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UNIVERSITI
TEKNOLOGI
MARA

UNIVERSITI TEKNOLOGI MARA (UiTM)

CAWANGAN MELAKA KAMPUS BANDARAYA MELAKA

BACHELOR OF BUSINESS ADMINISTRATIONS OF FINANCE (HONS.)

FACULTY OF BUSINESS MANAGEMENT

A REPORT OF INTERNSHIP AT

QFALAH GROUP SDN BHD, MELAKA

FEB 3RD to JULY 17TH, 2020

SUBMITTED BY:

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INTRODUCTION OF COMPANY: QFALAH GROUP SDN BHD

QFalah Group Sdn. Bhd is an Islamic financial consulting firm offering consultation services on individual, family and corporate financial plans. The group provides consultation in 3 key areas which are Shariah investment, Shariah protection and inheritance. QFalah Group Sdn. Bhd has been establish and operating for over 20 years and has numerous consultant in Semenanjung Malaysia and Sabah-Sarawak.

Qfalah Group Sdn Bhd is a company that providing service with other corporate organizations such as Takaful Ikhlas dan BIMB Investment Management Berhad. They help these organizations in promoting and selling their product such as Takaful Insurance and Unit Trust respectively.

Qfalah Group Sdn Bhd is located at shop lot addressed SU 1447, Level 1 Taman Masjid Tanah Ria Utama, Bandar Baru Masjid Tanah.

QFALAH GROUP VISION AND MISSION

VISION

To produce a wise and knowledgeable society in the field of Shariah Finance

MISSION

Provide Training Program to Increase Number of Professionals to Become Islamic Finance Drivers

QFALAH GROUP SDN BHD – ORGANIZATION STRUCTURE



MOHAMAD BIN BALOK

FOUNDER



SHAARI BIN ISMAIL

AGENCY MANAGER



**MUHAMMAD SUFYAN
BIN MOHD RAHIM**

**BUSINESS DEVELOPMENT
EXECUTIVE**

1. INTRODUCTION

1.1 Issue Identification (Problem Statement)

Qfalah Group Sdn Bhd is facing an issue of declining sales performance in the year of 2019. This would affect the ability of the company to meet short-term and long-term obligation. A declining in sales performance is due to lacking in the management where every department have critical challenge in adjusting to make an improvement. Therefore, this issue has leads to two problems in Qfalah Group Sdn Bhd:

1. Low Productivity
Due to changes that every department needs to implement, the productivity of Qfalah Group Sdn Bhd would reduce as the employee adjusting to a new norm. It is time consume for the management in Qfalah Group Sdn Bhd to increase their performance because employees will have to cope with any changes made. Therefore, the consultants affected along with the changes where they are unable to achieve their target sales.

2. Lack of E-Marketing
Qfalah Group Sdn Bhd is currently using method of old-school selling techniques for services that they offered to public. It is because Qfalah Group Sdn Bhd still making sales through cold calls or goes door to door for sales, this is no doubt one of the top potential reasons for a drop in sales. The world now has advance technologies where these types of selling techniques just don't work anymore.

1.2 Research Objective and Research Question

Research Objective –

The objective of this research is:

1. To describe the pattern of declining sales of Qfalah Group Sdn Bhd
2. To suggest ways to improve the sales performance of Qfalah Group Sdn Bhd.

Research Question –

1. What is the pattern of Qfalah Group Sdn Bhd sales performance?
2. What is the potential solution could Qfalah Group Sdn Bhd implement for improvement of their performance?

1.3 Scope of Study

This study will focus on implementation of suggested solutions to QFALAH GROUP SDN BHD organization. However, the result of the implementation would be varying according to the acceptance of the employees.

2. LITERATURE REVIEW

2.1 Productivity

Productivity and performance are important concepts and measures describing the successfulness of an organization. Productivity is generally considered to be the efficient utilization of organizational resources (OECD, 2001).

- i. According to a book written by Tab Edwards, he stated that there are various drivers of productivity can be build such as experience, coaching, education and training. With the most common resources including personnel support, money, compensation, tools, training, defined processes, and a positive work climate and sales culture to name a few.
- ii. Furthermore, in order to enhance the firm performance, it is essential to make changes to improve labor productivity such as employing incentive mechanisms, building a good working environment, investing in technology, etc. (Phuong Vu, Thanh Phu, Anh Hoang, Phong Anh, 2019). Furthermore, a study carried by Prakash, Jha, Prasad, & Singh (2017) supports that quality affecting productivity, and consequently leads to achieve greater business performance.

2.1 E-Marketing

E-Marketing or electronic marketing refers to the application of marketing principles and techniques via electronic media and more specifically the Internet. In contrast to traditional marketing, E-Marketing takes marketing techniques and concepts, and applies them through the electronic medium of the internet.

- i. Awiagah, Kang, & Lim (2016) found that it is important for businesses to implement e-marketing strategies which give effects for a well performance, leads to wider market share and greater profit. Additionally, a greater financial revenues and long-term objectives are achieved as sales performance increased along with effective marketing such as advertising; sales promotion; personal selling activities according to Rehman (2015); Okeyere (2011); Hossain & Tiasha (2018).
- ii. According to Eid and El-Gohary (2013) found that, there is a positive relationship among e-Marketing and the marketing activities. An effective use of e-Marketing is leading to succeed in achieving the business objectives which is a new way to increases the sales. (cited by Adnan, Shahzad & Awanis, 2017)

3. RESEARCH METHODOLOGY

Throughout this research on company's information and available data obtained, the researcher has carried out descriptive statistics analysis. In Excel, Descriptive Statistics is a tool of data analysis that provides a summary of numerical statistical measures that express the central of tendency, dispersion and shape of a sample data.

3.1 Measure of Central Tendency

Measure of Central Tendency is a measure that indicates the center of location of the distribution of a set of data. It shows the shape and nature of distribution. The three most common measures in central of tendency are mean, median and mode.

- 3.1.1 Mean or arithmetic mean is the average of the data set. Mean is calculated by dividing the sum all of the observations by the number of data values. It is the most common measure of central of tendency if the data set does not have outlier values. It is useful measure to compare different data sets. The mean of a data set can be affected greatly if the data sets contain outliers.
- 3.1.2 Median is the middle value in a data set when the observations are arrange in an ascending order. It is a point that divides the data into the top 50% and bottom 50%. If the total number of observation is odd, the median is the middle value. If the total number of observation is even, the median is the average of two middle values. The median of data set is not affect by the outlier values but it is the best measure of central of tendency is the data has outliers.
- 3.1.3 Mode is the data value that occurs most often. It could be none, one or more than one value in a data set. If there is no mode in the data set, write 'no mode'; do not write zero (0). A data set with two modes called as bimodal, three modes are tri-modal and more than three modes referred as multi-modal. The mode is not affect by the outliers, and it is difficult to interpret or compare if there is more than one mode. The mode is commonly use when the data is non-numeric.

3.2 Measures of dispersions

Measure of dispersion describes the variation or spread of the observations around the mean in a data set. Common statistical measures of dispersion are the range, variance and standard deviation.

- 3.2.1 The range is the difference between the largest and smallest values of data set (Range = Max value minus Min value). The range is rarely use as the only measure of dispersion because it may have been influence by a data set that contains outliers. Range is not a good measure of dispersion as it only takes into account two observations in the data set - the largest and the smallest values. Thus, it does not indicate the actual distribution of data.
- 3.2.2 A sample deviation measures the extent of the dispersion of the data from the mean. A large variance indicates that the data are widely spread out from the means and more variability in the observations. The sums of deviations from the mean for both data sets are zero. Thus, one is unable to derive any conclusion from the sum of deviations. That is why the deviations are square up and sum up together to calculate the variance and standard deviation shows up.

3.3 Measures of Shapes and Detecting Outliers

- 3.3.1 Skewness is the used of histogram of sample data indicates a variety of different shapes of distribution. Skewness measures the degree of skewness of a data set. A data set or distribution is (1) symmetric, (2) a negative skewed distribution or skewed to the left and (3) a positive skewed distribution or to the right skewed. However, skewness also can be shown using coefficient of skewness that measures the degree of observations around the mean.
- 3.3.2 Kurtosis measures the degree the peakedness in the distribution curve, that is, whether peakedness or flatness of the distribution. The coefficient of kurtosis measures the degree of kurtosis which it can be interpret:

$CK < 3$ indicates that the data is widely spread around the mean.

$CK > 3$ indicates that the data is more concentrated around the mean.

Skewness and kurtosis can be used to evaluate the risk of return of investment. A negatively skewed distribution implies greater likelihoods of larger returns. The higher kurtosis indicates a flatter distribution shape, and the flatter indicate greater risk of occasional extreme outcomes.

3.3.3 Outliers are observation values that lie outside the overall pattern of data. It has a significant effect on the statistical analysis results. Thus, it is important to identify outlier in a data set. By applying the empirical rule and z-score, it is use to identify outlier on the rule of the three standard deviation from the mean. Outlier should be examining carefully because it might provide valuable information about the business process.

3.4 Primary Data

Primary Data is data that is collected by a researcher from first-hand sources, like using method of surveying, interviews, or experiments.

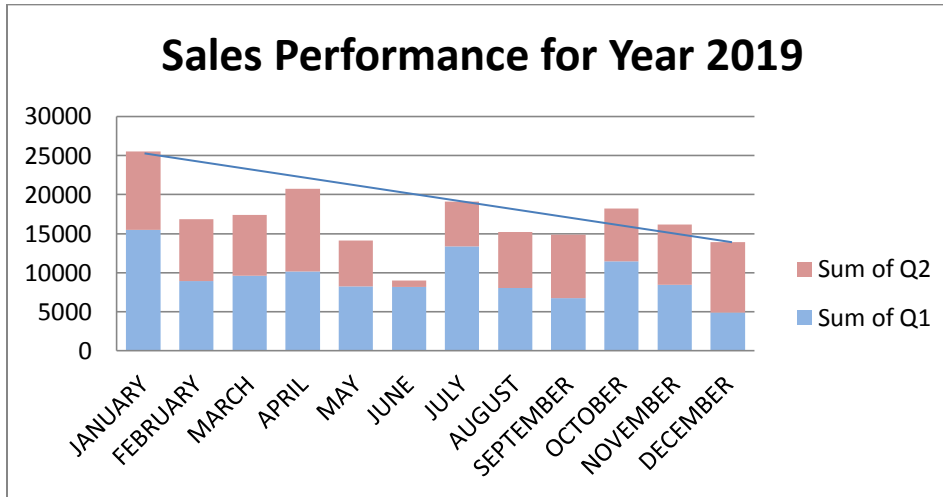
3.5 Secondary Data

Qfalah Group Sdn Bhd has provided some related data to be use in this research. However that data received are limited to one year data and only 2 different types where one is the sales performance of Qfalah Group Sdn Bhd and another is production by consultants. Even though the data are limited, the researcher has make use of it fully.

4. FINDINGS AND ANALYSIS

Descriptive Statistics

(1) ISSUE – DECLINE OF SALES PERFORMANCE FOR YEAR 2019



Graph 1.0

Q1		Q2	
Mean	9471.11	Mean	7298.55
Standard Error	829.03	Standard Error	721.37
Median	8683.38	Median	7760.605
Mode	#N/A	Mode	#N/A
Standard Deviation	2871.86	Standard Deviation	2498.89
Sample Variance	8247566.76	Sample Variance	6244444.27
Kurtosis	0.743	Kurtosis	3.665
Skewness	0.753	Skewness	-1.483
Range	10582.66	Range	9704.95
Minimum	4907.23	Minimum	862.62
Maximum	15489.89	Maximum	10567.57
Sum	113653.34	Sum	87582.56
Count	12	Count	12

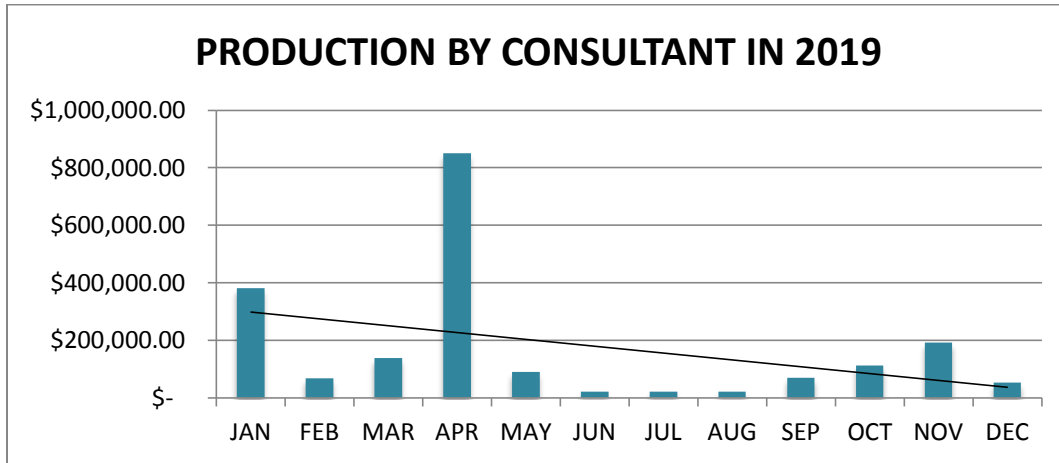
Table 1.0

Qfalah Group Sdn Bhd has gave the researcher a data regarding the company's sales performance for the year 2019 and it has been analyzed by using the descriptive statistic. In the table shown above is the result of descriptive statistic that includes the measures of central tendency, dispersion and shape of the samples.

The mode of the data is non-available due to different values of each numeric data obtained. In Quarter 1, the median for the data is 8,683.38, the mean is 9,471.11. Quarter 1 had a standard deviation of 2871.86. Meanwhile in Quarter 2, the median is 7,760.61 , the mean is 7,298.55 and had a standard deviation of 2,498.89. There was different in value for both data which Quarter 2 the values reduced and the difference in mean between Q1 and Q2 is 2172.57. By using the measures of dispersion, the range difference between maximum value and minimum value in Q1 is 10,582.66 and in Q2 is 9,704.95.

The graph shows a negative trend or downtrend where the sales performance was at the highest value in the beginning of 2019. However at the year-end of 2019 which was on December was only half of the sales in January. This result really shows that it is a problem to Qfalah Group Sdn Bhd to overcome with certain ways. Besides, by referring to the comparison of the result in descriptive statistics, it shows that there is a downtrend in sales performance of Qfalah Group Sdn Bhd for the year 2019.

(2) PROBLEM – LOW PRODUCTIVITY



Graph 2.0

	JAN	FEB	MAR	APR	MAY	JUN					
Mean	15250	Mean	2717	Mean	5498	Mean	33990.4	Mean	3578.8	Mean	812
Standard Error	14156.14678	Standard Error	1392.016523	Standard Error	4511.477474	Standard Error	33483.06379	Standard Error	2370.563458	Standard Error	257.9450846
Median	250	Median	250	Median	200	Median	100	Median	250	Median	250
Mode	0	Mode	0	Mode	0	Mode	0	Mode	0	Mode	0
Standard Deviation	70780.7339	Standard Deviation	6960.082614	Standard Deviation	22557.38737	Standard Deviation	167415.3189	Standard Deviation	11852.81729	Standard Deviation	1289.725423
Sample Variance	5009912292	Sample Variance	48442750	Sample Variance	508835725	Sample Variance	28027889012	Sample Variance	140489277.7	Sample Variance	1663391.667
Kurtosis	24.96753758	Kurtosis	12.84994885	Kurtosis	24.61106522	Kurtosis	24.99663199	Kurtosis	23.78160601	Kurtosis	8.810857558
Skewness	4.995354528	Skewness	3.540998458	Skewness	4.945966935	Skewness	4.999516402	Skewness	4.828567105	Skewness	2.625831245
Range	354900	Range	31210	Range	113400	Range	837560	Range	59850	Range	5800
Minimum	0	Minimum	0	Minimum	0	Minimum	0	Minimum	0	Minimum	0
Maximum	354900	Maximum	31210	Maximum	113400	Maximum	837560	Maximum	59850	Maximum	5800
Sum	381250	Sum	67925	Sum	137450	Sum	849760	Sum	89470	Sum	20300
Count	25	Count	25	Count	25	Count	25	Count	25	Count	25

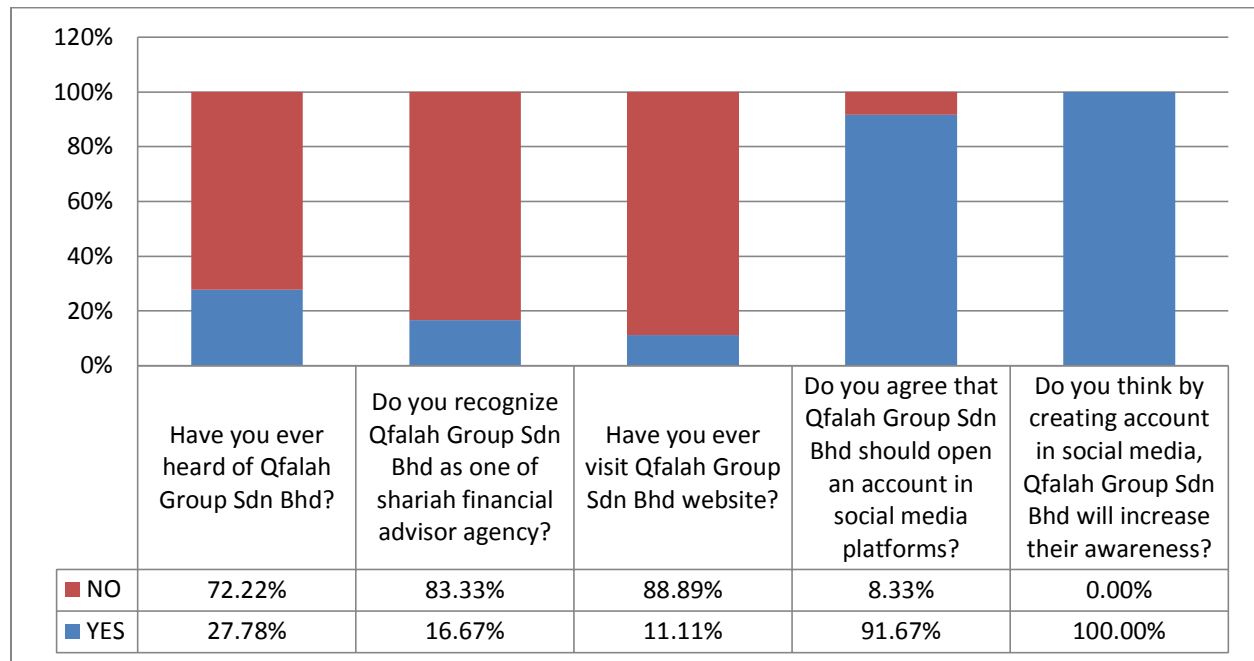
	JUL	AUG	SEP	OCT	NOV	DEC					
Mean	838	Mean	802.4	Mean	2786	Mean	4480.4	Mean	7647.2	Mean	2066.4
Standard Error	257.071326	Standard Error	242.0105232	Standard Error	1982.285129	Standard Error	2449.787234	Standard Error	3304.98051	Standard Error	454.6067458
Median	200	Median	200	Median	250	Median	300	Median	400	Median	1600
Mode	0	Mode	0	Mode	0	Mode	0	Mode	0	Mode	0
Standard Deviation	1285.35663	Standard Deviation	1210.052616	Standard Deviation	9911.425646	Standard Deviation	12248.93617	Standard Deviation	16524.90255	Standard Deviation	2273.033729
Sample Variance	1652141.667	Sample Variance	1464227.333	Sample Variance	98226358.33	Sample Variance	150036437.3	Sample Variance	273072404.3	Sample Variance	5166682.333
Kurtosis	5.551302961	Kurtosis	4.91132987	Kurtosis	24.15056486	Kurtosis	9.282583465	Kurtosis	10.51596264	Kurtosis	1.781346727
Skewness	2.132717017	Skewness	2.022084651	Skewness	4.88160464	Skewness	3.190236118	Skewness	3.050394218	Skewness	1.349948371
Range	5400	Range	5010	Range	50000	Range	47750	Range	73500	Range	8800
Minimum	0	Minimum	0	Minimum	0	Minimum	0	Minimum	0	Minimum	0
Maximum	5400	Maximum	5010	Maximum	50000	Maximum	47750	Maximum	73500	Maximum	8800
Sum	20950	Sum	20060	Sum	69650	Sum	112010	Sum	191180	Sum	51660
Count	25	Count	25	Count	25	Count	25	Count	25	Count	25

Table 2.0

Qfalah Group Sdn Bhd has exposed the consultants production in the year 2019 which shown in the graph above. Clearly, during April 2019 has the highest production compared to August 2019 which is the lowest production made by them. By comparing the measures of central tendency of the mean, there is a big difference where in April, the value is 33,990.40. However for August, the mean is 802.40 where leads to a difference of 33,188.

Besides, measuring the dispersion of the data in skewness, all of the data obtained has positive value which means it has high degree of skewness. While comparing the kurtosis, it was found that during January until November, the data of kurtosis shows above 3. This indicates that the data is somewhat peaked with less dispersion. However, in December, the data of kurtosis shows below 3 which indicates the data is somewhat flat with a wide degree of dispersion.

(3) PROBLEM – LACK IN E-MARKETING



Graph 3.0

From the above result, most of the respondent did not know the existence of Qfalah Group Sdn Bhd as one of Shariah financial advisor agency. Besides, the respondent also did not know the existence of Qfalah Group Sdn Bhd website compared to 11.11% of them have visited the website. This means the marketing strategies brought by Qfalah Group Sdn Bhd is not really effective because only few of the respondent knew about the company.

Therefore the respondents agreed that Qfalah Group Sdn Bhd should be active in social media as the world is now revolutionary. It is supported by Keller (2009) where she found out that global online advertisement expenditure grew from 6 to 10 percent between 2006 and 2009 all over the world (cited by Mazibar & Mamunar, 2018). The result is seen where the all of respondents agreed the existence of Qfalah Group Sdn Bhd would increase through one of e-marketing platform which is social media.

5. DISCUSSION

(1) PROBLEM – LOW PRODUCTIVITY

Based on the findings and analysis earlier and referring to Table 2.0 and Graph 2.0, the tendency of productivity are related to sales are proved through a research carried by Siti Fairuza, Masilah Mohamad, Kuan Kheng L. (2017). The researchers actually explained roughly about commitment of the employee. Therefore, if the employees have high commitment, this will drive to a greater productivity to achieve business goals.

Besides, Phuong Vu, Thanh Phu, Anh Hoang, Phong Anh, (2019) have explained that by improving the labor productivity through a good working environment, investing into technologies and etc. would increase the productivity of each employees to strive better which enable the company to have a greater performance. This statement also supported by Prakash, Jha, Prasad, & Singh (2017).

Therefore, sales and productivity are related. With improving and increasing in productivity, this could lead to a better performance of a company to achieve their business goals. Productivity is not only pointing towards lower level of management, but also the top level of management that carries their responsibilities to lead the teams forward.

(2) PROBLEM – LACK IN E-MARKETING

Referring to Chapter 4: Finding and Analysis, it found that marketing really give impact towards business which it enables a wider market shares as it is achievable globally. As stated in literature review, a study by Awiagah, Kang, & Lim (2016) found that it is important for businesses to implement e-marketing strategies which give effects for a well performance, leads to wider market share and greater profit. It means that involving into social media to create marketing strategies is the best way for each business which could lead to a bigger target audience.

Other than that, a greater financial revenues and long-term objectives are achieved as sales performance increased along with effective marketing such as advertising; sales promotion; personal selling activities according to Rehman (2015); Okeyere (2011); Hossain & Tiasha (2018). Typically in business, companies would pay excessively for an advertisement, but with an account in social media, businesses not only able to cut cost on marketing but also give them a greater return in term of viewers, followers and potential customers.

Nowadays, both business on corporate and private, the organization itself would suggest social media platforms as it has wider range of potential customers locally or globally. A proper content with attractive graphic, surely increase the possibility of the business to develop. An effective use of e-Marketing is leading to succeed in achieving the business objectives which is a new way to increases the sales. (cited by Adnan, Shahzad & Awanis, 2017).

6. RECOMMENDATION

Throughout this paper, the objective of this study is to provide ways to be implements in Qfalah Group Sdn Bhd to improve the sales performance, a cost-saving strategy and improve employee productivities for a better result. Thus, one of the obvious improvement should be taken into consideration is by creating a more encouraging working environment. Furthermore, Qfalah Group Sdn Bhd should consider giving a better coaching and enough training for their employee and consultant because this will indirectly gives effect on their productivity.

Besides, Qfalah Group Sdn Bhd should consider on creating more awareness by going into different platform such as social media. By creating and promoting via social media and many other platform that is in the trend nowadays would enables Qfalah Group Sdn Bhd to be more recognizable as Islamic financial advisor. Along with that, the services and products carried by Qfalah Group Sdn Bhd will be in the sight of the public without needing to spend more expense in marketing.

I believe all these suggestions will improve Qfalah Group Sdn Bhd performance for a long-term. It is a bit difficult to move a new location, however with the suggestions; I can assure that the public will be more aware of the company's existence along with the services and products they brought along. Besides, social media platform are free of charge to whoever either individual or corporate entity. This will be the advantage as it enables company to cut cost on marketing.

7. CONCLUSION

In summary, the problem starts with the declining sales performance of Qfalah Group Sdn Bhd in the year 2019 where it is a serious matter for the company itself. Therefore, when company performance not doing well, it will give impacts to many aspects including productivity of the employee and also marketing. This brings the management of Qfalah Group Sdn Bhd into dilemma on ways to implement for a better performance in the future.

Last but not least, in conclusion I came out with these solution for Qfalah Group as it don't require too much cost but even it is, it will be worth it.

Because in our era, today's the implementation of e -marketing and proper training & coaching are important in order for the company to boost the performance. Therefore qfalah need to take action on this measures as soon as possible so that the stated problem will not happen again in future.

This solution is important so that the company will not being left-behind by current industry trend especially the current trend is now a contactless service.

8. SIGNIFICANCE

This study will be a significant endeavor to the organization in promoting a great working environment in the workplace and motivations of its employee. Whenever the performance of a company improving, it contributes to economic growth of the country as well where the financial circulation happens locally. Besides, improved productivity by employees enables the company to expand their wings as the employees are working on the company objectives/goals diligently. This also enables them to gain a wider range of market segments and increasing numbers of potential client.

9. SELF-REFLECTION

In the first place, as internship in the company, I feel a little timid towards new environment but I was able to overcome after few days. As the students were assign to make a report regarding their internship, currently there are 7 of us in the same company so we had to divide the works evenly to everyone. We receive a data from the company which the problem starts with the declining sales performance of Qfalah Group Sdn Bhd in the year 2019 where it is a serious matter for the company itself. Therefore, when a company performance is not doing well, it will give impacts to many aspects including productivity of the employee and also in terms of marketing. This leads the management of Qfalah Group Sdn Bhd into dilemma, thinking possible ways to implement for a better performance in the future.

While carrying this study, as researcher, it enables me to analyze current problem that the company are facing. Besides, prepares me with potential tasks by a given data provided by the company. This study encourages me to be more resilient on doing tasks given and more outspoken through communications. Top level management, supervisor and other co-workers are considerable whenever I need explanation on certain things, they would answer with complete sentence. Somehow, the data given are limited to only one year performance. We had to list out all possible problem, causes, impacts and ways to improve performance of the company referring to data given.

Throughout the brainstorming, I figure out to be more detailed-person when we are given task to be done because with the output, we will be evaluate. This concerns me on how I should organize my works systematically so that it will be schedule from time to time and able to meet the deadline. It also concern me on the structure of the work that I am doing either it is on the track or out of the track. However, with the guide from people around me including co-workers in the company, classmates, internship supervisor, Encik Muhammad Sufyan and my internship advisor, Puan Roszi Naszariah, I am able to keep my work according to the timeline. I am grateful for the help and guide by both parties.

All of my works are done solely by myself with the discussion and help by giving opinion and ideas by other person. Finally, I am thankful to Almighty for all the time and the good health He gave me throughout this internship period which enable me to finish my internship report.

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