



Cooperative Education Report
Fundamentals of customer management and data
handling of Sibrabi Securities

Written By:

Sanket Amatya

Student ID: 6008040009

This Report Submitted in Partial Fulfillment of the Requirements
for Cooperative Education, Faculty of Business Administration

Academic Semester 2/2020

Siam University

Fundamentals of customer management and data handling of Sibrabi Securities

Title: Fundamentals of customer management and data handling of Sibrabi Securities

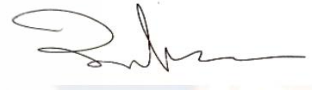
Written By: Mr. Sanket Amatya (ID: 6008040009)

Department: Bachelor of Business Administration (Finance & Banking)

Academic Advisor: Mr. Parham Porouhan

We have approved this cooperative report as a partial fulfilment of the cooperative education program semester 2/2020.

Oral Presentation Committees



(Dr. Parham Porouhan, Ph.D.)

Academic Advisor

Sneha Acharya

(Mrs Sneha Acharya)

Job Supervisor



(Dr. Chanatip Suksai)

Cooperative Committee



(Asst. Prof. Dr. Maruj Limpawattana)

Assistant President and Director of Cooperative Education

Fundamentals of customer management and data handling of Sibrabi Securities

Project Title : Fundamentals of customer management and data handling of Sibrabi Securities
Credit : 5 Credits
Author : Mr. Sanket Amatya
Advisor : Dr. Parham Porouhan
Degree : Bachelor of Business Administration
Major : Finance & Banking
Faculty : Business Administration
Semester/Academic year : 2/2020

Abstract

This Cooperative report entitled "Fundamentals of customer management and data handling of Sibrabi Securities" is aimed at examining the work culture and the operations of stock broker. The objectives of the study are: a) to learn the process of trading, b) gain an overall work experience in all the departments, c) develop network with multiple people and d) get insight regarding the potential of stock market. With the firm as per my request I was assigned to multiple departments on a rotation method. With this although my primary work revolved around customer service I did get to learn and experience about the work performed in other departments.

Upon the completion of the internship period, it was found that the experience was facilitated by the means of practical learning and theories concerning the stock price movement, company fundamental, technical and fundamental analysis and stock market sentiments. Under this the learning pattern includes the importance of the market's sentiments and its sensitivity towards the price of stock, setting target price with the help of analysis, gathering information regarding stocks and developing relationship with others. These are really important to be able to successfully trade

Fundamentals of customer management and data handling of Sibrabi Securities

and prevent going into loss. Development of relationship with the staffs and the customers and development of public relation has also been a crucial part during the internship period.

Keywords: Stock Market, Analysis



Acknowledgement

I would like to thank SIAM University and Kathmandu College of Management for providing me with the opportunity to work at different companies and fields each year and to get a first-hand experience of the work environment which provided us proper information to get a better view on where our career goal lies.

I would also like to thank Sibrabi Securities and its director Mr Satish Kumar Shrestha for recruiting me as an intern and giving me the chance to be part of the firm and my supervisor Ms Sneha Acharya and the other employees for their guidance and support throughout the internship period. Their guidance helped me gain proper information about the tasks to be performed allowing me to work smoothly in a comfortable environment. I am also grateful to all the staffs that created a friendly environment which allowed me to settle in more comfortably.

Sanket Amatya

6008040009

Table of Contents

Abstract..... 3

Acknowledgement 5

List of Figures 8

List of Abbreviations 9

How Covid-19 has affected the company and your internship? 10

Chapter 1: Introduction 11

 1.1 Company Profile 11

 1.1.1 Company Vision 11

 1.1.2 Company Mission 11

 1.1.3 Strategies of the company 11

 1.2 Organization Structure 12

 1.2.1 Diagram of the Organization Structure 12

 1.2.2 My Job Position 12

 1.3 Statement of Report 14

 1.4 Personal Objectives 14

 1.5 Strategic Analysis of the Company 15

 Strengths 15

 Weaknesses 15

 Opportunities 15

 Threats 15

 1.6 Objectives of the study 16

Chapter 2: Internship Activities 17

 2.1 Job Description 17

 2.2 Roles and Responsibilities 17

Fundamentals of customer management and data handling of Sibrabi Securities

2.3 Contribution made	18
Chapter 3: Learning Process	18
3.1 Problems encountered.....	18
3.2 Dealing with the problem.....	19
3.3 Recommendation for the company	19
3.4 Learning and reflection.....	20
3.5 Application of Coursework Knowledge in real Working Situation.....	20
3.6 Special Skills and new Knowledge Learnt during the Co-op Study.....	20
Chapter 4: Conclusion.....	21
4.1 Summary of the Highlights	21
4.2 Evaluation of the Work Experience	22
4.3 Limitation of the Study	22
4.4 Recommendation for the Company	23
References.....	24
Annex.....	25

List of Figures

Figure 1: Organization Structure 12
Figure 2: Company Logo 25



List of Abbreviations

WHO: - World Health Organization

Covid-19: - Novel Corona Virus 2019

SEBON: - Security Exchange Board of Nepal

NSE: - Nepal Stock Exchange

TMS: - Trade Management System

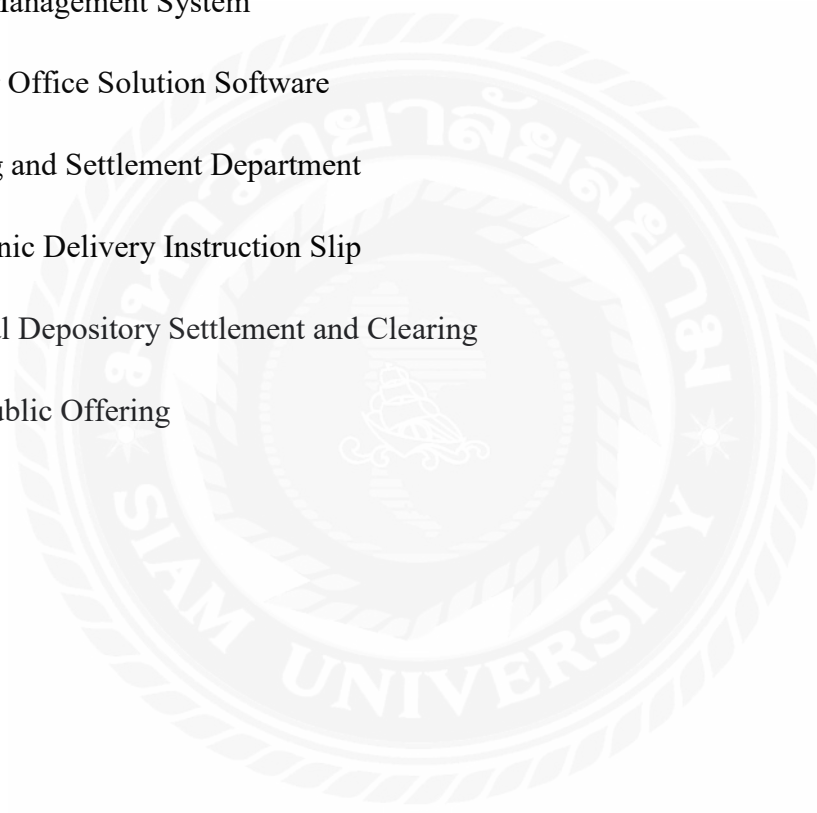
BOSS: - Broker Office Solution Software

CSD: - Clearing and Settlement Department

EDIS: - Electronic Delivery Instruction Slip

CDSC: - Central Depository Settlement and Clearing

IPO: - Initial Public Offering



How Covid-19 has affected the company and your internship?

The novel Corona Virus (COVID-19) is an infectious disease caused by a type of coronavirus (BMC, n.d.). The virus originated from Wuhan, China. Due to its highly infectious nature and spread it was declared as a global pandemic in March 2020 by The World Health Organization (WHO) (WHO, n.d.).

Covid-19 pandemic created a global panic and brought upon crisis throughout the world. Its effect lays on every individual's day to day activity and for most their source of income too. As a preventive and safety measure most people adopted social distancing and wearing masks and governments-initiated lockdown to control the spread.

The effect of the Covid-19 was not seen in Nepal before March. At the time of the first lockdown, the number of cases all over Nepal was low but slowly started to increase. The main reason for the increase in cases was thought to be the open border between India and Nepal. The rising of cases was felt firstly by the districts around the same i.e., around the border districts with India. Slowly it started affecting other major cities and now the capital Kathmandu is the most affected place due to the virus. All most half the total cases are recorded in the capital.

The firm I was working in also had to face several consequences as the stock market was unstable as people were unsure about their savings would be sufficient for them to last. Also, as the lockdown was imposed the whole stock market was shut down so was the company. For a quiet a month the lockdown completely halted any form of market transaction. But with this pandemic, online trading turned out to be a huge hit among people. There has been quite a rise in online trading as well as a recent rise in the stock market. Although Covid-19 did bring in quite some trouble for the people from all the working sectors it also gave people the opportunity to enter into the investment sector and gain benefits from the same.

Chapter 1: Introduction

Sibrabi Securities is one of the founder members of Nepal Stock Exchange Limited licensed by Securities Board of Nepal in 1994 and due to the pandemic during my internship period most of the clients be it old or new started moving towards online trading and I got to witness this experience first-hand which proved to be a great learning opportunity for me.

1.1 Company Profile

Sibrabi Securities is one of the founder members of Nepal Stock Exchange Limited licensed by Securities Board of Nepal in 1994. They are a technology-led stock broker company that have been providing brokerage services for the past 16 years. While they are only limited to Kathmandu Valley at the moment for offline trading as they do not have any other branches, they have managed to extend their services outside the valley with the help of the new online trading system. They are also planning to further enhance client engagement and experience through the use of various applications and services. The team comprises of 23 staff and caters to over more than 36000 active customers.

1.1.1 Company Vision

The vision of the company is to work towards bringing as much of the Nepalese population as possible into capital market all while becoming one of the top stock brokerage houses in Nepal. (Profile, n.d.)

1.1.2 Company Mission

The company is aimed at providing the best value for money to every single investor through innovative products, advanced technology, and personalized services midst maintaining a complete harmony between qualities of process with continuous improvements to deliver exceptional services that will benefit our clients. (Profile, n.d.)

1.1.3 Strategies of the company

One of the major strategies of the company is its location advantage. It is the Lalitpur district's one and only capital market office licensed by Securities Board of Nepal (SEBON). It is also one of the founder companies for Nepal Stock Exchange (NSE). The other important strategy

is the flexibility strategy where it was quick to start using the online trading platform, Trade Management System (TMS).

1.2 Organization Structure

The organizational structure of Sibrabi Securities is done in such a way that the whole process of trading goes smoothly and does not get intertwined among each other all while making sure their remains easy and smooth flow of communication within the staffs and all concerned authorities.

1.2.1 Diagram of the Organization Structure

The following figure shows the organizational structure of Sibrabi Securities:

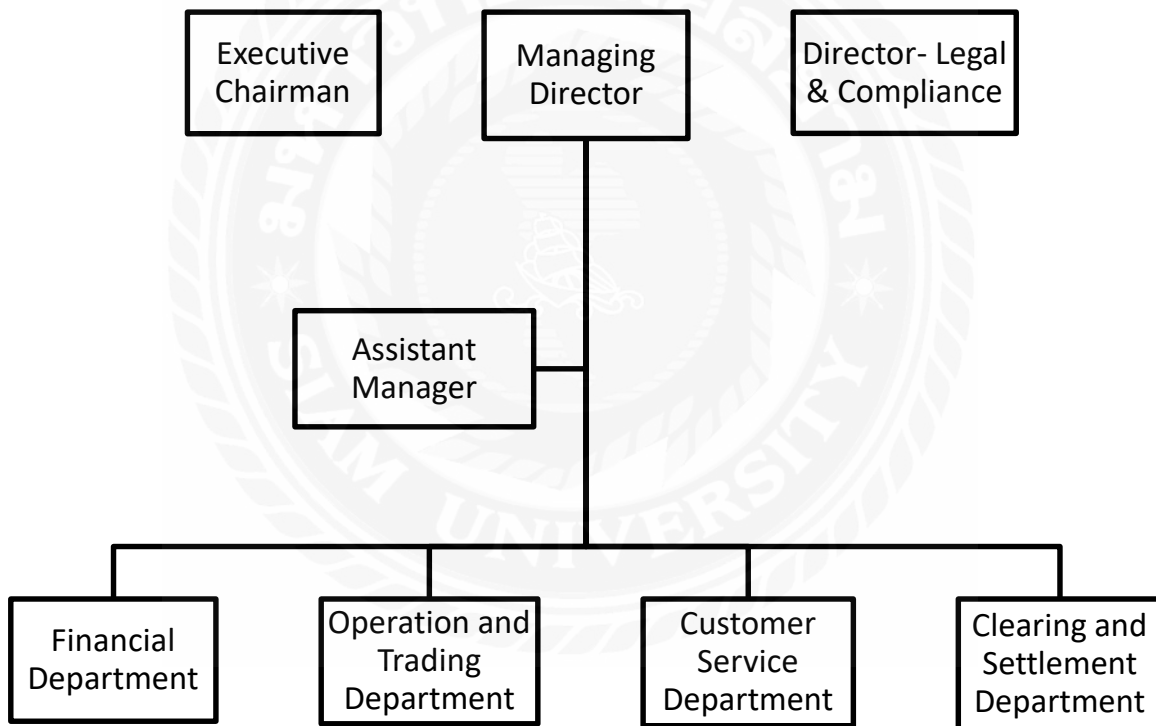


Figure 1: Organization Structure

1.2.2 My Job Position

I worked as an Intern in the organization where I worked in the Customer Service Department in the beginning. Since I had requested them to provide me with the experience on how each department works my position in the job has not remained the same throughout the interval. In the beginning I was told to handle the data entry in the firm's own internal system

known as Broker Office Solution Software (BOSS). Since I was a beginner, I was told to make sure that all the entries made previously were up to date or not and to make new entries where necessary. Since BOSS was an internal storage software any errors could be easily rectified. After a few weeks of performing the tasks, I was assigned the tasks of opening the client's trading account. This was done in TMS which directly sent data to Nepal Stock Exchange (NEPSE) and was stored there. Rectifying any errors made in TMS would take days which would create a bad impression on the customers. So, during these tasks I had to be really careful regarding the sensitive information and make sure that the information was all correctly placed. While working in this for a few weeks I also learned how the whole process of opening the trading account and trading process. With this information I was also able to help out people regarding their queries which required information from different departments. After working in opening of accounts I was then appointed to work in Clearing and Settlement Department (CSD) where the action to be performed after the trading of stocks had been clarified to me. In the CSD I was required to identify customers who had yet to complete the process of trading and had to inform them of the tasks that were left to be completed. After a week or so in the CSD department I was then shifted to operation and trading department. Here I learnt further on how the trading takes place and the methods used to place orders for clients and how we can make sure that the client is satisfied with the trade that they have achieved. Again after a few weeks I was reassigned in the financial department where I learnt how the firm processes the financial transactions and keeps the financials updated. Although the firm used two systems, both of them were equally important as the internal system could act as a backup for the client's data as well as a necessity for keeping track of the financials of the clients. Since I had been experienced in all the departments within the firm, my position as an intern really helped the employees have a feeling of ease and decreased workload. Since the trading hours closed after 3 p.m. the remaining of the time was utilized again towards customer service and account opening for the customers.

1.3 Statement of Report

This is to notify that this report titled “**Fundamentals of customer management and data handling of Sibrabi Securities**” has been prepared for academic purpose under the supervision of Mr Parham Porouhan. It is to be evaluated as a part of our curriculum of this BBA program. This has not been prepared for any other purpose then mentioned above. I do hereby declare that the entire work is submitted as an Internship report in BBA programme under SIAM University is my independent and original work after the completion of four months of work in Sibrabi Securities and all the references have been mentioned here.

1.4 Personal Objectives

My personal objective for joining this securities or brokerage firm for my internship was because it was one of the oldest firms and had a large customer base with large market share. My other objective was to learn further about the stock market and the factors affecting it. I had this objective because before the internship period I had participated in an investment program initiated by the college itself. After learning the basics during the program, I wanted to further grow my knowledge in this field.

To approach this objective firstly I had to overcome my previously mentioned objective of expanding my social circle. Although this objective took a bit of a time, I was still able partially complete my personal objective by listening to what the people who visit the office talk about regarding the stocks as well as what the senior staffs say regarding the possible outcome of the stocks. I also learned a few more when time and again the senior staffs would share their experience in the stock market and what they had learned from all of their experience.

My main objective was to know what were the effecting factors that moved the stock prices and how predictable it was. This objective helped me learn that the stock market is affected by a lot more factors than the fundamentals and news regarding the company. And especially because of Covid the market had also surged by quite a bit. The fundamental and technical analysis really help out an investor by a lot and it really does help predict the future movement more accurately but sometimes company news and influence of a specific broker can bring in unexpected turns in the movement of the stock price. Although the price movement unexpectedly changes but the

target set from analysis is eventually achieved as the stock starts to move in its usual pace. I also learned that when investing because of a potential good news to be achieved by company one should only invest in it after making sure that the news is completely sure to happen and no disturbances will prevent it from occurring.

1.5 Strategic Analysis of the Company

Strengths

- The only broker's office in the whole of Lalitpur district,
- One of the founding members of Nepal Stock Exchange (NSE),
- Being one of the oldest brokerage firm has strong relationship with large traders
- Has an active mail system
- Strong brand equity
- Strong Client Base

Weaknesses

- Dependent on physical forms to open accounts,
- High staff to workload ratio
- Low staff and customer interaction
- No other available branches

Opportunities

- Development of mobile application
- Token based customer service system
- Enhance client engagement
- Open branches outside valley
- Enhanced social media engagement

Threats

- Threat of new entrant
- Cyber crimes

1.6 Objectives of the study

The primary objective of the internship was to get a first-hand experience of working in an organization along with having the ability to put the theoretical knowledge and information in practical use in the real environment and situation. The objective of the internship was to allow the students to get an experience in the working field such that they are ready to face any new upcoming challenges that they may face after their completion of the course. I also was able to distinguish how and when the learnings from the class-room can be put to use in the physical environment in a practical situation and similarly use them to tackle problems occurring during the work process.

The internship was also done with other objectives in mind such as:

- Expanding the circle and get to know more people,
- Gathering information and learn more on the activities within a brokerage firm,
- Learning about the process of trading and flow of stocks,
- The methods used to handle data within the firm.

I approached the objectives around expanding my circles and getting to know more people in a bit of a slow pace as I am not very good at the area although I have improved. Because of this learning the activities within the office and getting to know the processes of trading and stock flow also took a bit more effort. To approach this problem, I had to slowly push myself out of my comfort zone and slowly talk around with the staffs working there. I managed to complete the objectives by firstly talking with the staffs who were new at the workplace and were interning like me, and slowly moving towards the employees who were assigned the same task as me and then moving to the other staffs in the office. Having to move out of the comfort zone has always been a bit of a difficult task for me but after each year of internship and practical experience I feel it being much easier than before.

For other objectives regarding learning the work process and methods used for data handling, completing them were much easier for me because it was easier to learn and after trying once or twice, I already got the hang of performing it smoothly. But since not every data received are always the same, I always had new information to learn as things went and different kind of information were required to be put in or had to be updated.

Chapter 2: Internship Activities

2.1 Job Description

I had a varying job location. As per my request the firm agreed to place me on all the departments such that I could experience all the work flows within a brokerage firm. So, for my job description I was allocated in all of the departments through cyclical process.

2.2 Roles and Responsibilities

As I interned in the organization with the view of gaining an overall experience in all the departments within the organization, there were multiple roles and responsibilities which I had to handle within my internship period. At the beginning of the internship period, I was assigned to Customer Service Department where I handled the data entry of customer information within the firm's system. This was followed by the role of opening/updating/deactivating clients' accounts in the firm through the help of another system which was provided by Nepal Stock Exchange (NEPSE) named Trading Management System (TMS). After this I was assigned the role in trading department where I placed orders for the clients through the TMS system.

After my role in trading, I was given a responsibility in clearing and settlement department where I had to gather information on clients who were yet to complete Electronic Delivery Instruction Slip (EDIS) process which was required for settlement after a client had sold their shares. This was done through the help of the site meroshare.com, which is a site governed by Central Depository Settlement and Clearing (CDSC) which in turn is a governing body of all the depository participants under NEPSE.

And lastly my final responsibility was in financial department where the trading limit for customers who wished to trade online were set after they had placed a certain amount of collateral, deposits for sell of shares were done, statements for customers were recorded and provided as per request and financial data were maintained within a software.

Along all these roles, I also had to perform the account opening daily as the market closed after 3 p.m. daily and every Friday where no trading takes place.

2.3 Contribution made

During the internship time period I was able to contribute in multiple areas among which decreasing the work load was one of the major ones. As I worked in multiple departments during my internship period, I was able to decrease the workload of my fellow colleagues as I learnt to perform the activities of each department. A few other contributions that I made are:

- **Data entry in internal system:** When an account is opened it is processed through the TMS system which required at a later date to be entered in the firm's internal system to keep track of the transaction made by the client. These data entry was handled by me and another employee.
- **Unique client codes and its uses:** Each client is given a unique client code after opening a trading account which is required for transaction. Some clients are not well versed in the area of how the code is used be it physical trading or online trading. So, these clients needed to be assisted as per the type of trading they were performing.

Chapter 3: Learning Process

3.1 Problems encountered

Having been exposed to work environment during previous internships settling in wasn't much of a problem but since the area of work was completely different from the previous ones grasping onto the work at some departments did become a sort of a problem. The work performed in trading and settlement were new but not much problematic. Among the problems faced a few could be listed as:

- **Dealing with customers:** The queries the customers have were a problem in the earlier stages when I had just started the internship but it got easier as time went by. But a few customers were not easy to handle as they would not be able understand the new process which was initiated due to the Covid pandemic and would either be repeatedly ask the same thing multiple times or get angry because the process was easier for them before the new regulations. These customers always held up the line and were difficult to handle.
- **Website errors:** Due to the pandemic many clients started shifting towards online trading through the TMS system. Due to the sudden rise in site visits the server would usually

become extremely slow and sometimes crash due to usage higher than the server's threshold. This would cause a temporary halt in the work performed although it is usually fixed in a very short time span.

- **Misplaced Documents/Forms:** Sometimes the form the customers submit have errors which need to be fixed by them. In such case these forms are placed separately at the reception desk such that it becomes easier to locate them when the customer visits to sort out the problem. But sometimes these forms are misplaced which causes a problematic scenario.

3.2 Dealing with the problem

The problem with the customer and their queries and website errors are problems which are out of our hands although for some customers a higher authority figure is required for them to settle down. Whereas for the website error there is nothing that can be done as the system is managed by NEPSE and the only solution is to wait for them to get the system back and running.

For the problem regarding misplaced forms, they are placed on separate small basket like containers and the staffs make sure that those forms are left in the container in case there is some error in the form and not just on the table which can be mistaken for the forms whose errors have been sorted out.

3.3 Recommendation for the company

Overall, I had a great time in the company and learned many different things during my tenure. Although I had gathered quite a bit of knowledge both theoretically and practically, I was able gather more information by working in brokerage firm which could not have been obtained otherwise. There weren't many problems that I encountered during the internship period and the tasks I had to perform were also not very difficult to learn. Any other problems that would occur can be easily overcome by talking with the supervisor and senior staffs. The recommendation I would like to give the company is related to the physical forms which are left on pending due to errors. When setting them aside I would recommend them to make an entry as they are placed such that if in case the form does go missing, they can know whether the form had error or not.

3.4 Learning and reflection

During my internship period one of the major learning, I got was experiencing the work environment in a broker office and learned about the practical aspects of the theoretical learning from college. I got to witness professionals using the techniques and methods which I had learnt in college. I also learned about the software used by brokers which helps them keep track of the client data as well as the transaction history and that they use more than one system such that there remains a backup of the data if one of the systems fails and possibly loses the data. The other thing that I learned during my tenure was the whole process required during registering as a client at a broker and the requirements of opening an account which had a few changes due to the pandemic. Among these few changes some of them were to direct more people towards online transaction such as all the clients had to be registered in "meroshare" so that they could transfer the shares by themselves and direct transfer of money through online banking system.

During my internship periods since the start of college I have been able to learn about the changes in the work environment each organization has and get a better understanding on how each workplace culture has varying impact in the work environment. This internship period has also had some form of impact on my future goals and what other mini goals can be included which will assist me in the near future.

3.5 Application of Coursework Knowledge in real Working Situation

The coursework has courses based on making it use in practical situation. Although the courses are taught theoretically, we were also taught about how they can be practically implied. Also, before joining the internship, the investment program, which was a part of the course, which I had taken part in also provided great knowledge which helped me at the beginning when people would ask about the basics of trading.

3.6 Special Skills and new Knowledge Learnt during the Co-op Study

Some of the few new information I obtained during the co-op study period are as follows:

- The stock market movement is dependent on market sentiments and broker's influence
- Trend analysis usually can always predict the exact future target

Chapter 4: Conclusion

4.1 Summary of the Highlights

On the whole, this internship was a useful experience. I have gained new knowledge, skills and met many new people. I got insight about the professional practise and learned about the different aspects of working in a brokerage house. I also learnt about a few of the multiple factors that affect the movement in the stock market. The internship was also good to find out what my strengths and weaknesses are. This helped me to define what skills and knowledge I have to improve in the coming time.

When joining Sibrabi Securities I had a few of my personal objectives like understanding the workflow within a brokerage office, understanding the flow of information regarding stocks in a brokerage house and also gaining some insights on the factors affecting the market price movement. During my internship tenure I came to understand that the stock market of Nepal had a great potential growth opportunity as most of the manufacturing companies and other large companies have still not provided shares in the public market. The workflow usually consisted of high number of account opening applications along with high number daily orders to be placed in the stock market. Although online trading had been implemented quite a lot of people still preferred trading offline by visiting broker's office and deferred from trying out new facilities provided to them. The workflow always consisted of daily share transaction while the market opened and opening of new trading account after the market closed while accounting process such as sending money to sellers and updating buyers on their payable amount occurred full time. The flow of information regarding stocks doesn't really occur among the employees themselves most often and the only ones occurring and available are the information when the buyers and sellers talk about when they are in the firm to perform transactions. It would also seem that most people performed their transactions based on the news regarding a company and what information is flowing in the market rather than through fundamental analysis or technical analysis. But analysts and analytical trading is slowly but surely growing.

Due to Covid-19, the people that have entered into the stock market have surged rapidly along with the number and volume of transactions. It would seem that due closing down of businesses because of lockdown that has been placed throughout the country, people found trading

to be a good way to get appropriate return for their cash in hand as long as they had a good source of information for trading. The number of people who come to open trading account has surged rapidly and most of them are mainly done to subscribe to Initial Public Offerings (IPOs).

In conclusion, this internship has been a very useful experience for me. I can safely say that it has had an impact on my understanding of the job environment. However, I do think that there are some aspects of the job that I could have done better which I need to work on in the near future. I need to build more confidence when performing tasks such that the people associated with me are at more ease and in some cases I realized that I could have completed the work earlier than I did. I also got to learn about the various factors one must keep in mind if they are planning on trading. The firm provided me a great platform to learn and grow. Hence, I would like to thank each and every person who has been part of this journey and making me the person I am today.

4.2 Evaluation of the Work Experience

The internship tenure and my work experience with Sibrabi Securities was a fruitful one and I would like to thank them for allowing me to work with them during the crisis of Covid-19. As it started anew, the beginnings were as expected, a bit difficult as the whole environment and the people were new to me. The tasks I was assigned were simple and had specific flow to performing it. Catching that flow took a few days' time and slowly after being adjusted to the work environment and feeling a bit comfortable my efficiency at performing my daily task increased. The co-workers and my supervisor were always ready to help me if I had any queries. During this internship tenure I was not only able to enhance my knowledge base on trading of stocks but also get a practical experience and ideology on how the stock market of Nepal works. I have been able to get an unmatched experience even during the time of pandemic.

My time with Sibrabi Securities has been a good experience and I will always be thankful to the firm for providing me the opportunity and all the staffs who warmly welcomed me and were always helpful towards me. I have definitely changed after my internship tenure and the knowledge and experience that I have obtained are even being a great help for me in my current objectives.

4.3 Limitation of the Study

Though my internship tenure was a smooth sail, there still were some minor difficulties which I faced. These limitations have been mentioned below.

- The tasks to be performed had a certain flow which would make them be performable quite efficiently. But since I was new to the system and the work flow it took some time for me to adapt to the flow.
- Although there were transactions and trading of shares occurring, I couldn't get to experience the live trading which the people would perform within the firm by looking at the screen displaying the live trading values. This could have been a completely different experience for me.

4.4 Recommendation for the Company

Sibrabi Securities is one of the oldest brokerage firms in Nepal and the founding firm of Nepal Stock Exchange (NSE). The firm has a strong customer base as well as large market share. Some recommendation from my side to the company are:

- Increase customer staff interaction:

It might have been because of the pandemic and workload as the staffs' only communication with the customer is for fulfilling the task at hand. Although some people may prefer such treatment others may have some queries which might not be as important but is still important for value retention of customers.

- Increase technological tools:

Although there is online trading portal, if a person wants to open an account it has to be done physically by filling up and presenting the account opening forms even after entering details in the online platform. This can be tedious for customers as the same task has to be performed twice.

I think the company is doing quite well and the above recommendation does not have much effect for the firm and something minor which could be looked up by the firm.

References

- BMC*. (n.d.). Retrieved from BMC Infectious Diseases: bmcinfectdis.biomedcentral.com
- Digitala Vetenskapliga Arkivet*. (n.d.). Retrieved from Digitala Vetenskapliga Arkivet: diva-portal.org
- DOCPLAYER*. (n.d.). Retrieved from DOCPLAYER: docplayer.net
- Docsity*. (n.d.). Retrieved from Docsity: www.docsity.com
- International Journal of Recent Scietific research*. (n.d.). Retrieved from International Journal of Recent Scietific research: recentscientific.com
- Profile*. (n.d.). Retrieved from Sibrabi Securities Pvt. Ltd.: <https://sibrabi.com/pages/profile>
- Siam University*. (n.d.). Retrieved from Siam University: <https://e-research.siam.edu/>
- Siope*. (n.d.). Retrieved from Siope: www.siope.eu
- Slideshare*. (n.d.). Retrieved from Slideshare: <https://www.slideshare.net/>
- Wace Inc*. (n.d.). Retrieved from Wace Inc.: waceinc.org
- WHO*. (n.d.). Retrieved from Coronavirus: <https://www.who.int/health-topics/coronavirus>

Annex



Figure 2: Company Logo

