"An Evaluation of the Services Quality of IDLC Finance PLC."

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LETTER OF TRANSMITTAL

Date: September 28, 2024

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

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Daffodil International University

Subject: Submitting the internship report on the title of "An Evaluation of the Services Quality of IDLC Finance PLC."

Dear Sir,

It gives me pleasure to show my internship report titled "An Evaluation of the Services Quality of IDLC Finance PLC." which was designated to me as part of my MBA Program. I have compiled this report incorporating your valuable suggestions and the essential information you provided throughout my internship.

I am truly grateful for your mentorship and unwavering support, and I trust that this report meets your expectations.

Thank you & Best regards,

Md. Arif Sikder

ID: 191-12-689

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Department of Business Administration

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Daffodil International University

STUDENT DECLARATION

I, Md. Arif Sikder, ID: 191-12-689, a student of the MBA program at Daffodil International University, hereby declare that the internship report titled “An Evaluation of the Services Quality of IDLC Finance PLC.” has been thoroughly authored by me following my internship at IDLC Finance PLC, under the supervision and guidance of Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

The title of my report as “An Evaluation of the Services Quality of IDLC Finance PLC.” is to be submitted to Daffodil International University, Dhaka for the fulfillment of my MBA requirements and is entirely my own work, not submitted elsewhere.

Md. Arif Sikder
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LETTER OF ACCEPTANCE

This is to authenticate that the internship report entitled “An Evaluation of the Services Quality of IDLC Finance PLC.” has been prepared by Md. Arif Sikder, ID: 191-12-689, as a requisite for the MBA Program under the Department of Business Administration and the Faculty of Business & Entrepreneurship at Daffodil International University.

The report is approved for submission.

Professor Dr. Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

ACKNOWLEDGEMENT

First and foremost, I wish to thank the Creator, Allah for empowering me for completing this internship report. Without Allah's support, I could not have finished this report timely. The internship report forms an integral part of the MBA program, allowing for practical knowledge acquisition within three months through direct engagement in the daily activities of a chosen organization. In this context, my internship was positioned at IDLC Finance PLC.

I want to extend my gratitude to my supervisor, Mr. Mohammed Masum Iqbal, PhD Professor & Dean of the Faculty of Business & Entrepreneurship, Daffodil International University of Bangladesh, who guided me effectively and provided excellent instructions to prepare internship report.

I also wanted to acknowledge my indebtedness to Mr. K. M. Ashraful Haque, Manager, for his constant guidance and valuable suggestions throughout the process, and I am thankful for the personal insights shared by some colleagues during my internship. Additionally, I am grateful to all the staff members of the HR Department, PBM Department, and Accounts & Admin.

I have to highlight the exceptional teamwork and working environment in this organization, which facilitated a myriad of tasks and service activities during my three-month internship.

Finally, I extend my appreciation to all my mentors for inspiring me to complete internship report and successfully progress through the course.

EXECUTIVE SUMMARY

The distinction between practical knowledge and academic knowledge is profound, particularly in terms of application, complexity, and execution. Practical insights are crucial for substantiating academic learning. Internship programs serve as an excellent avenue for applying academic concepts in real-world scenarios. Thus, the Department of Business Administration has implemented such internship programs for MBA students to gain practical experience.

This report evaluates the Services Quality of IDLC Finance PLC, utilizing the SERVQUAL model.

IDLC was established in 1985 as a joint venture financial institution under the Financial Institutions Act and licensed by Bangladesh Bank. And IDLC has grown into the leading integrated financial services provider in the country.

IDLC is comprising SME Finance, Retail Services, Corporate services, Liability & Wealth Management & Capital Market advisory.

I have gathered information including data through various methods, including interviews with a total of 50 customers and 10 officials. The participants included both current clients of IDLC Finance PLC and those who are not, as well as insights from long-serving employees. I obtained practical insights through direct interactions with IDLC Finance PLC executives, face-to-face discussions with clients, hands-on desk work, analysis of the annual report of IDLC Finance PLC, and browsing through the IDLC Finance PLC website. In summary, “An Evaluation of the Services Quality of IDLC Finance PLC.” begins with an introduction to IDLC Finance PLC, detailing its historical background, vision, mission, corporate strategies, service quality, and principles of financial institutions. Now we move to the topic “An Evaluation of the Services Quality of IDLC Finance PLC.” using SERVQAL Model and my duties and responsibilities associated with it. This report will also briefly discuss the various services offered by IDLC Finance PLC.

Every piece of data is very important to solve the issue of customer satisfaction by service quality.

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Chapter 01

Introduction

1.1 Overview of the Study

IDLC is the largest non-banking financial institution in Bangladesh with multiple products and segments. IDLC is the most impact financial brand in Bangladeshi financial industries. IDLC Finance PLC has a strong and wonderful presence across SME, Consumer product, Corporate services and capital markets sectors. IDLC comprises four companies namely IDLC Finance PLC, IDLC Securities Ltd, IDLC Investments Ltd and IDLC Asset Management Ltd. The businesses of all four groups are inter-related and operate under the umbrella of IDLC Finance PLC. The company is present in over 23 cities with over 41 branches and over 1,600 employees, serving over 375,000 customers.

The main objective of the study is to get a deeper understanding of the service quality of IDLC Finance PLC.

IDLC has been awarded AAA Credit Score Rating for the 11th consecutive year for its excellent risk management performance. It has also received numerous other awards including "Largest Taxpayer for FY 2021-2022 in NBFI Sector" and the prestigious "ASIAMONEY Award" for the third consecutive year. It was awarded "Best Investment Bank in Bangladesh" at the Finance Asia Country Awards 2022. IDLC received the first rank from the South Asian Federation of Accountants (SAFA) and was joint winner in two categories among SAARC member states – Financial Services and Integrated Reporting in the 22nd ICAB National Report. Awards – Best Annual Report and many more. This is undoubtedly an inspiring achievement that reflects ethical approach, care and exceptional teamwork.

1.2 Study Background

A work experience report is required for completion of the MBA program. This work helps students to get understand the corporate environment, office management, behavior with colleagues and stake holders. I had the opportunity to work in IDLC Finance PLC. while studying Marketing, I selected "An Evaluation of the Services Quality of IDLC Finance PLC.". My supervisor, Sir Mohammed Masum Iqbal, guided me through the entire process of preparing the report. I worked with IDLC employees to get the data. Furthermore, I collected information from my colleagues, different customers, websites etc. This internship helped me to improve my skills and increase my confidence at work. At that moment I learned something new. When writing, I have entire the information of my practical knowledge, working experience, academic knowledge, face to face viva and meeting with colleagues & Client.

1.3 Objectives of the Study

This study was added below mentioned objectives:

1. To identify the services provided by IDLC Finance PLC.

2. To measure the quality of services provided by IDLC Finance PLC using the SERVQUAL model.

3. To identify the problems related to the quality of services provided by IDLC Finance PLC.

4. To make recommendations to improve the quality of services provided by IDLC Finance PLC.

1.4 Scope of the Study

The report investigated the service quality of IDLC Finance PLC. It includes the interaction between the customers and the company, among others the principles of the company's operating system.

1.5 Methodology of the Study

This study used two basic data primary and secondary to make the analysis contained in the report.

Firstly, primary data collected from customer who has taken service from IDLC or wanted to take a service from here and IDLC Employee by their general activities.

And secondary data was collected from many sources mainly IDLC's varieties internal report, annual report, different websites and publication.

1.5.1 Data Collection

I had collected two types data to conduct the study:

Primary Data:

• Direct work at the head office IDLC Finance PLC.

• Personal conversation with clients.

• Practical desk work.

• Observation during internship period.

Secondary Data:

• Annual report of IDLC Finance PLC.

• Reports on past internships, research activities, journals etc.

• IDLC Finance PLC website.

1.5.2 Sampling Unit

The customers of IDLC Finance PLC who have purchased one or more services from IDLC are considered as the target sampling unit. A decision was taken to select the sampling unit from among the number of customers of the organization who were willing to participate in the study by filling the questionnaire. In fact, many customers refused to participate in sampling due to financial information.

1.5.3 Sample Size

The sample size consisted of 50 respondents who are actual customers of IDLC branches. The respondents were divided into two groups: the number of corporate customers is often low and corporate customers are reluctant to participate in the survey due to data protection reasons. The customers who achieved the best possible results when answering the review questions were selected to participate in the study. In this way, a sample of 50 corporate customers of IDLC Finance PLC was surveyed, taking into account the limitations.

1.5.4 Sampling Methodology

I collected the sample based on the customers seeking any financial service and willing to answer the questionnaire at Gulshan Branch, IDLC Finance PLC. This was not a prospective sample, used to conduct the study.

1.5.5 Data Collection Methodology

The data was collected based on SERVQUAL model which helps to know the service quality of IDLC Finance PLC as we are concerned that SERVQUAL method is one of the best method used for service quality of a service provider company.

With the SERVQUAL model, consumers are asked a question in the form of a questionnaire and consumers answer the questionnaire. Moreover, data for this research was collected through informal discussions with valued customers visiting Gulshan Branch, IDLC Finance PLC. The survey also includes information on IDLC Finance PLC and local customers in Gulshan, Dhaka area.

1.6 Limitations of the Study

Limitation exist in every activity. I also had limitations in generating reports. There are significant limitations that hinder the success of the study. These limitations are as follows:

- There are some shortcomings in this study due to my lack of experience in report writing.
- I do not have access to all of the internal data of this organization as I am aware that financial institutions are reluctant to release information for security reasons.
- I was not able to get the data I needed as everyone is busy with work.
- It was my first time to create such a report, so there was a gap in my knowledge
- Many clients refuse to give sample due to financial information by said not interested to give information.
- There is not enough time to prepare this type of study which requires long-term effort.
- I had not available time prepare report
- It is very difficult to get information from the finance industry.

Chapter 02

Organization Overview

2.1 About IDLC Finance PLC.

IDLC started as a leasing finance company for a product by only five employees in 1985 has grown four decades later to become the largest non-banking financial institution in Bangladesh with multiple products and multiple divisions.

IDLC Finance PLC is the respected finance brands in the banking industry, has a strong and broad position in corporate clients, SMEs, retail and capital market segments. IDLC is present in over 23 cities with 41 branches and stands and three subsidiaries, with over 1,600 employees serving over 375,000 customers. But it would be too narrow to say we are only in the finance business as we try to do much more. We strive to help people achieve their dreams; the dream of owning a home, sending their children to a bigger school, taking a picnic in their own car, starting or expanding a business, creating more jobs and taking the country to new heights. So what really drives us is not just the number of employees or the number of customers we serve, but the number of lives we have touched. Winning is important to us, but we also take great pride in being the reason for countless smiles. Based on this key philosophy, our central agenda for 2024 will mainly revolve around

Inspiring Lives and Creating Happiness

IDLC is positioned as the number one brand among customers, shareholders and local communities for long-term value as it strives to be a sustainable business. The CSR department is busy setting strategic goals and maintaining the quality of life for the community. These departments are involved in various activities such as managing a healthy balance sheet, running and maintaining a robust IT infrastructure, recruiting and developing top talent, etc.

IDLC has embarked on redesigning its business processes to improve its production capacity and serve its customers better. The company now operates with an integrated management structure, with a state-of-the-art technology environment. IDLC has developed a vast operational network covering the financial sector of the country.

COMPANY HIGHLIGHTS

Total Employee

1,885

Total Asset, IDLC Group in Million

BDT 147.379

44

No. of Touchpoint

375,000+

Total Customer base

13,353

No. of Shareholders

2.2 Vision

We will focus on quality growth, superior customer experience and sustainable business practices.

2.3 Mission

"We will be the best financial brand in the country."

2.4 Core Values

IDLC Finance PLC. is a company with strong values that are deeply rooted in its culture. Our values inspire the following objectives that help in achieving our strategy:

- Integrity.
- Customer Focus.
- Trust and respect.
- Equal opportunities.
- Eco-friendliness.
- Simplicity
- Passion

2.5 Services offered by IDLC Finance PLC.

IDLC provides various services through its four companies and divisions. Here is the list of products and services offered by IDLC.

2.5.1 SME Services

- SME Term Loan
- Purnota (Women Entrepreneur Loan)
- Working Capital Loan
- Abashan (Commercial Housing Loan)
- Seasonal Loan
- Commercial Vehicle Financing
- SME Shombhabona
- IDLC Udbhabon
- Udbhabon Startup Loan

2.5.2 Consumer Services

- Home Loan
- Car Loan
- Personal Loan

2.5.3 Corporate Services

- Term Loan
- Term loan for Commercial Space
- Project Financing
- Lease Finance
- Working Capital Loan
- Term Loan for Vehicles/Commercial Vehicles
- Preferred Stock
- Bridge Loan

2.5.4 Wealth Management

- Flexible term deposit
- Days term deposit
- Double money deposit
- Triple money deposit
- Earner deposit
- Interest First deposit

2.5.5 Securities Services

- BROKERAGE
- INVESTMENT OPTIONS
- TRADING TOOLS
- VALUE ADDED SERVICES

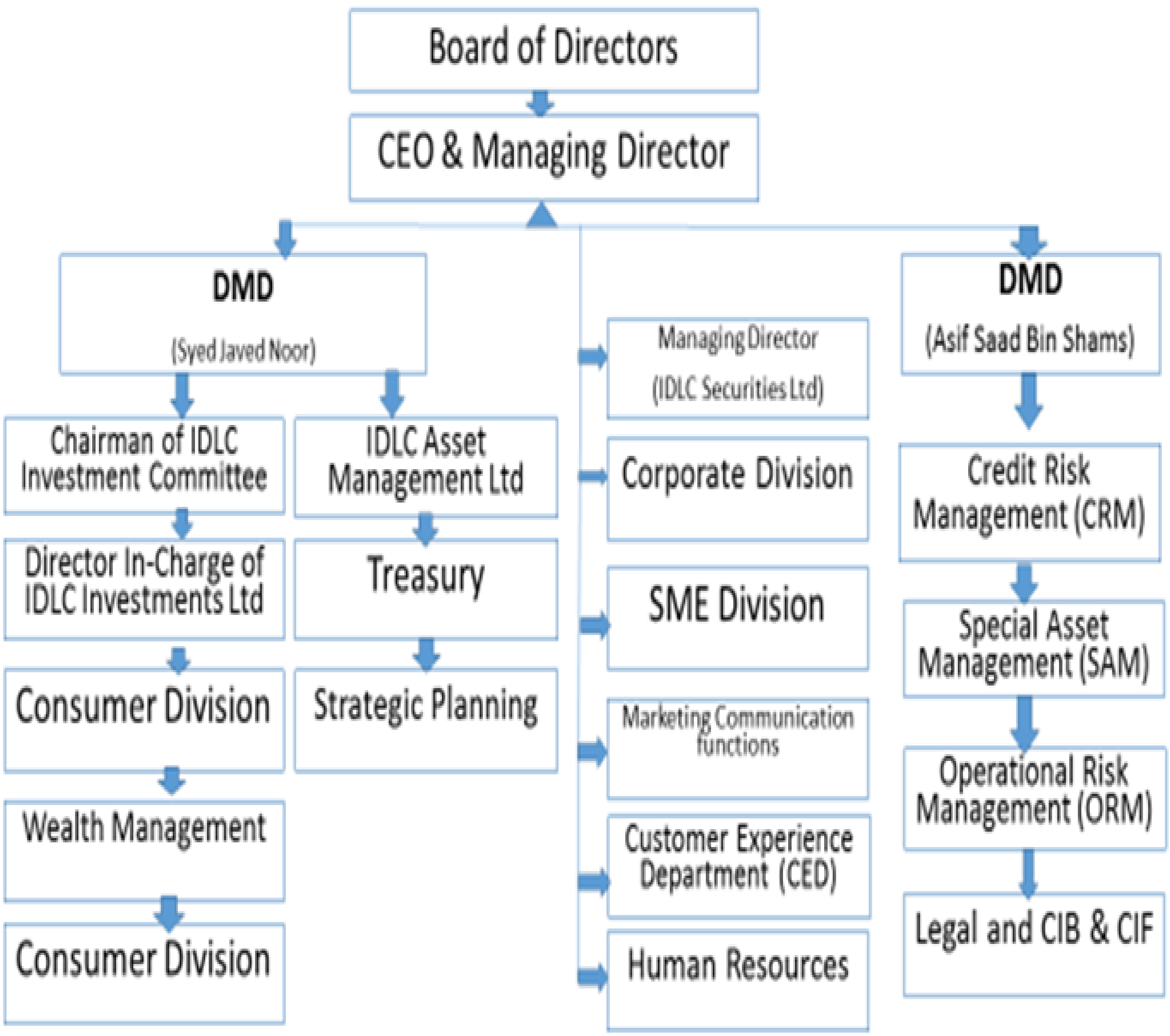
2.5.6 Investment Services

- MAX CAP
- Investment Banking
- CAP Investment
- Easy Invest

2.5.7 Asset Management Services

- Shariah fund
- IDLC Growth fund
- IDLC Balance fund
- IDLC Income fund

2.6 Organization Organogram



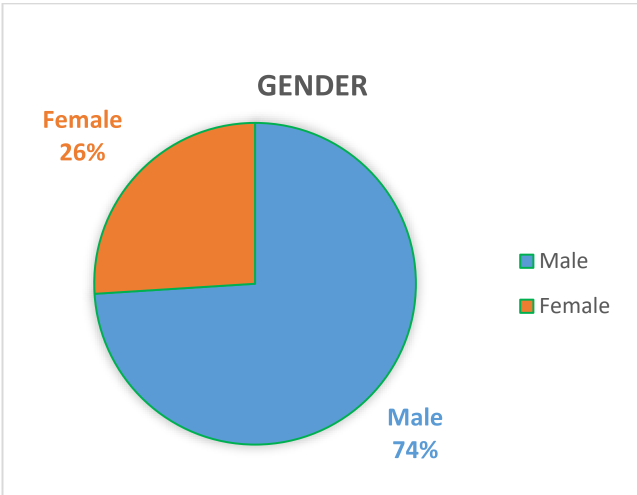
Chapter: 03

Service Quality of IDLC Finance PLC.

3.1 Survey Analysis

A five-point survey was conducted to determine customer satisfaction. Survey results are as below table:

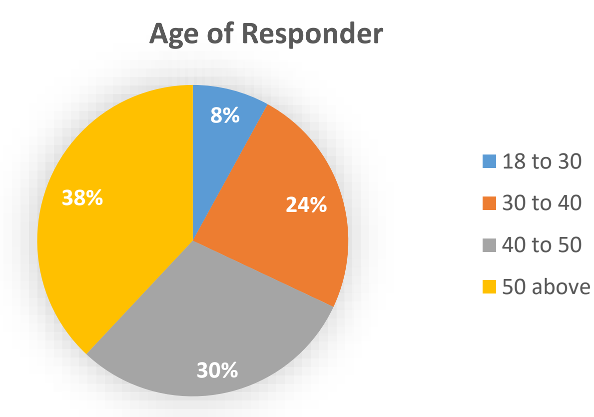
3.1.1 Gender



Interpretation:

According to my fieldwork, 74% of the respondents while filling the questionnaire were male and only 26% were female (see table).

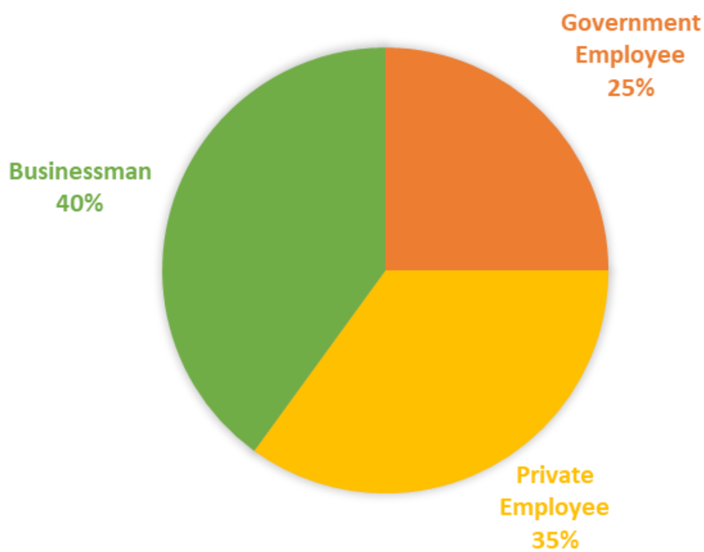
3.1.2 Age



Interpretation:

According to this chart, 8% customers are below 30 years, 24% are from 30 to 40 years; 30% are 40 to 50 years and 38% of customers are above 50 years old.

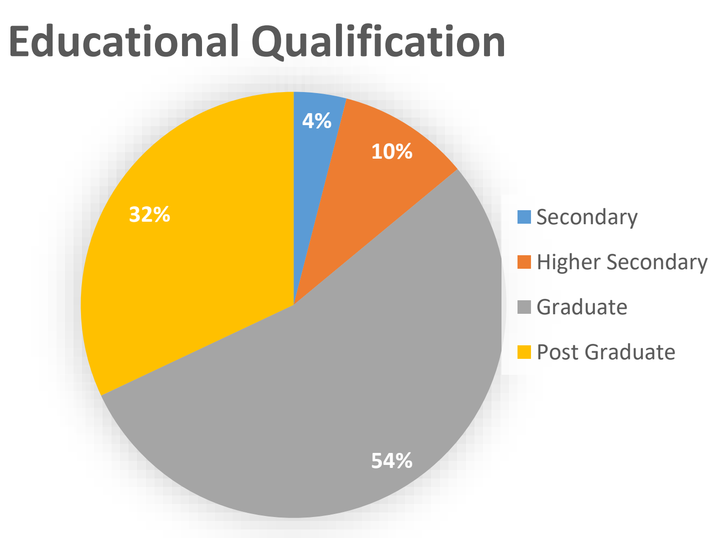
3.1.3 Profession



Interpretation:

According to the findings, 40% of the respondent are businessmen, 35% are Private sector and rest of 25% are government employees.

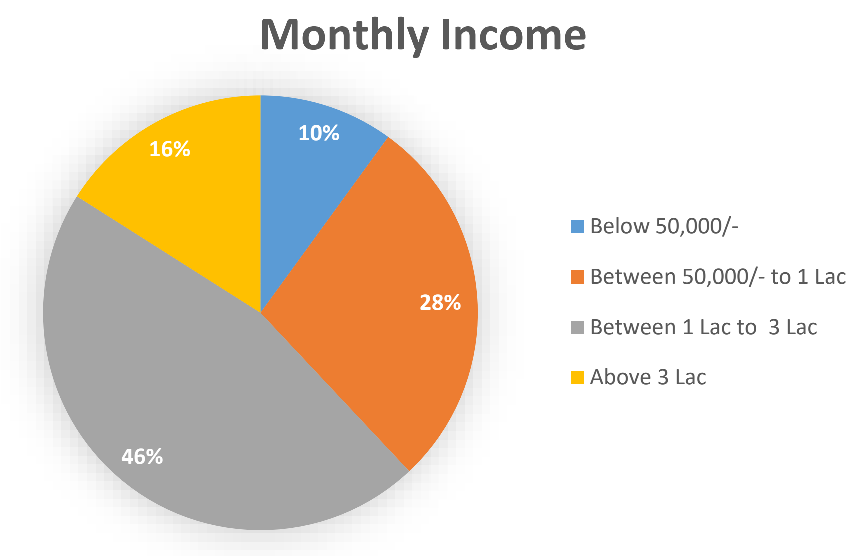
3.1.4 Educational Qualification



Interpretation:

According to the findings, 4% customers are Secondary, 10% are Higher Secondary, 54% are Graduate & 32% are Post Graduate completed.

3.1.5 Monthly Income



Interpretation:

In this statement it means that income level 10% are below 50,000/-, 28% are between 50,000/- and 1 Lac, 46% are between 1 Lac and 3 Lac and 16% of the customers are above 3 Lac IDLC value of the respondents.

3.1.6 Reliability

Questions	strongly agree	Agree	Neutral	Disagree	Strongly Disagree
If IDLC promises to do something by a particular date	55%	18%	12%	13%	2%
IDLC will deliver the service right the first time.	48%	26%	14%	8%	4%
IDLC will meet the promised response time.	36%	24%	18%	14%	8%
IDLC maintains error free records.	38%	44%	10%	2%	6%

Interpretation:

IDLC promises to do something by a particular time and keeps it: According to the respondents 73% of the total customers agree that IDLC keeps its promise to do something by a particular time. And 15% of the customers refuse to do this.

IDLC provides right service from the first time: According to the respondents 74% of the total customers agree that IDLC provides right service from the first time. 12% of people disagree.

As survey the organization delivers the service on time with accuracy. According to the respondents, 60% of customers accept that IDLC delivers the service correctly from the first time and 22% of customer's refuse or do not agree.

IDLC is interested in debugging: According to this table, 82% of IDLC customers accept debugging and only 8% do not accept it.

3.1.7 Responsiveness

Questions	strongly agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC informs customers when the service will be done	46%	32%	16%	6%	0%
IDLC staff provides prompt service	38%	30%	28%	0%	4%
IDLC staff is always available to help you.	32%	46%	10%	12%	0%
IDLC staff is never too busy to attend your request	32%	42%	12%	6%	8%

Interpretation:

IDLC informs customers when the service will be done: According to this graph, 78% of people give an estimated answer and 6% disagree.

IDLC provides prompt service to customers. Moreover, 68% of customers agreed that IDLC provides prompt quality of service and only 4% customers strongly disagree with the statement of IDLC. As per survey report IDLC employee are always willing to help customers as a part of quality service. The above graph shows that 78% of the consumers think that IDLC employees are helpful while only 12% of the consumers think that they are not. employees of IDLC Finance PLC gave the right answer: The data in the above table shows that: According to the survey, 74% of the consumers agreed and 14% disagreed.

3.1.8 Assurance

Questions	strongly agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC employees' attitude gives you confidence.	38%	28%	16%	6%	12%
Customers feel comfortable doing business with employees.	42%	32%	22%	4%	0%
IDLC employees are always polite	28%	24%	30%	6%	12%
IDLC have the right knowledge to answer your questions.	32%	36%	18%	10%	4%

Interpretation:

IDLC Finance PLC Employees' behavior inspires trust: In this graph, 66% of consumers strongly agree and 20% disagree.

IDLC's transaction process is very safe and smooth. The previous data shows that 74% customers believe that IDLC's transaction process is safe and smooth. Also, only 4% say that it is neither safe nor smooth.

IDLC employees are always polite. According to the data in the above table, 52% of consumers agree with IDLC employees' behavior and 18% disagree with IDLC employees' assistance.

IDLC employees have the right knowledge to solve your problems. As per the above graph, 68% of the consumers agreed with this question and further 14% disagreed.

3.1.9 Empathy

Questions	strongly agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC gives you individual attention.	34%	32%	16%	18%	0%
IDLC opening hours are convenient for all customers	22%	36%	20%	18%	4%
IDLC has staff who give personalized attention.	32%	34%	18%	16%	0%
IDLC staff understands your unique needs	28%	34%	20%	12%	6%

Interpretation:

IDLC staff gives you personalized attention: As the primary data respondents, 66% of the customers strongly agreed and agreed with this statement and only 18% disagreed except 16% which is an average in this regard.

IDLC Official Services: All customers have enough time: According to the primary data, 58% of the customers strongly agree and only 22% disagree on this point, except for an average of 20%.

The organization has employees who give personal attention. According to the primary data, 66% of the customers strongly agree and only 16% disagree on this point, except for an average of 18%.

IDLC employees can understand the needs of the customers. According to the primary data, 62% of the customers strongly agree and only 18% disagree on this point, except for an average of 20%.

3.1.10 Tangibles

Questions	strongly agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC has modern looking facilities.	6%	38%	46%	10%	0%
The physical facilities of IDLC are visually appealing.	32%	48%	16%	2%	2%
IDLC employees are neatly made.	36%	52%	10%	2%	0%
The materials related to the service are visually appealing at IDLC	30%	48%	12%	12%	0%

Interpretation:

IDLC has modern-looking equipment: According to survey report, 46% customer are average response since the organization are not a manufacturing organization, 44% of customers are agreed and another 10% was disagreed.

IDLC's physical facilities are visually appealing: According to survey report, 80% of the respondent are giving positive feedback and only 4% are disagreed another 16% are giving average response.

IDLC employees are appear neat: According to survey report, 88% of the respondent are giving positive feedback and only 2% are disagreed another 10% are giving average response

The materials related to the service are visually appealing. According to the survey report, 78% of the respondents have given positive feedback while only 12% disagree and the remaining 12% have an average response.

Chapter: 04

Problems, Recommendations, and Conclusions

4.1 Problems identified

Rate of Interest on Loan

IDLC is taking funds from individuals at a higher rate than banks, so the loan interest must be higher than Bank. Apart from this, sometimes IDLC increases the interest rate of existing client which makes the customer very unhappy.

Service Quality of IDLC employee

IDLC strives to provide the best possible service to its employees but there are times when employees intentionally provide less good service. They do not seem to have any good intentions in this matter.

Although most of the employees are very skilled but some employees of IDLC do not work as voluntary promotion

Delay in Takeover Loan

IDLC is definitely one of the best service providers in the country. But I have seen service delay mainly on home loan product takeover to other banks or FIs. They take 30 days' time to release which customers have to suffer.

Long processing time for loan closure as takeover in another bank

Documentation process in Deposit product

IDLC's documentation process is online based and also a strictly managed process due to which sometimes there is a delay in giving FDR advice or certification which makes the customers feel a gap in service.

4.2 Recommendations

Rate of Interest on Loan

Currently IDLC takes deposits at high rates and lends at high rates for all products. But IDLC must try to collect deposits from the market or any institution at a lower rate for a particular campaign. Especially for home loan products, they should reduce the interest rate with low cost deposits.

Service Quality of IDLC employee

Although most of the employees are highly skilled but some employees of IDLC do not work as voluntary promotion. IDLC should be aware and do a mystery-shopping to find out specific employees who are not proving best service to the client and take action against him.

Also train service quality every year especially front-desk officers and sales team members.

Delay in Takeover Loan

Sometimes customers want to discontinue loan products from one bank and switch to another bank due to ROI issues, service issues, excess loan requirement issues or other personal issues. For a customer who wants to move to another bank with all the exposure, IDLC has to meet or talk with the customer about the issues and try to resolve the issue. If the problem is resolved, the customer will not move to another bank but if the customer does not agree with the IDLC, the IDLC should be released to the customer as soon as possible.

Documentation process in Deposit product

Depositors are a very sensitive segment and they don't want to talk, they don't want to take arguments, they want to serve the way he/she wants. For this product, IDLC should adopt a deviation mechanism so the client can get the FDR advice at the promised time.

4.3 Conclusions

IDLC Finance PLC is a finance company with a good reputation in the finance industry. It offers a wide range of useful services and contributes generously to many charities. The company offers banking services including capital market services except LC and CC loan facility to its customers. Currently, IDLC is the most well-known and largest non-banking financial institution in Bangladesh. IDLC also contributes immensely to the national economy.

In conclusion, IDLC is doing an excellent job in the financial sector by improving its quality of services day by day through process improvement and policy updates and by recruiting motivated candidates to provide excellent services. IDLC is committed to providing high quality services that are guaranteed to its customers under the slogan "Financial Happiness".

Appendix

“An Evaluation of the Services Quality of IDLC Finance PLC.”

Dear Sir,

I am a student of Daffodil International University (DIU) and want to prepare my MBA report. I need your response to the above questionnaire information on my topic **“An Evaluation of the Services Quality of IDLC Finance PLC.”** but I can only spend 2-3 minutes to answer it. This is an open question and I would appreciate your help in preparing the report as accurately as possible.

The survey reveals that 5% strongly agree, 4% clearly agree, 3% disagree and 1% strongly disagree.

Thank you for taking your valuable time for me.

1. **Gender:** a) Female, B) Male

2. **Age of the respondent**

Age	18 to 30	30 to 40	40 to 50	50 above
	a	b	c	d

3. **Working/ Professional**

A) Businessman b) Private sector employee, C) Government employee, d) Others

4. **Educational qualification**

A) Secondary education B) Higher secondary education C) Hons D) Masters

5. **Monthly Salary (in BDT)**

a) Less than 50,000/- b) Between 50,000/- and 1 lac c) Between 1 lac and 3 lac

d) More than 3 lac

6. Reliability

Reliability	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
If IDLC promises to do something by a particular date	5	4	3	2	1
IDLC will deliver the service right the first time.	5	4	3	2	1
IDLC will meet the promised response time.	5	4	3	2	1
IDLC maintains error free records.	5	4	3	2	1

7. Responsiveness

Responsiveness	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC informs customers when the service will be done	5	4	3	2	1
IDLC staff provides prompt service	5	4	3	2	1
IDLC staff is always available to help you.	5	4	3	2	1
IDLC staff is never too busy to attend your request	5	4	3	2	1

8. Assurance

Assurance	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC employees' attitude gives you confidence.	5	4	3	2	1
Customers feel comfortable doing business with employees.	5	4	3	2	1
IDLC employees are always polite	5	4	3	2	1
IDLC have the right knowledge to answer your questions.	5	4	3	2	1

9. **Empathy**

Empathy	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC gives you individual attention.	5	4	3	2	1
IDLC opening hours are convenient for all customers	5	4	3	2	1
IDLC has staff who give personalized attention.	5	4	3	2	1
IDLC staff understands your unique needs	5	4	3	2	1

10. **Tangibles**

Tangibles	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
IDLC has modern looking facilities.	5	4	3	2	1
The physical facilities of IDLC are visually appealing.	5	4	3	2	1
IDLC employees are neatly made.	5	4	3	2	1
Questions	5	4	3	2	1

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