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Electronic word-of-mouth as a Tool for Branding *Sunset Restaurants*

By Aristeidis Gkoumas

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ELECTRONICWORDOFMOUTHASATOOLFORBRANDINGSUNSETRESTAURANTS

Strictly as per the compliance and regulations of:

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Aristeidis Gkoumas

Abstract- This paper aims to investigate the effect of electronic-word-of-mouth (e-WOM) on brand awareness and equity for the emerging segment of *sunset restaurants*. By applying the method of user-generated content analysis the current research examines the impact of reviews posted on TripAdvisor regarding *sunset restaurants* in Thailand. The findings of the study indicate that certain contextual elements along with content characteristics enhanced the brand relationships between the travelers and dining establishments. The meta-commentary interpretation of the online content reveals that recommendation reciprocity and review consensus stimulate the affinity among the users while increasing the visitor empathy for particular restaurants.

Keywords: electronic word-of-mouth; tourism branding; social media; user- generated content; brand awareness; sunset restaurants; coastal destinations; Thailand.

I. Introduction

The advancements in the Web 2.0 online technology have dramatically increased the interactivity and interdependence among Internet users, content providers, and enterprises. From a marketing perspective, the pervasive network connectivity and the enhanced communication channels of the Web allowed to the users to share experiences, disseminate information and exchange opinions about products and services (O'Connor, 2010). One of the key elements of Web 2.0 is the user-generated-content (UGC), which refers to the ability of consumers to freely upload comments, videos, photos, influencing the decision-making process of the others (Barreda & Bilgihan, 2013; O'Connor, 2010). Part of the UGC is the electronic-word-of-mouth (e-WOM) including online positive and negative evaluations of products, services, and experiences posted on social media platforms, forums or blogs. The e-WOM has empowered the ability of consumers to access up-to-date information, affecting the purchasing decision and consumer behavior both online and offline (Cheung et al., 2009).

The e-WOM has become a fundamental component for travel decision-making and one of the most influential sources for vacation planning, destination selection and service appraisal (Ayeh et al. 2013; Barreda & Bilgihan, 2013; Fotis, Buhalis & Rossides 2011). The intangible nature of tourism experience increases consumers' perceived risk, making peer-to-peer online remarks a relatively reliable, easily accessible and cost-free source of information. The explosive growth of tourism and travel social media platforms over the last ten years has transformed e-WOM to a crucial modality for shaping pre-visit choices, affecting purchases and building expectations. Travel intermediaries and tourism social media permit users to post comments, share recommendations, write reviews and give feedback on tourism destinations based on personal travel experiences (Stringam & Gerdes, 2010). Online communities provide to travelers the opportunity to acquire relevant information, share experiences, opinions, and evaluations for hotels, resorts, destinations, tour packages, vacation deals, travel guides and transportation options across the globe, by reducing significantly pre-purchase risks and saving time and money (O'Connor, 2010).

Additionally, e-WOM has served as a measurement tool for enhancing brand awareness and strengthen the level of familiarity the visitors form for various tourism businesses (Jansen, Zhang, Sobel & Chowdury, 2009). Online brand communities create a viral bond and a sense of belongingness among the users of the social platform, affecting directly or indirectly purchase decisions and behaviors (Barreda & Bilgihan, 2013; Jansen et al, 2009). The volume of comments is a critical indicator for building brand awareness of the tourism business. The more positive peer-to-peer evaluations for tourism business the stronger their brand awareness gets. By contrast, negative reviews for destinations, attractions, and particular establishments hamper brand name and reputation usually leading to low visitation, restricted trust, and limited customer engagement.

The objective of this study is to explore the impact of tourism social media platforms on brand awareness for *sunset restaurants* in Thailand. The concept of *sunset restaurants* refers to various by-the-sea dining establishments that offer a premium view of the sunset. The findings of my previous research indicate that there is an emerging market of *sunset restaurants* in Thailand, with visitors to perceive sunset as the central vision, an aesthetic and emotional stimulus for ambiance quality and experiential valence (Gkoumas, 2017b).

Based on the analysis of the user-generated-content (UGC) I have examined the online comments, reviews, and testimonies posted by travelers on TripAdvisor in the last three years, regarding various

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dining establishments in the coastal destinations of Krabi, Phuket, Pattaya, and Koh Samui. The study proposes a conceptual framework for the interpretation of the contextual characteristics and content features of online messages, providing a meta-commentary analysis of the effect of e-WOM to recognizability and empathy of TripAdvisor users for dining establishments.

The current research investigates the role of e-WOM as an agent for branding *sunset restaurants* in Thailand by analyzing the personal experiences of travelers posted online. The objectives of my research are:

- To collect textual and pictorial cues about *sunset restaurants* in Thailand uploaded on TripAdvisor last three years.
- To analyze the content and the context of online comments, testimonies, and reviews for *sunset restaurants* in Krabi, Phuket, Pattaya, and Koh Samui.
- To examine the effect of e-WOM on traveler responses and evaluations for particular dining establishments.
- To evaluate the meta-commentary impact of e-WOM on brand awareness for *sunset restaurants* in Thailand.

II. Literature Review

The theoretical perspectives of this paper drawn on four different aspects:

1) The importance of e-WOM communication as a source of information for tourism and travel experiences,
2) The contribution of Trip Advisor as one of the most popular social media platform for travel and tourism,
3) The views of contemporary marketing literature regarding the relationships between e-WOM and the process of creating a brand image, awareness, and identity for tourism products, services, and destinations, and
4) The characteristics of *sunset restaurants* as an emerging niche market for mature coastal destinations in Thailand.

a) The e-WOM in Travel and Tourism

The e-WOM referred to *'all informal communications directed at consumers through Internet-based technology related to the usage or characteristics of particular goods and services, or their sellers'* (Litvin, Goldsmith & Pan, 2008). The explosion of the Internet, the advancements of Web 2.0 and the expansion of mobile technologies have given to people the opportunity to make suggestions, discuss ideas and share experiences with others regarding products and services (Lerrthaitrakul & Panjakajornsak, 2014). Thus, e-WOM has increasingly become an influential source of communication, offering multi- faceted means of exchange information, most of the time in an asynchronous manner. However, the rapid emergence of social media networks and platforms, online communities, blogs, and viral groups provide real-time communication in asynchronous mode. Marketing literature suggests that e-WOM communication channels generate a massive spillover effect on the buying behavior, expectations and post-purchase evaluations for several products and services (Gensler, Verhoef, & Böhm, 2012).

Searching and sharing information about tourism products, services and destinations have become one of the most popular online activities, making e-WOM a rather powerful source for travel decision-making (Barreda & Bilgihan, 2013). The experiential nature of tourism and travel requires in-situ consumption, making the pre- purchase selection of destinations, products or services rather arduous. Online communities play a decisive role to buying intention since most of the people seem to trust more the personal evaluations and opinions of fellow travelers than the messages of tourism companies or the promises of tour operators (Buhalis & Law, 2008). It appears that frequent travelers identify the online comments, testimonies, and recommendations as up-to-date, enjoyable, credible and useful input, superior to other sources of information. The volume of the online travel content posted on various social media platforms and forums indicate that e-WOM could serve as a continuous source of data mining for tourism research, providing valuable insights, evaluations, and interpretations for travel experiences and tourism products, services and destinations across the globe.

b) The Trip Advisor

TripAdvisor is probably the biggest site within the travel sector worldwide, with more than 311 million members and over 500 million reviews, comments, and testimonies of hotels, restaurants, tourist attractions and destinations (O'Connor, 2010; Wikipedia, 2018). Previous studies claimed that nearly 98% of TripAdvisor users influenced by the posted comments and recommendations of others (Barreda & Bilgihan, 2013; Gretzel & Yoo, 2008; Vasquez, 2012). The impact of the online reviews on the decision-making process of prospective travelers was so immense that it has changed the purchasing patterns for tourism products and services and the consumer attitudes towards travel planning (Barreda & Bilgihan, 2013; O'Connor, 2010).

Although the popularity of TripAdvisor is undeniable, still the credibility of the site went down the last 4-5 years due to several reported fraudulent reviews for hotels and restaurants in Mexico, U.S.A, U.K, Sri Lanka, and the Netherlands. Despite the controversy regarding several suspicious comments or unsubstantiated reviews, TripAdvisor remains a highly influential source for travel and tourism information worldwide.

c) Brand Awareness and the e-WOM

Social networking influence directly the consumer decisions and brand perceptions (Barreda & Bilgihan, 2013; Jansen et al., 2009) with the online content to function as a regulatory agency for the construction of relationships between consumers and tourism brands (Jansen et al., 2009). The e-WOM determines the level of brand satisfaction, serving as the building block for building brand awareness and shaping image (Barreda & Bilgihan, 2013; Jansen et al., 2009). Following the hierarchy of effects several studies of the past have developed models to evaluate the impact of e-WOM on the cognitive and affective state of consumers focusing on the impact of the online comments and remarks on brand awareness, loyalty and brand evangelism (Hutter, Hautz, Dennhardt & Füller, 2013; Shaari & Ahmad, 2016).

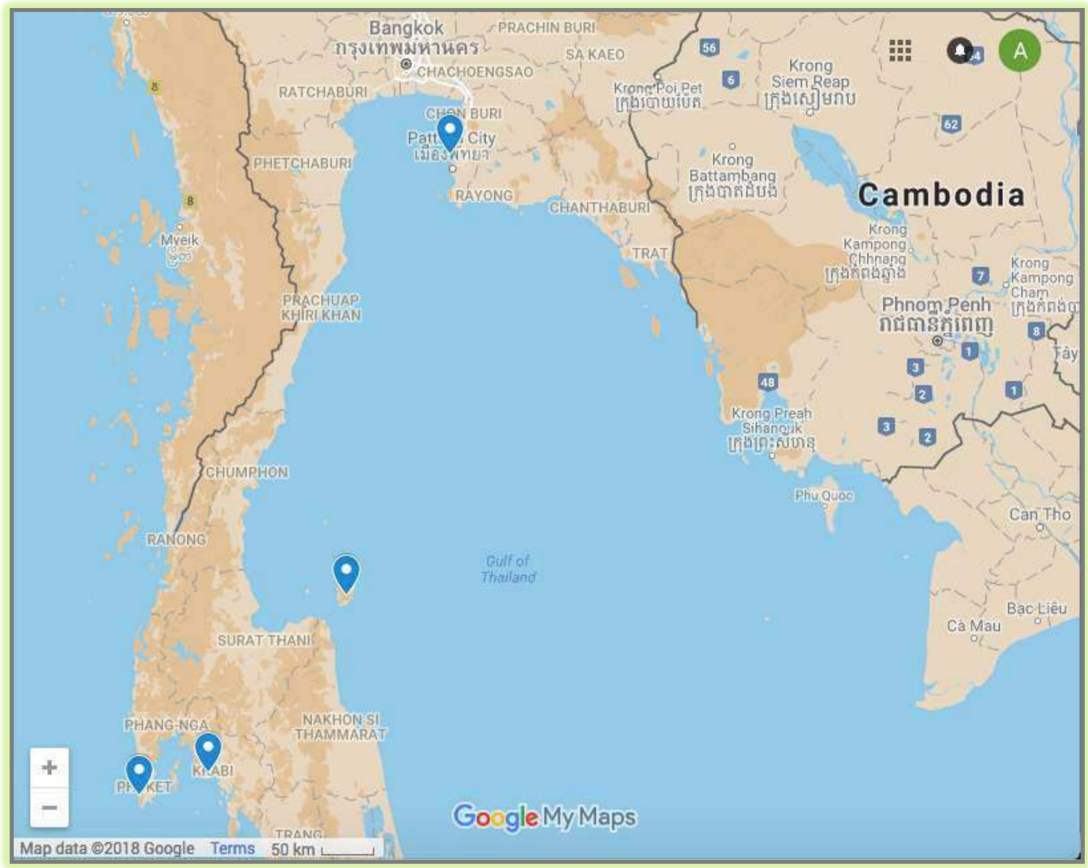
Communication literature has investigated numerous factors of e-WOM that affect directly or indirectly the phycological state of the consumer mainly regarding purchase intention, behavior, information search and trustworthiness (Cheung and Thadani, 2010). Considering the outcome variables of the previous studies Li, Xue, Yang, and Li (2017) have developed an integrated framework to evaluate the impact of e-WOM on customer decision and sales performance. The researchers suggested that e-WOM has been influenced by characteristics like the source, the volume and the valence of the comments, the type of communicators and other indicators such as the consistency and dispersion of the message, persistence, observability, anonymity of the sender and level of community engagement (Li et al., 2017, pp.346-352). Regardless the valuable contribution od that studies on individual-level elements of e-WOM yet, the proposed framework hasn't been tested on tourism, leisure, and hospitality environments while provides no meta-commentary interpretation of the response of other users regarding products or services.

Although the current paper was inspired by the framework of Li, J., Xue, Yang & Li, Y. (2017) it uses only those indicators that are relative and supportive by the online comments on TripAdvisor. Additionally, this research provides a meta-narrative analysis of e-WOM over time by investigating the response rate of online reviews, ratings and personal testimonies about *sunset restaurants* in Krabi, Phuket, Pattaya, and Koh Samui and their impact on brand awareness of specific establishments.

d) Sunset Restaurants as an Emerging Niche Market

I define *sunset restaurants* as the dining establishments located in coastal destinations providing a premium view of the sunset. Sunset operates as the emotional, aesthetic and visual stimulus for tourism experience, constituting not only a dynamic, intangible element of the services cape but also a vital determinant for building robust brand equity and brand identity for several small/medium tourism businesses in coastal destinations (Gkoumas, 2017b). In Thailand the last ten years there is an increasing number of sunset restaurants particularly in the major tourist destinations of Krabi, Phuket, Pattaya, and Koh Samui (see Figure 1). There are several indications that that *dining in the sunset* is considered as a new emerging tourism trend for Thailand's coastal destinations based on the analysis of UGC on major tourism social media (Gkoumas, 2017b). The demand for this new trend has generated the expansion of *sunset restaurants,* creating a new niche market for tourism in Thailand.

Kotler (2003) describes five characteristics of a niche market: a) distinct set of customers' needs, b) willingness of the members of the target group to pay premium price to satisfy their needs, c) competitive edge of the segment over the competitors, d) capability of the segment to create certain economies through specialization and e) capacity of the segment to maintain a sufficient size in order to generate profits. He also suggested that niche refers to a portion of the market segment that seeks a unique mix of benefits (Kotler (2003, p. 280). Using location as their strong competitive edge s*unset restaurants* meet most of Kotler's criteria, attracting visitors with specific demographic factors and psychographic profile, mainly international visitors of middle-class, traveling with their partners, looking for qualitative and sanitary options for their dining in Thailand (Gkoumas, 2017a).

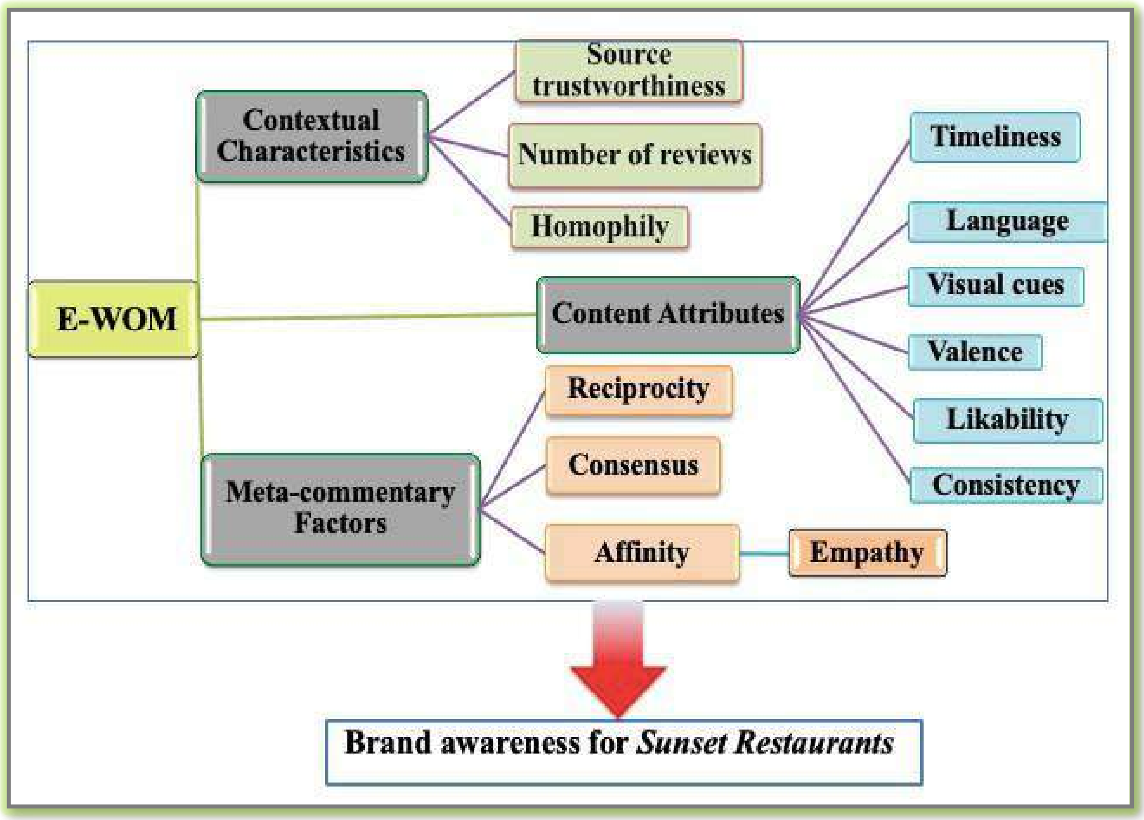


Note: From Google maps. Copyright Google 2019

Figure 1: The geographical location of *sunset restaurants* in Thailand

III. Conceptual Framework

Using the proposed framework of Li et al., (2017) I have measured the performance of selected variables that could be associated with the available data of my research. My conceptual framework has specifically designed to examine how e-WOM affects the branding of *sunset restaurants* in Thailand by emphasizing on the contextual characteristics and content features of the reviews shared experiences and online opinions of tourists who had visited certain tourism establishments in Krabi, Pattaya, Koh Samui, and Phuket. Graph (1) displays analytically how designated elements of the UGC affect the tourist decision to choose particular *sunset restaurants* in major coastal destinations in Thailand.



Graph 1: The conceptual framework of the study

IV. Materials and Methods

a) *Research Identity and Design*

The current study employs qualitative and quantitative methods by combining the interpretive and inductive approach of ground theory with the methodological tool of UGC analysis. Grounded theory functions as the analytical tool for better understanding the inductive nature of texts and images and the meta-commentary impact of UGC on the responses and ratings of other users, providing a concept indicator model that could identify relationships naturally derived during the process of the data interpretation (Venkatesh, Crockett, Cross & Chen, 2017). The fundamental stages of the grounded theory include the collection of qualitative data, review of repeated concepts, tagged with codes and then group them to categories. It was decided that grounded theory could successfully fit the purposes of this study due to its unique capacity to provide a fruitful examination of subjective testimonies, evaluations, and opinions and also its ability to analyze interactions and relationships among the members of online communities, enabling an adaptive, in-depth inquiry of verbal and non-verbal elements of social media.

I have identified *sunset restaurants* in Thailand as the anchors for substantive coding procedure of the textual data. During the process of UGC analysis, the codes were examined and evaluated for each individual comment or review to investigate the causal conditions, attitudinal relationships and conceptual similarities (Venkatesh et al., 2017). The last stage of selective coding included the establishment of three major groups of comparable elements with further subcategories tightly linked to the data. The textual groups for this study are:

- The contextual characteristics of the e-WOM.
- The content and the essence of the messages, comments, and reviews.
- The meta-commentary influence of e-WOM on users affinity and empathy for *sunset restaurants*.

I have also employed UGC analysis as a core methodological tool for my research since it has become a rather insightful technique for evaluating text-sourced data regarding the perceptions, trust, choices, and ratings of tourism products and services (Sparks & Browning, 2011; Stringam & Gerdes, 2010). UGC refers to the systematic study of the language of the texts as a means of communication and interpretation of the narratives addressed or associated with a specific theme, emphasizing on the contextual meaning and the content in which they appear. It could further focus on the descriptive narrations of the verbal, written and audio-visual cues accompanied or attached to a theme, event or occasion by examining their significance and symbolic value.

b) Data Collection and Analysis

The study involved the selection and analysis of comments and reviews on TripAdvisor about the dining experience of travelers in several *sunset restaurants* in Thailand. Each traveler rated his/her individual experience using a scale from (1) – Terrible to (5) Excellent. Online comments have been served as primary data for this research, portraying diverse critiques regarding *sunset restaurants* in major coastal destinations of Phuket, Koh Samui, Pattaya, and Krabi.

Between January 2015 and January 2018, the search on TripAdvisor came up with 996 *sunset restaurants* in Thailand and 8.602 relative reviews. Most of the comments addressed to the dining experiences of international tourists who had visited *sunset restaurants* of Phuket and Koh Samui with 4.225 and 2.719 entries respectively. Subsequently, 831 comments referred to *sunset restaurants* in Pattaya and 827 in Krabi. Following the designated rating system of TripAdvisor, (*Excellent, Very Good, Average, Poor* and *Terrible*) the data were divided into two groups namely, (1) positive or relatively positive (*n = 5.853*) and (2) negative or relative negative (*n = 2.749*). The software of NVivo 11 for Mac was used as a complementary tool for collecting and analyzing the UGC on TripAdvisor. NVivo is considered to be an effective instrument for qualitative studies (Schönfelder, 2011).

To ensure the plausibility and credibility of the research I have employed the techniques of triangulation, and peer debriefing (Pandey & Patnaik, 2014). Two independent faculty members one from the department of social sciences and another from the school of business with no interest or involvement in the study have offered a thorough analytical probing, uncovering possible biases and reconsidering several theoretical of methodological pre-assumptions (Lincoln & Cuba, 1985).

V. Results and Discussion

The findings indicate that the e-WOM operates as a building block for brand awareness of *sunset restaurants* in Thailand. Specifically, the context and the content of the online comments have a major impact on the meta-commentary response of other users for specific establishments. The contextual features refer to the attributes of the volume of reviews and ratio between positive electronic-word-of-mouth (Pe-WOM) and negative electronic-word-of-mouth (Ne-WOM), homophily and country of origin, as well as trustworthiness of the source. The content includes the features of timeliness, valence, and language of the online comments, visual cues, and also rating, likability, and consistency of posted recommendations.

a) Contextual Characteristics of e-WOM

Marketing literature has demonstrated that e-WOM has a major impact on consumer preferences, attitudes and purchase behavior (Cheung & Thadani, 2010; Huang, Lurie & Mitra, 2009). From the analysis of data derived that the contextual characteristics of online comments combined with the credibility of TripAdvisor, as a source of information have raised the brand awareness of travelers for *sunset restaurants* in Thailand.

The source credibility is considered to be one of the most determining factors associated with the communication channel and the accuracy of the transmitted information (Hu, Liu, & Zhang, 2008). The ability of travelers to share their own experiences, stories and reviews with others online not only has increased the popularity of several social platforms such as TripAdvisor but also has enhanced their credibility. The UGC analysis of the online reviews indicates that there is a strong correlation between the volume of comments and the trustworthiness of TripAdvisor as a communication source. In fact, in 2017 the number of reviews for *sunset restaurants* in Thailand has increased 795% in comparison to that of 2015, accounting for more than 8.600 entries.

Several studies have suggested that the e-WOM is a crucial determinant for branding, while the online content on social communication platforms largely influences the relationships between prospective consumers and the brands (Jansen et al., 2009). Furthermore, e-WOM trustworthiness is interconnected with the brand awareness of several sunset restaurants. The volume of positive reviews for several *sunset restaurants* in Krabi, Phuket. Pattaya and Koh Samui have dramatically augmented during the period 2016-2017, reaching the astonishing number of 6.352 posts. This finding indicates that the Pe-WOM of TripAdvisor has strengthened the brand image for many businesses by increasing their competitiveness in the international tourism market.

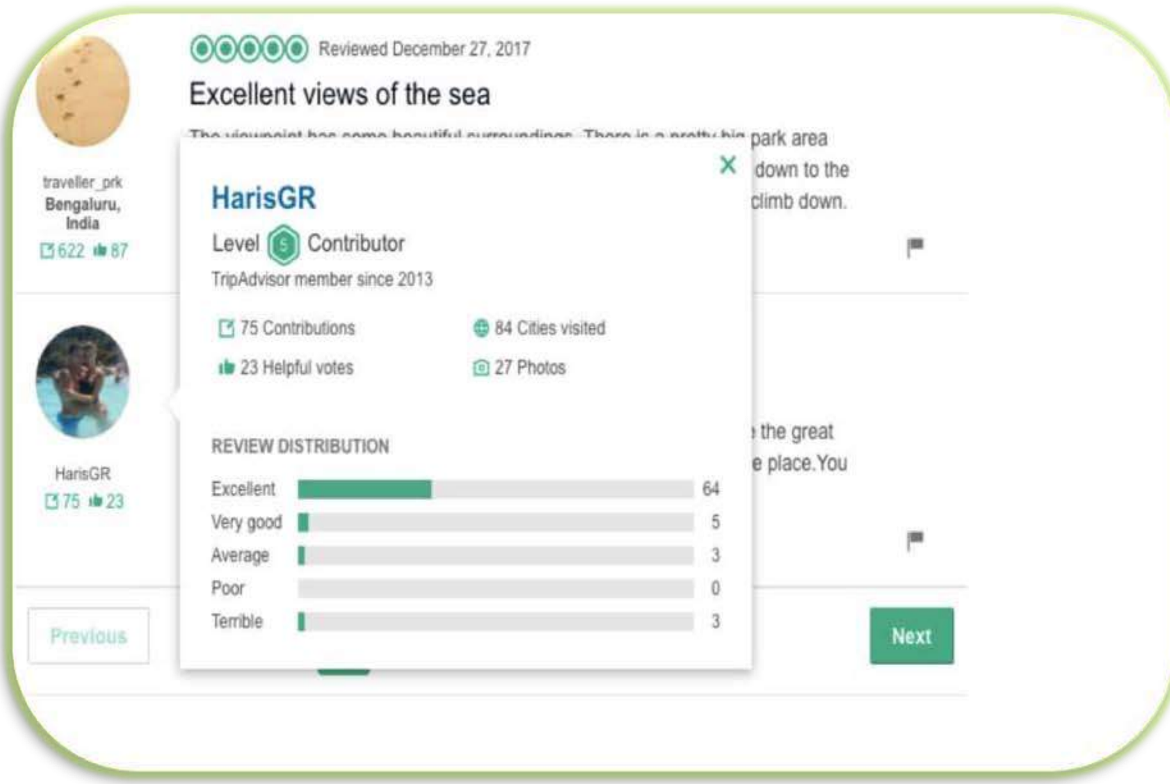
Although several studies have underlined the significance of credibility and reliability of UGC in shaping online tourist behavior (Akehurst, 2009; Yoo & Gretzel, 2011), still measuring perceived trustworthiness of online information becomes a rather ambiguous issue (Cox et al., 2009; Fotis et al., 2011; Leung, Law, Van Hoof & Buhalis, 2013). Some recent e-WOM-related studies have used the total number of posted reviews and comments as an indicator for the valence and the accuracy of online consumer reviews (Duan, Gu & Whinston, 2008; Gauri, Bhatnaga & Rao, 2008; Lee, Park & Han, 2008; Park & Kim 2008; Sher & Lee 2009). The UGC analysis reveals that the perceived trustworthiness of the e-WOM for *sunset restaurants* in Thailand determined by the following factors:

- The trip collective level of contributor
- The number of helpful votes
- The volume of total posts on TripAdvisor
- The seniority of the member

TripAdvisor has created a Trip-collective program for users who wish to display their knowledge and expertise to help other members of the travel community to decide about destinations, restaurants or accommodations.

Each contributor collects points to reach a better Trip-collective level (6th is the highest). The results of my study reveal that the level of the contributor, the number of helpful votes and the volume of total posts on TripAdvisor are crucial factors for the perceived trustworthiness of UGC. Nearly 67% of the positive reviews for *sunset restaurants in* coastal destinations in Thailand identified as 'helpful' for other travelers.

It appears that 57% of the restaurants in Phuket and 64% in Koh Samui with positive reviews have also received favorable comments by other TripAdvisor members with high trip-collective level 4, 5 or 6 (see figure 2). Conversely, the low rating of 153 restaurants from all areas accompanied by testimonials of members with low or no trip-collective level.



Note: From TripAdvisor website. Copyright TripAdvisor 2019

Figure 2: An indicative example of Trip-collective review for a *sunset restaurant* in Phuket

Another decisive characteristic of the e-WOM is the valence, which refers to the number of positive and negative comments posted by the consumers (Li et al., 2017). The results of previous studies on the effect of valence on consumer behavior and the purchase probability are rather ambivalent with both positive and negative connotations (Cui, Lui & Guo, 2012; Li et al., 2017). My findings suggest that the valence of the online testimonies for *sunset restaurants* influenced by the *homophily* and the *seniority* of the members. Steffes and Burgee (2009) define *homophily* as the level of similarity that pairs of individuals share in terms of age, education, gender, and social status. TripAdvisor gives the option for each member to provide information about his/her age, gender, country or place of origin and travel preferences or styles.

However, reviewing the profiles of the members who have posted comments on *sunset restaurants,* it is evident that only those with a large number of reviews, positive ratings, helpful votes, and high seniority displayed substantial data on their age, gender, preferences, and place of living. This finding suggests that the homophilic status of the members of TripAdvisor related with the level of seniority and the degree of their contribution to the online community in terms of reviews for other restaurants, accommodations or destinations in Thailand. Most of Pe-WOM derived from experienced travelers with over three years of membership and with a minimum of 50 previous posts on TripAdvisor. Analytically, 73% of positive reviews for restaurants in Phuket, 68% in Krabi, 65% in Koh Samui and 62% in Pattaya submitted by trip-collective members with a substantial number of online evaluations and travel experiences in other destinations of Thailand.

The interactive nature of social media gives the consumers the power to influence the brand perceptions and brand decisions of other members of online communities (Hutter et al., 2013; Füller, 2012). Contemporary marketing research analyzes brands as complex social phenomena and co-created modalities with social media to operate as a channel for networking, information sharing and personal interacting (Mertz et al., 2009; Schau et al., 2009). The increasing role of online platforms to purchasing decision has transformed consumers to co-creators of the brand value and image (Hutter et al., 2013; Füller, 2012). From the analysis of UGC, it can be inferred that the senior members of the community of TripAdvisor served as viral brokers of certain *sunset restaurants* in Thailand. Their reviews affect the choices of prospective travelers by generating personal opinions regarding the value-in-use of the dining experience in specific tourism establishments.

b) Content Attributes of e-WOM

The subject matter of the online messages and the essence of the e-WOM have an impact on the consumer decision-making, purchase intention and the level of information adaptation in viral-mediated communication channels (Cheung & Thadani, 2010; Li et al., 2017). Timeliness, valence, and language of the UGC are crucial factors for enhancing brand awareness and generating positive reviews for *sunset restaurants* in Thailand.

The timeliness of e-WOM refers to up-to-date, timely and current information regarding products and services (Cheung & Thadani, 2010; Filieri & McLeay, 2014). The timeliness of the online reviews on TripAdvisor was a rather important factor for the credibility and the relevance of the messages. The UGC analysis indicates that the travelers found more ‘helpful’ the most recently uploaded reviews for *sunset restaurants* than the older ones (see figure 3).

Note: From TripAdvisor website. Copyright TripAdvisor 2019

Figure 3: Online review for a *sunset restaurant* in Phuket

The volume of up-to-date contributions in combination with the seniority of the members affected the valence of messages. The Pe-WOM of older members for 32 *sunset restaurants* in Pattaya, 142 in Koh Samui, 256 in Phuket and 154 in Krabi have received a large number of votes from the other travelers. The rating scores and timeliness of the e-WOM have strengthened brand awareness regarding certain *sunset restaurants*. More than 67% of the dining establishments in Krabi and Phuket and about 54% in Pattaya and Koh Samui have almost doubled the number of ‘helpful votes’ they received in 2017, increasing the likability of their brands. This finding is in line with previous research, suggesting the fundamental role of online environments in creating strong psychological bonds between the users of a platform and the social media activities of the brand (Kim et al., 2008; Kozinets, De Valck, Wojnicki & Wilner, 2010).

The language was another important indicator for the valence and the usefulness of the e-WOM for *sunset restaurants* in Thailand. The travelers have posted reviews and comments in 28 different languages with the vast majority of them to be written in English, accounting around 70% of the total number of online messages. This result demonstrates that English was the most popular language among the users of TripAdvisor. Significantly less were the comments of the second most common language of Chinese, accounting nearly 12% of the total e-WOM. Subsequently, 7%, 6% and 3% of the UGC were written in Russian, French, and German respectively. A notable finding of the study was that only *sunset restaurants* in Pattaya and Krabi received reviews in Thai, nearly 4%. The number of online comments suggests that international tourists are using more social media for sharing their dining experiences than domestic visitors.

The pictorial presentation of the content features of brand posts increases their popularity (De Vries, Gensler &Leeflang, 2012). Using photos also enhances the vividness and the salience of the brand, while stimulates the senses and boosts interactivity (Fortin & Dholakia 2005). My study supports the findings of previous studies regarding the impact of photos on the popularity of the brand. However, it highlights that the visual cues attached to the testimonials for the *sunset restaurants* improve the credibility and the trustworthiness of the online reviews. The reviews with photos were very common for the *sunset restaurants* in Krabi and Phuket, accounting 53% and 47% of the total posts. However, most of the reviews with photos were positively or relatively positively. In particular, over 90% of the Pe-WOM for *sunset restaurants* in Koh Samui and Phuket and around 84% of those in Pattaya and Krabi have displayed photos. The analysis of UGC demonstrates that the online comments with pictorial material attached were considered as very 'helpful', receiving significantly more votes.

The overall rating, the likability, and consistency of the online recommendations are characteristics that affect valence and credibility (Li et al., 2017; Zhang & Watts, 2008). There is a clear connection between the positive rating, the volume of messages and the likability level. The *sunset restaurants* with the highest overview rating on TripAdvisor received more likes. The higher the overall score of the restaurant the higher the level of likeability. From a total of 5.853 positive reviews 4.201 rated over 4,5 (5 was the highest score), receiving more than 50 likes each, from other users.

On online communities, the cognitive consistency of the e-WOM entails a process of measuring the level of congruency of the information content of each message with the opinions and beliefs of other users (Zhang & Watts, 2008). The UGC analysis of TripAdvisor revealed that over 73% of the Pe-WOM encountered messages of consistent evaluations and similar points of view. The overall ratings indicate that consistency was also related to the timeliness of the online comments. Nearly 50% of the reviews with similar positive evaluations for *sunset restaurants* in Koh Samui and Phuket and almost 43% of those in Krabi and Pattaya were uploaded the last 6 months of 2017. Finally, the consistency of the messages affected the valence of e-WOM and the likability of the online comments, enhancing the brand awareness of several *sunset restaurants.* Almost 63% of the reviews with favorable information content for specific dining settings were also the most popular, receiving a large number of likes and votes.

c) Meta-commentary Effect of e-WOM to Brand Awareness for sunset restaurants

The post evaluation of the online comments points out certain types of relationships among the members of TripAdvisor. The structure and the services of the social platform increase the level of interactivity and inter-connectedness by allowing the users to share information and exchange opinions positive and negative about their travel experiences. Previous studies claimed that negative comments on online consumer review websites were more influential for the purchasing decision than positive messages (Lee & Koo, 2012; Lerrthaitrakul & Panjakajornsak, 2014).

On the contrary, the findings of this research indicate that the positive reviews for *sunset restaurants* generated significantly more responses than the negative comments. The key indicator for measuring comment trustworthiness was the ratio between Pe-WOM and Ne-WOM. The UGC analysis shows that nearly than 74% of the Pe-WOM have been identified as 'helpful' from other TripAdvisor users, receiving at least 56 votes each. By contrast, only 16% of users found negative or relatively negative reviews useful.

Consensus, as the tendency of the consumers to consider favorable views of others before the purchase decision (Solomon, 2013) and reciprocity, which applies to the general propensity of the consumers to exchange opinions or share recommendations for a product/ service after they receive assistance, rewards or gifts are determining factors for the effectiveness of the communication and the persuasion capacity of reviews (Solomon, 2013; Webster & Hume, 2016). The e-WOM analysis revealed that recommendation reciprocity and review consensus not only were decisive factors for the meta-commentary interpretation but also have built a certain degree of affinity among the users of TripAdvisor. The sense of affinity has further generated a feeling of empathy through posting positive reviews or giving a high rating for specific dining establishments. However, the level of empathy was more evident on the online recommendations for *sunset restaurants* in Koh Samui and Phuket.

The demographic cues of age and income, combined with psychographic elements of personal preferences regarding destinations and type of food have determined the affinity and the consensus of comments, recommendations, and tips. More than 70% of the online comments for the *sunset restaurants* in Phuket, nearly 65% in Krabi, over 62% in Pattaya and 59% in Koh Samui had been marked as 'helpful' from other members of TripAdvisor, including similar reviews. Furthermore, around 74% of the Pe-WOM posted by experienced travelers who have visited other coastal destinations in Thailand, 65% of them were traveling with their partners, and 23% claimed to be vegetarians or vegans.

This paper suggests that the level of reciprocity for the members of TripAdvisor who posted Pe-WOM for *sunset restaurants* in Thailand was considerably high. The positive comments of senior members marked as 'helpful' by other users. As a token of appreciation for the useful insights and tips, the fellow travelers rewarded the reviews of the senior members with more than 5.800 favorable votes. As a result, the level of persuasiveness for the Pe-WOM has increased while the brand awareness for *sunset restaurants* in coastal destinations of Thailand has strengthened significantly.

VI. Conclusion

By applying the method of UGC analysis and the principles of ground theory the current research investigates the impact of e-WOM of social media platforms on the creation of brand awareness for *sunset restaurants* in Thailand. In particular, it examines to what extent the online comments, reviews, and recommendations posted on TripAdvisor can influence the responses of other members or determine the visitation probability for dining establishments in coastal destinations of Krabi, Phuket, Koh Samui, and Pattaya. Prior scholars have studied specific contextual characteristics and content attributes of e- WOM. However, this study advances the theoretical approach of online peer-to-peer communication by providing a meta-commentary analysis of the effect of online comments on the response rate and the degree of likability regarding *sunset restaurants* in Thailand.

Firstly, regarding the contextual components of the e-WOM, the findings indicate that the higher the number of posts, the seniority of the members and the degree of homophily of the users of TripAdvisor the more credible the e-WOM is considered to be. Prospective travelers found more useful the positive reviews of senior members, whereas the valence of online information (negative vs. positive) was directly associated with homophily, namely the degree to which users of TripAdvisor share attributes such as age, lifestyle, personal preferences and country of origin.

Secondly, the analysis of data suggests that the content characteristics of timeliness, visual cues, and positive rating are key indicators for the trustworthiness and the likability of e-WOM. Timeliness affects directly the consistency, relevance, and valence of online comments, with most of the positive reviews about *sunset restaurants* to be uploaded after the second half of 2017. The reviews with pictorial cues have enhanced the likability and consistency of e-WOM while the online reviews in English dominated the information about dining establishments in Thailand, affected rating and valence of comments posted by users from around the globe.

Finally, the meta-commentary interpretation suggests that the reciprocity of favorable rating among the members of TripAdvisor and the consensus of recommendations have developed a high degree of online affinity. A combination of demographic and psychographic characteristics such as age and country of origin, similar travel, and gastronomic preferences created a sense of homophily among users. The findings indicate that the number of Pe-WOM and the seniority of users increased the credibility and the valence of online messages, strengthening the brand awareness for several *sunset restaurants* in Krabi, Phuket, Pattaya, and Koh Samui.

However, the insufficient secondary analysis of the effect of Ne-POW on the brand equity of *sunset restaurants* and the lack of data from other social media platforms, like Wongnai, or booking.com are the limitations of my study. Future research should include a comparative examination of e-WOM about *sunset restaurants* in other popular coastal destinations in Asia and in Europe so that to provide a holistic outlook about possible similarities or differences for this emerging tourism segment.

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Merger, Upskilling, and Reskilling of the Sales - Marketing Personnel in the Fourth Industrial Revolution Environment: A Conceptual Paper

By Freddy Mgiba

Abstract- The study aimed to analyze published articles that deal with the fourth industrial revolution, the possibility and advantages of the merging of the sales and marketing divisions, the need for upskilling and reskilling of personnel in these functional divisions, with specific emphasis on their implications to speedy response to customer requirements. A thorough Systematic literature review and the synthesis of the major themes identified resulted in a proposed research framework for use by academics and management practitioners. The review concludes that there is a need to merge the Sales and Marketing divisions, to upskill and/or reskill personnel from these divisions in order to maintain or to gain a competitive urge. The resultant conceptual framework will serve as a springboard for the reconfiguration of the Sales and marketing divisions and the proper positioning organizations to survive and to succeed in the fourth industrial revolution environment.

Keywords: *the fourth industrial revolution, merging, upskilling, reskilling, and response times.*

GJMBR-E Classification: *JEL Code: M37, M30*

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I. Introduction

The fourth industrial revolution (4IR) has given rise to studies in many areas such as Digital marketing (Chukurna, and Konak, 2018), Marketing education (Matt, Hess, and Benlian, 2015), and has shaped a new era (Philbeck, and Davis, 2018). However, the preeminence of the Fourth Industrial Revolution (4IR) discourse is not only an issue for academics; it is also a major imperative for people who manage businesses (see Toma, and Tohanean, 2018; Delfmann, Ten Hompel, Kersten, Schmidt, and Stölzle, 2018). The 4IR has been described in different waysby different authors (examples: Industry internet of things, Breaux, R, 2018; Industrial revolution 4.0, Kuruczleki, Pelle, Laczi, and Fekete, (2016); Artificial Intelligence, Sam, 2018; and Digital age, Lee, Yun, Pyka., Won, Kodama, Schiuma, Park, Jeon, Park, Jung, Yan, Lee, and Zhao, 2018). It has been hailed as a paradigm that ushers in many gains such as: delivery of breakthroughs in many business fields (Lieu, 2017), reduction of logistics costs (Chukurna, and Konak, 2018-1), improved productivity (Mehta, 2018-8) and connectivity (Chukurna, and Konak, 2018), blurring of lines between the physical, digital, and biological spheres (Schwab, 2016). For example, applying Artificial Intelligence (AI) to Sales and Marketing (S-M) could create profitability and efficiencies (Mehta, 2018-8). Mehta (2018) estimates that the 4IR will create profits and efficiencies of between 2 and 7 Trillion dollars over the next On 20 years. On the negative side, there is a high risk of the automation of jobs (Frey, and Osborne, 2013), the reduction of low-cost labors, and the reduction of competitive advantages of nations and firms that depend on low-cost labor (Rickmann, 2014; Sommer, 2015). Robots could replace up to 800 million jobs by 2030 (Charalambos, Tsekeris, 2019). Further, the 4IR has also (and still does) brought about threatened maintenance of employment levels (Kuruczleki, et al., 2016); creation of unemployment for skilled white-collar highly educated employees (Mehta, 2018), increased man-machine conflicts (Mehta, 2018-8), and disruption of some industries (Monahan, 2017; Ferrari, 2017). The 4IR carries within it some seeds for both positive and negative disruptive changes, which in turn necessitate the reconfiguration of business. Although scholars and practitioners have shown a growing interest in understanding and analyzing the 4IR, a dearth of theoretical conceptualizations that incorporates the S-M functions remains.

II. Problem and Purpose Statement

The 4IR has brought into sharp focus a need for improvement to productivity and competitiveness for organizations (Mrugalski, Witczak, and Korbicz, 2008). Studies on the 4IR have, however, mainly concentrated on the operational (Kagermann, 2015;Sipsas, Alexopoulos, Xanthakis, and Chryssolouris, 2016), and the technical aspects of the business (Bordeleau, Mosconi, and De Santa-Eulalia, 2018). This era, however, also affects the S-M divisions as the following examples illustrate. Digitalization has led to Social media marketing measures, which are a necessity to reach more customers effectively, reliably, and efficiently (Chary, 2014). The 4IR affects customer expectations, impacts and changes consumer engagements and behavior (Schwab, 2016), and delivers tools to build better relationships with customers (Sam, 2018-7). Further, the 4IR has ushered in the diffusion and adoption of technology (Arnett, Wittmann, 2014), which continues to break barriers between functional divisions (Bloem, et al., 2014), and has created a business

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environment that calls for a collaborative innovative approach in dealing with customers (Schwabb, 2016). Clearly, the 4IR is much more than just a technology change (Xu, David, and Kim, 2018). This article closes the gap between the operational emphasis of the 4IR and requirements of the S-M implications by drawing from existing literature on the 4IR environment, identifying and integrating the common elements in 4IR literature, and extending their implications to include the S-M functions (Meredith, 1993). The issues under consideration in this article are how the 4IR has created; The need to upskill and reskill the Sales-Marketing (S-M) personnel, The possible merger of the S-M divisions in organizations, and, The speedy response times to customer requests. The rationale for the choice follows.

Firstly, literature shows that the creation and conveyance of value to customers has been a central mission for both Marketing (e.g Kotler, et al., 2012) and the Sales functions (Grove et al, 2018; Rackham, and De Vincentis, 1999). Close cooperation between these functions creates the potential for synergy and effectiveness (Malse, 2016; Kelemen-Eerdos, and Molnar, 2019). However, they continue to operate as separate silos (Gupta, and Ogden, 2009; Grier, and Deshpande, 2001), and as independent divisions whose relationship is often conflictual (Homburg, and Jensen, 1997; Nauta, De Dreu, and Van der Vaart, 2002).Presently, the coordination of these functional divisions is a source of dysfunctionality and turbulence (Malse, 2016; Kelemen-Erdos, and Molnar, 2019). The 4IR environment seems to call for a new approach to the configuration of these divisions, an issue that has not been addressed.

Secondly, the 4IR environment is characterized by digitization and connectivity (Scwabb, 2016), and complex business environment (Carvalho, Chaima, Carza, 2018), a combination of which has created skills gap challenges and possible job displacements (Frey, and Osborne, 2013; Kuruczleki, et al., 2015). This environment calls for the development of new skills and competencies for employees (Kuruczleki, et al., 2016). There seems to be a need for both reskilling and upskilling of employees in order to meet the challenges that the 4IR poses. Lastly, quick and accurate response time to customer requests (aggravated by the 4IR as will be shown below) is one of the major functions of both the Sales and the Marketing divisions. The 4IR is an era of rapid advances in digital technology (Syam, and Sharma, 2018). The dynamic nature of the Digital technology (Chukurna, and Konak, 2018), and the availability of substitute products (Schwabb, 2016) give rise to the need for even faster and accurate response to customer requirements (Mehta, 2018). Extant literature does not seem to address this requirement in the light of the 4IR.

The preceding gaps motivated this article to develop a conceptual framework that integrates S-M merger, upskilling and reskilling of S-M personnel and response time to customer requirements. The article aims to be what Roberts, Snowden, and Petticrew (2006) refer to as a Paradigm shifter in terms of the integration of the Sales and Marketing functions in theoretical discussions around the 4IR and its implications for these divisions. The goal of this article was to understand and to conceptualize competitiveness using the Sales and Marketing divisions in the era of the 4IR.This was achieved by separating different concepts extracted from the literature on the 4IR, finding linkages between them, and conceptualizing how they relate to each other (Creswell, 2009; Dadzie, Runeson, Ding, and Bondinuba 2018). The process included describing and characterizing how current literature deals with the impacts of the 4IR environment, isolating and operationalize major themes relevant to the S-M functions under the 4IR, proposing relationships between these themes, and suggesting a way forward for the functioning of the S-M divisions. The variables of interest for the study are 4IR environment (4IRE), Reskilling and Upskilling of the Sales and Marketing (RAU), Merger of Sales and Marketing (MSM), and Response time (RT) to customer requirements. The study proposes a network of relationships between these variables and argues that the new network has the potential to improve organizational competitiveness. To the best of the author's knowledge, no other author has developed a conceptual model that combines all these variables. This article, therefore, contributes to knowledge by strengthening the literature on the 4IR as it pertains to the S-M divisions, which in turn opens up new avenues for future empirical research to either affirm or refute the proposals given hereunder. It will also deepen managers' understanding of how to sustain and proactively build firm-level competitiveness by keeping up with and taking advantage of the new developments of the 4IR.The framework can be useful in situations in which individuals have to make decisions on whether to transition or to keep their present positions in the light of the new business requirements. The layout of this paper is as follows. Methodology, literature review, proposals, research framework, implications and limitations of the study.

III. Methodology

A review of the content of published journal articles, with the aim of systematically integrating their findings on the 4IR, the S-M functions, productivity and efficiencies in a scientific way formed the bases of this study. Camargo and Camargo (2019) state that synthesizing information from different articles helps develop a more scientific knowledge base. Systematic literature review (see Kekale, Weerd-Nederhof, Cervai, and Borelli, 2009; Tranfield, Denyer, and Smart, 2003) was a method of choice for this study. The researcher identified, evaluated, and synthesized the existing body

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of completed and researchable works produced by researchers, scholars, and practitioners (ChituOkoli, and Kira Schabram, 2010). There was, however, a bias toward those articles from scholarly journals as these are the most valid sources in literature review (Rowley, and Slack, 2004). Known advantages of Systematic literature review are that: it is a transparent, reproducible criterion, applies objective criteria to the inclusion or rejection of articles (Denyer, and Tranfield, 2009; Tranfield, et al., 2003; Bordeleau, Mosconi, and De Santa-Eulalia, 2018), and that it helps overcome or minimizes researcher bias (Roehrich, Lewis, and George, 2014; Chen Liu, 2017). To further overcome and limit possibilities of research bias (Tranfield et al., 2003), cross-referencing between researchers was undertaken (Roehrich, Lewis, and George, 2014). A combination of search terms with truncations (as recommended by Igwe, Charlton, Probst, Kent, Netzel, 2019) led to the key descriptors for the study which are the 4IR, Sales and Marketing divisions, Upskilling and Reskilling of persdonnel, Response time to customer requirements, and Divisional mergers. Exclusion and inclusion criteria for articles reviewed was another major consideration in line with scholarly recommendation (see Denyer, and Tranfield 2009; Roehrich, Lewis, and George, 2014). The exclusion criteria for articles are as follows. Unavailable related papers, those whose abstracts did not relate to the major constructs (4IR and to the S-M functions), and duplicated articles did not form part of this article. The evaluation of the articles consisted of reading the studies through the technique of content analysis as recommended by Camargo and Camargo (2019). This led to the summarization of the major issues in a concept matrix. The integration, synthesis of the relationships between the identified themes are followed by a string of propositions and a conceptual framework.

IV. A Review of the Professional and Academic Literature

Headings for the literature review are the 4IR business environment, the 4IR and the possible merging of the S-M divisions, the 4IR's implications for the upskilling and Reskilling of S-M personnel, and the 4IR implications for response times to customer requirements.

a) The 4IR business environment

The first industrial revolution (1IR) began around 1760 in the UK (Mehta, 2019). It entailed the transition from manual labor to mechanized work by utilizing water and steam (Schwab, 2016-5; Liu, 2017-3), and the introduction of assembly lines and division of labor (Liu, 2017-3). The second industrial revolution (2IR) was based on the advent of Combustion engines (Lee, 2018 et al), began in the latter end of the19th century (from the 1920s to the 1970s) in the US (Mehta, 2018; Schwab, 2016), and brought about the mass production of goods and services, the growth of steel and oil industries, and electrification (Schwab, 2016; Liu, 2017). The third industrial revolution (3IR) started around the 1950s with the introduction of semiconductors, IT, personal computers, the internet, and automated production (Liu, 2017), and the transition from analog to digital technology (Schwab, 2016). The 4IR developed from the horizontal expansion of information technology (Lee, Yun, Pyka, Won , Kodama, Schiuma, Park, Jeon, Park, Jung, Yan, Lee, and Zhao, 2018), was based on the technology and infrastructure developed in the 3IR but used them in entirely new ways which made technology to be embedded in business (Liu, 2017). Schabb (2016) confirms that it was born out of the technological breakthroughs in areas such as mobile connectivity, artificial intelligence, the internet of things, robotics, 3D printing, biotechnology, genetic engineering, nanotechnology, and advanced materials. The 4IR is an era of increased automation and interconnectivity (Cavarlho, et al, 2018; Kagermann, 2015; Schwab, 2016), digitalized production and service offering (Carvalho, et al 2018; Sipsas, Alexopoulos, Xanthakis, Chryssolouris, 2016), and as an era in which decision-making shifts from human to machines (Syam, and Sharma, 2018). There is a high level of business complexity (Carvalho, Chaima, Cazarinia, Gerolamo, 2018), and the proliferation of mobile marketing devices (Hofacker, Ruyter, Lurie, Machanda, 2016; Shankar, and Balasubramanian, 2009). The big drivers of the 4IR are mobile computing, cloud computing, and big data (Roblek, Mesko, & Krapez, 2016).

The 4IR has revolutionized business (Rickmann, 2014, in Sommer, 2015), reduced production costs (Peters, 2017; Schwabb, 2016), increased speed and accuracy in workplaces (Mehta, 2018), and blurred the lines between the physical, digital, and biological spheres (Ferrari, 2017). It has created a bigger need for improved productivity (Liu, 2017), and for collaboration amongst divisions (Sipsas, Alexopoulos, Xanthakis, Chtryssolouris, 2016; Liu, 2017). All of these, necessitate the rethinking of organizational structure and design strategies in order to improve productivity and competitiveness (Liu, 2017). Of most interest for the present study are those aspects of the 4IR that continually influence the Sales and Marketing functions in organizations.

For instance, the 4IR is characterized by new products and services offering (Schwab, 2016), finished product with built-in components of software, the changing mode of interaction of buyers and sellers (Forrest, and Hoanca, 2015), and by the changing relationships between consumers and producers (Wynstra, Spring, and Schoenherr, 2015; Roblek, and Mesko, 2016). Marketing and Sales activities can be implemented using digital and communication technology (Chukurna, and Konak, 2018-1; Schwab, 2016). Breaux (2018) highlights that the S-M of the future will be more about satisfying predictive demands rather than reactive ones. The tools available in the 4IR can be utilized to build better relationships with customers (Sam, 2018), marketing intelligence (Sam, 2018-7), customer relationship management (Roblek, and Mesko, 2016), promotion of goods and customers targeting (Schwab, 2016). This, in turn, highlights the requirements for an even quicker response to customer requirements by organizations under the 4IR. Gleaning from the above review, it follows that the 4IR is an era characterized by increased digitalization and connectivity, automation, organizational complexity, and an era with a greater need for productivity. It is further characterized by the development of new products and services at a faster rate, changed mode of interactions with customers, and as an environment that requires collaboration amongst employees. These characteristics necessitate a call for possible mergers of functional divisions.

b) The 4IR and the possible merging of the S-M functions

The rules of doing business are continually being challenged (Buzzel, 1985), and organizations are required to develop the S-M strategies to stay competitive (Mrugalski, and Wyrwicka, 2008). The information-intensive economies ushered in by the 4IR further emphasize the need for organizational realignment (Bloem, Van Doom, Duivesteis, and Excoffier, 2014). For instance, the Internet of things has brought about an even greater interdependence between functional divisions (Bloem, et al, 2014), and a need for a collaborative innovative approach to S-M (Schwab, 2016). Sales and Marketing are the most crucial teams in organizations as they generate revenues (Srinivas, and Suresh, 2014; Muzundor, and Fontanella, 2006), and they both have common end group goals of increasing customer acquisition and retention (Rackham, & DeVincentis, 1998), and of profitability maximization (Smith, Srinath, and Chatterjee, 2006; Muzundor, and Fontanella, 2006). They each include several activities that connect with the other to support value creation and customer-relationship management (Moncrief, and Marshall, 2005), and each produces a positive effects on the other in the commercialization of new products (Ruzic, and Benazi, 2018; Ingram, Laforge, Scwepker, and Williams, 2008; Crawford, and Dibenedetto, 2011). Customers often see them as a single function, which is not differentiable from the other (Cespedes, 1993; Webster, 1997; Yandle, and Blythe, 2000, Meunier-Fitzhugh, and Piercy, 2007). A considerable part of the information and knowledge S-M personnel need to perform their roles is held by the others within these two divisions (Krasnikov, Jayachandran, & Kumar, 2009; Gonzalez, Claro, and Palmatier, 2014), and the utilization of this internal information often leads to improved performance for both divisions (Gonzalez et al., 2014; Steward, Walker, Hutt, & Kumar, 2010). For example, a salesperson's visit to introduce a new product is more effective when it is coordinated with marketing's launch of an associate advertisement campaign (Rouzies, and Hulland, 2014).It is reasonable, therefore, to assert that in this new environment (4IR environment), the business requirements necessitate a closer collaboration between these two functions (Bolander, Satornino, Hughes, and Ferris, 2015; Gonzalez, et al., 2014; Steward et al., 2010; Malshe, & Sohi, 2009) for better performance (Hughes, Le Bon, and Malshe 2012; Guenzi, and Troilo, 2007), for better customer relationship management (Moncrief, and Marshall, 2005), and to offer integrated solutions to problems (Sujan, 1999; Tuli, Kohli, and Bharadwaj, 2007). The 4IR places a premium on the capacity for teamwork and collective thought (Penprase, 2018). Van Deursen and Van Dijk (2014) posit that the workplace of tomorrow will be more collaborative (Van Deursen, and Van Diijk, 2014). However, presently, there are barriers between these (S-M) partners (Bloem, et al, 2014; Glazer, 1991).

In light of the above, and the fact that the new business environment is an Information-Intensive one, there seems to be a requirement for a considerable reformation in the relationships between the S-M divisions as suggested by earlier on by Glazier (1991). Actually, digitalized and automated economies are already blurring the boundaries between functional areas (Hirschli, 2018), and creating boundary-less organizations (Arthur, 2014, Arthur, and Rousseau, 1996; Hirschli, 2018). In order to survive in the 4IR, there has to be the merging of expertise and resources (Penprase, 2018), as the merger is likely to reduce transactional costs due to a new communication spirit and greater coherence of action (Chen, Chen, Yen, 2007). An ideal revolutionary change suggested in this article is a complete merger of the S-M functions, which is likely to produce a variety of insights, views, and opinions (Keleme-Erdos, and Molnar, 2019). In fact, the distinction between these functions is already fading, as they increasingly tend to be integrated (Keszey, Biemans, 2015; Keszely, and Katona, 2017; Kelemen-Erdos, and Molnar, 2019). Drawing from the above review, it can be stated that the S-M divisions: are interdependent divisions, have similar goals and are not differentiable from each other (from outside of the organization), have a huge potential for synergies when they collaborate well, and digital technology is already blurring their boundaries. Close cooperation between them will yield many economic rewards such as pooling of expertise and resources, lowering of transactional costs, offering integrated solutions to customers, improved performance, and better customer relationships. It seems reasonable to propose a complete merger between these functional divisions.

c) The 4IR's implications for the upskilling reskilling of the S-M personnel

Digital technology and Mobile marketing are reshaping the entire marketing mix (Jobber, 2009), and increasingly becoming important marketing trends (Chaffey, & Smith, 2012). The Marketing technology industry grew by 40% between 2016 and 2017, and S-M is increasingly becoming data-driven functions (Stephen, 2017). Stephen (2017) further states that the Sales and marketing functions look more like IT than their former selves. Customer engagements and expectations continually alter (Schwab, 2016), and no one can expect his/her skills to stay significant throughout this era of unpredictable changes (Yang, 2019). Technological disruption (which characterizes the 4IR) carries with it the risk of skills mismatch (ILO, 2010), the creation of turmoil, and the actual displacement for employees (Bajpai, and Biberman, 2019).

The Digitalization process is disruptive and continues to reshape the kind of skills asked by the digital labor market. According to Bajpai and Biberman (2019), skills initiatives are a classic response to industries facing disruptions and displacements. There is, therefore, a need to augment existing skills with new or significantly enhanced knowledge or skills to enable individuals to continue and succeed in the same profession or field of work or to move on to new positions. It follows, therefore, that greater investment in training to help the S-M personnel to gain new knowledge and skills to perform new jobs with long-term career opportunities makes sense in the 4IR era (Ecless, and Serafein, 2017), as people need to be equipped to stay ahead of technological changes (Van Deursen, and Van Dijk, 2014). The new challenge to organizations is in developing future-ready S-M employees by upskilling and reskilling them to be more customer and market-focused, more agile, and adaptive to changes (Stephen, 2017).Further, Mokyr (2015) and Penprase (2018) both state that lifelong learning will mitigate the negative consequences of the changes. As an illustration, the employability of the elderly workforce (OECD, 2015a), and their competence in automated and repetitive jobs will depend on their readiness to reskill (Pedron, 2018). Many scholars agree that under the 4IR, new ways of work (example: Anusha, 2018; Pedron, 2018; Brynjolfsson, and MaCfee, 2014), and new S-M employee profiles (Anusha, 2018), with higher educational levels will continue to emerge (Hirschli, 2018). The S-M workforce of tomorrow will need to both update and to gain new skills and knowledge set (Hirschli, 2018; Pedron, 2018).

The above review reveals the following: technological changes and development bring about disruptions, skills mismatch, displacements, changing customer expectations, and engagements. These necessitate skills initiatives for future-ready employees.

d) The 4IR's implications for response times to customer requirements

The 4IR has led to high product variety (Filho, Velososaes, 2013), to the reduction of barriers of entry to business (Iraki, 2018-6; Filho, and Velososaes, 2013), and to the development of highly competitive markets characterized by impatient customers (Lodree, Jang, and Klein, 2004). Excellent customer service ((Brettel Klein, Friederichsen, 2016), and customer experience management holds immense potential for differentiation (Bolton, Gustafsson McColl-Kennedy, Sirianni, Tse, 2014). There is also a greater need for a reduction of lead times (Filho, Velososaes, 2013), and for a real-time response to customers' requirements (Roblek, and Mesko, 2016; Filho, and Velososaes, 2013; Kagermann, Helbig, Hellinger, Wahlster; 2013).This would, in turn, lead to a timeous and accurate response to customer requirements (Carvalho, Chaima, Cazarinia, Gerolamo, 2018). Gleaning from this subheading, the 4IR appears to be characterized as an environment in which: there is a general reduction in barriers of entry to industries, product variety is increasing, organizations are faced with impatient customers and more competitive markets, and there is a call for reduction in lead times and speedy and accurate response to customer requirements. Drawing from the above review of literature, the following Concept matrix (Figure 1) isolates the constructs of interest, and characterize them as per the summaries above, with the view of stating the list of proposals emanating there from.

Construct	Characterization	Examples of sources used
The 4IR business environment	An era characterized by increased digitalization and connectivity, automation, organizational complexity, and an era with a greater need for productivity. It further characterized by the development of new products and services at a faster rate, changed the mode of interactions with customers, and as an environment that requires collaboration amongst employees	Carvalho, Chaima, Cazarinia, Gerolamo, 2018; Forrest, and Hoanca, 2015; Chukurna, and Konak, 2018-1; Schwab, 2016; Roblek, and Mesko, 2016
S-M merger	S-M divisions: are interdependent divisions, which: have similar goals, are not differentiable from each other, have a huge potential for synergies when well-collaborated, whose boundaries are blurred by digital technology and close cooperation between them will yield many economic rewards such as pooling of expertise and resources, lowering of transactional costs, offering integrated solutions to customers, improved performance, and better customer relationships. Need for realignment	Bloem, Van Doom, Duivesteis, and Excoffier, 2014; Bloem, et al, 2014 Moncrief, & Marshall, 2005; Cespedes, 1993; Webster, 1997; Yandle, & Blythe, 2000;Meunier-Fitzhugh, and Piercy, 2007; Bolander, Satornino, Hughes, & Ferris, 2015; Gonzalez, et al., 2014; Steward et al., 2010; Malshe, &Sohi, 2009; Van Deursen, and Van Dijk, 2014
Upskilling and Reskilling of the S-M personnel	Technological changes and development bring about disruptions, skills mismatch, displacements of employees, changing customer expectations and engagements. These necessitate skills initiatives for future-ready employees with new and enhanced knowledge and skills and higher education levels.	Strew, and Serafein, 2017; Hirshli, 2018; Pedron, 2018; Strew, and Serafein, 2018;Anusha, 2018;Srinivas, and Suresh, 2014.
Response time	A general reduction in barriers of entry to industries, Increased product variety,Customers becoming more impatient, More competitive markets, and a call for a reduction in lead times and speedy and accurate response to customer requirements	Filho, Velososaes, 2013; Roblek, & Mesko, 2016; Kagermann, Helbig, Hellinger, Carvalho, Chaima, Cazarinia, Gerolamo, 2013, Lodree, Jang, and Klein, 2004

Figure 1: Concept matrix, their characterization, and examples of authors

Proposals

- In the 4IR environment, merged S-M divisions will give competitive advantages over separate S-M divisions;
- The 4IR has a direct positive impact on the reskilling requirement for the S-M personnel;
- The 4IR has a direct positive impact on the upskilling requirement of the S-M personnel.
- A merger of the S-M functions, upskilling and Reskilling of the S-M functions will improve the response time to customer requirements;
- The 4IR has a direct positive effect on response times expectations on both suppliers and consumers.
- Quick response times will further give a positive influence on the competitive advantage in the 4IR.

The proposals given above are represented by a Conceptual model given below in Figure 2 below.

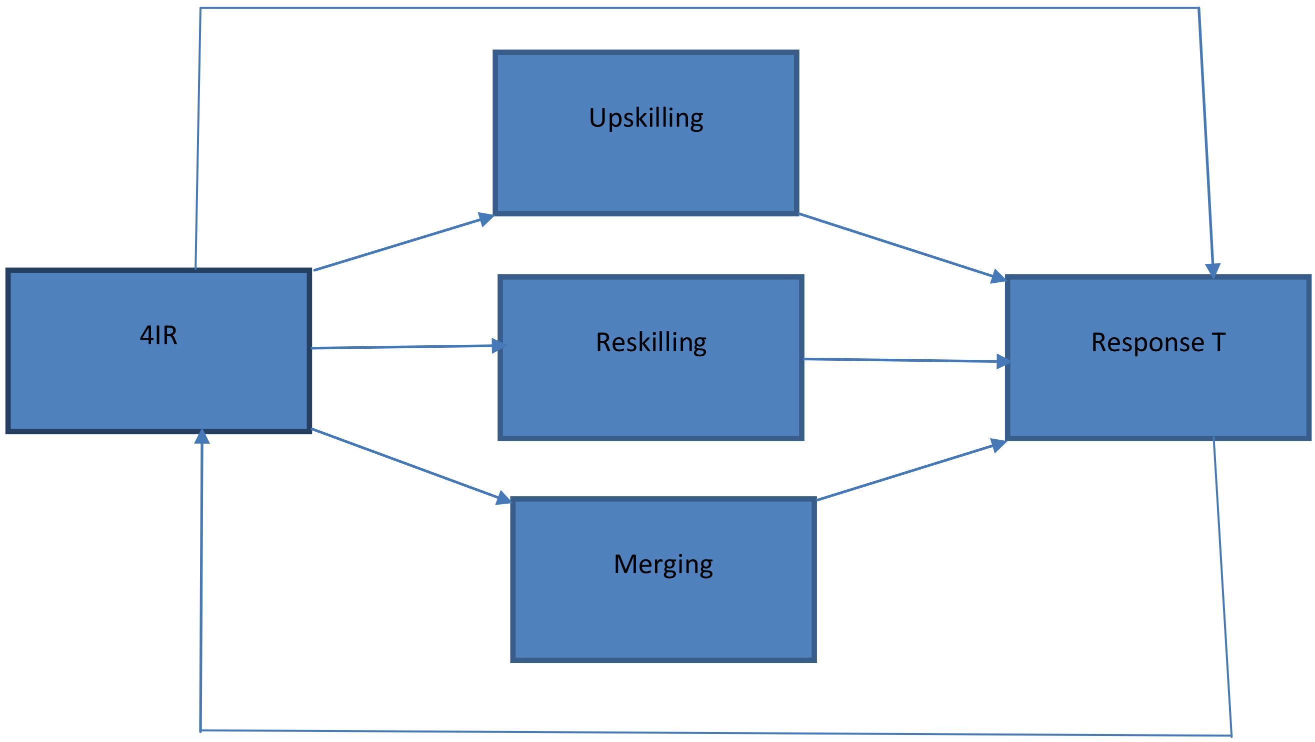

Figure 2: Cobneptual model for improved competitiveness and efficiency in the 4IR.

V. Academic, Practical Implications and Limitations of the Study

Studies on the 4IR are still emerging and are characterized by their technological approach nature and their social implications. The aim of the present study was to clarify the effects of the 4IR on the S-M divisions in view of the changing nature of technology and of the customer profile based on the findings of a systematic literature review. Some of the important conclussions are that, there is need for the destruction of the barriers between the S-M functions. The 4IR environment is already blurring their divisions. These recommendations are in line with what literature recommends in other circumstances (example: Pedron, 2018; Hirschli, 2018, Anusha, 2018). Also, the dynamic nature of the external environment of organizations necessitates both upskilling and reskilling of the S-M personnel. This call is supported by literature (see Penprase, 2018; Stephen, 2017; Bajpai and Biberman, 2019; Van Deursen, and Van Dijk, 2014). The paper goes on to suggest that response times to customer requirements are a function of the combined effect of merging the S-M, upskilling, and reskilling of S-M personnel. Many authors have shown that individually these have a direct positive impact (see Kelemen-Erdos, and NMolnar, 2019; Penprase, 2018; Hirschli, 2018). What is new is the suggestion that their combined effect are more than what can be expected when they are seen in isolation. It must also be stated that this paper was only based on literature review and has not been subjected to an empirical testing. Given the qualitative nature of this study, the propositions might not be applicable to all industries and thus not generalizable. Future research may focus on using Quantitative methods to empirically test the propositions suggested by this article. Further, scholars may study any additional components of the 4IR that impact the Sales and the Marketing functions in organizations in addition to what has been covered. Also, given the dynamic nature of the 4IR business environment, other contextual conditions are likely to emerge. Therefore, the conceptual framework might need to be adapted. Lastly, testing this study within new contexts such as services will be helpful.

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Towards Greening Africa

By Renat Perelet

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Introduction- A battle for separate regions rich in natural resources and environmental endowment is going on in Africa. In particular, we are considering the whole complex of challenges to humanitarian and environmental security resulting from the destruction of the social and economic infrastructure and causing enormous harm to the civilian population not only in Libya and Sudan, but also on the territory of neighboring states (in Algeria, Tunisia, Egypt). Lack of food, medicine and essential goods, combined with a shortage of qualified medical specialists in the field and the lack of effective public health policy, create conditions of epidemiological danger in conflict zones.

International migration has profound social, economic, political and cultural effects upon migrants, as well as countries of origin and asylum. The following are examples of the effects of international migration.

Mass migration increases the local population in places of destination and decreases in places of origin, thus creating negative demographic effects in both places. For example, according to a study done in West Africa (that included Sierra Leone, Gambia, Senegal, Ivory Coast, Upper Volta, Liberia, Ghana, Mali and Togo), whose population in 1975 was forty million.

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Towards Greening Africa

Renat Perelet

I. Introduction

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Mass migration increases the local population in places of destination and decreases in places of origin, thus creating negative demographic effects in both places. For example, according to a study done in West Africa (that included Sierra Leone, Gambia, Senegal, Ivory Coast, Upper Volta, Liberia, Ghana, Mali and Togo), whose population in 1975 was forty million. The migration flow increases the pressure on infrastructure and creates favorable conditions for the development of the shadow economy on a cross-border basis on a regional and global scale. The combination of an increase in the migration flow with the identity of political culture and the laws of wartime in the zones of armed confrontation led to the revival of archaic forms of asymmetric and inherently discriminatory interaction between different racial, ethnic, and confessional groups. The story of migration from Africa is typically told as a mass exodus from conflict or climate change. (https://time.com/5563750/africa-global-migration/Africa migrants account for only 14% of the global migrant population: significantly less than migrants from Asia, which account for 41%, or Europe, which account for 24%. Most African migrations begin and end on the continent. As world leaders recognized in the first-ever United Nations Global Compact on Migration in December 2018, migration, "is a source of prosperity, innovation and sustainable development in our globalized world."Their economic contribution is considerable. Migrants' contribution to GDP is estimated at 19% in Côte d'Ivoire, 13% in Rwanda and 9% in South Africa. Today, 60% of Africa's population is under the age of 25 and by 2100, Africa's youth could be equivalent to twice Europe's entire population. If we do not manage and foster mobility, we run the risk of losing our greatest asset: our young people. The political challenge for Africa - and, indeed, the world - is to incentivize migration in the right way, be it geographical, educational or professional.

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In many cases the growth of nations depends much on their natural resource endowment. During the 1970s manufacturing in Africa thrived, however, when economic liberalization and the privatization of state enterprises became rampant in the 1980s, African manufacturing went into decline as the continent could not compete with low-wage Asian countries. The UN Declaration of Millennium, accepted at the UN Summit of Millennium in 2000, marked the necessity to give full support to the political and institutional structures of emerging democracies in Africa, prevent conflict and promote political stability, a reliable flow of resources for peacekeeping operations on the continent, prevent conflict and promote political stability, a reliable flow of resources for peacekeeping operations on the continent, address the challenges of poverty eradication and sustainable development in Africa (September 2000, https://www.un.org/en/ga/search/view_doc.asp?symbol=A/RES/55/2).

The population density of Africa making 249 people on 1000 hectares is significantly lower than the average world indicator – 442 persons on 1000 hectares. However in this region large-scale destruction of the environment because of poverty of the population is observed. Natural disasters, such as hurricanes, floods and droughts, happen often and have destructive consequences. Climate change can make climate of Africa even more droughty that will cause serious violations in ecosystems and will turn provisioning into a huge problem. Also diseases which carriers are insects and extending through water and HIV/AIDS still keep the relevance for this region (Climate Change and Sustainable Urban Development in Africa and Asia. Yuen, Belinda, Kumssa, Asfaw (Eds.), 2011, https://www.springer.com/gp/book/9789048198665) The main environmental problems are abound.

II. Degradation of Lands

The main problem of Africa is degradation of soils. 500 million hectares of lands, including 65% of agricultural grounds are subject to it. If degradation of soils continues the same rates, then for the next 40 years harvests of crops will be cut by half. In South Africa a major factor of degradation of soils is the excessive pasture of a livestock. The extensive areas of North Africa are under the threat of desertification because of a combination of a number of factors: repasture, variability of quantity of an atmospheric precipitation and drought. In the Western and Central Africa growth of population and change of structure of agriculture led to deterioration in a condition of big grounds.

Desertification is a serious problem in the continent. It has been estimated that 319 million hectares of Africa are vulnerable to desertification hazards due to sand movement. An FAO/UNEP assessment of land degradation in Africa suggests that large areas of countries north of the equator suffer from serious desertification problems. For example, the desert is said to be moving at an annual rate of 5 km in the semi-arid areas of West Africa. (http://www.fao.org/3/x5318e/x5318e02.htm)

III. Destruction of Forests

Though 17% of a universal forest cover still fall to the share of Africa, the areas of the woods are constantly reduced in connection with growth of the population, expansion of agricultural grounds, deforestation for fuel, commercial operation, the fires, civil wars and political instability. In the first half of the ninetieth years rates of reduction of forests in Africa were 0.7% a year. The irrational farming practices, such as the displacing and fire cultivation of lands typical for South and Central Africa contributed to this process as well as commercial cutting, mining operations and works on oil search. Life of 90% of the population depends on wood fuel and other biomass for obtaining energy. Production and consumption of wood fuel and coal doubled during the period from 1970 to 1994 and, according to forecasts, will increase by 5% by 2020. All this influences climate change when in droughty areas there is even less rainfall, and in where their surplus, becomes more damp. These questions are regulated by the Framework Convention on Climate Change of 1992 and a number of the subsequent documents.

The woods provide support of a number of economic and social types of activity and have the vital value for ecological stability. They are a source of a wide range of wood and not wood products and also employment and income and perform the major ecological functions, for example, promote preservation of the soil and water resources, mitigation of the consequences of climate change due to absorption and carbon stocks and also to the conservation of biodiversity.

For the first time the reached global consensus on the woods recognizes that it is necessary to use rationally forest resources and the forest areas for satisfaction of social, economic, ecological, cultural and spiritual needs present and future generations. At the same time it is emphasized that "all forest aspects" of conservation and social and economic development have to be integrated and comprehensive.

The Statement of Principles on Forests underlines that the subject of forestry is connected with the whole range of problems and opportunities in the field of the environment and development, including the right for social and economic development on a steady basis.

IV. Urbanization

Nevertheless, for urban residents who have lost their roots and economic skills of their ancestors, the issue of environmental education becomes important. In most countries in Africa, environmental education is now included in school curricula for "developing a new line of behavior for citizens, groups of people and communities regarding the environment." Today growth rates of urban population of Africa are the highest in the world and exceed 4% a year. In the 1960th about 20% of the population lived in the cities, and in 1995 this figure increased up to 35%. City infrastructure is developed poorly, and suburbs expand, often without having necessary amenities and network of services at all. The Green Building Convention is dedicated to building a greener future. Our purpose is to inspire a built environment in which people and planet thrive. Buildings are one of the main contributors to climate change. Building green is an opportunity to use resources efficiently and address climate change while creating healthier and more productive environments for people and communities. The World Recycling Convention will be representing around 800 companies and 35 affiliated national recycling federations from 70 different countries. Its members are world leaders in the supply of raw materials and a key pillar for sustainable economic development.

The Green Building Council of South Africa (GBCSA) turned ten in 2007. It celebrated the occasion at its annual Green Building Convention, currently under way at the Century City Conference Centre in Cape Town. Going beyond city planning and infrastructure, the 2019 year's convention looks at ways cities can build productive communities that are inclusive and supportive of their citizens.

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V. Convention on Biological Diversity in Africa

For several last decades when rates of demographic growth reached peak values, the highest level was reached in the history also by rates of deforestation. The convention on biological diversity (CBD) was adopted at the UN Conference on the environment and development in Rio de Janeiro (Brazil) on June 5, 1992. It opens a new type of international treaties, and is one of cornerstones of international environment law. It established international legal bases of regulation not only separate aspects of protection of species, but also an environmental problem of global significance affecting all countries of the world. Nowadays in Africa live more, than 50,000 known plant species, 1000 species of mammals and 15000 bird species. Many of them live in forests. This biological diversity is under the threat in all regions of this continent. The biodiversity is public property.

What is required is the development of a national strategy, plan or programme for the conservation and sustainable use of biological diversity and to integrate this into relevant sectoral and cross-sectoral plans. South Africa is already making progress on this through the publication of the *White Paper on the Conservation and Sustainable Use of South Africa's Biological Diversity* (GN 1095 of 28 July 1997). Several biodiversity programmes flow from this policy, including the drafting of a Biodiversity Bill (for further details see André Rabie 'Governmental policy reviews and reforms relating to the environment' (1999) 6 *SAJELP* 121). Articles 8-10 of the Convention specify certain types of conservation measures which are supposed to be given effect to in the national policy (eg conservation in protected areas).

The Cartagena Protocol on Biosafety

The protocol addresses the safe transfer, handling and use of living modified organisms (LMOs) that may have an adverse effect on biodiversity with specific focus on transboundary movements. The protocol establishes an advance informed agreement procedure for imports of LMOs, incorporates the precautionary principle and details information and documentation requirements.

In the CBD the developed nations sought to make the national bioresources which are under sovereignty of the developing countries the general ecological resource with universal access to them and a possibility of use by their countries of the North and also use of genetic resources for development of biotechnologies to which firms will have the property right and all rights on change of such technologies. Attempts to privatize genetic resources of developing countries, to export them to the developed countries were made, creating in them gene banks with the exclusive right of use of them. Therefore developing countries connected discussion of questions of a biodiversity with negotiations on biotechnology and, more widely, with the rights for intellectual property as genetic resources, besides natural raw material resources, are nearly only property of developing countries in their negotiations with the developed countries.

As tropical forests contain, by estimates, 50% of the remained biodiversity on the planet, destructions of these woods have catastrophic consequences. At present rates of data of the woods the last considerable virgin tropical forest will be cut down within 50 years that will inevitably cause irreversible loss of types. Cutting of tropical forests also promotes increase in amount of carbon dioxide in the atmosphere.

The predicted acceleration of rates of demographic growth in the next decades will lead to emergence of new problems and will put before need to make a hard choice. In many countries where the largest massifs of the remained tropical forests are located, also the highest rates of demographic growth are observed.

Integration of programs of protection of reproductive health and planning of family into work on creation of forest parks and forest management can become one of possible solutions of a problem of preservation of the remained woods and a biodiversity.

On Madagascar which is one of 25 countries of the world in which there is an unfavourable biodiversity situation, the Conservation International, the World Wildlife Foundation, International Union for Conservation of Nature, and UNESCO together with the regional non-governmental Action International participated in implementation of complex projects in the field of conservation and development. In addition to educational work and rendering services in planning of family, creation of communal policlinics and mobile medical groups actions for ensuring rational use of forest and water resources, development of ecological tourism, cultivation of bees, improvement of methods of cultivation of rice and also educational work on environmental protection are carried out. Also within this project training of employees of the sphere of education on environmental issues and specialists in preservation was carried out to improve understanding by them of family planning methods and environmental protection. If earlier workers in the sphere of education insisted that increase in population had an adverse effect on preservation of resources, they emphasize now that regulation of the period between the birth of children is important for health protection.

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VI. The United Nations Convention to Combat Desertification

In 1973, the UN Bureau concerning the Sudan-Sahel region which headed efforts to combat desertification in the Western Africa was set up. The international convention to combat desertification in those countries which experience a serious drought and/or desertification especially in Africa, is designed to assist 1994 the international cooperation in actions for fight against desertification and mitigation of the consequences of a drought.

VII. Convention on International Trade in Endangered Species of Wild Fauna and Flora

While the world is preparing for the 18th annual meeting of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) and the Conference of the Parties (COP-18), four countries from southern Africa - Zimbabwe, Botswana, Namibia and South Africa - submitted a petition and a proposal aimed at lifting restrictions and allowing international trade in registered raw ivory. CITES rejected past offers from Zimbabwe and Namibia to allow ivory trade with less stringent requirements. This year, at KS-18, it will be possible to observe the continuation of an epic that has been going on for 30 years now since the international ban on the ivory trade entered into force in 1989.

Africa's ivory trade flourished, as did poaching. The International Humane Society reports that from 1979 to 1989the population of African elephants declined sharply - from about 1.2 million to 600,000 individuals. This is what led to the introduction of the ban by CITES in 1989 on the commercial trade in ivory: from this point on, elephants were ranked as endangered species. One of the main requests of these four countries is permission to trade in registered ivory - this means that only tusks of animals that have died of natural death will be for sale. Untreated ivory will come from state stocks, with the exception of seized ivory and bone of unknown origin.

In addition, trade can only be carried out with partners approved by the CITES secretariat. Proponents of this proposal suggest that such precautions will ensure compliance with these conditions, as well as eliminate illegal sales. Those who oppose the sale of wild animal derivatives rely on what happened when CITES allowed a one-time legal sale of ivory to China and Japan in 2008. The idea of a one-time sale was to flood the market, bringing down the prices of ivory, and, ultimately, stop the monetary benefits from poaching. 15 million dollars was received after the sale of 102 tons of state reserves of these four African countries.

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In Johannesburg, South Africa, there is a regular meeting of delegates from countries participating in the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES). In its framework, environmentalists and diplomats discussed the problems and threats to the welfare of wild animals that arise as a result of legal or illegal trade in them. So far, the main decision of this convention has become a total ban on trade in African gray parrots (Psittacus erithacus), adopted by an absolute majority of 95 in favor and 35 against.

A curious, but weakly prevalent in Africa, form of incentives for environmental projects seems to be the mechanism of “debt in exchange for nature conservation”. It allows you to convert part of the country's external debt into domestic securities and provide support to environmental programs, including education, the compilation of inventories of endangered species, etc. The authorities of Zambia, Madagascar and Sudan followed this path.

The ultimate goal of environmental programs is to improve the living conditions for humans and ensure balanced sustainable development of society in accordance with the evolutionary development of the biosphere. Therefore, the degree of involvement of the local population in the implementation of environmental protection measures is a very important indicator of the completeness and adequacy of any environmental program. Locals have long known the causes of such problems as deforestation and soil erosion, and how to solve them. They know well where to look and how to apply plants with unique properties and how to prevent damage to wild crops to agricultural crops. Attraction of the population allows to use this knowledge and life experience of the population and to increase the effectiveness of government initiatives.

Endangered species are classified according to an Appendix system. Other southern African countries (Botswana, Zimbabwe and Namibia) have similar proposals relating to conditional trade, while India and Kenya have proposed to transfer all elephant populations onto Appendix II - in other words, they seek a total ban on trade in elephants and elephant products.

While the world is preparing for the 18th annual meeting of the Convention on international trade in endangered species of wild fauna and flora (CITES) and the Conference of the parties (COP-18), four countries from South Africa - Botswana, Namibia, South Africa and Zimbabwe - submitted a petition and proposal aimed at lifting restrictions and allowing international trade in registered unprocessed ivory. CITES is "an international governmental agreement that ensures that international trade in wild animals and plants does not threaten their survival"; the Convention will be held in Colombo, Sri Lanka, from 23 may to 3 June 2019. The 12-page proposal seeks to amend the annotation to the list of elephant populations in Botswana, Namibia, South Africa and Zimbabwe in Annex 2. It says that the territories of these four southern African countries has the largest elephant population - it is estimated that 256 000 individuals. This is equal to 61% of the population of all African elephants. CITES rejected past proposals by Zimbabwe and Namibia to allow the ivory trade with less stringent requirements. This year, the COP-18 will be able to observe the continuation of the epic, which has been going on for 30 years since joining

It will be possible to observe the continuation of an epic that has been going on for 30 years now since the international ban on the ivory trade entered into force in 1989. Will it be different this time? An international ban was imposed due to the declining elephant population due to the poaching crisis. According to the African Wildlife Foundation, every year 35,000 elephants are killed for the sake of tusks. The proposal triggered a clash between conservationists and those who benefit from ivory trade for economic reasons. It's like a death sentence for elephants.

It does not necessarily mean that all the elephants will be exterminated. Maybe these countries have a huge stock of ivory. And trade will only allow them to do more for the wildlife of their countries. Before the ban was introduced, with weak regulation of shooting animals in Africa, ivory trade flourished, as did poaching. The International Humane Society reports that from 1979 to 1989, the population of African elephants declined sharply - from about 1.2 million to 600,000 individuals. This is what led to the introduction of the ban by CITES in 1989 on the commercial trade in ivory: from this point on, elephants were ranked as endangered species.

Removal of the ban on the sale of tusks. One of the main requests of these four countries is permission to trade in registered ivory - this means that only tusks of animals that have died of natural death will be for sale. Untreated ivory will come from state stocks, with the exception of seized ivory and bone of unknown origin. In addition, trade can only be carried out with partners approved by the CITES secretariat. Proponents of this proposal suggest that such precautions will ensure compliance with these conditions, as well as eliminate illegal sales.

Those who oppose the sale of wild animal derivatives rely on what happened when CITES allowed a one-time legal sale of ivory to China and Japan in 2008. The idea of a one-time sale was to flood the market, bringing down the prices of ivory, and, ultimately, stop the monetary benefits from poaching. 15 million dollars was received after the sale of 102 tons of state reserves of these four African countries.

However, this caused a sharp increase in poaching. Those who oppose the lifting of the ban, argue that history shows that selling tusks does more harm than good to African elephants, despite the alleged security measures. Elephants are hunted for ivory, which is highly regarded in countries such as China and Hong Kong.

Ivory is considered a valuable material and is used in the decoration of products and in jewelry. It is also sometimes used in traditional Chinese medicine. Some wealthy Chinese believe that having ivory makes them look more successful. Others believe that ivory brings them good luck. The discussion on the ivory trade has already led to major controversies on the African continent: some countries support it, while others argue that selling a certain amount of ivory can actually contribute to anti-poaching costs. It is expected that Kenya will strongly oppose this proposal as a member of the African Elephant Coalition, a consortium of 29 African member countries that do not support the ivory trade in any form, but try to encourage a non-consumptive approach to the use of elephants.

The struggle for the salvation of elephants at the heart of the debates banning the ivory trade is the fact that African elephants still face serious threats to their survival due to habitat loss and poaching. Petitions to lift the ban were partly rejected due to the fact that African countries could not demonstrate real success in reducing the illegal turnover of ivory. As stated in the United Nations Office on Drugs and Crime Report on Wildlife in the World:

Every year, law enforcement agencies in Africa and Asia seize large quantities of ivory, many of which exceed 500 kg. Between 2009 and 2014, the Elephant Trading Information System (ICSA) CITES registered 91 seized shipments, for a total of 159 metric tons. Thus, at least 15,900 elephants were exterminated.However, some African countries, such as Zimbabwe, argue that the elephant population is in good condition and therefore support the petition and advocate for a revision of the abolition of the ban on trade. A representative from the Zimbabwe Wildlife Park Agency said the elephant population actually exceeded their carrying capacity: Our elephants are not endangered. There are more individuals than our territory can accommodate. Authorities claim that today the population of elephants in Zimbabwe

However, some African countries, such as Zimbabwe, argue that the elephant population is in good condition and therefore support the petition and advocate for a revision of the abolition of the ban on trade. A representative from the Zimbabwe Wildlife Park Agency said the elephant population actually exceeded their carrying capacity: Our elephants are not endangered. There are more individuals than our territory can accommodate. Authorities claim that the elephant population in Zimbabwe today is 84,000, although in fact there are approximately 50,000.

Most government agencies responsible for the conservation of wildlife in these countries find it difficult to finance conservation activities and manage them. They argue that income from the sale of ivory, could be used for the benefit of the environment. In addition, these funds could be used to strengthen law enforcement, aimed at combating poachers, dealers and smugglers, as well as to increase the ranger staff.

Some argue that CITES has changed from consumer use of wildlife to its preservation, which four African countries oppose. Some critics even suggest that Africa should step out of CITES, stating that the policies of this organization are detrimental to developing countries. If CITES rejects their proposal, these four South African countries may follow the example of Japan and leave the organization.

Botswana, Namibia and Zimbabwe propose to amend annotation 2 of #CITES Appendices in order to remove the restrictions & allow int'l trade in registered raw #ivory of African #elephant from Botswana, Namibia, South Africa & Zimbabwe (https://goo.gl/xkCoVZ). This will be signing the death warrant of elephants.

VIII. Towards Environmentally Sustainable Development in Africa

One can recall the words of Jacques Cousteau. He spoke of the special attention that should be paid to the huge gap between the rate of population growth and the possibilities of educating people. This question of human quality is a stumbling block in the global question of the interaction of society and nature. For the African continent, the most pessimistic conclusions follow, because most of the population (especially the female) is illiterate. And the lack of adequate funding for education is a direct reflection of the economic weakness of developing countries in solving various issues, including and environmental issues. But this region, in which about 15% of the world's population lives, as well as many unique animals, has great potential for sustainable growth and environmental protection.

IX. Climate Change

Climate change is a real and present danger to the sustainability of mother earth. The continent of Africa is the most vulnerable and least resourced part of our globe to adequately deal with the consequences of climate change. The irony is that Africa's heritage of acivilisation based on Ubuntu – the law of nature that each individual thrives in the long run only if the rest of the eco-system thrives as well, according to Dr. Mamphela Ramphele, Co-President of the Club of Rome, South Africa.

The BRICS summit in Johannesburg in 2018 for the first time during the existence of the BRICS were invited to attend the heads of state and government of several African countries - Angola, Botswana, Gabon, Zambia, Zimbabwe, Lesotho, Mauritius, Madagascar, Malawi, Mozambique, Namibia, Rwanda, Seychelles, Senegal, Tanzania, Togo, Uganda and Ethiopia. The main theme of the summit was: "BRICS in Africa: cooperation with developing countries to achieve inclusive growth in the era of the Fourth Industrial Revolution".

The BRICS partnership on the new industrial revolution, in fact, is to encourage mutual investment in the most advanced and innovative industries. The infrastructure of such cooperation is being formed before our eyes. It is planned to involve African partners in it.

Because Africa is huge, diverse, and complicated, it is difficult to make sense of what is going on in the continent, how the continent interacts with the rest of the world, and how America might best pursue its national interests and the global common good in its relations with Africa.

Six challenges face the African continent are considered for development. *Africa's current economic growth rate is far too low.* A rich programme will also commemorate the 50th anniversary of the 1969 OAU (Organization of African Unity) Refugee Convention and the 10th anniversary of the 2009 African Union Convention on Internally Displaced Persons, also known as the Kampala Convention. Member states are being urged to take the opportunity to ratify and implement the conventions, if they have not yet done so. The activities will seek to engage a wide and diverse global audience, bring increased visibility to the issue and focus attention on finding durable solutions for the forcibly displaced as well as the stateless. A series of six continental consultative meetings in different countries will address thematic issues, including ratification and implementation of the two conventions, mixed movements of refugees and migrants, statelessness, global responsibility sharing and the role of parliamentarians in preventing and resolving forced displacement.

Sub-Saharan Africa's GDP per capita (at constant 2005 prices) was $1,036.10 in 2014. At the 1.4% growth rate estimated for 2015, it would take Africa 50 years to double GDP per capita. The five others are as follows,

= African industrial development has been stalled since the 1970s.
= The lives of most Africans are marred by poverty, hunger, poor education, ill health, and violence.
= Every year more Africans live in urban slums.
= Corruption, corruption, corruption.
= Imminent changes to the architecture of global trade will disadvantage African countries *(Gideon Strauss-* Six Challenges Facing Africa in 2016 https://providencemag.com/2016/01/six-challenges-facing-africa-2016/

X. Convention to Combat Desertification

The objective of the CCD is to combat desertification and mitigate the effects of drought in countries experiencing serious drought and/or desertification, particularly in Africa, through effective action at all levels, supported by international co-operation and partnership arrangements, in the framework of an integrated approach which is consistent with *Agenda 21*, with a view to contributing to the achievements of sustainable development in affected areas. The CCD, rather than emphasizing State actions, focuses on process (rather than substance) and ensuring public participation in the development and implementation of plans to combat desertification - a 'bottom-up' approach. Obligations on parties include prioritizing the combating of desertification and drought, as well as the underlying socio-economic causes of these problems. At the heart of the CCD are the National Action Programmes, which provide the blueprint for implementation of the Convention.

This doesn't necessarily mean that elephants have to be killed. These countries may have large caches of ivory. And trade would allow these countries to do more for wildlife in these countries(Quatre pays d'Afrique australe pétitionnent pour une levée de l'interdiction internationale du commerce de l'ivoire 13 Février 2019 https://fr.globalvoices.org/2019/02/13/233073/)

A complex of issues around water of social, healthy, technological, educational nature are tackled.

XI. Exhaustion of Water Resources

Though Africa uses only about 4% of renewable reserves of fresh water, and in some countries there are numerous rivers and lakes, the countries which are in droughty areas, have limited reserves of ground waters. 14 African countries face a problem of shortage of water. It is supposed that by 2025 11 more countries will face this problem. According to forecasts, up to 2020 the need for water will annually grow in North Africa a minimum for 3% in process of increase in population and development of economy. Pollution of a surface water becomes more and more pressing problem which involves serious consequences for health care.

Any threat to the environment is particularly significant in Africa because *around 70% of people* still live primarily off the land. Many African countries also *depend on tourism* as one of their primary sources of foreign currency earnings. Wildlife-based tourism ranks among the top three contributors to the GDP of most countries in southern Africa.

In Africa, there are 63 transboundary river basins, which occupy 64 percent of the continent's territory and contain 93 percent of its total surface water resources (UNEP 2010) *. Water supply to major cities and irrigation are provided through large dams built on both local and international rivers, where lakes and river basin commissions are responsible for managing these shared resources. Coastal countries often have different requirements. For example, Uganda depends heavily on the Nile River for hydropower, while in Egypt most of the water is used for agriculture and domestic purposes. Africa also has transboundary aquifers, mainly in aquifers with high water demand. Some transboundary aquifers, such as the Nubian sandstone aquifer system, contain non-renewable waters that have been stored there for a long time. The demand for water, which is a result of population growth and the stress caused by climate change, can increase aquifer utilization and depletion rates. Aquifers in arid and semi-arid areas, such as North, South and West Africa, are likely to be affected by high temperatures, decrease in precipitation and an increase in water scarcity, as well as increased water use. About 75 percent of Africa's population depends on groundwater resources.

With rapid population growth, environmental problems are increasing. By some estimates, by 2025 the population of Africa will exceed a billion people. This means that environmental problems will certainly double or triple. Some literary sources indicate that South African countries have succeeded in pursuing a fairly effective economic policy, which influenced the development of the continent as a whole, but GDP growth has slowed recently and it is obvious that economic stagnation will cause a reduction in the solution of environmental problems.

(https://educheer.com/environmental-problems-in-africa/)

In Africa, a number of factors have contributed to increasing attention to environmental law. The end of colonialism is perhaps the most important condition, because it allowed Africans to decide whether to use their natural resources as well as to set their own public health and development priorities. In some countries, unfortunately, nepotism and corruption have led to what can be called “internal colonization,” with the result that some African authorities simply assumed the mantle of the old colonial powers, while African countries face many problems that exert scarce national resources and test the carrying capacity of the land on which so many Africans depend. The population, especially in urban centers, has increased dramatically. This put serious pressure on water resources, as well as on forests (for fuel, construction). Forests and other wild lands continue to be cleared to meet agricultural, commercial needs. In order to reduce poverty, African governments have increased public debt, exploited natural resources for hard currency.

Key issues include water pollution. First of all, water pollution is caused by oil transportation to seaports, poor water management, lack of financial resources necessary for sustainable development and efficient use of resources, lack of effective regional and basin development plans and joint management, as well as underestimation of groundwater potential to supplement irrigation and drinking water systems. Thus, Africa’s problems with freshwater are acute and acute. Freshwater shortages are the two most serious barriers to development in Africa;

Water pollution is one example of growing global awareness and effort to tackle this issue. It should be noted that the environmental consequences associated with the exploration and development of oil fields have caused controversy over the World Bank’s approval in June 2000 of the Chad-Cameroon pipeline project.
(https://educheer.com/environmental-problems-in-africa/Environmental Problems in Africa)

Environmental law has grown out of tort law, primarily its principles. For example, in Uganda, the question of locus standi, the polluter pays principle, the doctrine of public trust is included in the Constitution, the Law on the Environment and the Law on Land. All other principles come from environmental law and, in general, tort law. Even the above changes have been specifically included to change and, in fact, change of tort law. To understand environmental law, you must first evaluate the history and nature of tort law. The growth of this right followed the growth of production and exchange. The booming industrial revolution, the widespread use of machinery, the increase in the quantity of goods, in terms of diversity and use, made it necessary to change the old laws based on the feudal economy. More and more people owned a large amount of property, property and land. Communication and transportation are greatly facilitated with the development of technology, facilitating and making interaction more frequent due to the narrowing of people's proximity. To take into account this situation, it was necessary to develop laws. (Handbook on Environmental Law in Uganda - Greenwatch, 2009 http://www.greenwatch.or.ug/files/downloads/Handbook%20Envronmental%20Law%20Vol%201%20Second%20Edition.pdf)

The manifold importance of transboundary water management in Africa is addressed in various international documents with guidelines such as. G8 Action Plan in Africa; New Partnership - Action Plan for Africa’s Development (NEPAD) and the Abuja Declaration of the African Ministers' Council on Water Resources (AMCOW). In addition, the G8 Water Action Plan contributed to its support for improving the management and development of shared river basins and promoting “river basin cooperation around the world, particularly attention to the African River Basins” (G8 Water Action Plan). This direction also has a link to the work of the Advisory Board of the UN Secretary-General Water Supply and Sanitation Council and the international organization "water for life" Decade proclaimed by the UN General Assembly (2005-2015). The Zambezi is the largest river in southern Africa with a basin in most states. Its basin has significant development potential in Africa.

Lake Victoria is Africa’s largest international lake, which has significant economic importance for coastal states. The creation of the Commission on Lake Victoria here in November 2003 was a new and promising development in the development of the African continent. In addition, the basin is directly connected to the Nile, without a doubt the most politically sensitive river basin in Africa. Lake Victoria and Lake Chad are transnational bodies of water that are associated with problems as opposed to commonly encountered problems up and downstream along transboundary rivers. Lake Chad, which has a very large pool, is exposed to very high levels of environmental degradation. In addition, the basin has a long history of institutional cooperation (or, at least, attempts in this regard it should be noted that the Lake Chad Convention was signed in 1964. One of the agreements deserving special attention is the United Nations Convention on the Law of the Non-Navigational Uses of International Watercourses (April 1997). - http://legal.un.org/ilc/texts/instruments/english/conventions/8_3_1997.pdf Only 20 (?) countries have signed the Convention and only 12 (?) have ratified them, including no more than two African countries “South Africa and Namibia,” and therefore it has not yet entered into force. The convention is based on previous documents (in particular, the 1966 Helsinki Rules for the Use of the

Waters of International Rivers). It contains a number of basic principles, including the principle of "fair and reasonable use", the obligation not to cause "significant damage to other watercourse states" and the principle of "optimal use and adequate protection of international watercourse" (1997 UN Convention, Articles 5, 7, 8). The Convention sets standards that provide guidance for international water management in the river basins analyzed here.

Below will be presented some key hydrological, economic and political framework data on water bodies currently selected for analysis: Orange-Sencu, Limpopo, Zambezi, Lake Victoria, and Lake Chad. They are used as a basis for assessing risks and conflict factors as well as the potentials and needs of cooperation.

XII. The Orange River

The length of the Orange River is about 2300 km. Its immediate coastal states are Lesotho (source), South Africa and Namibia (estuary). Botswana also shares the Orange River Basin, which has an area of about 1 million km2. The largest share of the basin (60%) is occupied by South Africa, followed by Namibia (25%), Botswana (12%) and Lesotho (5%).

a) *Higher level African organizations and their role in transboundary water management*

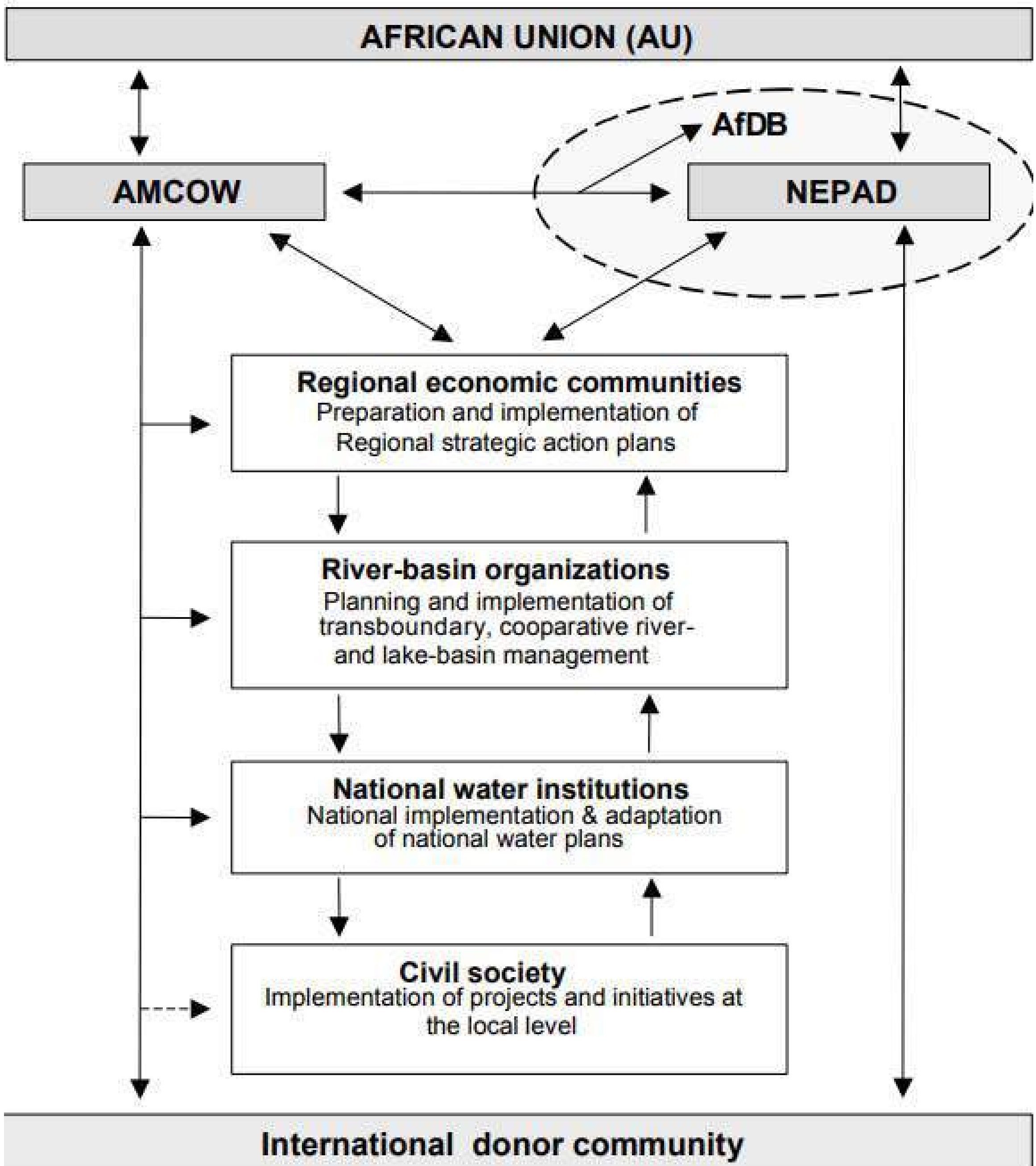
Higher African institutions and programs, such as the African Union (AU), African Development Bank (ADB), the New Partnership for Africa's Development (NEPAD) and African Ministers, the Water Council (AMCOW) and regional communities such as the African Community and the Community on the development of southern African countries (SASD) play different roles in terms of transboundary water management in general and basin organization in particular. Calls for cooperation on transboundary water projects have been made by all of the above institutions and programs and can be found, for example, in the Abuja Declaration and the NEPA environmental action plan, and they play a prominent role in connection with the inter sectoral efforts for regional integration in Africa. The important role of regional organizations in the formation and operation of river basin organizations (river basin organization –RBO_ is best illustrated by SACD. Its members have committed themselves to the integrated and joint management of transboundary waters in the SACD region. Water SACD and water resources SACD. Separation can be considered as the institutional basis necessary for the implementation of the protocol on common watercourses.

b) *South African Development Community (SACD)*

The SACD was created on the basis of the Coordination Meeting of South Africa's Apartheid Countries (Southern African Development Coordination Conference-SADC, founded in 1980) and has become a regional community of nations committed to supporting the development efforts of its member countries. SACD consists of 14 members: Angola, Botswana, Democratic Republic of Congo, Lesotho, Mauritius, Malawi, Mozambique, Namibia, Zambia, Seychelles, South Africa, Swaziland, Tanzania, and Zimbabwe. Objectives and institutional structure (SACD laid down in the agreement signed in 1992 by the heads of member states of the country. Then in 1995 a protocol on shared water flows was adopted.

Then a coordination group was established (SACD for the water sector and SACD Water Division.

c) *Water Management in Africa*



AU - African Union,

AMCOW - African Council of Ministers for Water

AfD8 - G8 countries of African states

NEPAD - New Partnership for African Development

XIII. Regional Economic Communities - Regional Economic Communities

Preparation and implementation of regional strategic action plans River basin organizations - Planning and implementation of the transboundary, cooperative river- and lake-basin management- River basin organizations Planning and implementation of transboundary cooperation in the management of river and lake basins.

National water plans- National Water Planning Organizations Implementing and adapting national water plans.

At the local level- Civil Society Implementation of projects at the local level.

International donor community - International financial organizations(source - Transboundary water management in Africa Challenges for development cooperation WaltinaScheumann/Susanne Neubert (Editors), German Development Institute, 2006, http://edoc.vifapol.de/opus/volltexte/2013/4364/pdf/Studies_21.pdf

The role of AU, AMCOW, NEPAD, and AfDB is important in transboundary water management).

As mentioned above, there are a total of 63 international river basins in Africa. Agreements on 20 of these basins, including on all important transboundary waters of Africa, have already been concluded, and organizations on river basins have also been established in 16 of these basins. In Africa, there is an uneven distribution of water resources. Different levels of demand and the role of water resources in the further development of individual countries have already given the international character of competition for water resources. This led, for example, to a discussion on the issue of exporting water from Central Africa to South Africa. This is not the only reason why there is a need for a coordinated African approach to the management and use of transboundary water resources. This problem has been identified and framed in the form of action programs by both regional organizations, such as SACD, and African initiatives such as NEPAD and AMKOV. Along with the NEPAD water program and its short-term action plan (CTP) in the area of transboundary water resources, not least the AMCOW, with its Abuja Declaration and the first Pan-African Conference on Implementation and Partnership in the field of water resources (December 2003), a promising trend has been created African Capacity Development in the water sector. Here, it should also be noted that, along with the national participation of individual donors, an important role in this regard is played by the international initiatives of the Group of Eight - an action plan for Africa - and the EU-EU initiative on water (EUWI).

There are still no effective institutions and well-developed interdepartmental processes and procedures, although it should be noted that some of these institutions and initiatives are still relatively new. During the consolidation process, some ideas were developed on the role that the institutions discussed here should play in the future in addition to their political mandates (if they were given a political mandate in the first place). It is safe to assume that the current obstacles to the put and coordination of programs and the implementation of projects will gradually collapse.

Until now, these initiatives have not had much importance for the formation or operation of the RBO. Nevertheless, at all levels - AMCOW, NEPAD, SADC- emphasizes the importance of the RBO for the implementation of any management of the basin's water resources. In this regard, the following NEPAD STAP for transboundary water resources can be noted:

River Basin Organizations (RBO) are the main institutions for the joint development and rational use of water resources in their respective river basins. RBOs will be responsible for planning, implementing and monitoring basin activities in the development of water resources in the basin "

Despite the problems outlined above, transboundary river basin management in southern Africa is relatively successful, at least in the context of intergovernmental and regional efforts (SACD).There are various reasons for this. It is important to take into account the general political balance of states. So, the UAR, the leading economic and political power, pursues a pro-integration policy in the region. She decided not to pursue a one-sided policy focused exclusively on her own interests, although the weight of South Africa in the region, of course, necessitates her involvement in pursuing such a policy.

South Africa seeks to pursue its own interests in such a way as to ensure consensus with its neighbors and attract them. This is why South Africa places particular emphasis on policy development in the context of SACD. This approach is also reflected in transboundary water policy, and here South Africa, of course, could act alone; but instead she chose a collaborative approach and provides her resources (know-how, personnel, administrative and financial capabilities) available to neighboring countries.

SADC in general and the SADC water sector in particular are contributing factors to transboundary water management. They constitute a common, relatively open framework for transboundary cooperation. The SADC water protocol serves as a guideline and base for specific cooperation projects. All institutional progress made in river basins is closely related to SADC and the SADC water sector. This facilitates and paves the way for future institutional building efforts. It is realistic and appropriate to consider SADC (water resources) as a support and support channel for individual river basins through SADC RSAP. SADC is rightfully considered an advanced economic community in general and a leading force in the water sector in particular. In this regard, he can assume a typical function for ECOWAS, IGAD, and EAC and their water policy.

It is now becoming clear that AMCOW is in the process of creating a continental cooperation context encompassing economic communities that can facilitate the exchange of work experience among African regions. For comparison, NEPAD should be seen more as a discussion forum that can provide AMCOW with additional impulses; but AMCOW is and will remain a key structure. What we see at the present time is a tripartite structure consisting of AMCOW/AU, regional economic communities, such as SADC (water), and river basin organizations. In the future, the latter should also take on the role of implementing organizations. At the political level, it is important to make reference to the overall context within which the river basins and the RBO cannot be considered separately. In southern Africa, for example, problems and progress in a river basin are always associated with problems and progress in other river basins - and inevitably take into account the scope of SADC activities. This provides an opportunity and a good measure of policy flexibility in transboundary water resources. When one country makes concessions to another country in one river basin, it can well expect concessions from another country in the neighboring river basin. The fact that several countries can share several river basins creates the conditions for many different trade-offs. This flexibility in water policy creates the possibility of substantial involvement in the conduct of the same specialists and institutions that can develop over decades.

In addition, relatively weak states (for example, Namibia, whose rivers originate in other countries, or Mozambique, a country that finds itself in a classical situation downstream) can always enter the SADC context. And the reason this is possible is that the "heavyweight country" of South Africa is pursuing an integration course at SADC, which makes it vulnerable to the pressure exerted through SADC. At the political level, SADC can define goals and offer explanations that will remove the accumulated obstacles in the course of negotiations between those responsible for water policy at the basin level. This is how policy priority reveals its positive effects.

As an example, one of the main driving forces of the process of the formation of organizations can be cited, which should be taken into account in political considerations aimed at leveling the negotiation field. As a rule, relatively weak countries insist on creating new organizations, because they do not have national resources that would give them a fairly equal voice in managing transboundary river basins. On the other hand, South Africa has national structures that are so strong that the country does not necessarily need secretariats or the like for river basin organizations. The picture, of course, is very different for Namibia or Mozambique.

Therefore, management of international river basins involves a lengthy learning process, a process that member countries must go through without reducing it. After this process is completed, work can begin on assigning larger and more complex tasks to river basins: for example, developing and implementing common river basin water sector plans or preparing action plans to achieve the UN Millennium Development Goals. Meeting of the OECD Council at Ministerial Level Paris, 22-23 May 2019, OECD, underlined'

"We reiterate our continued support to the G20 Africa partnership, including the Compact with Africa (CwA), with strengthened bilateral engagement by G20 members and enhanced roles for WBG, African Development Bank, and IMF in implementing the CwA, and G20 initiative on supporting the industrialization of Africa and other relevant initiatives that contribute to the realization of the African vision as set out in the African Union's Agenda 2063. We remain committed to address illicit financial flows and will take stock at future Summits.

The quality infrastructure with open and fair access is key. In addition to shortfalls in Internet connections, there are also often large gaps in access to high-speed Internet (Shenglin et al., 2017[60]). In Africa, for example, significant investment is needed to upgrade backhaul infrastructure (more than two-thirds of mobile connections are 2G, while 4G connections represent only 2% of the market) (Connecting Africa, 2017[61]) and to design regulatory frameworks that incorporate good practices and are appropriate to local contexts (AUC/OECD, 2018[62]). Moreover, developing countries generally lag behind on digital literacy, preventing them from taking full advantage of the digital transition (Shenglin et al., 2017[60]) https://mg.co.za/article/2019-06-25-00-youth-need-skills-for-the-fourth-industrial-revolution.

Youth need skills for the fourth industrial revolution. There is a whole world of career prospects for the highly skilled out there. The youth will have to work hard, but the older generation needs to show them the way, to advise on the needs of the country's future and create opportunities for learning, growth and livelihoods. The youth unemployment rate in South Africa is staggering, and increased from 54.7% in the fourth quarter of 2018 to 55.2% in the first quarter of 2019. The unemployment rate is highest among people aged 15 to 34, according to Statistics South Africa. Furthermore, the 2018 World Economic Forum (WEF) report made significant conclusions, The Future of Jobs and Skills in Africa, stated that sub-Saharan Africa has a global share of high-skilled employment of only 6%, in contrast to the global average of 24%. It is forecast that with the impending disruption to jobs and skills brought about by the fourth industrial revolution (4IR), 39% of core skills required across occupations in South Africa will be wholly different by 2020.There is a tremendous burden on our education system to prepare school leavers for an uncertain future. Urgent reskilling and upskilling efforts are needed for higher education and adult learning curriculums. But, we have the opportunity to start much younger. For this we need a future-ready curriculum that speaks to the increasingly technology-driven economy and learners require proficiency in science, technology, engineering, maths (Stem) and digital literacy. Currently, according to the WEF, South Africa scores second to last for quality of Africa's education systems.

With these numbers, it's not difficult to see why the young people of our country have become discouraged with the labour market and are not building on their skills base through education and training - they are not in employment, education or training. The unemployment rate among the youth is higher irrespective of education level, but we beg to differ. In the debate about youth unemployment, the role of education is crucial - access to education is a precondition for access to opportunities. We should not just be teaching for intelligence quotient (but also emotional quotient. We should be teaching to develop character, confidence, critical thinking and creativity. We should be teaching in a way that encourages a joy for learning and discovery, and instils a love for Stem subjects.

Early childhood development (ECD) is a fundamental part of education, and for this reason it is the first stepping stone in the model initiated by nonprofit organisation Afrika Tikkun called Cradle to Career 360, this model is designed to produce school leavers prepared to be productive and participating citizens. There is ample research to suggest that children who participate in quality ECD programmes have higher levels of cognitive development and are better prepared to learn when they enter primary school. Afrika Tikkun's youth and career development programmes acknowledge that when young people choose Stem subjects in their secondary and tertiary studies, the earlier they develop an interest, the better. Competency in Stem subjects and the ability to be self-directed are not only powerful competencies in the 4IR, but essential for survival. They give children a path of hope and they subsequently have better employment prospects.

At Afrika Tikkun, post-matric graduates are trained in coding, web design, network security and computer literacy. But people require more than a connection to scientific knowledge; they also require things like smartphones, tablets and access to the internet. With the help of our partners, among them Internet Solutions, Work Online and Vox, Afrika Tikkun can provide well-equipped computer labs with fast internet connectivity.

Increasing the number of technologically trained youth is also vital to economic landscape and the future of society. Although science is a male dominated industry, Afrika Tikkun believes that young girls should pursue careers in science. They should talk in a way that encourages curiosity and hooks them. It is necessary to motivate a sense, among boys and girls, that science and technology, engineering and maths is for everyone.

Blockchain is a wide-ranging and flexible type of data structure which operates under the principles of a Distributed Ledger Technology (DLT). A DLT refers to a novel and fast-evolving approach to recording and sharing data across multiple data ledgers which each have the exact same data records and are collectively maintained and controlled by a distributed network of computer servers.

With the emergence of blockchain (a protocol that eliminates intermediaries), it is possible to establish an auditable encrypted ledger that can record energy consumption, credit histories (which are relevant when there is a need for access financing), as well as provide energy trading between households; giving consumers more control of their energy requirements and consumption.

In 2017, a non-profit, Energy Web Foundation (EWF), started developing an open source, scalable blockchain platform with the aim of creating a market standard for the energy industry to build upon and run their own blockchain-based solutions. A business-as-usual attitude will not change the energy outlook of Africa. First, Blockchain will inspire fast adoption of decentralized energy system in places with or without electricity. Second, it will not only increase productivity among small energy consumers, but new ways of defining energy end-use will emerge (https://www.weforum.org/agenda/2018/11/blockchain-will-change-the-face-of-renewable-energy-in-africa-here-s-how/)

A member of a blockchain system, or a node, can only add a transaction that is verified by other nodes. Before a block can be added into a chain of blocks, or a blockchain, a consensus mechanism is needed to verify that the block meets predetermined criteria and rules of the system such as no double recording of the same data. The validation activity, called hashing, includes solving an assigned mathematical problem. The correct answer to this problem is called a nonce. Once a node finds the nonce, other nodes verify it, and then a cryptographed identifier, called a hash, is given to the transaction. A hash consists of numbers and letters. Then, a block of data consisting of this cryptographed, digital identification is created. Hashing and consensus-reaching computations are done using computer software. After a consensus is reached, the new, identified, cryptographed, validated block can be added to the blockchain. The new block will be linked to previous blocks in the same chain, such as to blocks that contain previous transactions of the same data or asset. When a block is added to a chain, system members will be informed and own a copy of the block (not the data) in the distributed ledger accessible to them. If a block needs to be changed, another consensus mechanism is needed.

A block has two parts a header, which includes a unique block reference identification number, the time the block was created, and a link back to the previous block; and the content, which usually is a validated list of digital assets and instruction statements, such as transactions made, their amounts, and the addresses of the parties to those transactions. A blockchain data ledger consists of unique blocks that each connects to individual transactions.

Blockchain technology is playing an important role in the fourth industrial revolution. It can eliminate existing environmental problems, change the way the global environment is managed, and bring people to a new level of quality.

Research breaks down the sectors in which distributed ledger technology can bring significant benefits into six areas: climate change, the conservation of Earth's biodiversity, the challenges of the world's oceans, air purity, weather resistance, and resistance to natural disasters. Each direction, in turn, is divided into narrower segments.

The potential of blockchain in the environmental safety sector is usually not taken into account by developers, investors, and governments. But this is the only way to unblock and monetize the value that is contained in the new ecosystems.

The technology of the distributed ledger should focus on the possibilities of helping mankind solve global environmental problems and expand opportunities for societies.

Africa is the second largest continent in the world in terms of both territory and population. There are 55 states located on the continent. Economies in Africa differs from country to country. In Africa, cryptocurrency tends to be sold with a large trade margin which can even reach 100% due to several reasons. Firstly, Bitcoin in Africa is very difficult to mine because of the climate and lack of infrastructure. Also, cryptocurrency is in big demand in Africa as national currencies are vulnerable to hyperinflation. Besides that, since there are only a small number of virtual currency retailers they are able to set high prices. The relative financial stability of digital money and the opportunities for profit make cryptocurrencies very popular in Africa.

The Blockchain Association of Africa is set to launch innovation centres related to blockchain across Africa in line with the association's goals. This joint force also stirs towards promoting technology education, community outreach, and local talent in order to increase blockchain adoption across Africa. Business value on the African continent is expected to increase from this.

Africa is no longer the Dark Continent, and everyone is looking at Africa now Blockchain will ensure that Africans are now stakeholders in what the continent has to offer and it all starts with education. This partnership will ensure that the upcoming generation is equipped with the right skills and expertise to move the continent further."*Blockchain Association of Africa is based* in South Africa, Uganda and Nigeria with an aim to equip each and every stakeholder with the best Blockchain education, acumen and tools. The association has partners in Zambia, Dubai, Ghana, Kuwait, Namibia, Zimbabwe, India, Kenya, and Botswana and streamlines its aim to shaping Africa's future. Its organisation is one that creates meeting avenues for cross-continent blockchain stakeholders to drive collaboration, innovation, and education.

An Innovation Centre will be formed in Tanzania, South Africa, Rwanda, and Uganda under the body of Blockchain Worx's Blockchain according to plans. The Blockchain Innovation Centre will help both private and public institutions to understand and leverage the blockchain. *Blockchain Worx is a FinTech-RegTech venture* with its headquarters *in Singapore.* Their initiative offers solutions such as anti-money laundering transaction monitoring systems and securities tokenisation platforms. The third partner, Afriplains Digital is a next-generation technology services company based in Tanzania. With the use of technologies like the blockchain they solve business and socio-environmental issues.

The world is undergoing technological development at an unprecedented and explosive pace. Considered the "Fourth Industrial Revolution," this exponential growth will fundamentally alter the way we live, work, and relate to one another. These changes are further accelerated by the advent of blockchain technology and are perhaps most palpable on the African continent.

With much of the continent still dealing with the multi-generational ripples of colonialism, Africa's systems and infrastructure are badly broken; built from the bones left behind by their colonizing nations. The majority of African states are still considered developing nations - some half-century post-colonization - and many continue to struggle with armed conflict, corruption, and poverty as a result. Herein lies Africa's greatest opportunity: to leverage blockchain technology from the very start across every industry, systematically. Today, much of Africa has an opportunity to leapfrog the development mistakes of the West by reimagining entire systems of production, financial services, and governance fueled by blockchain, positioning itself as the ultimate unicorn case study.

It is obvious that Africa needs technological innovations to jump a generation and catch up with other countries. The continent can indeed turn the lack of infrastructure from a disadvantage into an asset. It offers a blank playground to test and validate new concepts such as mobile payment, which has quickly gained ground, as it remains the major mean of payment for a wide majority of Africans.

With the Internet of Things (IoT) and Artificial Intelligence (AI), low banking rates and booming mobile services, blockchain technology represents a real opportunity for Africa. In fact, beyond crypto-currency (virtual currency not guaranteed by the central bank such as *Bitcoin*), the blockchain consists of a decentralized and non-falsifiable register, allowing transactions to be validated almost instantly and without a central control unit. Called a trust machine, the blockchain technology will provide the confidence that the continent still lacks today and will contribute to its development by streamlining its financial circuit.

In addition to its "secure" and "transparent" nature, the attractiveness of the blockchain lies in the diversity of its applications, including agriculture, public administration, finance etc. This disruptive technology, which first appeared in 2008 in the aftermath of the global financial crisis, can be used in all areas where a trusted intermediary is required.

Although it is difficult at the moment to assess the long-term effects of the use of blockchain, the paradigm shift that this technology induces will impact many areas. Emerging countries, particularly in Africa, are an exceptional field of exploration.

Why Blockchain for Africa? Blockchain technology is still relatively new in Africa, but it has the potential to completely revolutionise the economy in this region. Here are a few ways Blockchain could reshape business and financial services in the region. With this technology you can trade value with another person without having a third party as an intermediary. Blockchain will get rid of cumbersome, costly and bureaucratic legacy systems because it removes the middleman. The right application of this technology could assist in elevating the level of smart services provided to citizens in Africa from a cost, time and efficiency perspective. Creating an 'Internet of value' Blockchain not only stores information, but anything of value, including money, equities, bonds, titles, deeds, contracts and other kinds of financial assets. Blockchain technologies offer the opportunity to create an economy that is not only about goods and services, but is also more open, inclusive and fair. This is particularly relevant for Africa where a large portion of the population is unbanked. These people are excluded from the global economy because they can't open a bank account without a birth certificate, passport or utility bill or because they have insufficient funds. With Blockchain, trust is established through mass collaboration and intelligent algorithms rather than through centralised intermediaries like banks or governments. The system is also fully transparent because transactions can be viewed and corroborated by anyone else using the system. For Africa, this could alleviate many of the problems arising from corruption and fraud. The implications of this are important, not only for the financial services industry but also across most aspects of society.

Traditionally the financial services industry has always been a centralised unit of operations, meaning they are more vulnerable data breaches and cyber-terrorism. Blockchain can improve security and encrypt data during transactions, rather than when the data is moving or at rest. Because Blockchain is shared among a large number of users, it's virtually impossible to hack into or corrupt, and once a transaction has taken place, it cannot be reversed.

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Customer Service as Business Strategy for Unorganized Retailers: A Case Study of Ajmer

By Dr. Swati Bhargava

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Design/methodology/approach: A questionnaire was designed for the purpose of data collection and was sent to 30 unorganized retailers and 30 customers in Ajmer in order to analyze the role and importance of customer service as competitive advantage for unorganized retailers. Multivariate statistical technique was used to analyze the data collected.

Findings: Customers expectations of the service of the unorganized retailers is positively related to the location, trustworthy salespeople, cleanliness etc but with respect to customer service the organized retail stores have a competitive edge.

Research limitations/implications: The unorganized retail stores have major disadvantages on all customer perceptions except location. Given the nature of sample a larger sample is needed to determine the factors influencing the customer service to be taken into consideration for the purpose of creating a competitive edge over the organized retailers.

Keywords: customer service, retailing, strategic planning, competitive advantage.

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CUSTOMERSERVICEASBUSINESSSTRATEGYFORUNORGANIZEDRETAILERSACASESTUDYOFAJMER

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Findings: Customers expectations of the service of the unorganized retailers is positively related to the location, trustworthy salespeople, cleanliness etc but with respect to customer service the organized retail stores have a competitive edge. So the unorganized retailers should strategically use customer service as a tool for competing with the organized retailers.

Research limitations/implications: The unorganized retail stores have major disadvantages on all customer perceptions except location. Given the nature of sample a larger sample is needed to determine the factors influencing the customer service to be taken into consideration for the purpose of creating a competitive edge over the organized retailers.

Practical implications: Customer service is one critical key to business success and retaining the existing customers' along with acquiring new ones. The unorganized retailers need to upgrade their facilities so as to provide customer satisfaction and maintain their customer base.

Originality/value: The paper predicts whether the foray of the large organized stores would influence the customer base of unorganized stores on the basis of customer service as strategy and suggesting measures to counter the onslaught. Further, insights are provided into the activities that can be used by retailers as competitive advantage by identifying the type of benefits they can offer.

Keywords: customer service, retailing, strategic planning, competitive advantage.

I. Introduction

In today's competitive environment, every business looks for opportunities to stand out from the rest. One of the ways one can differentiate business is by providing superior customer service. Customer service is more than merely selling skills. While selling skills focus on making or closing the sale, customer service concentrates on the total relationship you maintain with customers.

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Retailing is one of the world's largest industries. It is in a permanent state of change, and the pace of this change has been accelerating over the last decade. Retail outlets are the main source of purchase for consumers. Retailing is the final stage in the distribution process (from manufacturers to consumer), in which the retailer, as an intermediary, collects an assortment of goods and services from various sources and offers them to the customer.

Measuring and improving service performance is an essential strategy for success and survival in today's competitive situation, as service industries are sprouting at an incredible rate. Customer satisfaction is perceived to be a key driver of long term relationships between retailers and customers, especially when customers are well acquainted with products and markets and when industries are highly competitive. Services efficiency is one of the principal factors which influence customer satisfaction in a business to business context and help building customer retailer relationship.

Retailers are always looking around them to find out some strategies to differentiate their outlet or store from their competitors because of the fierce competition climate. One possible and important strategy is focused on providing high quality customer services. Customer services can be one possible competitive advantage for companies in all resorts. Customer service is the set of activities and programs undertaken by retailers to make shopping experience more rewarding for their customers. These activities increase the value customers receive from the merchandise and services they purchase. All employees of the retail firm and all elements of retail mix provide services that increase the value of merchandise. The services that a retail store can offer include acceptance of credit cards, alteration of merchandise, assembly of merchandise, ATM terminals, check cashing, child care, home delivery, demonstration of merchandise, display, dressing rooms, extended store hours, signage.

The challenges of providing consistent hi – quality service provides an opportunity for the retailer to develop sustainable competitive advantage. Small, independent retailers often attempt to develop a strategic advantage over large, national chains by providing customized customer service. Large chains can use their purchasing power to buy merchandise at lower prices than small local stores can. But small

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retailers can overcome this cost disadvantage by providing better customer service than a large, bureaucratic chain.

The aim of this paper is to present customer service as strategy for retailers especially in the unorganized sector so as to compete with the organized sector. Thus, the objectives of the present study are:

1. To analyze customer's expectations with respect to the service delivered to them at the unorganized retail stores.
2. To know the retailers view of using customer service as a strategy to create a competitive edge over the organized retailers.

II. Literature Review

Customer service includes all activities that enhance or facilitate the sale and use of the product. Like products, customer service gives firms the opportunity to gain market share and establish dominance in their industry (Kyz et al., 1989). Services are unique, and unlike industrial and consumer goods, services are intangible, heterogeneous and have a production inseparable from consumption (Parasuraman et al., 1988). Service value lies in the result of a process; the creation cannot be separated from the consumption. Furthermore services are not mass but individually produced, thus existing within the exchange between customer and company (Ghauri and Cateora, 2006).

Customer service as defined by Kotler (1994) is "the level of the person's felt state resulting from comparing a product's perceived performance (or outcome) in relation to the person's expectations. Basically this means that a customer's perception, which may or may not be what actually occurred, of the entire shopping experience is compared to the customers idea of what should have occurred. If the actual experience is less than the expected experience then the customer leaves with a sense of having received poor customer service. Customer services are everything, what company does for satisfaction of its customers. They help to gain higher profit from sold products. According to Bovee and Thill (1992), quality and customer services present strong barrier against the competition, ensure customer loyalty, differentiate product, decrease marketing cost and increase company profit.

Most research on customer perception of quality in the service industry has proven that focusing on perceptions of quality, value and satisfaction in service encounters has positive results for retailers. The retail industry is unique because it combines a product with service elements into the shopping experience. Often, dissatisfaction with the retailer has to deal with product dissatisfaction rather then the manufacturer, resulting in more customer service mishaps with the end user (McGoldrick, 2001).

Karl Albrecht describes customer service as:

Quality = Results – Expectations

To deliver positive quality a business must come up with a result beyond their customer expectations.

Zeithaml & Bitner (1996) suggest that competitive equality has been reached with many manufactured goods. Technological superiority is increasingly more difficult to maintain as a lasting strategy and maintaining low prices is equally challenging as a differentiating strategy. Therefore, one potential competitive strategy is the development of a service strategy.

III. Research Methodology

The study is based on primary data collected from 60 respondents in Ajmer city comprising of 30 unorganized retailers and 30 customers. Customers usually see what they expect to see and what they expect to see is usually based on familiarity, past experience, or preconditioned set. In a marketing context, people tend to perceive products and product attributes according to their expectations (Leon G. Schiffman and Leslie Lazar Kanuk, 1999). Study includes 29 features of retail outlets having due importance for the retailers to rate or analyze themselves and also for customers to analyze the quality of customer service provided to them.

The data was collected on the basis of the questionnaire which was prepared after a detailed literature review on customer perception of service attributes of the unorganized retail stores. A detailed literature review suggested the customer service variables of relevance as far as unorganized stores are concerned some of such attributes are: easy accessibility, layout of the store, performance of service at right time, availability of merchandise, price consciousness, employees knowledge, cleanliness, quality of merchandise, store ambience, parking, provision for credit and credit cards, refund / exchange etc.

IV. Findings and Analysis

The data collected from both the category of respondents was factor analyzed using principal component analysis method with varimax rotation. The resultant factors were identified using Eigen value greater than 1 criterion. The results for the retailer's survey showed the approximate chi – square value as 693.459 at 300 degree of freedom under the Bartlett's Test of Sphericity which is significant at 0.000 level implying overall significance of correlation matrix and the results for customer's survey showed the approximate chi – square value as 1219.752 at 406 degree of freedom under the Bartlett's Test of Sphericity which is significant at 0.000 level implying overall significance of correlation matrix.

The Kaiser – Meyer – Olkin measure of Sampling Adequacy was 0.527 for retailers and 0.782 for customers which is sufficiently large. Thus, factor analysis may be considered appropriate for analyzing the data. Further analysis was therefore carried out. In the final results, total 7 factors out of 25 from the retailers survey and 8 factors out of 29 from the customer survey have been extracted. Customers were asked to rate the expectation of customer service from the unorganized retail stores on five point scale and the owners of the retail stores were asked to rate their service on the five point scale as well.

a) *Customer survey results*

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	1219.752
	df	406
	Sig.	.000

Descriptive Statistics

S.No	Attribute	Mean	Std. Deviation
Q1	The outlet has clean, attractive and convenient public areas	3.5667	.67891
Q2	The layout at this store makes it easy for me to find what I need	3.6000	.77013
Q3	The layout makes it easy for me to move around in the store	2.9667	.88992
Q4	The outlet performs all services right all the time	3.5000	.73108
Q5	The outlet has merchandise / products available when I want it	3.7333	.63968
Q6	Employees in the outlet have the knowledge to answer my questions	3.4000	.77013
Q7	I feel safe in my transactions with this store	4.1000	.30513
Q8	Employees in the outlet give quick services to customers	3.6333	.49013
Q9	Employees in this store tell customers exactly when the services will be performed	3.0333	.71840
Q10	Employees in this outlet are never too busy to respond to my requests	3.2000	.55086
Q11	The outlet gives me individual attention	3.4667	1.04166
Q12	When I have a problem, this outlet shows a sincere interest in solving it	3.6667	.71116
Q13	Employees in this outlet are able to handle customer complaints directly and immediately	2.9333	.94443
Q14	The outlet offers high quality merchandise / products	3.9333	.63968
Q15	The outlet provides plenty of convenient parking for customers	2.4667	.89955
Q16	The outlet has operating hours convenient to all their customers	3.9333	.58329
Q17	The outlet provides for credit	2.4000	1.06997
Q18	Merchandise / products are conveniently located and reachable	3.2333	.85836
Q19	The merchandise / products are properly organized	3.3000	.79438
Q20	The shelf where the items are placed is clean	3.6000	.77013
Q21	The outlet willingly handles returns and exchanges	2.5667	1.10433
Q22	The behaviour of employees in this outlet gives confidence in customers	3.3000	.83666
Q23	The overall service is good when shopping at this store	3.5667	.56832
Q24	Overall outlet environment can stimulate my purchase intention	3.4667	.50742
Q25	I received value for money at this outlet	3.5000	.50855
Q26	The service provided by this outlet meets my needs	3.5667	.50401
Q27	The service quality of this outlet is acceptable to all customers	3.4000	.56324
Q28	I am able to contact this outlet easily when needed	3.1667	1.01992
Q29	Overall I am satisfied with the services provided by this outlet	3.6667	.47946

Total Variance Explaine

S.No	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.567	29.542	29.542	8.567	29.542	29.542	4.763	16.424	16.424
2	4.546	15.675	45.217	4.546	15.675	45.217	4.717	16.266	32.689
3	3.775	13.016	58.233	3.775	13.016	58.233	3.303	11.391	44.081
4	2.430	8.378	66.610	2.430	8.378	66.610	3.173	10.941	55.022
5	2.007	6.922	73.532	2.007	6.922	73.532	2.917	10.059	65.080
6	1.451	5.003	78.535	1.451	5.003	78.535	2.128	7.338	72.418
7	1.255	4.327	82.862	1.255	4.327	82.862	2.063	7.114	79.531
8	1.026	3.537	86.399	1.026	3.537	86.399	1.992	6.868	86.399
9	.876	3.021	89.420						
10	.686	2.367	91.787						
11	.595	2.052	93.839						
12	.502	1.733	95.572						
13	.353	1.217	96.788						
14	.245	.845	97.633						
15	.220	.758	98.391						
16	.145	.501	98.892						
17	.112	.387	99.279						
18	.063	.218	99.497						
19	.045	.156	99.653						
20	.037	.128	99.780						
21	.025	.086	99.866						
22	.017	.059	99.926						
23	.010	.033	99.959						
24	.004	.015	99.974						
25	.003	.011	99.985						
26	.002	.009	99.993						
27	.001	.005	99.998						
28	.000	.002	100.000						
29	3.101 E-05	.000	100.000						

Extraction Method: Principal Component Analysis.

b) *Retailers survey results*

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.527
Bartlett's Test of Sphericity	Approx. Chi-Square	693.459
	df	300
	Sig.	.000

Descriptive Statistics

S.No	Attributes	Mean	Std. Deviation
1	The physical facilities at the store are visually appealing	3.9333	.73968
2	The store layout makes it easy for customers to find what they need	3.8667	.77608
3	The store layout makes it easy for customers to move around the store	3.0667	1.48401
4	When the store promises to do something by a certain time it will do so	3.4667	.50742
5	The store performs the service right all the time	3.6667	.71116
6	The store has merchandise available when the customers want it	4.4667	.50742
7	Employees in the store have the knowledge to answer the customers' questions	4.2000	.66436
8	The behaviour of employees in the store instil confidence in customers	3.7667	.72793
9	Customers feel safe in their transactions with the store	4.1333	.73030
10	Employees in the store give prompt service to customers	3.8000	.76112
11	Employees in the store are never too busy to respond to customer's requests	4.0333	.76489
12	The store gives customers individual attention	3.9667	.71840
13	Employees of the store are consistently courteous with customers	4.0000	.74278
14	Employees of the store treat customers courteously on the telephone	2.6000	1.37966
15	The store willingly handles returns and exchanges	3.0000	1.36458
16	When a customer has a problem the store shows sincere interest in solving it	3.8333	.74664
17	Employees of the store are able to handle customer complaints directly and immediately	3.8000	.80516
18	The store offers high quality merchandise	4.2333	.72793
19	The store provides plenty of convenient parking for customers	2.6000	1.03724
20	The store has operating hours convenient to all their customers	4.1667	.79148
21	The store accepts major credit cards	1.5000	.50855
22	The store gives personalized services to the customers	2.1333	1.30604
23	Cleanliness and tidiness are the important priorities of the store	3.8333	.83391
24	Overall outlet environment can stimulate the purchase intentions of customers	3.7000	.65126
25	The merchandise/ products are properly organized	3.9667	.76489

Total Variance Explained

S.No	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.863	27.453	27.453	6.863	27.453	27.453	5.312	21.248	21.248
2	3.683	14.731	42.184	3.683	14.731	42.184	4.289	17.154	38.402
3	2.811	11.243	53.427	2.811	11.243	53.427	2.996	11.986	50.388
4	2.597	10.388	63.815	2.597	10.388	63.815	2.541	10.163	60.551
5	1.797	7.187	71.003	1.797	7.187	71.003	2.117	8.467	69.018
6	1.237	4.948	75.951	1.237	4.948	75.951	1.497	5.989	75.006
7	1.127	4.508	80.459	1.127	4.508	80.459	1.363	5.453	80.459
8	.971	3.883	84.342						
9	.857	3.428	87.771						
10	.679	2.716	90.487						
11	.556	2.225	92.712						
12	.374	1.495	94.207						
13	.366	1.462	95.669						
14	.286	1.146	96.815						
15	.251	1.005	97.821						

16	.150	.599	98.419						
17	.110	.442	98.861						
18	.081	.323	99.184						
19	.072	.289	99.473						
20	.039	.155	99.628						
21	.033	.132	99.760						
22	.028	.112	99.872						
23	.023	.090	99.962						
24	.009	.035	99.997						
25	.001	.003	100.000						

Extraction Method: Principal Component Analysis.

The results thus imply that the unorganized retail outlets have locational advantage as compared to the organized outlets but with respect to customer service they need to work more as the customers residing in Ajmer city are likely top be loyal to the unorganized store if the adequate amount of required service is provided to them. Thus the unorganized retail store owners need to strategically think on these aspects of customer service and frame the policies required to do so. Hence the unorganized stores need to upgrade their facilities at war footing to be able to compete with the organized retailers.

V. Conclusion

The unorganized/traditional retail stores and the organized modern formats have certain positive as well as negative aspects that draw or repulse a consumer from buying from them. The major aspects that have come out in this study is that the organized retailer is preferred for their cleanliness, offers, exclusive store brands whereas the unorganized stores are preferred because of their location and some of the offers that are not expected to be offered at the organized stores for example cash credit, etc.

The study is an attempt to reveal the fact that if the unorganized retail store owners strategically think of providing customer service and it matches up the expectations of the customers, the customer will definitely not switch over to the organized formats where he may get all he wants under one roof but the choice of making selection at times is not as per the expectation which a customer gets from the unorganized stores.

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Factors Affecting the Satisfaction of Homestay Foreign Tourists in Kandy, Sri Lanka

By Yaggahavita E.M, Yomal Rangika S.M., Abeygunarathna L.K.S., Gihan M.R. & Dr. Jayasuriya N.A

Abstract- This paper is an endeavor to examine the factors affecting the satisfaction of homestay tourists. This study was conducted based on the tourists' homestays located in Kandy Sri Lanka. The paper reviews the literature on the satisfaction of tourists, demographic reasons for selecting Kandy and the impact of destination attributes to satisfaction, such as; service, security, facility and price level. In addition, the paper intends to test the relationship between tourists' satisfaction and the demographic characteristics. In the light of the findings, it will benefit to the government to identify the developments of homestay concept and tourism industry. The findings of this study will also be valuable to the hospitality industry and entrepreneurs to make improvements in the field, thus, by engaging in numerous marketing and promotional activities to attract tourist as well as by improving their satisfaction.

Keywords: homestays, satisfaction, tourists, kandy.

GJMBR-E Classification: JEL Code: M39

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Yaggahavita E.M [α], Yomal Rangika S.M. [σ], Abeygunarathna L.K.S. [ρ], Gihan M.R. [Ѡ] & Dr. Jayasuriya N.A[¥]

Abstract- This paper is an endeavor to examine the factors affecting the satisfaction of homestay tourists. This study was conducted based on the tourists' homestays located in Kandy Sri Lanka. The paper reviews the literature on the satisfaction of tourists, demographic reasons for selecting Kandy and the impact of destination attributes to satisfaction, such as; service, security, facility and price level. In addition, the paper intends to test the relationship between tourists' satisfaction and the demographic characteristics. In the light of the findings, it will benefit to the government to identify the developments of homestay concept and tourism industry. The findings of this study will also be valuable to the hospitality industry and entrepreneurs to make improvements in the field, thus, by engaging in numerous marketing and promotional activities to attract tourist as well as by improving their satisfaction.

Keywords: homestays, satisfaction, tourists, kandy.

I. Introduction

Homestay program is the most alternative program of the tourism industry. There is a new concept in the world wide but it is not yet familiar to the public. It is a community based on the tourism program, which is initiated with the objective of distributing the tourism benefits to a fair cross section of the society by preparing houses and accommodation units carrying various themes that brings out the Sri Lankan authenticity. These are located in various destinations in Sri Lanka, with suitable quality standards befitting the purpose of accommodating tourists by intending an interaction between the local communities. The creators of Homestay concept intend to give an opportunity for the tourists to experience the Sri Lankan way of life. The homestay concept directly involves the rural community in tourism which is how it becomes a major contributor to the Sri Lankan economy (SLTDA, 2019).

There are many various type of tourist come to Sri Lanka, to spend holidays, for business purposes or any other and stay for more than a day in a year. Homestays allow the tourists to stay with the local people in the same premises. Moreover, the back packer tourists were famous earlier for small accommodations. However, the number of Homestays has increased during the past period of time in Kandy area.

The concept of homestay program is providing multiple benefits to the destination country as well as it has become a tool for developing the country. Added to that, the Sri Lankan government also supports this concept as it contributes to the development of the tourism industry(Kunjuraman & Hussin, 2017). Nevertheless, when attempting the homestay concept, it affects to the customer satisfaction and destination attributes, and an attempt to customer satisfaction mainly depends on factors such as; service, facilities, security and price level.

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II. Literature Review

The destination attributes are greatly influenced to tourists' satisfaction. Customer satisfaction is the key component of the tourism industry(Gnanapala, 2016).

a) Services in Homestays

Service is the most important factor of the tourism industry and the managements are more concerned about the quality improvements because the competition is higher within the industry. Accordingly, the management is concerned about the service. Once the customer gets the service, they willingly come again and again to get the good service(Suanmali, 2014). However, better service always comes with a good staff, service quality, friendliness and responsiveness. When the tourists come to the homestays, it is important that the staff is friendly and responsive to the customer's needs so as to be satisfied about their behavior. Communication skills also play as an important technical skill. Excellent communication skill is more important because customers pay not only for the product, food, rooms or any other but also for the facilities and service(Gnanapala, 2016).

b) Security in Homestay

Security is a major challenge in the homestay program. If the homestay does not have enough security it creates a negative impact to the industry (Kunjuraman & Hussin, 2017). Many researchers mention safety and security as main factors affecting to the tourism demand. When the tourists visit to their chosen destination, they are concerned about the security, especially with regard to walking at night, accommodations, staying hotel and public transport(George, 2017). When considering about the tourists' perception of the service; if there is a high crime rate, the tourists do not visit. Similarly, if the tourists feel unsafe in a destination they do like to visit, there is a possibility that they do not recommend it to others(George, 2017).

c) Facilities in Homestay

Facilitates should be developed to get the higher demand for the tourism industry. The improvement of facilities depends on the growth and development of the tourism. Therefore, it is important to identify the tourists' perception and satisfaction with regard to the quality and safety of roads, traffics, banking service, internet, IID facilities, custom and air service(Gnanapala, 2016).

Accordingly, the facilities include the electricity supply, clean water, poor telecommunication, health care and secondary school. These things are very important to homestay program in order to satisfy the customers as homestay operators and local leaders always try to give required facility to their customers(Kunjuraman & Hussin, 2017).

d) Price Level in Homestay

The price level affects the homestay industry in many ways depending on the customer requirement as when and where to stay. The tourism industry identifies two kinds of travelers. There are price intensive travelers and upper market travelers. Accordingly, when they visit, they consider about these variations because sometimes the price is different from place to place. However, if they have the ability they are willing to pay and spend the holiday (Gnanapala, 2016).

According to Lanka(2015), there are nine factors which affect to the tourists' satisfaction, such as; accommodation, food and beverage, guide service, climate, tourist attraction, price levels, people and staff, safety and security and infrastructure facilities. Moreover, there is a positive relationship between those factors with the tourists' satisfaction. Thus, this research finds out accommodations, guide services and infrastructure facilities as minimally contributing to the tourists' satisfaction; and food and beverage, climate, tourist attraction, price level, people and staff, safety and security as contributing more to the satisfaction of tourists.

Tourists perceive value and satisfaction in community based homestays. The research mentions that there is a strong positive relationship which affects to the perceived value of homestay on their satisfaction. Meaning that, it benefits to outweigh the costs of having used. If the cost outweighs the benefits the customers are dissatisfied, thus, they do not recommend it to others and unlikely to reuse the homestay service. Therefore, in order to get the positive impression of the customer, the homestay should be comfortable, clean, accessible, peaceful, and enjoyable and also the price should be reasonable (Shahrivar, 2016).

This research article examined the relationship between the tourists' satisfaction and destination attributes. Hence, the factors affecting the satisfaction of tourists can be identified as; demographic characteristics, cultural characteristics and travel characteristic. Accordingly, the research respondents are dissatisfied about the safety and security. Safety and security is one of the basic expectations of the tourists. If it is not, the tourists are less likely to visit, which stresses on the fact that the government should provide facilities with regard to the safety and inform about the country to the local people and provide the opportunities to them to increase the tourists' satisfaction.

Better pricing of goods and service is more important to improve the image of the destination. Therefore, the government must provide economical services and facilities to established tourists' satisfaction.

According to Gnanapala (2016), the destination selection process is greatly influenced by the tourists' motives, attitudes and perceptions. Moreover, this research paper states that the Asian tourists were satisfied with the price level, food and beverage, hospitality, accommodation, entertainment facilities, location, transportation, and safety and security. Added to that, an Egyptian research investigates the factors affecting to the customer satisfaction and thus identifies that the tourists are satisfied with the price level and service accommodation. However, the majority of tourists are satisfied with tourism in Egypt as evident by the given ratings; good 70%, weak 18%, and 11%.

e) Conceptual Framework

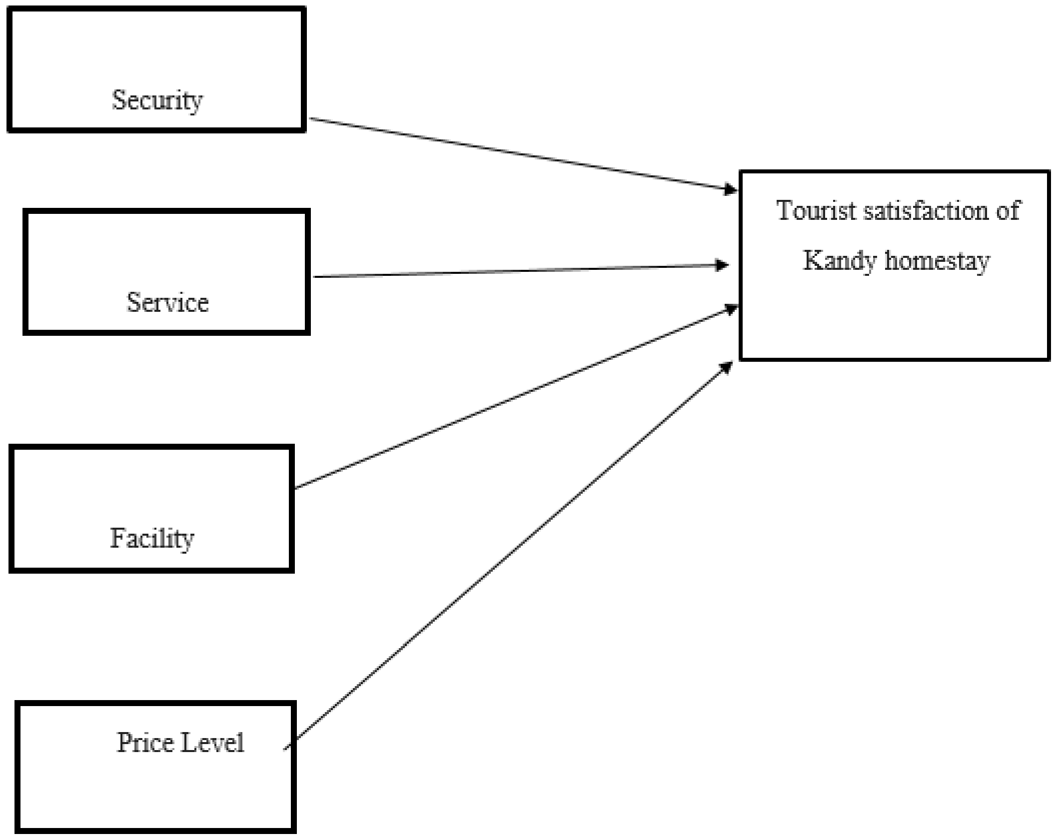

Figure 1

III. Significance of the Study

The research can be used to get knowledge about the tourism industry for a student who is studying in the field of hospitality. This study will be beneficial for the student who follow hotel management and for entrepreneurs who wish to start homestay concept. They can get knowledge about current statistics of tourism, different type of accommodation and satisfaction theories related to the hotel industry, Further students can improve their analytical skills by referring to methodology part of this research.

The Homestay is a new concept of Sri Lankan tourism but it is expected to continue with the support of SLTDA. Thus, this study could be applied to investigate what factors would motivate tourists to choose homestays in Sri Lanka and to predict tourists' overall satisfaction based on the hypotheses selected. The research is related to boost the industry of tourism in Sri Lanka. There are many research studies related to hotel industry of Sri Lanka. However, the Research studies focusing on tourism and home stay are very rare. Therefore, this research will be useful for new entrepreneurs who wish to start businesses in this field as well as the present owners to improve their service standards by using the outcomes of the research.

a) Summary

This research provides an introduction, problems, objectives and literature review to match with the scope of this research. In addition, the research describes how the conceptual model is explained and presents the relationship between destination attributes and tourists satisfaction.

b) Limitation

Nowadays there is a huge demand for homestays in Sri Lanka, however, this study is limited only to 300 participants. Nevertheless, in the past, research studies have been conducted with300 respondents(Lanka, 2015). Since, this research study is based on homestays in Kandy, the sample profile is tourists who visited Kandy during the months of April, May and June in 2019. When it comes to the sampling methods used, convenient sampling method was selected to collect data. Moreover, 300 questionnaire papers were distributed among five homestays in Kandy area. Financial resources were reserved to print questionnaires, to collect the data from homestays and for travelling purposes in this study. It is important to note that this study will only incorporate primary data.

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Impact of Service Quality on Customer Satisfaction in Life Insurance Companies in Sri Lanka

By Dr. S. Sivesan
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Abstract- Insurance industry is recorded high growth rate in Sri Lanka in the recent years. The delivery of high-quality service is the vital to success in service industries. Customers are likely to choose insurance company that has high quality of service such as provide complete information about the product and services, well-known and positive corporate image, handle the complaints. Service quality is a recent and more dynamic decisive issue in the marketing thought. The population was the customer who has life insurance policies in the top five insurance companies which are lapsed within one year and structured questionnaire is used as a major method to collect primary data. The special case is that population sample was selected from all 25 districts and 200 respondents are selected as the sample out of the total population. This paper examines the impact of Service Quality of the life insurance companies on their customer satisfaction. The SERVQUAL instrument is selected to measure service quality. The results of the study confirms that tangibility, responsiveness, assurance and empathy have a moderate positive influence on customer satisfaction and even though reliability has negative relationship, it impacts on customer satisfaction in the insurance industry. Further the researcher identified that assurance was the most important factor. It has considerable impact on customer satisfaction in Insurance industry.

Keywords: *service quality, customer satisfaction, insurance industry, service quality dimensions.*

GJMBR-E Classification: *JEL Code: M31*

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I. Introduction

Service Quality in insurance industry is the most significant criteria and asset for evaluating and customer satisfaction and thereby increases the customer loyalty and average retention rate of customers. Service is "any intangible act or performance that one party offers to another that does not result in the ownership of anything" defined by Kotler & Armstrong (2010). It also helps control the competitive position and consequently determines the market share and profits (Shabib, 2002). Therefore, the ability of life insurance companies to continue and survive in the marketplace depends on their ability to respond to the requirements of change and interact with the output of it. In 2017, the insurance industry in Sri Lanka recorded positive growth there are 28 Insurance Companies in Sri Lanka and 60 insurance brokers operating with 45,228 Insurance Agents representing insurers. Further the total assets of Insurance Industry is worth Rs 518,417 million (Insurance Regulatory Commission of Sri Lanka report 2017).

Customers are likely to choose insurance company that has high quality of service such as provide complete information about the product and services, well-known and positive corporate image, handle the complaints (Keong et al., 2014). Furthermore, company needs a valuable perceived value to increase the willingness of customer to purchase insurance policy from them (Eling & Kochanski, 2013). There is widespread customer dissatisfaction in the insurance industry, arising from poor service design and delivery, and inferior quality of services largely account for this (Awlachew, 2015). Lapses may be the source of customer dissatisfaction (Chandarsekaran, 2008). In this relentless rivalry among the life insurance companies, customers are especially mindful of the choices accessible in the connection to services and the provider organization. Presently customer's desires are growing and expanding and service provider organization should be aware of these consumer's expectations. Thusly, this study was attempted to discover the Impact of Service Quality on Customer Satisfaction of Life insurance companies in Sri Lankan context to fill the knowledge gab.

II. Literature

a) Service Quality

Quality can be defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs. It is evident that quality is also related to the value of an offer, which could evoke satisfaction or dissatisfaction on the part of the user (Kotler et al., 2003). According to Siddiqui and Sharma (2010) the life insurance sector, most of the company has equivalent offerings and establishing better service quality may be the only way of differentiating itself from the others. Gayathri et al. (2005) identified that the service quality dimensions could be a basis for differentiation of the insurance players that could be developed into a sustainable competitive advantage for the players in the long run and they also concluded that non-price differentiation

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instruments have a better potential than price differentiation, because any reaction from the competitors to match non-price differentiation may require changes in the entire service strategy. According to Awlachew (2015) has shown that the quality of services and the achievement of customer satisfaction fundamental for the survival of insurers. With a greater choice and an increasing awareness, there is a continuous increase in the customer's expectations and they demand better quality service (Awlachew, 2015).

b) Customer Satisfaction

Customer satisfaction means the feeling of receiving acceptable service (Kobylanski & Pawlowska, 2012). Customers expect businesses to have a simple and seamless service delivery process so they can receive reliable service (Upadhyaya & Badlani, 2011). Customer satisfaction then becomes the total assessment of a customer's experiences with a company, leading to customer loyalty. Loyal customers tend to exhibit two behaviors: repurchase behavior and favorable word-of-mouth, both are largely influenced by the perceived quality of the service and prior satisfaction (Patil, 2012).

The elements of customer satisfaction (or dissatisfaction) include levels of over or under fulfillment and the feeling of receiving fair treatment (Kobylanski & Pawlowska, 2012). Consumers connect service expectations to their satisfaction levels (Patil, 2012). According to Awlachew A. (2015) customer satisfaction has become important to the extent that some service institutions consider it as a key element in their marketing strategies, as the term "post-marketing" is used widely to mean to focus attention and efforts on current customers in order to maximize the level of satisfaction they have and ensure keeping them. According to Awlachew A. (2015) explains many studies have addressed the definition of customers" satisfaction. Customer's satisfaction has been defined as the feeling or attitude of customers about the product or service after use, so that the satisfied customer about a service or product will use it once again, in addition to the transfer of such good feeling to others and encourage them to experience this item or service (Kobylanski & Pawlowska, 2012).

c) Service Quality and Customer Satisfaction

Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service (Wilson et al., 2008). According to Zeithaml et al. (2006) although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction. When consider insurance sector if the insurance company cannot meet the customer's desire, the perceived value to the insurance company tends to be lowered (Johri, 2009). Scholars Upadhyaya & Badlani (2011) investigated that based customer satisfactions on insurance sector. Life insurance is a large yet poorly understood industry. Most policies lapse before they expire.

III. Results and Discussion

Table 3.1: Pearson Correlation analysis

Variable	Customer Satisfaction	P Value
Tangibility	0.555	0.000
Reliability	0.777	0.000
Responsiveness	0.769	0.000
Assurance	0.828	0.000
Empathy	0.753	0.000

Source: Authors calculations using survey data

According to the above table, the reliability, responsiveness, assurance and empathy have the high relationship with the customer satisfaction. All five service quality dimensions are having strong positive relationship with customer satisfaction. In addition, the level of the statistical significance of P-value was 0.000 for all five service quality dimensions. Hence it has been supported for the relationship.

Table 3.2: Multiple Regression Model Summary

Model	R	R^2	Adjusted R Square	Std. Error of the Estimate
1	0.888[a]	0.790	0.784	0.41386

Source: Authors calculations using survey data

Table 4.2 shows the model summery of regression analysis. Value of the explanatory power (R2) shows the degree to which extent the variance of the dependent variable is explained by independent variables. Looking at R2, it can be concluded that, 79.0% (0.790) of the variance of customer satisfaction of life insurance companies in Sri Lanka are explained by tangibility, reliability, responsiveness, assurance and empathy of the life insurance service. Only 21% of the variance of customer satisfaction is explained by other influencing factors which are not covered by the current study.

Table 3.3: Multiple Regression Model Summary

Variable	Unstandardized Coefficients		Unstandardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	-0.309	0.141		-2.187	0.030
Tangibility	-0.269	0.061	-0.226	-4.396	0.026
Reliability	0.245	0.083	0.188	2.963	0.091
Responsiveness	0.336	0.064	0.305	5.240	0.034
Assurance	0.554	0.085	0.460	6.555	0.004
Empathy	0.263	0.073	0.203	3.583	0.044

Source: Authors calculations using survey data

Table 3.3 shows the coefficient table of the regression analysis. B value of the table represents the degree to which extent the dependent variable can be affected by a certain independent variable while other independent variables remain constant. B coefficient for tangibility is -.269 indicates that increasing 1 unit of tangibility causes to decrease in customer satisfaction by-.269 units while other independent variables remain constant. Reliability involves 0.245 B value, which denotes, when reliability increases 1 unit customer satisfaction also increases by 0.245 units and vice versa. Responsiveness has 0.336 B value which indicates that, when responsiveness increases by 1 unit, customer satisfaction increase by 0.336 units while other independent variables remain constant and vice versa. Assurance has 0.554 B value which indicates that, when assurance increases by 1 unit, customer satisfaction increase by 0.554 units while other independent variables remain constant and vice versa. Finally analyzing the B coefficient of empathy, it can be concluded as, when assurance increases by 1 unit customer satisfaction also increase by 0.263 units 53 and vice versa.

The main objective is to find out the impact of service quality on customer satisfaction in Life Insurance Companies in Sri Lanka. The studies of Parasuraman et al., (1988), suggest service quality leads to customer satisfaction. Among the five SERVQUAL dimensions tangibility, responsiveness, assurance and empathy were found to be significant predictors on customer satisfaction. This implies that these four dimensions are most important to life insurance industry customer satisfaction. Regression Analysis shows that tangibility has a significant positive impact on customer satisfaction. The finding is supported by the previous researchers specially Awlachew A. (2015).

According to Gunarathne W.H.D.P.U., (2014) tangibility was found to be significant to customer satisfaction. Results from hypotheses testing also show that tangibility found to have positive impact on customer satisfaction. This is in line with Awlachew A. (2015) in this research it has positive impact on customer satisfaction. Responsiveness has positive impact on customer satisfaction. This evidence is supported by the findings by, Awlachew A. (2015). As suggested by Gunarathne W.H.D.P.U. (2014) responsiveness was found to be significant to customer satisfaction. Results from hypotheses testing also show that responsiveness found to have positive relationship with customer satisfaction. This result is helps to the findings by Pollack B.L. (2009) and proved that responsiveness has positive impact on customer satisfaction. According to Parasuraman et al., (1988) responsiveness positively related with customer satisfaction.

Assurance has positive impact on customer satisfaction. As suggested by Gunarathne W.H.D.P.U. (2014) assurance was found to be significant to customer satisfaction. Results from hypotheses testing also show that responsiveness found to have positive relationship with customer satisfaction. The results proved that responsiveness has positive impact on customer satisfaction. Empathy has positive impact on customer satisfaction. This evidence is supported by the findings by, Awlachew A. (2015). Results from hypotheses testing also show that empathy found to have positive relationship with customer satisfaction. This result is proved that empathy has positive impact on customer satisfaction. According to Parasuraman et al., (1988) empathy positively related with customer loyalty. This study proved that reliability does not significantly effect on Customer satisfaction of life insurance companies in Sri Lanka. The significant value of the reliability is greater than 0.05. Here tangibility, responsiveness, assurance and empathy were impact on customer satisfaction. According to the research, researcher identified that assurance was the most important factor. It has considerable impact on customer satisfaction in life insurance companies in Sri Lanka.

IV. Conclusion

The total gap score for the three insurance companies showed a negative gap score which means that the customers of the insurance companies were not satisfied by the five service quality dimensions. The correlation result showed that, the five service quality dimensions (tangibility, responsiveness, assurance, empathy and reliability) were positively and significantly related with customer satisfaction.

In terms of the stated research hypotheses the following specific empirical findings emerged from the investigation. The following conclusions were made by researcher. By considering the finding of the study researcher came in to conclusion that is tangibility, responsiveness, assurance and empathy have a moderate positive influence on customer satisfaction and even though reliability has negative relationship, it impacts on customer satisfaction in the insurance industry.

In this study researcher found that most influential dimension which contribute to the customer satisfaction are tangibility, responsiveness, assurance and empathy. According to the regression analysis above variables have positive relationship with the customer satisfaction. Tangibility is the other factor which was affected to increase the customer satisfaction. Life insurance industry staff members should help customers in pleasant and effective way. The customers believed that the employees who are employed in the life insurance company treated the customers in heartiest, friendliness as well as polite with customers.

Ultimately the researcher concluded the findings as the customers are satisfy with the empathy. Life insurance industry customers require caring individualized attention to its valuable customers such as solving customer's enquiries and problems. But reliability had few impacts respectively to the customer satisfaction.

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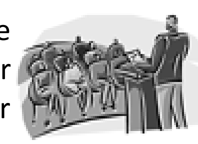

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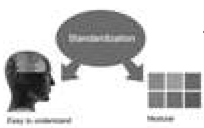

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The FARSBA members can avail the benefits of free research podcasting in Global Research Radio with their research documents. After publishing the work, (including published elsewhere worldwide with proper authorization) you can upload your research paper with your recorded voice or you can utilize chargeable services of our professional RJs to record your paper in their voice on request.

The FARSBA member also entitled to get the benefits of free research podcasting of their research documents through video clips. We can also streamline your conference videos and display your slides/ online slides and online research video clips at reasonable charges, on request.

The FARSBA is eligible to earn from sales proceeds of his/her researches/reference/review Books or literature, while publishing with Global Journals. The FARSBA can decide whether he/she would like to publish his/her research in a closed manner. In this case, whenever readers purchase that individual research paper for reading, maximum 60% of its profit earned as royalty by Global Journals, will be credited to his/her bank account. The entire entitled amount will be credited to his/her bank account exceeding limit of minimum fixed balance. There is no minimum time limit for collection. The FARSC member can decide its price and we can help in making the right decision.

The FARSBA member is eligible to join as a paid peer reviewer at Global Journals Incorporation (USA) and can get remuneration of 15% of author fees, taken from the author of a respective paper. After reviewing 5 or more papers you can request to transfer the amount to your bank account.

MEMBER OF ASSOCIATION OF RESEARCH SOCIETY IN BUSINESS (MARSBA)

The ' MARSBA ' title is accorded to a selected professional after the approval of the Editor-in-Chief / Editorial Board Members/Dean.

The “MARSBA” is a dignified ornament which is accorded to a person’s name viz. Dr. John E. Hall, Ph.D., MARSBA or William Walldroff, M.S., MARSBA.

MARSB accrediting is an honor. It authenticates your research activities. After becoming MARSBA, you can add 'MARSBA' title with your name as you use this recognition as additional suffix to your status. This will definitely enhance and add more value and repute to your name. You may use it on your professional Counseling Materials such as CV, Resume, Visiting Card and Name Plate etc.

The following benefitscan be availed by you only for next three years from the date of certification.

MARSBA designated members are entitled to avail a 25% discount while publishing their research papers (of a single author) in Global Journals Inc., if the same is accepted by our Editorial Board and Peer Reviewers. If you are a main author or co-author of a group of authors, you will get discount of 10%.

As MARSBA, you will be given a renowned, secure and free professional email address with 30 GB of space e.g. johnhall@globaljournals.org. This will include Webmail, Spam Assassin, Email Forwarders,Auto-Responders, Email Delivery Route tracing, etc.

We shall provide you intimation regarding launching of e-version of journal of your stream time to time.This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.

The MARSBA member can apply for approval, grading and certification of standards of their educational and Institutional Degrees to Open Association of Research, Society U.S.A.

Once you are designated as MARSBA, you may send us a scanned copy of all of your credentials. OARS will verify, grade and certify them. This will be based on your academic records, quality of research papers published by you, and some more criteria.

It is mandatory to read all terms and conditions carefully.

AUXILIARY MEMBERSHIPS

Institutional Fellow of Open Association of Research Society (USA)-OARS (USA)

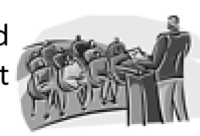
Global Journals Incorporation (USA) is accredited by Open Association of Research Society, U.S.A (OARS) and in turn, affiliates research institutions as "Institutional Fellow of Open Association of Research Society" (IFOARS).

The "FARSC" is a dignified title which is accorded to a person's name viz. Dr. John E. Hall, Ph.D., FARSC or William Walldroff, M.S., FARSC.

The IFOARS institution is entitled to form a Board comprised of one Chairperson and three to five board members preferably from different streams. The Board will be recognized as "Institutional Board of Open Association of Research Society"-(IBOARS).

The Institute will be entitled to following benefits:

The IBOARS can initially review research papers of their institute and recommend them to publish with respective journal of Global Journals. It can also review the papers of other institutions after obtaining our consent. The second review will be done by peer reviewer of Global Journals Incorporation (USA)
The Board is at liberty to appoint a peer reviewer with the approval of chairperson after consulting us.
The author fees of such paper may be waived off up to 40%.



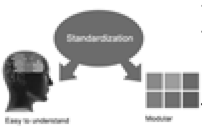
The Global Journals Incorporation (USA) at its discretion can also refer double blind peer reviewed paper at their end to the board for the verification and to get recommendation for final stage of acceptance of publication.

The IBOARS can organize symposium/seminar/conference in their country on behalf of Global Journals Incorporation (USA)-OARS (USA). The terms and conditions can be discussed separately.

The Board can also play vital role by exploring and giving valuable suggestions regarding the Standards of "Open Association of Research Society, U.S.A (OARS)" so that proper amendment can take place for the benefit of entire research community. We shall provide details of particular standard only on receipt of request from the Board.

The board members can also join us as Individual Fellow with 40% discount on total fees applicable to Individual Fellow. They will be entitled to avail all the benefits as declared. Please visit Individual Fellow-sub menu of GlobalJournals.org to have more relevant details.

We shall provide you intimation regarding launching of e-version of journal of your stream time to time. This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.



After nomination of your institution as “Institutional Fellow” and constantly functioning successfully for one year, we can consider giving recognition to your institute to function as Regional/Zonal office on our behalf.
The board can also take up the additional allied activities for betterment after our consultation.

The following entitlements are applicable to individual Fellows:

Open Association of Research Society, U.S.A (OARS) By-laws states that an individual Fellow may use the designations as applicable, or the corresponding initials. The Credentials of individual Fellow and Associate designations signify that the individual has gained knowledge of the fundamental concepts. One is magnanimous and proficient in an expertise course covering the professional code of conduct, and follows recognized standards of practice.

Open Association of Research Society (US)/ Global Journals Incorporation (USA), as described in Corporate Statements, are educational, research publishing and professional membership organizations. Achieving our individual Fellow or Associate status is based mainly on meeting stated educational research requirements.

Disbursement of 40% Royalty earned through Global Journals : Researcher = 50%, Peer Reviewer = 37.50%, Institution = 12.50% E.g. Out of 40%, the 20% benefit should be passed on to researcher, 15 % benefit towards remuneration should be given to a reviewer and remaining 5% is to be retained by the institution.

We shall provide print version of 12 issues of any three journals [as per your requirement] out of our 38 journals worth $ 2376 USD.

Other:

The individual Fellow and Associate designations accredited by Open Association of Research Society (US) credentials signify guarantees following achievements:

- The professional accredited with Fellow honor, is entitled to various benefits viz. name, fame, honor, regular flow of income, secured bright future, social status etc.

- In addition to above, if one is single author, then entitled to 40% discount on publishing research paper and can get 10%discount if one is co-author or main author among group of authors.
- The Fellow can organize symposium/seminar/conference on behalf of Global Journals Incorporation (USA) and he/she can also attend the same organized by other institutes on behalf of Global Journals.
- The Fellow can become member of Editorial Board Member after completing 3yrs.
- The Fellow can earn 60% of sales proceeds from the sale of reference/review books/literature/publishing of research paper.
- Fellow can also join as paid peer reviewer and earn 15% remuneration of author charges and can also get an opportunity to join as member of the Editorial Board of Global Journals Incorporation (USA)
- • This individual has learned the basic methods of applying those concepts and techniques to common challenging situations. This individual has further demonstrated an in–depth understanding of the application of suitable techniques to a particular area of research practice.

Note :

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- In future, if the board feels the necessity to change any board member, the same can be done with the consent of the chairperson along with anyone board member without our approval.
- In case, the chairperson needs to be replaced then consent of 2/3rd board members are required and they are also required to jointly pass the resolution copy of which should be sent to us. In such case, it will be compulsory to obtain our approval before replacement.
- In case of "Difference of Opinion [if any]" among the Board members, our decision will be final and binding to everyone. "

Preferred Author Guidelines

We accept the manuscript submissions in any standard (generic) format.

We typeset manuscripts using advanced typesetting tools like Adobe In Design, CorelDraw, TeXnicCenter, and TeXStudio. We usually recommend authors submit their research using any standard format they are comfortable with, and let Global Journals do the rest.

Alternatively, you can download our basic template from https://globaljournals.org/Template.zip

Authors should submit their complete paper/article, including text illustrations, graphics, conclusions, artwork, and tables. Authors who are not able to submit manuscript using the form above can email the manuscript department at submit@globaljournals.org or get in touch with chiefeditor@globaljournals.org if they wish to send the abstract before submission.

Before and during Submission

Authors must ensure the information provided during the submission of a paper is authentic. Please go through the following checklist before submitting:

1. Authors must go through the complete author guideline and understand and *agree to Global Journals' ethics and code of conduct,* along with author responsibilities.
2. Authors must accept the privacy policy, terms, and conditions of Global Journals.
3. Ensure corresponding author's email address and postal address are accurate and reachable.
4. Manuscript to be submitted must include keywords, an abstract, a paper title, co-author(s') names and details (email address, name, phone number, and institution), figures and illustrations in vector format including appropriate captions, tables, including titles and footnotes, a conclusion, results, acknowledgments and references.
5. Authors should submit paper in a ZIP archive if any supplementary files are required along with the paper.
6. Proper permissions must be acquired for the use of any copyrighted material.
7. Manuscript submitted *must not have been submitted or published elsewhere* and all authors must be aware of the submission.

Declaration of Conflicts of Interest

It is required for authors to declare all financial, institutional, and personal relationships with other individuals and organizations that could influence (bias) their research.

Policy on Plagiarism

Plagiarism is not acceptable in Global Journals submissions at all.

Plagiarized content will not be considered for publication. We reserve the right to inform authors' institutions about plagiarism detected either before or after publication. If plagiarism is identified, we will follow COPE guidelines:

Authors are solely responsible for all the plagiarism that is found. The author must not fabricate, falsify or plagiarize existing research data. The following, if copied, will be considered plagiarism:

- Words (language)
- Ideas
- Findings
- Writings
- Diagrams
- Graphs
- Illustrations
- Lectures

- Printed material
- Graphic representations
- Computer programs
- Electronic material
- Any other original work

Authorship Policies

Global Journals follows the definition of authorship set up by the Open Association of Research Society, USA. According to its guidelines, authorship criteria must be based on:

1. Substantial contributions to the conception and acquisition of data, analysis, and interpretation of findings.
2. Drafting the paper and revising it critically regarding important academic content.
3. Final approval of the version of the paper to be published.

Changes in Authorship

The corresponding author should mention the name and complete details of all co-authors during submission and in manuscript. We support addition, rearrangement, manipulation, and deletions in authors list till the early view publication of the journal. We expect that corresponding author will notify all co-authors of submission. We follow COPE guidelines for changes in authorship.

Copyright

During submission of the manuscript, the author is confirming an exclusive license agreement with Global Journals which gives Global Journals the authority to reproduce, reuse, and republish authors' research. We also believe in flexible copyright terms where copyright may remain with authors/employers/institutions as well. Contact your editor after acceptance to choose your copyright policy. You may follow this form for copyright transfers.

Appealing Decisions

Unless specified in the notification, the Editorial Board's decision on publication of the paper is final and cannot be appealed before making the major change in the manuscript.

Acknowledgments

Contributors to the research other than authors credited should be mentioned in Acknowledgments. The source of funding for the research can be included. Suppliers of resources may be mentioned along with their addresses.

Declaration of funding sources

Global Journals is in partnership with various universities, laboratories, and other institutions worldwide in the research domain. Authors are requested to disclose their source of funding during every stage of their research, such as making analysis, performing laboratory operations, computing data, and using institutional resources, from writing an article to its submission. This will also help authors to get reimbursements by requesting an open access publication letter from Global Journals and submitting to the respective funding source.

Preparing your Manuscript

Authors can submit papers and articles in an acceptable file format: MS Word (doc, docx), LaTeX (.tex, .zip or .rar including all of your files), Adobe PDF (.pdf), rich text format (.rtf), simple text document (.txt), Open Document Text (.odt), and Apple Pages (.pages). Our professional layout editors will format the entire paper according to our official guidelines. This is one of the highlights of publishing with Global Journals—authors should not be concerned about the formatting of their paper. Global Journals accepts articles and manuscripts in every major language, be it Spanish, Chinese, Japanese, Portuguese, Russian, French, German, Dutch, Italian, Greek, or any other national language, but the title, subtitle, and abstract should be in English. This will facilitate indexing and the pre-peer review process.

The following is the official style and template developed for publication of a research paper. Authors are not required to follow this style during the submission of the paper. It is just for reference purposes.

Manuscript Style Instruction (Optional)

- Microsoft Word Document Setting Instructions.
- Font type of all text should be Swis721 Lt BT.
- Page size: 8.27" x 11'", left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word "Abstract" in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
- Line spacing of 1 pt.
- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.

Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords

A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, "What words would a source have to include to be truly valuable in a research paper?" Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations

Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Eletronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.

6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.
Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.

- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- o Single section and succinct.
- o An outline of the job done is always written in past tense.
- o Concentrate on shortening results—limit background information to a verdict or two.
- o Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- o Explain the value (significance) of the study.
- o Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- o Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- o Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.

Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

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	A-B	**C-D**	**E-F**
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Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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