through E-Business platform. The investors also launch some relative brand to boost-up the sales level.

3.4 Summary and Conclusion

A large number of people buy products from many online platforms rather than going to the shop. The competition has already been started among the e-business sectors. At a frequent basis, they seller are coming with a new business policy along with new brands in the market. To keep the flow stable and ensuring proper investment, consultancy firms like Peoplescape are keeping a good relationship with the investors as well as with e-commerce platforms. While working at the new project of bKash, I have learnt many strategies how to grab a big territory and the possible customers. During this pandemic, it was very much challenging to complete

the task or find out the possible solution, but proper training, experiences and all the creative strategizes helped me to reach to my clients, have able to promote the brand at a new market and have able to established a good network.

3.5 Recommendation

The world is changing. To cope with the changes, people have become more innovative regarding their demands. So ensuring the proper use of resources will be a brilliant solution to go beyond the boundaries. That's why the HR consultancy firms should take such kind of initiative at a vast way so that the relationship with investors can be maintained in a balanced way.

- Should invest more on employee development
- Arranging proper training, assigning more courses and workshop help to unbox the new ideas.
- Brand promotional activities need to be applied largely to increase the sales.
- More root level E-Business need to be marge with this company to construct a legal process business policy in Bangladesh.

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Appendix:

Feedback Questions of Survey

- 1. Gender
 - a. Male
 - b. Female
- 2. Age
 - a. 18-28
 - b. 29-39
 - c. 39 to above
- 3. When have you started this business?
 - a. Before Pandemic
 - b. During the First stage of the pandemic
 - c. Recently (In between 5 months)
- 4. Does your sales complete your monthly target during this Pandemic?
 - a. Yes
 - b. No
 - c. Average
- 5. How do you receive your payment?
 - a. Through Software Shop Limited
 - b. MFS (bKash/Nagad/Rockect)
 - c. Cash on Delivery
- 6. Is payment gateway system effective for your daily transactions?
 - a. Positive response
 - b. Negative response
 - c. Average response
- 7. To sell your products, which digital platform you use?
 - a. Facebook Page
 - b. Wedsite
 - c. Online Market Place (Daraz/Evaly/others)
- 8. What is your monthly selling ratio?
 - a. 0% to 20%
 - b. 20% to 30%
 - c. 30% to 50%
 - d. 50% to 70%

- e. 70% to 100%
- 9. After getting the support from Peoplescape, have your sales increased?
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree
- 10. How frequently you communicate with the production house whose product you are selling?
 - a. Frequently
 - b. According to the demand
 - c. 2 to 3 times in a month
- 11. The promotional activities that has been done by the employees has helped you to reach to the customers.
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree