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Credit Card Usage

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Highlights

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Discovering Thoughts, Inventing Future

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Contents of the Issue

i. Copyright Notice
ii. Editorial Board Members
iii. Chief Author and Dean
iv. Contents of the Issue

1. Inspecting the Dynamics Leading towards Credit Card usage: An Empirical Inquiry form Pakistan's Credit Card Industry. *1-14*
2. A Study Customer Satisfaction of E-Service Quality of Point of Sale (POS). *15-22*
3. Factors Affecting Customer Satisfaction on Berger Paints Bangladesh Limited. *23-40*
4. Customer Perception towards Brand: A Study on 'Patanjali'. *41-45*

v. Fellows
vi. Auxiliary Memberships
vii. Process of Submission of Research Paper
viii. Preferred Author Guidelines
ix. Index

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Inspecting the Dynamics Leading towards Credit Card usage: An Empirical Inquiry form Pakistan's Credit Card Industry

By Syed Faheem Hasan Bukhari, Ayesha Ismail, Fareed Shaukat Memon & Malick M. Abu Rehan Alvi

SZABIST, Karachi

Abstract- The aim of this research is to identify the factors responsible for the usage and adoption of credit card. It's an explanatory research, structured questionnaire was used to collect the data. Moreover, non-probability convenience sampling method was used. Research findings indicates that awareness has the highest impact in creating a huge market for credit card. Also, cost factor is correlated with the usage of credit card; there exists a relationship between these two variables. Moreover, the providers of this service should lower the interest rate. The facilities provided by the bank like easy access to money, availability of cash and international acceptance is another feature that should be more focused. Individual's life style and religious aspect has the lowest impact and have the weakest relation with the usage of credit cards. This research will help the consumer bankers, to develop an improved product proposition and better communication plan.

Keywords: *credit card, consumers, awareness, card features, credit limit, interest rate, religious beliefs, functional dimensions, payment & socio psycho.*

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Inspecting the Dynamics Leading towards Credit Card usage: An Empirical Inquiry form Pakistan's Credit Card Industry

Syed Faheem Hasan Bukhari [α], Ayesha Ismail [σ], Fareed Shaukat Memon [ρ] & Malick M. Abu Rehan Alvi [ω]

Abstract- The aim of this research is to identify the factors responsible for the usage and adoption of credit card. It's an explanatory research, structured questionnaire was used to collect the data. Moreover, non-probability convenience sampling method was used. Research findings indicates that awareness has the highest impact in creating a huge market for credit card. Also, cost factor is correlated with the usage of credit card; there exists a relationship between these two variables. Moreover, the providers of this service should lower the interest rate. The facilities provided by the bank like easy access to money, availability of cash and international acceptance is another feature that should be more focused. Individual's life style and religious aspect has the lowest impact and have the weakest relation with the usage of credit cards. This research will help the consumer bankers, to develop an improved product proposition and better communication plan.

Keywords: credit card, consumers, awareness, card features, credit limit, interest rate, religious beliefs, functional dimensions, payment & socio psycho.

I. Introduction

Credit card is a beneficial financial instrument which helps consumers to get financial resources for current consumption redeemable in future date. The first type of credit card was made on 8th February, 1950. It was known as the Diners club card. These diners card were used for the credit purchase which was issued in the early twentieth century in the USA. These cards were basically used for travelling and entertainment purpose. Later on it gave the idea of an international card that can be used for credit purchase around the world. Due to this, credit card emerged at a very fast pace around the globe. Most of the studies on credit cards have been done in developed economies. Credit cards are popular as a medium for exchange of transactions. Credit cards make it easy for the household and personal spending to take place even in many developing countries (Watkins, 2000). The benefit of using credit card which attracts most of the customers is its acceptability around the globe. It also relieves the need to carry much cash, maintains an accurate purchase record, facilitates refunding of merchandize, it entertains customers by awarding attractive reward points which can be redeemed and in case of theft it gives an option to reverse the transaction.

Apart from all the benefits listed above there is a major drawback of credit card is that it leads to a common habit known as "Compulsive Buying". Consumers of credit cards become victim of excessive purchase on debt that has an adverse impact such as addictive shopping and unnecessary debt. Multiple research proved that a card holder would spend more compared to using cash in an identical situation (Feinberg R. A., 1986), (Hirschman, 1979), (Prelec & Semeter, 2001). Though it facilitates the benefit of delaying payments, but these delays or default ends up with a penalty of huge interests which piles up your payments. Mismanagement and Misuse of this facility is a major downside. The worst case scenario of this debt can take months, years or even decades to overcome the financial burden. According to the *USA Federal Reserve Board's Survey of 2007* related to Consumer Finance, 46.1% of families carry these kinds of credit debts. The result of this debt leads to bankruptcy. For instance in the year 2009-2010 the personal bankruptcy filing was about 1.6 million but it is down by 12% in the year 2013 from its previous year and the statistics show that the current personal bankruptcy is around 1.1 million. (States, 2009-2013).

This is why most consumers refer credit cards as debt trap rather than looking at it as an ease. (Sudhagar, July - Aug, 2012).The high use of credit card led the people in failing to pay their debts and interest, which were seen as a huge factor in changing the perception and usage pattern of card holders.

a) *Problem Settings*

The trend of credit purchase was started by retail stores and oil companies worldwide who helped in identifying their customers and increase their sales. (ScottIII, 2007). A trend that evolved by the retail stores and oil companies is now major medium of transaction for the household and personal spending worldwide (Warwick & Mansfield, 2000). It has evolved to such an extent that the credit card now even dominates the virtual world as a major source of financial transactions (Thomas, Oliver, & Hand, 2005).

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International market for credit card is growing constantly over the period. Banks sold $5.5 billion of credit card portfolio alone in year 2010. (NEESON, January 2012). Credit card business has been proved to be a very profitable business for banks all over the world. North American credit card industry, with a customer base of 600 million people, earned a total of 895 million pre-tax profits in year 2009. (NEESON, January 2012). On the other hand, Europe experienced a declining trend in the profit pools. Western Europe market fell by 30 percent from 2008 to 2009 totaling $6.9 billion.

Middle East which is both economically and culturally diversified faced a major challenge of credit card defaulters. The two largest consumer markets of credit cards include South Africa and UAE faced a credit loss of 9.5% and 18%, in 2009 respectively. In the race to occupy a larger market share of credit consumers, they reduced their policies and even offered their services to expatriate. During the economic crisis these expatriates were forced to leave their job and the country, so they defaulted on their debt payments which resulted in the huge loss of 2009 (NEESON, January 2012).

In Asia pacific, credit card business is even more lucrative. Hong Kong, with only 7 million consumer base, earned a total of 725 million pre-tax profits. (NEESON, January 2012) This demographics shows that there is large business potential for credit cards in Developing regions of the world including Pakistan and India. It has been found that Indian credit card market has shown a growth of 30 – 40 percent annually. Furthermore the number of credit card holders is 27.5 million reported by the credit card issuers (Sudhagar, July - Aug, 2012).There is a new force in credit card market with the presence of internet and online purchasing. People use credit cards for their online payments.

b) Credit Card Industry Outlook | Pakistan Perspective

The penetration rate in Pakistan has been very low given that is it in the market for over 20 years. Initially credit cards all over the world was targeted to the elite class and so was the case in Pakistan which slowed its growth rate as the population of high income class in Pakistan is less than 10%. Owning a credit card during that time was considered as a symbol of royalty. But recently, extending middle class in Pakistan shows a large potential for credit card market. The right path to approach that middle class is proper image building and awareness of credit card services to potential consumers.

The trend has been changing over the period. There are wide number of credit card users in Pakistan. An estimate tells that total number of credit card holders in Pakistan is about 22 hundred thousand, in which 9hundred thousand are active users. There are number of foreign and local banks which are providing their services in this regard. Habib Bank pioneered the launch and introduced a gold card in Pakistan which proved to be unsuccessful. Allied bank then followed the trend and reintroduced credit card as Master Card but also failed in attracting attention. In the year 1994 Citibank revolutionized the market by introducing its credit card known as the Visa Card. This was the turning point for the credit card industry in the history of Pakistan. Awareness was created about plastic money among the people of Pakistan. (Khalid, Butt, Murtaza, & Khizar, 2013). Today, nearly all banks offer credit card services to its customers.

In this research, consumer perceptions, understanding and perception about credit card and its services are studied. Customers tend to use those products which, in their perception, add value to their lives. The value that credit card provides focus on using future cash flow in present time with interest fee. Stavins signifies that consumers are sensitive not only to the fee(interest rates) of credit card usage but also to the value of other enhancements like frequent use awards, extended warranties, expedited dispute resolution or automobile rental insurance. (Stavins, 1996) Our research will cover almost every area that would enrich the user experience of credit card usage and, ultimately, increase the volume credit card transactions.

In Pakistan, people are more attracted toward use of Debit cards than that of credit card. We will study credit card usage and adoption in order to find out the psychological, cultural and functional barriers that a potential consumer or credit card holder would face. Trends in Pakistan are being changed as there is more diffusion of internet and globalization in the country. The country is more open to international trade which ensures economic stability and cultural transformation in the country. A big chunk of people can afford global life style in this developing part of the world. People are using electronic banking for their day to day transactions due to its high convenience and 24/7 availability. There is high use of debit card in Pakistan i.e. 235.25 billion in FY2010 as compared to only 17 billion uses credit cards in the same year. This shows a wide difference in these two closely related instruments (Dar, 2010).The difference shows that there is negative psychology toward credit card usage despite of its convenience as compared to rigid domain of debit card.

c) Research Objectives

- Ascertain the awareness of credit card among the users.
- Determine the extent to which interest payments lead in resisting the adoption of credit cards.
- Analyze the impact of security and availability of cash on its credit card holders.

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- Examine the influence of lifestyle on the usage and adoption of credit cards.
- Identify how religious belief drives away from credit card practices.

II. Literature Review

a) Credit Card Orientation, Product, History

Credit card is the product that allows its users to borrow money for payment from a merchant and pay back in future date. Credit card is an automated way to offer consumers credit that would be paid by banks. Credit cards were firstly evolved after 1920 when oil companies and other big firms started issuing cards which ensure future payment by the consumers. (Encyclopedia britannica, n.d.) But its wide use started from 1938 when companies started accepting each other's' cards. (Belis, n.d.) Banks started issuing credit cards in year 1946, when John Biggins of the Flatbush National Bank of Brooklyn launched its first credit card. With the evolution of modern technologies, Credit cards were issued in Plastic hard card which bears particular numeric values contains 16 digits. It includes user's information which is directly connected with main database of the company. The barcode stripe is detected by the detecting skimmers which are placed by the banks and it consists of user information.

Numerous researches have been done on the frequent use and adoption of credit card internationally but there are limited researches conducted on the low usage of plastic money in a developing country like Pakistan and the gap is yet to be identified. This provides us with an opportunity to identify why people are reluctant in adopting plastic money even though it offers many features and benefits.

b) Developed Countries

In most of developed countries the usage of credit card has been high compared to the developing countries. They act as a vital payment tool for the consumers all over the world (Feinberg A.1986), (Brenthal, Crockett, & Rose, 2005). American Banker Association estimated that every second around 10,000 payment card transactions are made all over the world. In the past ten years the value and amount of card – based payments has accelerated in various developed countries such as US, U.K (Settlements, 2003), (Klee, 2006). Consumers are more likely to pay for their groceries with credit card in various supermarkets such as Tesco, Asda and Sainsbury (Guibourg & Segendorff, 2007), (Humphrey, Willesson, Bergendahl, & Lindbolm, 2006), (Amromin & Chakravorti, 2009)indicates that the use of cash has declined in many countries and there is a significant drop off. A research done on the credit card usage among the affluent users in China concludes that the Chinese are comfortable being accompanied by using credit card (Wothington, Stewart, & Lu, 2007).

c) Credit card usage in Pakistan

Credit card was launched in Pakistan by HBL but it gained recognition after 1990's with the launch of Citibank Pakistan Visa Card. (KeithTimimi, 2010) after successful launch of credit card by Citibank, Muslim commercial bank also followed the example. Nearly all banks in Pakistan offer credit cards to their users. These banks include Allied bank, National Bank, HSBC, Standard chartered bank, and HBL. (KeithTimimi, 2010)Today credit card has large base of consumers. A big chunk of finance resources has been invested on credit cards.

d) Theory on usage of Banking Products

The importance of credit cards, both as a payment and short-term financing medium to today's consumers, is no longer debatable (Chakravorti & Emmons, 2000); (Hayhoe, Leach, Turner, Bruin, & Lawrence, 2000)But, in contrast, users of financial services are usually cautious about new financial utility because of hidden charges, high cost and high induced demand by its users.

Their fears are valid, as finance is the most delicate and crucial aspect of one's life. In case of Credit card, its usage is the function of consumer own choice rather than by induced demand created by credit card issuer through advertising. According to Thomas, Ninety percent of respondent agree to some extent that overspending cause by credit card usage is due to consumers' side not of card issuer. (Thomas A. Durkin, 1970–2000). In this way it is established that credit card issuers have not to worry about drawing more credit by credit card users in short times. The whole discussion establishes the fact that if a user is clear about the right usage of credit card for their financial well-being, issuers are not required to induce any demand in the form of advertising. The critical role in credit card usage plays by the awareness in consumers about its utility.

A number of factors have been identified based on the previous literature. This study comprises of various variables which plays a substantial role and influences the consumer to adopt plastic money. The factors are classified into five categories. These categories include Awareness, Function, Cost, Lifestyle and Religious belief which leads to the usage and adoption of credit cards in context to Pakistan.

e) Awareness of Credit Card

Awareness of any product plays a vital role in purchasing and consumption behavior of consumers. There is usually a positive relationship between awareness and usage of product. (Khalid, Safdar Butt, & Murtaza, Perceived Barriers in the Adoption & Usage of Credit Cards in Pakistan Banking Industry, March, 2013). According to Delener, promotion of credit card services is very necessary to boost its usage especially among Hispanic and Asian consumers. (Delener & Katzenstein, 1994). There must be awareness programs

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that enable consumers to think about these products in new ways. We can see that big organizations or even small SMEs use credit as their potential way to growth in competitive markets. The same concept can also be valid on individual consumers, who could enhance their life style and aptitude by using financial instruments for their financial needs.

The lower level of awareness is the foremost reason for consumers' turnover. Consumers, in the end, are amazed at different charges inflicting upon them at the end of year. Therefore, Durkin insists that users of credit card must be informed thoroughly in the time of issuance. (Durkin & Price, 2000) This approach really help consumer in setting their mindset that prevent any future misconception over fee and interest rate costs. Awareness is the keyword that would decrease the consumer turnover and increase the credit card usage volume in the long run.

f) Functional dimensions

According to Chakarvarti, Credit card is widely accepted among the consumers due to the convenience it provides to its users. Credit card had lowered the popularity of carrying cash, checks, and disbursement/transaction mechanisms. (Chakravorti & Emmons, 2000)Over the time Credit card has turned into more extensive use by financial transaction over telephone and internet. Consumers enjoy payment facilities that are offered by plastic cards which are more rapid and convenient when compared to cash (Klee, 2006), (Borzekowski, Kiser, & Ahmed, 2008). Furthermore the speed of transaction, records of transaction, reliability, dispute resolution and ease of use have a huge impact and influences the adoption of credit cards (Amromin & Chakravorti, 2009) (Jonker & Kosse, 2013).

It was noted that consumers greatly prefer these factors that is the speed, security and convenience that are offered by plastic money and they do not have the need to carry cash anymore (Wothington, Stewart, & Lu, 2007), (Chirapanda & Yoopetch, 2008).

(Chan, 1997) identified that non-monetary benefits have an impact on usage of credit cards. He defined the non-monetary benefits as ancillary functions such as the benefit of ATM services at various locations. He suggested that card issuing company should provide a better service regarding the complaints of their customers.

The geographic dispersion of ATM's also influences the consumer towards adoption of credit cards (Berger & DeYoung, 2006). By introducing ATM technologies, banks have been successful in attracting customer towards adopting credit cards (Markose & Loke, 2003). Various studies have been done on the consumer's perception in using credit cards, some researchers are of the view that plastic cards enable the customers to pay their bills, get free access to ATM and manage their budget on their spending (Soman, 2001) (Massoud & Bernhardt, 2006), yet others are of the view that customer feels uncomfortable while using credit cards (Lin, Shih, & Sher, 2007).

A survey conducted by (usage and attitude survery about credit and T & E cards, 1990) which was on Greek card holder's attitude towards credit card. The cardholders were found with both positive and negative attitudes. The most positive attitude was from the need to not carry cash which provided an additional safety. Another positive attitude was from the availability of foreign currency. However the disadvantage was the fear of fraud such as card could be stolen/misplaced and misused. The perception that easy availability of money leads to an excessive purchase is another negative attitude.

g) Cost – Interest, Payback time

According to Stavins, consumers are more sensitive toward interest rates on Credit card purchasing along with offers, and gift prizes that automobile or other companies give on usage of particular brand of credit card, which the banks have been using as promotion of their product. (Jonah, 1996)But, on the other hand, Ausubel proves that interest rate is not a determining factor in purchasing pattern through Credit Card. (Ausubel & Lawrence, 1991). By above argument we could deduct that interest rates are important in choosing a certain brand of credit card but availing credit on credit card (while purchasing) is not affected by fluctuation in interest rates. The main challenge for bankers is to keep their interest rate lower and clear enough that consumers feel confidence in availing the opportunity that is offered by the credit card issuer.

Consumers of banking services in Pakistan have yet to realize the potential of credit card utility to them. Many past consumers have forfeited the use of credit card because of high interest rates fees and lack of confidence in electronic banking system. The fear of high interest rate charging is one of the greatest distress that credit card users experience all over the world. In USA, the most developed nation, most of credit cards (around 80 percent) believe that percentage rates on outstanding balances are too high. (Thomas A. Durkin, 1970–2000)

Credit card users generally perceive the use of credit card as a financial burden rather a facilitating tool for their financial needs. There is plenty of research which is oriented to know the basic problems faced by credit card users in the form of high fees. High cost of credit card can be bifurcated into following dimensions,

h) Interest rates

Interest rate serves as one of the most negative motivator for credit card use. Consumers are usually unresponsive to high interest rates (Lawrence, 1991) but they are reluctant to use credit card due to increased

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debt in long term. A researcher is of suggestion that government should imply an interest cap on credit card outstanding amount. (Chirapanda & Yoopetch, 2008) This interest cap could be the positive reinforcement for credit card consumers. Otherwise an increase in interest rate cause an immediate increase in debt (gross & Souleles, NBER working papaer series) and therefore play a negative part in credit card usage in long term.

i) Annual fee

An annual fee is also charged by issuer of credit card in addition to interest fee for credit card services. The yearly charging also affects the selection of a particular credit card brand. Normally high annual fee discourage consumers to use a particular credit card or premium offers on credit card by the same issuer. (Chirapanda & Yoopetch, 2008)

j) Credit limit

Credit limit is the tool by which issuer make sure that there credit would be recovered in following time period and consumers would not exceed taking loans out of its credit worthiness. Normally high credit limits on one's credit card induce consumers to a particular brand. (Chirapanda & Yoopetch, 2008)

k) Switching Cost

According to Ansubel, Credit card issuers exercise market power due to the fact that consumers are usually unresponsive to higher interest rate. (Ausubel & Lawrence, 1991)

l) Impact of consumer Life style on credit card adoption

Consumer life style has a high impact on credit card purchasing behavior. Credit card usage is not only preferable for high class, but for middle and lower middle classes too. One study shows that low income users use credit card for future installment features and easy credit availability rather than for safety, convenience or identification purposes. (Jeans, 1979) Previous researchers have found that the card users are divided among two types of holders. Those who use credit card for the convenience purpose (transactor), whereas others use it for the benefit of easy installments and for emergency purposes only (revolver) (Wothington, Stewart, & Lu, 2007).

These cards were classified based on their users and were divided into two categories that is Main card and Subsidiary card. Main card represents those who use often and for the purpose of convenience whereas subsidiary card represents those who use less often and only when the occasion arises that is emergency purposes (Devlin, Wothington, & Gerrard, 2007).

(Gan, Mayrami, & Koh, 2008) classified users into high socio class and low socio class. High socio class find it convenient to transact through credit card rather than paying cash and low socio class use it for financing purpose. It was concluded by (Plummer, 1971) that lifestyle played a vital role in directing the usage of credit card. According to him demographic was the key driver, as people with high income, well education, middle aged and professional fragment are more likely to adopt for their day to day transaction. The latest fashion, technologies and gadgets has driven the younger generation towards a high life style. They are more inclined towards unnecessary shopping to remain up to date with latest trends (Hausman, 2000). Young adults are brand conscious and tend to spend more on luxury item and dispensable good, so credit card gives them the option of having easy money (Yang, 2007). Thus the luxurious life style of today's youth has led to the high usage of credit card. Concluded by (Devlin, Wothington, & Gerrard, 2007) that about 7% of the total population was using their cards more frequently because of the attractive design of the card that pleased them.

m) Religious belief

Credit card usage is also affected by the religious and cultural factors. Religious controversies over interest rates influence the behavior of potential consumer of credit card, especially in Pakistan. Moreover, being in debt has also had a negative attribution in Pakistani culture. (Afshan, Ayesha Amanullah, & Madiha , 2009).

Key principle of Islam prohibits usury (Riba); there have been many debates on whether credit cards are acceptable if the consumer pays their due amount before interest is charged on the credit purchase, which would avoid paying interest. The other debate states that usage of credit card is prohibited even if the holder pays his due amount before the interest is charged. Due to this prohibition of interest, the concept of Islamic Banking has emerged, which provides Riba free services to Muslims (Rahman, 2003). Hence religion has an impact on the usage of credit card as Pakistanis being Muslim tends to avoid the merger of interest in their earnings.

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Figure 1 : Conceptual Framework

III. Research Design

In order to achieve the objectives, research design acts as a blue print and guides the researcher. This research is Quantitative in nature and Explanatory approach is used. The reason of using an explanatory approach is that it helped in clarifying the misconception of credit cards among its holders. With the help of statistical tools we adopted and modified the close ended questionnaires that helped us in quantifying our research.

a) Population

The total Population of Pakistan is 220 million. Out of which 2.6 million are having a bank account in a commercial bank. These figures are available on the website of State bank of Pakistan. Among these 2.6 million bank accounts holders, only 0.9 Million are active credit card users. The population for our research is the active as well as inactive card holders. We conducted the research within the geographical boundary of Karachi. The reason for choosing Karachi as the city is that, it is within our reach and because of the budget constraint to keep the cost within our feasibility.

b) Sample and Sampling Method

Quantitative studies usually have a larger sample size as compare to the Qualitative studies. We have used a sophisticated approach of calculating the sample size which is the Confidence Interval Approach at a ±10% margin of error with 95% confidence level which gave us a sample size of 96. However we distributed around 105 questionnaires as we were not sure how many individual will respond, so just to be on the safe side we distributed a few more than the targeted number. The random sampling method is used with close ended questionnaires which were provided to the active and inactive credit card users to find out the underlying factors that lead them towards the usage or adoption of credit cards or drive them away from using the credit cards.The participants are selected on the basis of Random sampling approach under Non-Probability sampling techniques which was done on the basis of convenient sampling. The reason for selecting this approach is that we approached those individual who were within our geographical boundary and were easily accessible and available.

c) Research Instrument

Primary as well as the secondary data was used. Primary data was collected by approaching the banks and credit card holders. It was collected by one on one interaction with active users and inactive users. Close ended questionnaire and survey are used as data collection instrument in order to collect primary data. The nature of the questionnaire is unbiased and specific in nature and is more cost effective and is suitable for the studies of large sample size in comparison to interviews. The questionnaire is divided into two parts; the first part consists of the demographics, which helped us in identifying the type of users of credit cards i.e. the credit card market. The second part consists of 19 statements that includes independent and dependent variables on Likert scale ranging from 1 to 5. 1 is for Strongly Disagree and 5 is for Strongly Agree. These questions were asked from the selected sample. The questionnaire is adopted from the literature review and is further modified by adding some questions that covers the aspect of our research. Whereas secondary data is collected from published article journals posted on the internet.

d) Research Hypothesis

H_A: Awareness has a positive impact on the usage and adoption of credit cards.

H_A: If Functional dimension is high it has an impact on the usage of credit cards.

H_A: The greater the cost the lower the usage of credit card

H_A: Religious belief has a negative relation with adoption of credit cards.

H_A: Socio – Psycho has a positive relation with usage and adoption of credit cards.

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IV. Results Findings and Analysis

a) Reliability

Case Processing Summary

		N	%
Cases	Valid	26	96.3
	Excluded[a]	1	3.7
	Total	27	100.0

a. *Listwise deletion based on all variables in the procedure.*

Reliability Statistics

Cronbach's Alpha	N of Items
.885	19

The Reliability test helps in measuring the degree to which the variables and results are unbiased. It helps in determining the consistency among the various variables that are Awareness, Cost, Functional Dimension, Religious Belief and Socio-psycho. Hence Cronbach's Alpha is used for the measurement of reliability and consistency. The above results show that we have obtained the value of Cronbach Alpha of 0.885. The minimum desired value should be 0.7. Hence the reliability and consistency of the statistical data is proved to be very high. The results of the study provide evidence of the construct validity of the test as the study measure the constructs that theoretically linked with each other and the construct which are not theoretically related with each other, in fact observed to be linked that means there are convergent between the similar constructs, and also observed to not be linked that reflect the discrimination between the dissimilar constructs.

b) Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Lower the Probability (U)	103	1	5	3.55	1.398
Leads to overspending (U)	103	1	5	3.83	1.344
Ease of Payment (U)	103	1	5	4.13	1.126
Fault of customer (A)	103	1	5	4.02	1.244
Lack of information (A)	103	1	5	3.62	1.173
Complexity of information (A)	103	1	5	3.66	1.090
Insufficient Credit limit (C)	103	1	5	3.11	1.275
High interest Rate (C)	103	1	5	3.81	1.197
Long Application approval (C)	103	1	5	3.47	1.092
Outstanding Balance (C)	103	1	5	3.26	1.212
Stolen Card (F)	103	1	5	2.88	1.140
Online Payments (F)	103	1	5	3.83	1.172
Wide acceptance (F)	103	1	5	3.97	1.080
Against Islamic Value (R)	103	1	5	3.06	1.399
Avoid interest (R)	103	1	5	3.48	1.420
Negative Debt attribution (R)	103	1	5	3.44	1.391
Islamic Bank over Conventional (R)	103	1	5	2.98	1.414
Luxury Purchase (S)	103	1	5	3.73	1.262
Emergency Purchase	103	1	5	4.46	.968
Valid N (listwise)	103				

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The descriptive analysis above shows that the mean of all the variables is above 3, that means the population that we selected for our research is agreeable with the research that we are conducting and have mostly agreed, whereas the question related to Islamic Bank over Conventional with a mean of 2.98 shows that the population have mostly responded with Neutral answer.

The Standard Deviation on the other hand which is above 0.5, shows that the opinion of our population varies a lot, this may be due to taking a very diverse population from different sector that resulted in variation of responses. Here it is rightly said that the distribution is slightly diverse

c) Correlations

Correlations

		Usage	Awareness	Cost	Functional Dimension	Religious belief	Socio_Psycho
Usage	Pearson Correlation	1	.492**	.358**	.472**	.247*	.248*
	Sig. (2-tailed)		.000	.000	.000	.012	.011
	N	103	103	103	103	103	103

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

d) Awareness

Since the significance level is 0.01 & the correlation is 0.492 we have enough evidence to reject the null hypothesis. The results reflect that as the awareness regarding the credit cards increases, the usage of credit cards will also be augmented and vice versa. Therefore there is a positive relationship between Awareness of credit card with its usage.

e) Cost

Since the significance level is 0.01 & the correlation is 0.358. This shows that cost is positively correlated with the adoption and usage of credit card. This show that there is a positive relationship between the two variables and both the variables are correlated. Change in cost will affect the usage and adoption of the credit cards.

f) Functional Dimension

The level of significance is at 0.01 & correlation is 0.472. This shows that Functional Dimension is positively correlated with adoption and usage of credit card. Function has a high impact on credit cards usage.

g) Religious Belief

Since the Significance level is at 0.05 & the correlation is 0.247. This shows that religious belief has an impact on the Usage of credit card but not to the higher extent. This means that the change in one variable is not highly correlated with the change in another variable. It shows that there is an existence of relationship between the two variables.

h) Socio Psycho

Since the significance level is at 0.05 & correlation is 0.248. We have enough evidence to reject the null hypothesis means there is an existence of positive relationship between socio psycho and usage of credit cards. The statistics above perhaps indicate that the variables are not highly correlated but they share the positive bonding.

i) Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.581[a]	.337	.303	.81734

a. Predictors: (Constant), Socio_Psycho, Religious_belief, Cost, Awareness, Functional_Dimension

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.947	5	6.589	9.864	.000[a]

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Residual	64.801	97	.668		
Total	97.748	102			

a. Predictors: (Constant), Socio_Psycho, Religious_belief, Cost, Awareness, Functional_Dimension

b. Dependent Variable: Usage

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.787	.491		1.604	.112
	Awareness	.370	.115	.327	3.225	.002
	Cost	.321	.104	.293	3.077	.003
	Functional Dimension	.290	.117	.255	2.471	.015
	Religious belief	.104	.082	.113	1.276	.205
	Socio_Psycho	-.002	.098	-.002	-.025	.980

a. Dependent Variable: Usage

The table shows that our R is 0.581 that means high degree of relation among the variables. The independent variables in the model are explaining 33.7% impact on Usage and Adoption of Credit card in Pakistan

The F over here is greater than 2 which is 9.864 is significant at the 0.001. This show's that our model fits the population.

The coefficient |t| is greater than 2. We have confidence in the alternative hypothesis.

It is also evident that the highest beta is of awareness that is 0.370 with a significance level of 0.002. It has the highest significance level as compare to the rest of the independent variables. This means that awareness has the highest impact or is the most important element in the understanding and perception building of credit cards. The |t| of awareness is 3.225 which is greater than two*, hence the null hypotheses is rejected*. This shows that awareness has a positive impact on the usage and adoption of credit cards. And *Awareness has a positive impact on the usage and adoption of credit cards* has been proved from the results.

Whereas socio psycho has a negative relation with usage of credit card but with the significance level of 0.980 it implies that it isn't an important element to provide a reason for the usage of credit card. *Hence we have enough evidence to accept the null hypothesis.*

The positive of 0.290 beta of Functional Dimension with the significance level of 0.015 indicates that higher the facilities offered by the bank higher will be the adoption and usage of credit cards. The |t| of functional dimension is 2.471 which is greater than 2*, hence, we have enough evidence to reject the null hypotheses.* So it has been proved that *if Functional dimension is high it has an impact on the usage of credit cards.*

Whereas Cost has a positive beta of 0.321 with a significance level of 0.003 and the |t| of Cost is 3.077 which is greater than 2, this means that the cost share inverse impact with the usage and adoption of credit cards i.e. if the cost of the credit cards lower than their usage and adoption will increase. It implies that Cost and Usage have an indirect relation, therefore we have reject the null hypothesis and accept that, *the greater the cost the lower the usage of credit card*.

On the other hand Religious belief have a positive beta of 0.104 with the significance level of 0.205, but the |t| test is less than 2 and is 1.276, therefore there is no sufficient evidence to reject the null hypothesis, so we can say that there is no negative relationship between the religious belief and the usage of credit cards.

V. Discussion

This study was conducted for credit card holders in Pakistan to find out their underlying reasons and to understand their perception on the usage and adoption of credit cards. It is learned from the analysis that the factors that affect the consumer in accepting or rejecting the use of credit card may vary from one consumer to another, but it can be seen that awareness, cost, functional dimension, religious belief and socio-psycho are correlated with the usage and adoption of credit cards. But the study shows that awareness and

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functional dimension has a very stronger impact in changing the perception and understanding among credit card holders. Cost also has an impact on the usage and adoption of credit card. Whereas the regression analysis proves that the impact of religious belief and socio psycho vary from positive to negative and does not show enough significance.

The data that we have collected and analyzed tell us that it is evident from the results that all the hypotheses that we have proposed are correlated and are true.

H_A: Awareness has a positive impact on the usage and adoption of credit cards.

H_A: If Functional dimension is high it has an impact on the usage of credit cards.

H_A: The greater the cost the lower the usage of credit card

H_A: Religious belief has a negative relation with adoption of credit cards.

H_A: Socio – Psycho has a positive relation with usage and adoption of credit cards.

From the results we conclude that all the variables have relation with each other but religious belief and socio – psycho are not highly correlated.

Awareness, functional dimension and cost have the highest impact in changing the perception and understanding of credit cardholders. This means that if the banks offer good facilities and high awareness is done for credit cards than individuals will be more inclined towards the high usage of credit cards. The bankers should lower their interest rates and increase their credit limit, because cost has an inverse effect on the usage and adoption of credit card.

Whereas the Religious belief shows that this variable is important but it does not majorly affect the decision of usage or adoption of credit cards among its user. Basically this variable has the lowest effect on the decision making of an individual.

But the result of socio psycho is negative which implies that this variable has no impact on the adoption and usage of credit cards. This means that no matter what the social class consumers belong to, they will still avail the facilities that a credit card provides.

From this research we have successfully identified 3 factors which have high impact on the usage of credit cards. The first factor is of creating high awareness about various benefits that the banks offer and how a consumer can avail all those benefits from using credit cards. The various promotions such as redeemable points and promotion which we get at various stores by using a particular banks credit card impacts highly on the consumers and attract them towards high use of plastic money. The other factor that affects the usage of credit cards is the functional dimension that is if the banks offer higher conveniences, high facilities and ease of use and payment to its customers the more it will gain popularity. Customers these days look towards adopting things that make their life easier, so the ATM facilities and reliability offered by the banks will lead to the increase in its market share. The third factor that has a high impact on the holders of credit cards is the cost that the bankers charge; the bankers should adopt better risk management at the time of issuance of credit card which is more preferable than that of higher interest rates to cover the subsequent risk.

From this research we have helped in identifying the factors that the bankers and the marketers need to focus on more these days and this is what the customer is looking for in their product. The banks should focus on high promotion of its product and provide better facilities to attract and retain its customers.

Hence we have successfully achieved all the objectives by this study and we are able to identify the reasons that attract or repel the customers from the usage and adoption of credit cards. This study will help the bankers and marketers of banking products to identify better ways in attracting their customers.

VI. Conclusion

This research indicates the fact that, like many other products, awareness plays a key role in adoption of credit card facility. This shows the fact that consumers are more inclined to adopt a product if they are well aware of the product.

Different packages and discounts expand the volume of credit card usages. Banks should concentrate on providing packages like discounts on purchases, bulk purchases or advertising.

Moreover, usage of credit card is also influenced by different cost factors like interest rate fee and volume of credit available for consumers. The study shows that volume of credit card usage is inversely proportional to the cost factors in credit card.

Religious factor have a low impact on the adoption of credit card facility and socio –psycho has negative impact. This shows that credit card facility is mainly dependent on the utility that it provides to its consumers. This also indicates that banks should enhance the convenience factors in advertising credit card to its consumers.

VII. Recommendations

In Pakistan, banks do not market its commercial banking products very well. Marketing of commercial products by banks is mostly oriented toward niche consumers who are already using some sort of credit cards or who are defunct credit card users. This approach has to be changed. Pakistan is gaining economic stability over the period. Therefore the large

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untapped market of credit card can easily be exploited by banks in current economic scenario.

Banks should also advertise different packages on mass media. Banks usually use direct advertisement approach to current or previous customers through telemarketing. The scope of those advertisements should be expanded to public. As in case of HBL; banks could advertise discounts on purchasing petrol or dining through credit card on bill boards and newspaper. This will induce increasing demand, not only in current consumers but in potential consumers as well. Potential consumer would be attracted toward credit card through its enhanced features. Convenience should be given high importance, such as the technological service issues that a consumer faces should be reduced. Shortage of cash or the frequent ATM under progress does affect and this should be taken into consideration.

Highest interest rates in case of not paying credit back in due time, is the sure thing that hold back potential consumer from availing credit card facility. It is needed that credit criteria should be tightened with lowering the credit card interest rate fee. Normal 30 to 40 percent interest rate is highest for mitigating the risk of credit cards default. This would do nothing but hinder potential consumers as well as active consumers to use credit in bulk amount.

In Pakistan, there is a number of misperception regarding financial facility credit card offers to its consumers. This misperception stems out of complexity in issuance of credit card and fear of stealing credit card codes. These misperceptions must be addressed in a proper manner. Issuance process should be interactive with the help of bank agents. Also, the use of credit card codes must be prescribed at the time of issuance of credit card. This will enhance the volume of online transactions through safe credit card usage. It will also help in lowering the turnout ratio in long run.

It is very encouraging that credit card usage is not hampered by socio-psycho and religious beliefs of masses. People in Pakistan take credit card as a financial facility rather than a symbol of status. Banks could directly target consumers on the basis of credit facilities it provide for day to day consumption. This facility means that a consumer would not face shortage of cash in purchasing groceries or day to day necessities and family outing. The overstated credit, due to this, could be adjusted in next month with the clear perception of credit and consumption pattern by individual himself.

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A Study Customer Satisfaction of E-Service Quality of Point of Sale (POS)

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Abstract- This study examines the level of customer satisfaction and service quality of e-reader devices has stores and SPSS22 software was used for data analysis and correlation tests to determine the relationship of variables, the analysis of the test for identification of direct and indirect effects of variables has been used on customer satisfaction. The population of this study, shoppers and stores are Ardakan, Iran and sample its 200 stores and shops *in* the city which has customers randomly selected. The results show that the security apparatus reader has the greatest impact on their satisfaction. In addition the low cost; it is most concerned with customer satisfaction. The remarkable thing is that the devices meet the customer's card is the least that should be examined. Authorities can resolve individual complaints, the better the card reader devices can capture and customer satisfaction.

Keywords: *e-electronic, customer satisfaction, e-service quality, point of sales (POS.).*

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A Study Customer Satisfaction of E-Service Quality of Point of Sale (POS)

Mohammad Shaker Ardakani [α], Sayyed Hassan Mirhosseini Ardakani [σ] & Mohammad Fotouhi Ardakani [ρ]

Abstract- This study examines the level of customer satisfaction and service quality of e-reader devices has stores and SPSS22 software was used for data analysis and correlation tests to determine the relationship of variables, the analysis of the test for identification of direct and indirect effects of variables has been used on customer satisfaction. The population of this study, shoppers and stores are Ardakan, Iran and sample its 200 stores and shops *in* the city which has customers randomly selected. The results show that the security apparatus reader has the greatest impact on their satisfaction. In addition the low cost; it is most concerned with customer satisfaction. The remarkable thing is that the devices meet the customer's card is the least that should be examined. Authorities can resolve individual complaints, the better the card reader devices can capture and customer satisfaction.

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I. Introduction

Service quality evaluation in companies which offer electronic and online services differs with the quality of traditional services. In offering these kinds of services, factors such as time, access and system performance play a highly important role. Subsequently, rapid quality is one of the key factors in offering these kinds of services. Since each customer has his/her specific viewpoints about and expectations from service, customers' mutual needs and expectations should be taken into account to detect the key important specifications of service quality evaluation from the customers' point of view. By determining these specifications and their importance to the customer, efforts can be made in the time of the customer's dissatisfaction to resolve the problem and raise service quality. Furthermore, these specifications help the company use its resources in the way which has the most qualitative improvement, finally resulting in keeping the customers and boosting the company's profit.

By improving point of sale (POS) network we will witness, on the one hand, the gradual removal of bill and the negative consequences of its production and distribution on the country's economic system, resulting in national productivity increase through increasing daily transactions' productivity, and on the other hand by raising public trust and belief in the productivity of POS cards and machines, conditions will be better for the decrease of money supply among people, and many minor adrift and static capitals will return to the country's economic system and in this situation the economical boom of the country will become easier. This amount of progress in electronic banking, on the one hand, and the huge amount of the literature on the current topic in identifying the key aspects of customers' service quality, customers' satisfaction, and customers' loyalty in the banking environment, on the other hand, and also very few research conducted in the banking environment where non-human interactions are the main channel of connection and service evolution, determine the significance of this research. Therefore, attempts have been made in the present research to identify and to study the effective factors in electronic service quality and finally testing their relationship with the costumers' satisfaction of the quality of offered services.

II. Customer Satisfaction (CS)

Today's, the necessity of continuing activities and maintaining the competitive advantage is attention to customers (Mozaheb, Alamolhodaei and Fotouhi Ardakani, 2015). Customer satisfaction is one of the most important variables for long-term business success. Particularly, a review from these studies, interrelationship among service evaluation, loyalty and other related topics with culture (Vesel and Zabkar, 2010). It is stated by Bitner and Zeithaml (2003) that "satisfaction is estimation of customers of a service or product either those fulfill their hopes and requirements. For instance, CS has been found to reduce the costs for attracting new customers and dealing with poor quality, defects and complaints (Michel, Bowen and Johnston, 2009). Reflecting these benefits, CS has been found to improve the long-term financial performance of firms (Williams and Naumann 2011), have positive impact on loyalty (Chenet, Dagger and O'Sullivan, 2011), be applicable predictor for purchase intention (Kuo, Wu and Deng, 2009), increase firm profitability (Williams and Kaumann, 2011) enhance firm's market value (Kanning and Bergmann, 2009) and relationship with culture (Rajendran and Lokachari, 2010; Chan and Wan, 2008). From the translation of many researchers it was observed that satisfaction is a sense of feeling which

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comes from a procedure of interpreting and judging what is received as a result of expectation as an inclusion of wishes and requirements coupled with the purchase and purchase choice (Armstrong & Kotler, 1996). It is discussed by Giese and Cote (2000) as an evaluative concept that satisfaction is the Current studies and practices in marketing have rekindled interest in and understanding of the role of CS in several ways, and many academicians have studied the relationship CS and SQ (Ladhari, 2009) in the context of retailing, as a result of the studies CS may be explained within these critical approaches ;

First, CS is not only the pre-dominant objective for the marketing function in the retail outlets, it is also the summary measure for evaluating the performance of different constructs of the overall satisfaction, such as, pricing or product assortment (Qin & Prybutok, 2009).

Second, CS is a critical predictor for customer loyalty, profitability of the retailer's marketing activities, purchasing and re-purchasing behavior and the retailer's performance (Kuo, Wu & Deng, 2009).

Third, CS provides a common constructs for comparing the impacts of constructs on marketing performance across diverse industries and geographical locations (Kuo, Wu & Deng, 2009).

III. E- Service Quality

E- Service quality refers to the consumers overall evaluation and judgment of the excellent and quality of electronic service offering in the virtual marketplace (Santos, 2003). A number of scales have been developed to measure the e-SQ in e-commerce environment such as, E-SERVQUAL (Parasuraman, Zeithaml, & Malhotra, 2005).

The most well-known scale is SERVQUAL that is developed by Parasuraman, Zeithaml & Berry (1985), and the scale is based on the estimated disconfirmation method whereby the gaps between a customer's expectation and perception are tested. Although there has been a consensus that SERVQUAL has a validated scale for measuring SQ in various service settings, incongruities have been remained over some aspects of the scale. However, this approach criticized by many researchers Mehta, Lalwani & Han (2000); Dabholkar, Dayle & Joseph (1996); Bouman & Van Der (1992). The rationale of criticism, as emphasised in the studies of Mehta, Lalwani & Han (2000) and Bouman and Van Der (1992), customer's expectation of services can be marked better than performance by customers. For instance, Babakus & Boller (1992) used the SERVQUAL scale for measuring SQ in their study, and they found, as measured in the SERVQUAL scale, score of relies in the perceptions more remarkably than expectations.

Customers' demand do not basic products or affordable prices, however also convenience shopping experience (Martinelli and Balboni, 2012). Earlier studies addressed to measuring SQ in the retailing settings have often started from SERVQUAL (Parasuraman, Zeithaml and Berry, 1985).The scale operationalizes SQ by calculating the difference between customer's expectation and recent performance, evaluating both in relation to the 22 items that are classified under five broad categories. The SERVQUAL scale has been examined and/or adapted in a great number of studies conducted in various service settings such as; health care (Padma, Rajendran and Lokachari, 2010), professional services (Cameran, Moizer and Pettinicchio,2010), information systems (Kettinger, Park and Smith, 2009), tourism industry(Jani and Han, 2011), higher education (Trivellas and Dargenidou, 2009), professional services and fast food (Cronin and Taylor, 1992), banking (Amin and Isa, 2008) and retail settings (departmental and/or discounted stores)(Vesel and Zabkar, 2010; Zhaou, Bai and Hui, 2002; Dabholkar, Dayle and Joseph, 1996). Although, SERVQUAL scale has been utilized by many studies for the retailing, the scale has been criticized by Das, Kumar and Saha (2010); Caro and Garcia, (2007); Babakus and Boller, (1992) due to the lack of integration the industry and they suggested that the model requires modification and customization to specify the features of industry (Ihtiyar et al, 2013).

IV. Hypothesis and Research Framework

In this study, we used to Kim and et al (2008) and SERVQUAL for measurement of E-Service Quality of Point of Sale (POS). In finally, authors used 6 variables for survey of customer satisfaction (see fig 1). This study propose the following hypothesis:

1) There is relationship between customer satisfaction and reliability of POS.
2) There is relationship between customer satisfaction and responsiveness of POS.
3) There is relationship between customer satisfaction and ease of use of POS.
4) There is relationship between customer satisfaction and cost of POS.
5) There is relationship between customer satisfaction and useful of POS.
6) There is relationship between customer satisfaction and security of POS.
7) There are different relationship between customer satisfaction and E-service quality.

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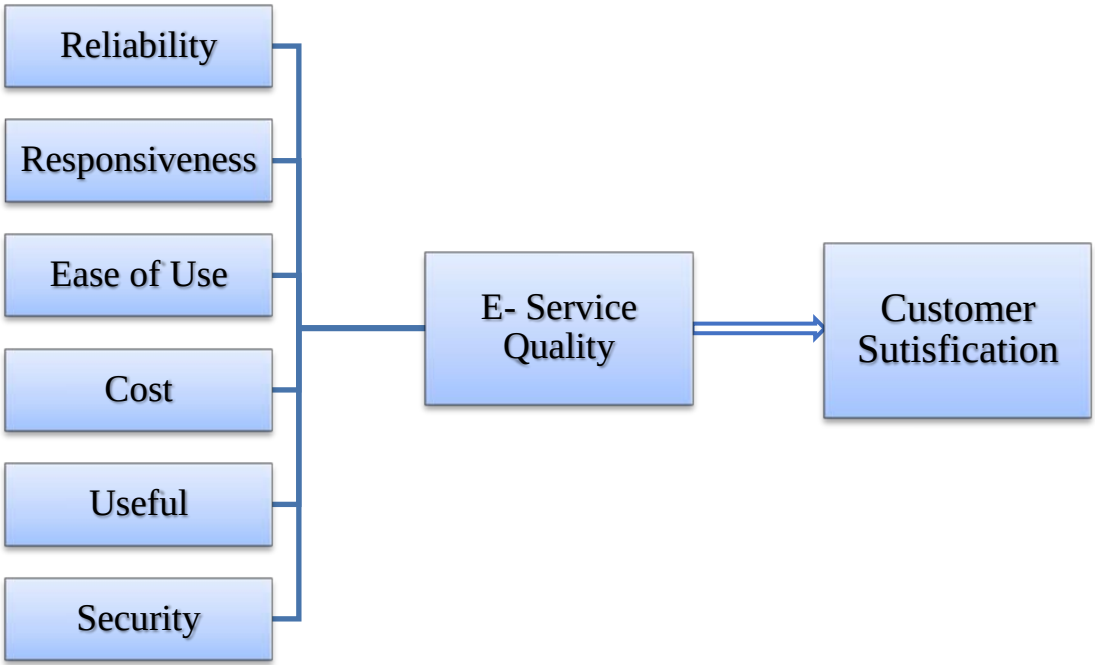


Figure 1 : Research Framework

V. Research Methodology

This research, initially used library resources to review the subject literature, then a questionnaire was designed consisting of two parts: demographic (age, education and agenda) and the main body as a measuring tool. The main body of the questionnaire that measures the main variables of the study is a combination of questionnaires about E- service quality factors. which makes 34 questions(including: reliability 7 questions, responsiveness 4 questions, ease of use 5 questions, cost 3 questions, useful 6 questions, security 5 questions and customer satisfaction 4 questions)based on a five-point Likert scale(from 1: very disagree to 5: very agree). The questionnaires were used after localizing and necessary modifications to fit the target population. The subjects of the study are in the stores.

a) Sampling

The population of this study, shoppers and stores are Ardakan city, Iran and sample its stores and shops in the city which has customers randomly selected. In order to determine the reliability of the instrument, a pre-test was conducted with a sample size of 25 customers in this city. The results of the pre-test indicated the reliability of the measurement tool with Cronbach's alpha 82.1%. The total of 200 questionnaires were distributed of which only 180 questionnaires were usable (Rate of Return: 90.0%). Demographic data obtained from the samples are shown in Table 1.

Table 1 : Respondent Characteristics

Age		Agenda		Education	
Year	%	Agenda	%	Education	%
Under 20	10.0	Male	84.5	Under diploma	6.6
20 - 29	67.7	Female	15.5	Diploma	42.9
30 - 39	15.6	N = 180			
40 - 50	6.1			Under graduate	47.2
Upper 50	6.7			M. A and upper	3.3

b) Reliability and Validity Analysis

In this study, standard questionnaires are used to assess the validity of questionnaire we use. And, after its localization, its initial questionnaire was drawn and by the time of codification, the researcher distributed questionnaires among experts, scholars, and also some of customers, then after collecting opinions of the group, corrective enterprises in the initial questionnaires get under way. Then, in the next stage the researcher distributed 30 questionnaires among customers. Finally, considering customers' opinions and experts' and

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advisors' final considerations, final questionnaire was codified.

In this study, reliability or trust ability of the questionnaire is assessed by measurement method of Cronbach's α by using SPSS software. In order to assess the reliability level, an examination with a sample of 200 customers was taken in Ardakan. Test results indicate that the reliability measurement of Cronbach's α coefficient was 91.4%, which was statistically of a desired rate. To summarize, the measurement indicators of the questionnaire in this study have good reliability and validity.

VI. Data Analysis

In this study, SPSS software has been used for data analysis. In order to test the relationship between variables, correlation test was used. The results of correlation test is shown in Table (2).

Table 1 : Correlation between Variables

Variables	Reliability	Responsiveness	Ease of Use	Cost	Useful	Security	Customer Satisfaction
Reliability	1.000						
Responsiveness	.542**	1.000					
Ease of Use	.518**	.566**	1.000				
Cost	.500**	.330**	.433	1.000			
Useful	.482**	.626**	.552**	.516**	1.000		
Security	.577**	.501**	.474**	.464**	.589**	1.000	
Customer Satisfaction	.387**	.387**	.247**	.464**	.589**	.520**	1.000
Mean	3.399	3.546	4.034	4.331	3.896	3.788	4.079
Std. Mean	.566	.723	.660	.725	.706	.787	.703

***. Correlation is significant at the 0.01 level (2-tailed).*

It can be seen, all variables related to E-Service Quality are correlated with Customer Satisfaction. Variable of reliability is the Lowes mean. It showed reliability of POS are low to users and customers. In addition, cost and ease of use variables reveal the highest correlation with customer satisfaction. Also all of the variables Correlation is significant at the 0.01 level with customer satisfaction.

Path analysis, which is a generalized form of multiple regression method in the formulation of causal models, in addition to direct effects, indirect effects of each of independent variables on the dependent variables are identified. The default linear regression used in the path analysis, shows that the Distribution of dependent variables is normal or near normal. . In order to verify the normality of data, Kolmogorov - Smirnov single sample 2 was used. This test compares the observed cumulative distribution function and the normal theoretical cumulative distribution function. Test results of Kolmogorov - Smirnov showed that for most variables trait distribution in the sample with its distribution in society, is not normal and there is a significant difference between observed and expected frequencies. So being aware of the abnormal data distribution, we used their natural logarithm for performing regression. Finally, the preliminaries were provided for path analysis. In conducting the path analysis, customer satisfaction was considered as the final dependent variable, Useful, ease of use, responsiveness, reliability, security and cost as independent variables. The results of the path analysis process is shown in table (3).

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Table 3 : Total Procedure of Path Analysis

Stages	Variable Depend	Sig	R	F	Variable In Depend	Sig	T	Beta	Tolerance
1	Customer Satisfaction	0.000	.683	25.0210	Reliability Responsiveness Ease of Use Cost Useful Security	.743 .007 .009 .023 0.000 0.000	-.328 -2.0379 2.0639 2.0297 4.0539 4.1020	-.026 -.201 .201 .159 .339 .303	.506 .571 .532 .642 .552 .565
2	Useful	0.000	.669	28.0187	Reliability Responsiveness Ease of Use Cost Security	.474 .602 0.000 0.000 .004	.717 .523 3.0823 3.929 2.0956	.057 .039 .284 .265 .216	.508 .571 .576 .699 .593
3	Security	0.000	.638	30.0006	Reliability Responsiveness Ease of Use Cost	0.000 .0008 .074 .135	4.0450 2.0685 1.0795 1.0501	.345 .203 .136 .104	.565 .595 .587 .708
4	Ease of Use	0.000	.643	41.0312	Reliability Responsiveness Cost	.006 0.000 .003	2.0765 5.0602 3.0005	.208 .386 .201	.590 .701 .745
5	Responsiveness	0.000	.547	37.0730	Reliability Cost	0.000 .281	6.0920 1.0082	.503 .079	.750 .750

The stepwise method was used in this path analysis, accordingly, all factors are put into the regression and then each of the variables that have significant impact are shown. One of the most important assumptions in testing causal relationships, is the lack of co linearity relationship between variables. A high co linearity regression equation signifies a low validity, despite the high coefficient of determination. For the co linearity test, Variance Inflation Factor was used, which is reverse of tolerance statistic. Tolerance is a proportion of variance which is not explained by other independent variables. The lower the tolerance, the higher VIF index, and thereby the rate of co-linearity increases. This leads to the increase of variance of regression coefficients and causes adverse regression model for prediction. In the present study, the maximum VIF in the regression models used in all procedures of the path analysis is 1.130, which is an acceptable number. Therefore, through the VIF index we can realize the low co linearity between independent variables and also concluded that the validity of the model is relatively high. In order to answer the question which of the variables have a stronger impact on customer satisfaction, the impact of direct, indirect and total effects were calculated. The results are shown in Table (4). For answer to this question, which variables have a more impact on customer satisfaction we calculate direct and indirect effect (see fig 2). Finding indicate reliability haven't direct impact on customer satisfaction but reliability have an indirect effect. Also security have a most effect on customer satisfaction. Therefore, responsiveness have low negative impact on the customer satisfaction.

Table 2 : The Type and Intensity Impact of Each Variable on Customer Satisfaction

	Effects		
Variables	Direction Effect	Indirection Effect	Total
Useful	.339	0.000	**.339**
Security	.303	.073	**.376**
Ease of Use	.201	.096	**.297**
Responsiveness	-.201	.190	**-.010**
Cost	.159	.059	**.218**
Reliability	0.000	.123	**.123**

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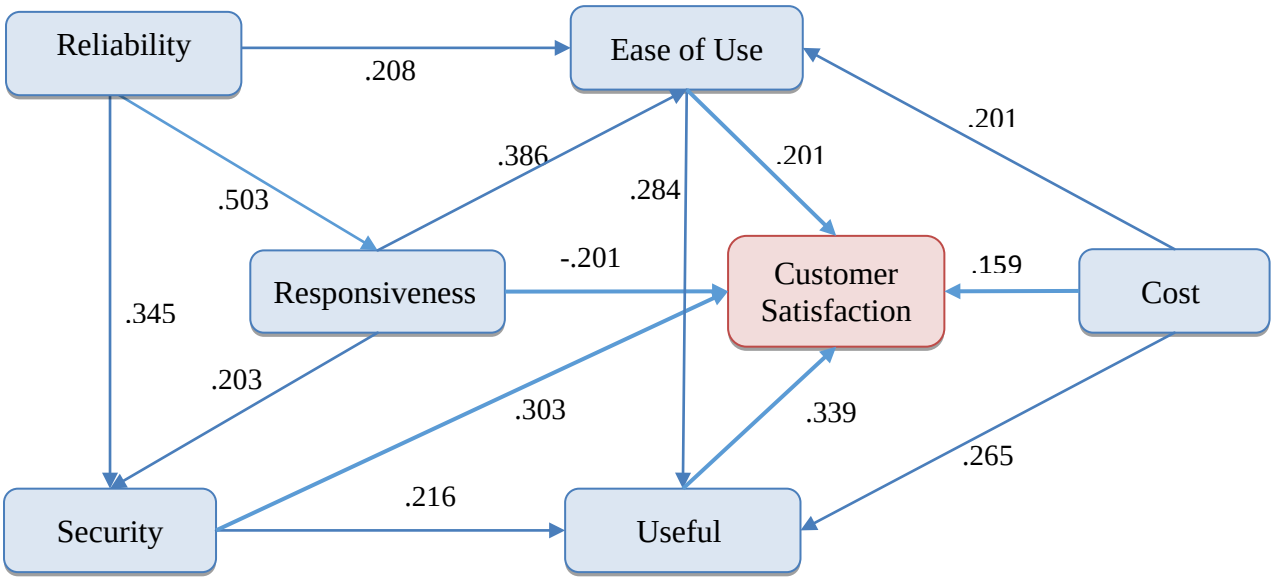


Figure 2 : The Relationship Model

It can be seen, all variables related to E-Service Quality are significant correlated with Customer Satisfaction. In result, accepted all hypothesis.

VII. Conclusions and Suggestions

The inferential analysis results of this research show that security and being useful have the highest effect on customers' satisfaction, a result which is in line with that of Ganguli and Roy (2011). Suggesting a positive significant effect of security on customers' satisfaction and loyalty. It is also in line with Macgregor and Vrazalic (2005) that the high cost of Internet access and also communicational infrastructures being insufficient are obstacles to accepting to use the POS machines, and responsiveness has the lowest effect on customers' satisfaction. The authorities can resolve the problem in the shortest possible time, if one comes up. As the results of this research show, to increase the tendency to use and subsequently to increase the true use of POS system in the retailers and stores, the users of POS system should have a thorough understanding of the usefulness and advantages of this system, for which the authorities can play a significant role by applying suitable advertising and strategies. Thus, if the banks intend to expand electronic banking and electronic payment in general, they have to provide the hardware, software, cultural, legal, security infrastructures, and relationship management with the customer, in addition to improving the effective relations and interactions among the organization members, customers, networks and organizational groups.

The present research is an initial effort in identifying the effective factors on customer's satisfaction of the points of sale (POS) in the retailers and stores. Attempts have been made to evaluate all the effective factors on the satisfaction of POS system by using a questionnaire and SPSS software, and to prioritize the importance of each of these factors on customer's satisfaction. Thus, more expanded research is needed to prioritize all the effective factors on POS system acceptance and its application with the aim of increasing customer's satisfaction and the true use of POS. Considering these issues, some suggestions are presented to improve POS quality in shops:

Paying attention to the understanding of POS system's usefulness : considering the fact that the owners of some shops lack high educational levels, the companies which are responsible for installing and operating this system should provide these people with complete and useful information (especially about how to use the POS). As the result of the research indicate, to increase the tendency to use, subsequently improving the true use of POS system in the retails. The users of the POS system should have a complete understanding of the usefulness and advantages of this system.

Paying attention to the understanding of usage ease: Based on the research conducted on the effective factors on the understanding of POS system usage ease, the only effective factor on the understanding of POS system usage ease in the retailers of Ardakan is service quality. By improving service quality, a complete and accurate understanding of POS system usage ease can be presented to the users of this system. To utilize POS system maximally, this factor should be highly invested on.

Improving electronic service quality: In the time of problem occurrence, POS system service supporting company must resolve the problem as quickly as possible, and provide the person with suitable

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guidelines to use the system correctly. By offering basic and practical guidelines for using POS, service supporting companies can increase the quality level of POS system services, and as a result, cause the usage level of this system to improve in the shops. Some further action can also be taken, such as: human resource expansion, planning with the aim of constant improvement through identifying and measuring the effective factors on the quality of the provided electronic services, planning and coordination with the aim of making Internet and electronic units complexes responsive.

Improving offered services responsiveness: To the end, advertising about the services being provided improves the provided services responsiveness. Offering fast services, increasing the speed of service offering and also on time and suitable responsiveness to customer by using electronic-mail, holidays publicizing, etc. through SMS to customers are other strategies which will improve the offered services.

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Factors Affecting Customer Satisfaction on Berger Paints Bangladesh Limited

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Abstract- The main objective of this research paper is to explore and investigate the customer satisfaction level of Berger paints Bangladesh limited. Berger, the market leader in the Bangladesh paint market, is one of the oldest names in the global paint industry. This Research paper will help the company to measure the present level of customer satisfaction and loyalty in Berger paints. This research investigates the factors that affect the level of customer satisfaction among the users, and what are the different influencing them. It has been used simple random sampling under the probability sampling method and used structured questionnaire for collecting information. This research used Microsoft Excel to analyze data. Major findings shows that customer of Berger paints are mostly satisfied about perceived product quality, product reliability, product durability, product availability & size, product innovativeness, product relationship and delivery performance. In case of service quality and customer care service one – third respondents are dissatisfied.

Keywords: perceived value, perceived product quality, customer satisfaction, berger paints bangladesh.

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Abstract- The main objective of this research paper is to explore and investigate the customer satisfaction level of Berger paints Bangladesh limited. Berger, the market leader in the Bangladesh paint market, is one of the oldest names in the global paint industry. This Research paper will help the company to measure the present level of customer satisfaction and loyalty in Berger paints. This research investigates the factors that affect the level of customer satisfaction among the users, and what are the different influencing them. It has been used simple random sampling under the probability sampling method and used structured questionnaire for collecting information. This research used Microsoft Excel to analyze data. Major findings shows that customer of Berger paints are mostly satisfied about perceived product quality, product reliability, product durability, product availability & size, product innovativeness, product relationship and delivery performance. In case of service quality and customer care service one –third respondents are dissatisfied. Perceived value of customer is low where most of the customers are dissatisfied about the Berger's product price. Finally some recommendations and suggestions are given on the basis of findings that will be informative & fruitful for Berger paints Bangladesh limited and customers.

Keywords: perceived value, perceived product quality, customer satisfaction, berger paints bangladesh.

I. Introduction

Berger Paints is one of the oldest names in the paint industry, yet, it is one of the most technologically advanced companies in the country. It is constantly striving for innovating superior quality products and services. With more than 250 years of rich heritage, Berger manufactures world class paints for all kinds of substrates and also provides unparallel services. Berger's inception was laid out in 1760 by a German national named Louis Berger, who started dye and pigment making business in England. Louis involved his family into the business and eventually changed the status of the company to Louis Berger and Sons Limited. The company grew and expanded rapidly with a strong reputation for excellence in innovation and entrepreneurship. In the initial years, Louis successfully refined the process of manufacturing Prussian blue, a deep blue dye. This dye was widely used for the uniforms of many European armies of that time. Production of dyes and pigments evolved into production of paints and coatings, which till today, remains the core business of Berger. The company grew rapidly, by establishing branches all over the world and through mergers and acquisitions with other leading paint and coating manufacturing companies. Berger Paints started "painting" Bangladesh since independence. Over the past few decades, Berger has evolved and transformed itself in becoming the leading paint solution provider in the country with a diversified product range that caters to all your painting needs. With its strong distribution network, Berger has reached almost every corner of Bangladesh. Nationwide Dealer Network, supported by 8 Sales Depots strategically located at Dhaka, Chittagong, Rajshahi, Khulna, Bogra, Sylhet, Comilla, and Mymensingh. Berger's one of the prime objectives is to provide best customer support-connecting consumers to technology through specialized services like free technical advice on surface preparation, color consultancy, special color schemes etc. To bolster customer satisfaction, Berger offers Home Decor Service from where one can get an array of services pertaining to painting. Apart from business, Berger Paints has added another dimension to its social responsibilities by contributing to the well being of the autistic children in Bangladesh from 2009. Berger grew rapidly by establishing branches all over the world and through merging with other leading paint and coating companies. Today, Berger is one of the leading companies in the global paint industry. Berger offers all kinds of painting solutions in decorative, industrial or marine segment for both decorative and protective purpose Berger Paints started its sailing into the sea of Bangladesh from pre-liberation era, to be precise in 1950. The main business flourished in the post liberation phase.

a) Research Problem

Raising competition from Paint and non paint competitors and continuing development of innovative ways to provide financial services are all contributing to a growing interest in evaluating Berger's performance. Various groups of individuals are particularly interested in evaluating Berger's performance. This research is about evaluating the Berger Paints Bangladesh Ltd's customer satisfaction. This is a research project where I shall be trying to evaluate the overall customer satisfaction of Berger Paints Bangladesh Ltd on the basis of some factors that helps to explore customer satisfaction. These factors are product cost, product quality, delivery performance, supplier, time-to-market,

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service support, personal interaction, and customer satisfaction. The two main competitors currently facing Berger Paints are Asian Paints and Elite Paints. At the moment, the advantage Berger is experiencing is the generic nature of Color Bank. Through survey, the most common finding was that when people generally visit outlet, most of them prefer Berger Paints for their good product quality and higher brand image in spite of Elite Paints has similar color variety, and its providing numerous shades, because they cannot maintain proper delivery.

b) Significance of the Study

This paper will help to find out the customer satisfaction level and loyalty among the Berger paint users. In this competing market what variety of product Berger paints are providing to their customer is a very important issue. Research has find out how strong relationship Berger maintain with their customer and how they are satisfying their customer by providing value. Therefore the researcher purpose is to find out, is there any significant relationship between Berger paints and customers perception towards using Berger products.

This research is mainly based on the answers of the questionnaire survey.

c) Objectives of the Study

The main objective of this study is to know about the overall the satisfaction level and loyalty affected by selected factors among the Berger paint users of Bangladesh.

i. To investigate respondent's demographic.
ii. To investigate the relationship between Perceived value (Product Price) and the customer satisfaction.
iii. To investigate the relationship between Perceived product quality and the customer satisfaction.
iv. To investigate the relationship between Product reliability and the customer satisfaction.
v. To investigate the relationship between Product durability and the customer satisfaction.
vi. To investigate the relationship between Product availability, size and the customer satisfaction.
vii. To investigate the relationship between Product quantity and the customer satisfaction.
viii. To investigate the relationship between Product innovativeness and the customer satisfaction.
ix. To investigate the relationship between Service quality and the customer satisfaction.
x. To investigate the relationship between Delivery performance and the customer satisfaction.
xi. To investigate the relationship between Customer relationship and the customer satisfaction.
xii. To investigate the relationship between Customer care service and the customer satisfaction.

d) Limitations of the Study

- Due to time constraints it is not possible to cover vast area. So that survey has limited scope for application in wide market.
- Few customers are hesitated, agitated and disturbed to deliver some information's due to the time wasted in the providing the same.
- The study was limited by a number of factors.
- Sample size was very small to present the proposed scenario and people here in our society are not familiar with marketing research.
- There might be some sampling error because of convenience sampling process.
- Cost constraints leads to reduction in number of respondents.

II. Review of Literature

a) Perceived Value (Product cost)

Berger is trying to make it possible to bring the best painting solutions at affordable prices. They have different category of product with different price. Product costing is defined as a process of estimating the cost of a final product at design stage (Sheldon et al, 1991). Ulaga and Eggert (2006) point out that manager identify direct product costs, i.e. the price charged by a supplier, as the key relationship cost-driver. With regard to the effect of price on customer satisfaction in the context of manufacturing firms, Fynes and Voss (2001) found both constructs to be inversely related. On the other hand, we found no studies with a direct influence of price on customer loyalty. Whitney (1987) pointed out the predominant percentage of manufacturing cost of a product is determined at product design stage. Therefore, estimating cost at design stage, i.e. product costing, is one of the vital enablers for accurate pricing in customer negotiation. Moreover, product costing is able to discover the linkages between design specifications and cost factors and then find the method to reduce cost at early stage. Product costing aims at estimating the cost of a product without complete information of process plan or other production data. There are a number of research perspectives in industry and academia. Alexander et al, (2002) narrowed these methods down to three categories: analogous method, statistical method and analytical method. Analogous methods suggest that similar products have similar costs. These methods describe similarity as the level of correspondence of relevant characteristics (Alexander et al, 2002). The degree of similarity in function or geometry is computed as the distance between two similar items. One of the drawbacks of analogous methods is the limitation of the number of characteristics. In addition, the information provided to search for a similar product at early design stage is insufficient and the values of some characteristics may

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be missing. Moreover, part of overhead cost (like inventory cost) is not related with the specifications of product. Therefore, analogous methods are only suitable to estimate the costs related with product features.

b) Perceived Product quality

Berger Paints Produces decorative, industrial, marine, coatings along with binders/different polymers (for paints and textile industry). The factories employ modern technologies for the purpose that includes automatic and semi-automatic production and filling lines. Production and quality testing machine from famous makers in Asia, Europe and America ensures precision of operations and enviable quality of the product. Raw materials of consistent quality from renowned brands are being used and the best of the professionals in the industry oversee the production and quality assurance operations. People, mostly engineers and chemists, who are considered as the most valuable resources at Berger. Berger thus ensures manufacture of the best quality products at most competitive cost employing green manufacturing techniques. There are some studies that found a positive effect of product quality on customer satisfaction (Selnes, 1993; Janda et al, 2002; Chumpitaz and Paparoidamis, 2004), whereas the effect on customer loyalty clearly lacks empirical support in the business-to-business context. In consumer-based studies the positive link between product quality and loyalty has mostly been confirmed for behavioural loyalty (Devarajet al, 2001; Espejelet al, 2007). The transcendent definition of quality is derived from philosophy and borrows heavily from Plato‟s discussion of beauty. From this viewpoint, quality is both absolute and universally recognizable. According to Pirsing (1992, p.73), defining quality as excellence means that it is understood “ahead of dimension as a direct experience independent of and prior to intellectual abstractions. The product based approach has its roots in economics. Differences in the quantity of someone ingredient or attribute possessed by the product are considered to reflect difference in quality (Garvin, 1984). For example, better quality lines have a higher thread count. This view of quality, based on a measurable characteristic of the product rather than on preferences, enables a more objective assessment of quality. The manufacturing based approach has its roots in operations and production management. Here quality is defined as conformance to specious (Crosby, 1979). Quality of conformance relates to the degree to which a product meets certain design standards. This definition has an internal focus, in contrast to the external focus of the user based approach, and quality is considered as outcome of engineering and manufacturing practices. It is the basis for statistical quality control. Deviation from design specifications results in inferior quality, and consequently increased cost due to scrap, rework or product failure. This definition allows for the precise and objective measurement of quality, although it has limited applicability for service.

c) Delivery performance

Berger always maintains proper delivery performance to meet customer demand. Because the consumers don't care if a supplier or distributor had a problem. "If something goes wrong in the supply chain, it ruins things for the consumer/end user". Their product delivery is always accurate. Berger has a strong distribution channel and logistic support all over the country to maintain proper delivery. Delivery performance, encompasses suppliers‟ ability to “meet delivery schedules (on-time delivery), adjust to changes in delivery schedules (flexibility) and consistently deliver the right parts (accuracy)” (Ulaga, 2003, p. 684). Compared to product quality, empirical support for delivery performance as an antecedent of satisfaction and loyalty is even more modest. The order-to-delivery (OTD) process is one of the most important processes to manage. It can be defined as consisting of four sub-processes; customer‟s ordering, supplier‟s delivery, logistics service provider‟s (LSP‟s) transportation, and customer‟s goods receipt sub-process (Mattsson, 2004). The performance of an OTD process concerns traditionally lead time and on-time delivery. In a logistics context, lead time is typically defined as the elapsed time between recognition of the need to order and the receipt of goods (Blackstone and Cox, 2005). On-time delivery is the extent to which the lead time, and as a consequence the delivery date and the delivered quantity corresponds to what has been confirmed (e.g. Forslundand Jonsson, 2007; Kallio et al, 2000). There are, however, other performance dimensions that in order-by-order environments also may be important: lead time variability, lead time adaptability and lead time flexibility. The external view considers that the internal perspective is insufficient to develop all the company‟s capabilities since some of them are created and strengthened by inter organizational relationships with other firms in the same network. This analysis perspective suggests that a company‟s critical resources can be expanded or constructed beyond the confines of the firm, and be integrated in inter-business routines and processes (Dyer and Singh, 1998), by being jointly directed at greater customer satisfaction (Zhao and Stank, 2003). In this context, outsourcing finds new theoretical support by being developed from a strategic perspective, that is, with the aim of obtaining a sustained competitive advantage. That requires relationships to be maintained within a framework of long-term cooperation, with suppliers considered to be partners (Pfohl and Buse, 2000).

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d) Customer Relationship

A consumer products company remains profitable only if it has the right product at the right price in the right place at the right time. However, getting these stars to line up only happens when "the entire supply chain works as one. When BERGER places its logo on a product, the logo represents "a seal of quality." Protecting that quality makes BERGER responsible for its entire supply chain. Ulaga and Eggert (2006) identify supplier know-how and its capacity to improve the time-to-market as two benefit dimensions in the area of "customer operations". Supplier performance has been positively linked to manufacturing firm performance (Shin et al, 2000). If performance is affected by the quality of the relationship, then in order to sustain performance, the relationship must be sustained. Fundamentally, the on-going relationship between manufacturer and supplier is not important for its own sake. Rather, a healthy relationship is important because it encourages more information sharing, better communication, and more trust, each of which can improve planning, coordination, problem solving, and adaptation (Fynes et al, 2005), and thus manufacturing firm performance. It is important to understand how manufacturers react to supply failures and recoveries because these reactions may be the antecedents to significant costs. A supply failure may induce the manufacturing firm to invest in improving supplier capability up to required levels because supply failures increase transaction costs (Forker, 1997; Krause, 1999). Lacking trust in supplier reliability the manufacturing firm may expend resources and monies to identify back-up suppliers, or add slack (e.g. inventory, longer lead times) to the system. A critical supply failure, or a series of failures, can lead to potential relationship disintegration (Ellram, 1991; Bowersox and Closs, 1996).

e) Product availability and innovativeness

Maintaining liaison with nationwide dealers and also ensuring that Berger products are available everywhere in the country. Marketing Department communicates internally on how to bring new product and innovative painting solutions to meet the needs of various wants. Linking consumers' needs with the capacity of fulfilling them, the marketing department supervises Home Decor centers throughout the country. So Berger‟s products are available in the market. Time-to-market is the strategy of focusing on reducing the time to introduce new products to market. According to Whitney, (1990), the process is self-contained with little if no outside interference. The absence of manufacturing involvement, even in writing the manufacturing process plan, increases the possibilities for redundant activities and reduces the chances for getting the optimal design in shorter time. It has been found that 80-90 per cent of the time-to-market equation is absorbed in the design phase. Reducing this time is central to getting products earlier to market. Further, 80per cent of a product‟s cost is committed during the design phase, whereas design only absorbs 8 per cent of incurred costs. The benefits of bringing products to market quicker than competitions are extra sales revenue and earlier breakeven, extended sales life, premium price giving bonus profits from being first, early introduction means "hooking" customers before competition and thus developing their loyalty, and leading to increased market share.

f) Service Quality and support

Berger has online customer support system to get advice from experts about their product. They have care line to get direct support and any information regrinding their product. Customer service is the ability to provide a service or product in the way that it has been promised. Gronroos (200, p.46) defined service as, "A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always take place in interactions between the customer and service employees or physical resources or goods and/or systems of the company, which are provided as solutions to customer problems". Customer service is the provision of service to customer before, during and after a purchase. According to Turban et al. (2002), "Customer service is a series of activities designed to enhance the level of customer satisfaction-that is, the feeling that a product or service has met the customer expectation." From the point of view of an overall sales process engineering effort, customer service plays an important role in an organization‟s ability to generate income and revenue (Paul H December 1998). From that perspective, customer service should be included as part of an overall approach to systematic improvement. A customer service experience can change the entire perception a customer has of the organization. Customer service is a system of activities of a company or organization that comprises customer support system, complaint processing, speed of complaint processing, ease of reporting complaint and friendliness when reporting complaint (Kim, park and jeong, 2004).

g) Personal Interaction

Berger maintains a very good relationship with their customers and dealers. Marketing department co-ordinates various events and activities as part of Berger‟s Corporate Social Responsibilities. For the last two years, Berger has been contributing to the welfare of autistic and differently challenged children of Bangladesh. In addition to that, the department is also involved in organizing BAEA (Berger Award for Excellence in Architecture), BASAB (Berger Award for the Students of Architecture, BUET), BYPAC (Berger Young Painters‟ Art Competition), Scholarship Program

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for the students of Architecture, Khulna University etc. The personal interaction is acknowledged to represent one of the key issues in business and industrial marketing, both in terms of practice and theory. Organizational relationships are always a result of the actions of the individuals representing the organizations (Granovetter, 1985) and social relationships form the channel for doing business (Halinen and To¨ rnroos, 1998). Personal interaction was defined as a key element of interaction between organizations already in the interaction approach (Ha kansson, 1982). Later research has defined basic and complex functions for social relationships, with positive and possibly negative influences on business relationships (Halinen and Salmi, 2001).The variety of the personal interaction in project business relationships has been recognized at the community level in terms of relevant actors in the project marketing milieu, a concept introduced by Cova et al (1996). Accordingly, themilieu refers to the nature of the context in which project business firms operate. Within the milieu, project business firms have to generate or maintain credibility and to be a part of informational and social networks through personal interaction by individuals representing them. Cova and Salle (2000) emphasize community level rituals in the interaction during the sleeping relationship phase.

h) Customer satisfaction

Berger's one of the prime objectives is to provide best customer support-connecting consumers to technology through specialized services like free technical advice on surface preparation, color consultancy, special color schemes etc. To bolster customer satisfaction, Berger offers Home Decor Service from where one can get an array of services pertaining to painting. Satisfaction is a "positive affective state resulting from the appraisal of all aspects of a firm‟s working relationship with another firm" (Anderson and Narus, 1984, p. 66). Consistent with this view, satisfaction encompasses economic and noneconomic components. Economic satisfaction is defined as a "Positive affective response to the economic rewards that flow from the relationship with its partner, such as sales volume and margins", while non-economic satisfaction is a "positive affective response to the non-economic, psychosocial aspects of its relationship, in that interactions with the exchange partner are fulfilling, gratifying, and easy" (Geyskens et al, 1999). The relationship between economic and noneconomic components of scales for measuring satisfaction differs considerably among studies (Geyskens et al, 1999). Several researchers point out that customer satisfaction either directly (Yi, 1990; Szymanski and Henard, 2001; Spiteri and Dion, 2004; Woo and Ennew, 2004; Russell-Bennett et al., 2007) or indirectly through commitment (Wetzels et al., 1998; Abdul-Muhmin, 2002, 2005; Hennig-Thurau et al., 2002; Caceres and Paparoidamis, 2007) affects customer loyalty, which is one of the main marketing goals of firms (Berry and Parasuraman, 1991). In addition, the research on satisfaction has mostly been carried out in consumer markets, while not so much is known about satisfaction and its antecedents in business-to-business markets (Patterson et al, 1997; Abdul-Muhmin, 2002, 2005; Spiteri and Dion, 2004; Russell-Bennett et al, 2007). That there is a shortfall of research in this area has also been pointed out by Sheth and Sharma (2006) in their overview of the surpluses and shortages in business-to-business marketing theory and research. The authors identify organizational satisfaction as one of the areas that may generate theory-based empirical research, and point out that the understanding of satisfaction in business-to-business marketing is still limited. One way of addressing the link between customer value and satisfaction is therefore to study value as a formative construct. On the other hand, however, Devaraj et al. (2001) and Spiteri and Dion (2004) raised the question of whether we really need customer value as a construct. In their discussion they rely on Iacobucci et al. (1994), who were the first to observe that all that satisfaction research needs is the inclusion of price (besides the relationship benefits) as another determinant of satisfaction.

III. Research Methodology

a) Research design

The projected framework (Figure1.0) represented the outline and arrangement of relationships among the set of considered variables. In this study, the researchers are going to investigate what are the main reason (Product cost, Product quality, Delivery performance, Supplier, Time to market, Service support, and Personal interaction) that effect in consumer mind (Customer satisfaction) to use Berger paints.

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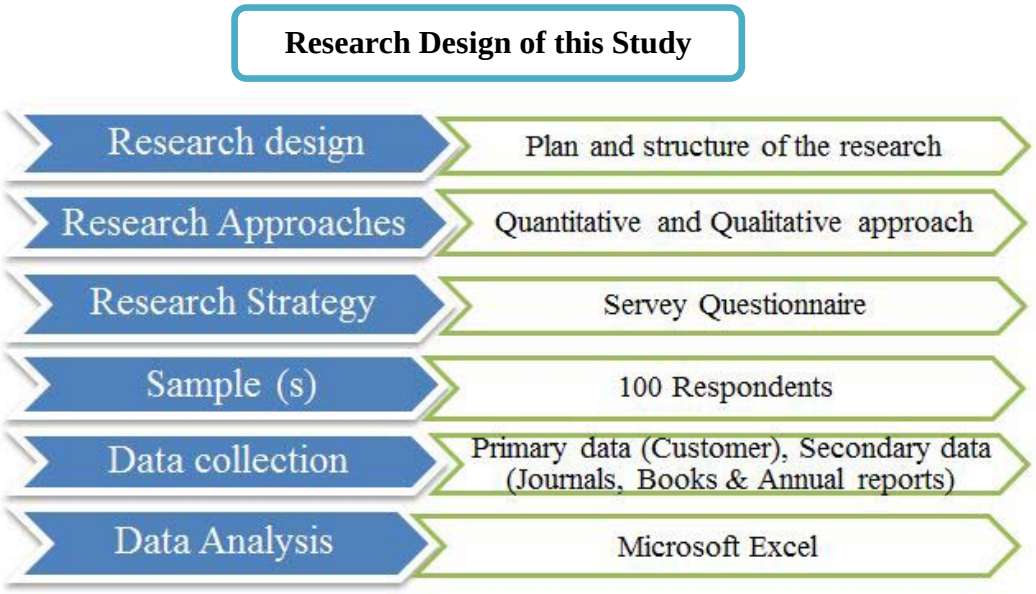


Figure 1.0 : Research design of the study

b) Research Framework

This paper attempted to bring the level of satisfaction and loyalty among the Berger paint users. Researchers have tried to put the relevant factors which influence the customers. This research was built upon using the following framework. The framework consists of six (7) independent variables and one (01) dependent variable surrounding the consumer perception regarding Berger Paints. The framework for the projected study is presented below:

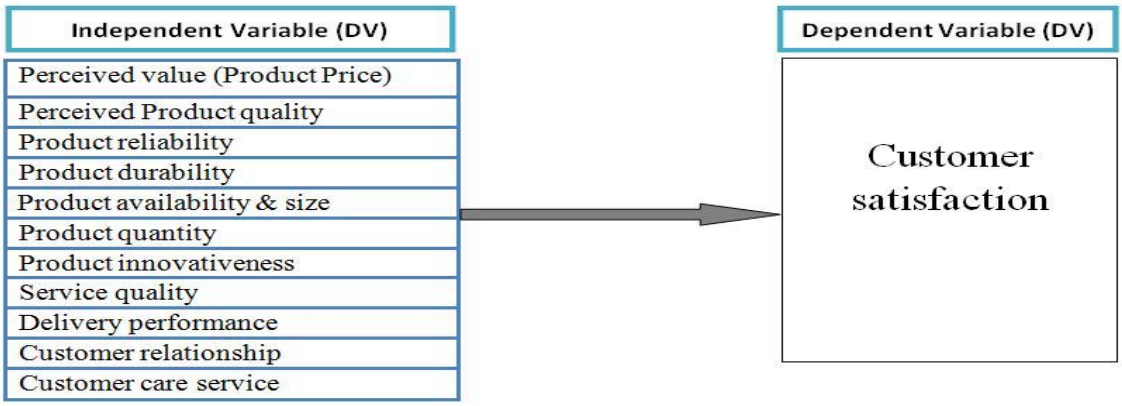


Figure 2.0 : Framework of Research Variable and their Relationships

c) Sampling

i. *Sample unit*

To done this research accurately researcher targeted the population who has currently using Berger paints. Sampling technique will be simple random sampling under the probability sampling method.

Sample Size

The sample size was N=100. The study will be conducted in Khulna city, Bangladesh.

d) Tools and Techniques

Questionnaires will permit us to gather information that cannot be found elsewhere from any secondary information such as books, newspapers, and internet resources. So the questionnaire survey is the most successful method for this study to collect the data. Researcher used a structured questionnaire. In a structured questionnaire, quantitative data is required. Because of this reason, the researcher will use questionnaire. According to interval scale the response choices will be arranged. There are five (5) response choices. Five-point of liker type scales were used in all measures. These are:

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1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree

Figure 3.0 : Five-point of liker type scales

e) Data Collection, types of data and sources

Primary data has been collected through questionnaire and observation and Secondary Data are collected through journals, web sites, research papers etc. In this study mostly primary data will be used to draw a recommendation. Twenty (17) questionnaires are to be filled out by respondents from the devised sample.

IV. Data Analysis

a) Respondent's demographic

Table 1.0 : Respondent's demographic

Demographic Variables		Frequency	Percentage (%)
Gender	Male	80	80
	Female	20	20
Age	Below 30	28	28
	30-40	50	50
	Above 40	22	22
Occupation	Service holder	38	38
	Business man	34	34
	Housewife	08	08
	Teacher	06	06
	Others	14	14
Marital Status	Unmarried	18	18
	Married	82	82

ample sizeS= 100

Here, Sample consists of 80 male and 20 female Berger Paint users. Here mentioned that 80% people are male and 20% people are female& out of 100 sampling units. The majority of the respondents are between 30-40 years of age that is 50%. 28% respondents are below 30 years of age, 22% are Above 45 years of age. So the young generations are the maximum respondents. The mode for the responses is the majority of the respondents are Service holders. There I see that 38% are Service holders, 34% are businessman, and 8% are House wife, 6% are Teachers and the remaining 14% to others. There we see that 82% are married and 18% are unmarried respondents.

b) Data Analysis based on Survey questions

Table 2.0 : The dealers deal with higher price. (Perceived value)

Key	Male	Female	Total	Percent (%)
Strongly disagree	08	02	10	10%
Disagree	22	04	26	26%
Neutral	00	00	00	00%
Agree	10	04	14	14%
Strongly agree	40	10	50	50%
Total	80	20	100	100%

The findings here indicate that, a large number of people think that, costs of Berger's product is higher than before. And some people think that price of the Berger's products is comparatively lower than others. We can graphically present it.

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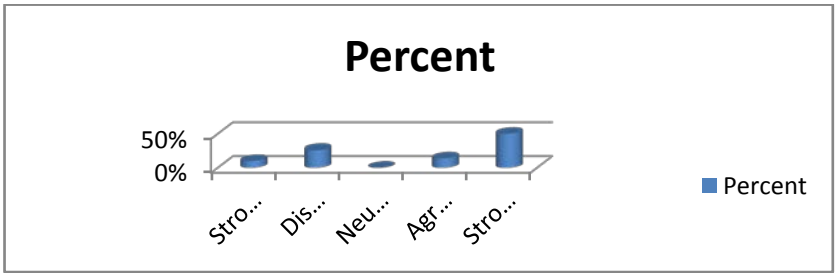


Figure 4.0 : Product price (Perceived value)

50% people strongly agree that, the dealers of Berger charges higher price. And 26% people think that the dealer charges reasonable price and only 10% respondent said that the price of Berger's product is lower than others. So we can suggest that the organization should think about the price of product that directly affects the customer satisfaction level. Berger has to try to make it possible to bring the best painting solutions at affordable prices.

Table 3.0 : Berger provides us with better product quality. (Perceived product quality)

Key	Male	Female	Total	Percent (%)
Strongly disagree	0	00	00	00%
Disagree	0	00	00	00%
Neutral	0	00	00	00%
Agree	42	14	56	56%
Strongly agree	38	06	44	44%
Total	80	20	100	100%

It represents that most of the respondents (56%) agree that Berger provides better quality product. so, Berger has to develop its technology to provide further quality product to maintain customer satisfaction.

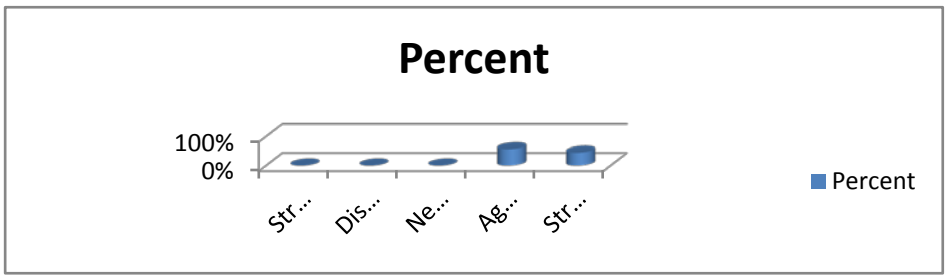


Figure 5.0 : Graphically presentation of Perceived product quality

Here we can see 44% customers strongly and 56% normally believe that the quality of Berger product is better.

Table 4.0 : Berger meets our quality standards (Perceived product quality)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	00	00	00	00%
Neutral	00	00	00	00%
Agree	66	16	82	82%
Strongly agree	14	04	18	18%
Total	80	20	100	100%

Here also we see that most of the customers are agreed with the product quality standard of Berger because Berger maintains its product quality standard over the period.

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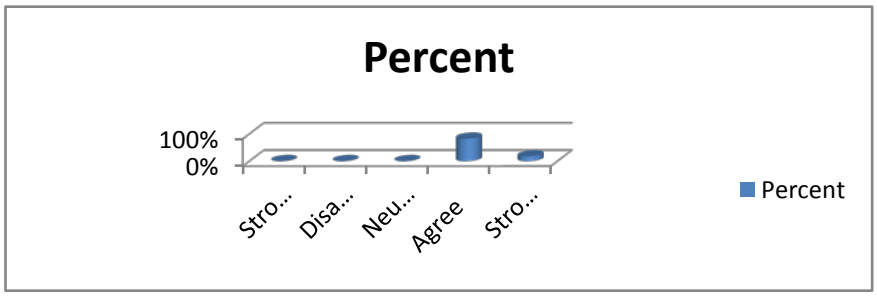


Figure 6.0 : Graphically presentation of Perceived product quality

This figure asserts that, customers think that, Berger meets the customer's quality standards.

Table 5.0 : Berger provides more consistent product quality over time (Perceived product quality).

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	14	04	18	18%
Neutral	00	00	00	00%
Agree	56	16	72	72%
Strongly agree	10	00	10	10%
Total	80	20	100	100%

The research findings show that, more than 80% people (agree+ strongly agree) believe that Berger provides more consistent product quality over time. And 18% customers are disagreeing with this statement.

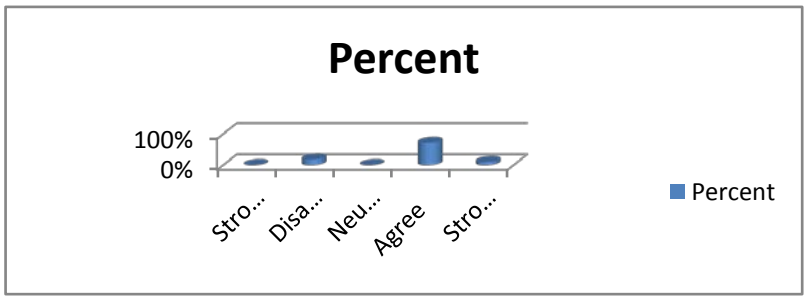


Figure 7.0 : Graphically presentation of Perceived product quality

Table 6.0 : Berger products are more reliable (Product reliability)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	02	00	02	02%
Neutral	02	00	02	02%
Agree	50	14	64	64%
Strongly agree	26	6	32	32%
Total	80	20	100	100%

From the table we can see that 96% customers Berger's products are more reliable and 2% customers are disagree with the reliability and 2% are neutral. Therefore, organization has to work on this sector.

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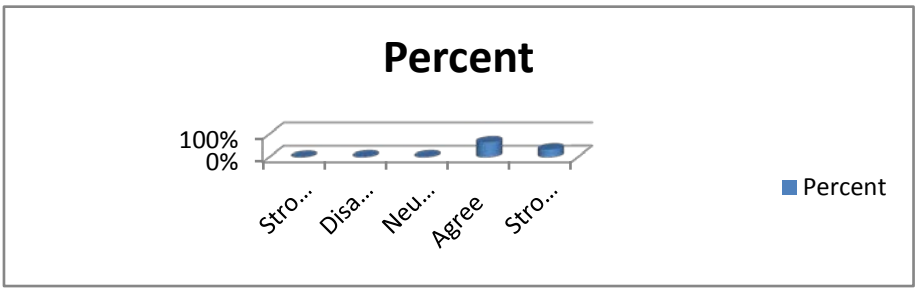


Figure 8.0 : Graphically presentation of Product reliability.

Table 7.0 : Berger paints are more durable than those of other paints of Bangladesh (Product durability)

The durability of Berger Color Bank compared to Asian, Romana, Elite Paints & others is more.

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	06	04	10	10%
Neutral	08	00	08	08%
Agree	14	02	16	16%
Strongly agree	52	14	66	66%
Total	80	20	100	100%

Out of the total respondents 52% said that, the durability of Berger color bank is more compared to others. And only 10 percent respondents are disagree with this statement.8% is neutral.

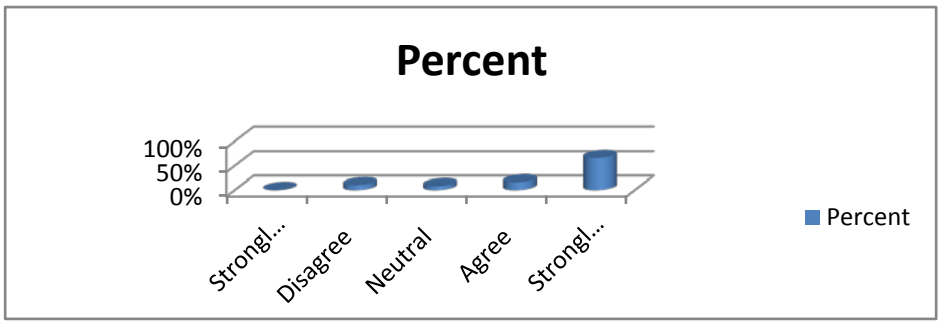


Figure 9.0 : Graphically presentation of Product durability

The durability of Berger Color Bank compared to Asian, Romana, Elite Paints & others is more.

Table 8.0 : Berger color bank can provide available color (Product availability & Size)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	00	00	00	00%
Neutral	02	00	02	02%
Agree	24	04	28	28%
Strongly agree	54	16	70	70%
Total	80	20	100	100%

Most of the customers 98% (28%+70%) consider that Berger color bank provides available color. 2% customers are neutral about the availability of color Berger paints.

We can present the customer satisfaction about product availability through a bar diagram.

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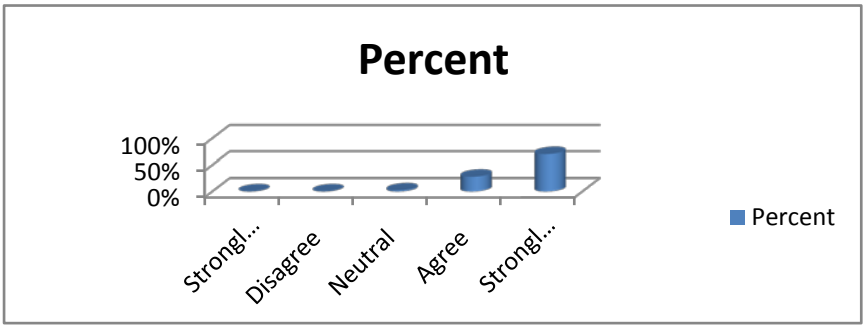


Figure 10.0 : Graphically presentation of Product availability & Size

Figure presents that 70% customers are strongly agree and 28% customers are normally agree about availability of color of Berger products.

Table 9.0 : Berger's products are available in its size (Product availability & Size).

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	02	00	02	02%
Neutral	00	00	00	00%
Agree	24	06	30	30%
Strongly agree	54	14	68	68%
Total	80	20	100	100%

Availability of product size is also a most important phenomenon in case of customer satisfaction. From the survey we can see that all of the respondents (98%) without 2% are agree with the available product size of Berger.

We can present the customer satisfaction about availability of product size through a bar diagram.

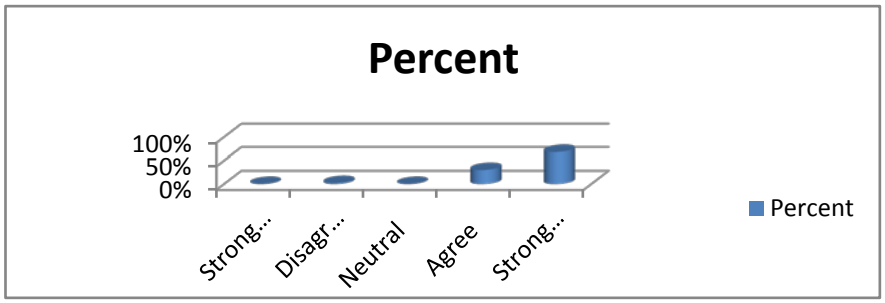


Figure 11.0 : Graphically presentation of availability of Product Size

Table 10.0 : Berger's products are available in its size (Product quantity)

Quantity of Color Bank products (per liter) are satisfactory than the competitor product.

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	14	06	20	20%
Neutral	36	04	40	40%
Agree	24	08	32	32%
Strongly agree	06	02	08	08%
Total	80	20	100	100%

Half of the respondents are neutral about quantity of color bank products per liter and 20% respondents are disagree about this statement.40% people think that quantity of color bank products (per liter) are satisfactory than the competitor product.

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We can present this analysis by the following figure -

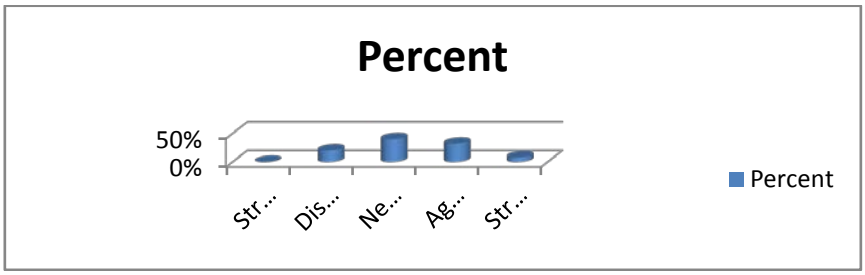


Figure 12.0 : Graphically presentation of Product quantity

Table 11.0 : Berger knows better how to improve existing products. (Product innovativeness)

Key	Male	Female	Total	Percent (%)
Strongly disagree	02	00	02	02%
Disagree	12	04	16	16%
Neutral	08	00	08	08%
Agree	48	14	62	62%
Strongly agree	10	02	12	12%
Total	80	20	100	100%

Above table represents that some customers (18%) think that Berger does not improve its existing product but most of the customers (74%) are agreed with this statement. So, Berger has to try to improve its existing product to satisfy all types of customers.

We can present this analysis by the following figure -

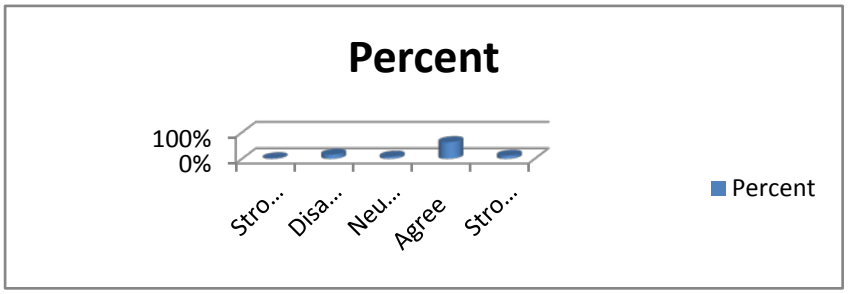


Figure 13.0 : Graphically presentation of Product innovativeness

Table 12.0 : Berger provide us new, improved and innovative product (Product innovativeness)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	12	04	16	16%
Neutral	04	00	04	04%
Agree	60	14	74	74%
Strongly agree	04	02	06	06%
Total	80	20	100	100%

From the data analysis it is clear that 80% (74%+06) people think that Berger provide more up to date product with the changing needs of customers. 16% people think Berger does not provided and new product over the time.

We can graphically present the data which are analysed-

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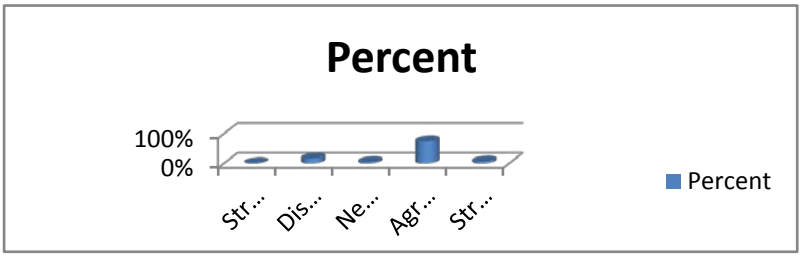


Figure 14.0 : Graphically presentation of Product innovativeness

The findings in the chart show that, more than 70% people (agree + strongly agree) believe that Berger performs better at presenting new products. On the other hand, around 16% respondents did not agree with the statement and 4% people did comment neither agree nor disagree.

Table 13.0 : Berger's home decor service is more attractive than those of others (Service quality)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	20	04	24	24%
Neutral	02	02	04	04%
Agree	20	04	24	24%
Strongly agree	38	10	48	48%
Total	80	20	100	100%

Berger provides interior and exterior home decor service which most important factor of customer satisfaction. Research shows that 72% respondents are satisfied with the home décor service of Berger. Opinion of some people (24%) is that home décor service of Berger is not more attractive than others.

We can graphically present the data which are analysed-

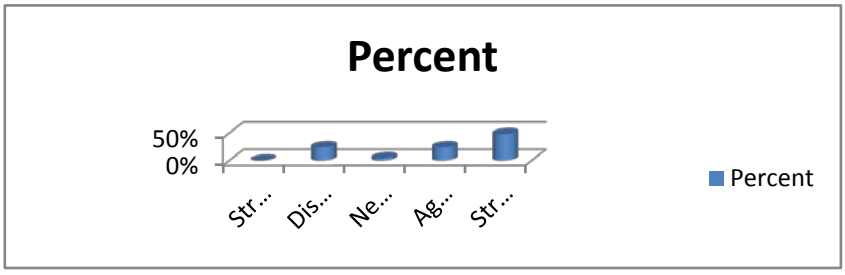


Figure 15.0 : Graphically presentation of Service quality

Table 14.0 : Berger performs better in meeting delivery. (Delivery performance)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	08	02	10	10%
Neutral	04	00	04	04%
Agree	52	12	64	64%
Strongly agree	16	06	22	22%
Total	80	20	100	100%

Better delivery capabilities may satisfy customers demand. However, the findings above showed that, most of customers 86% (64+22) are satisfied with the delivery process of Berger paint. But some are disagree with the better delivery process. These customers think that Berger should improve its delivery process.

We can graphically present the data about delivery performance of Barger Paints-

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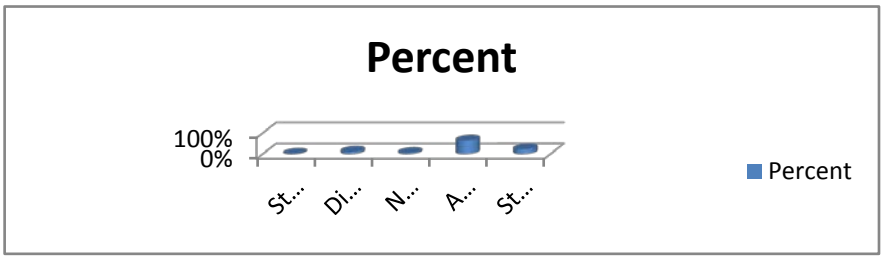


Figure 16.0 : Graphically presentation of Delivery performance

Table 15.0 : Berger maintains better relationship with us (Customers). (Customer Relationship)

Key	Male	Female	Total	Percent (%)
Strongly disagree	00	00	00	00%
Disagree	00	00	00	00%
Neutral	06	00	06	06%
Agree	60	14	74	74%
Strongly agree	14	06	20	20%
Total	80	20	100	100%

Berger tries to maintain better relationship with its customer because customer is the king of the market. From the survey we can state that Berger maintains better relationship with its customer because 94% respondents are agree with this statement.

We can graphically present the data about Customer relationship of Barger Paints-

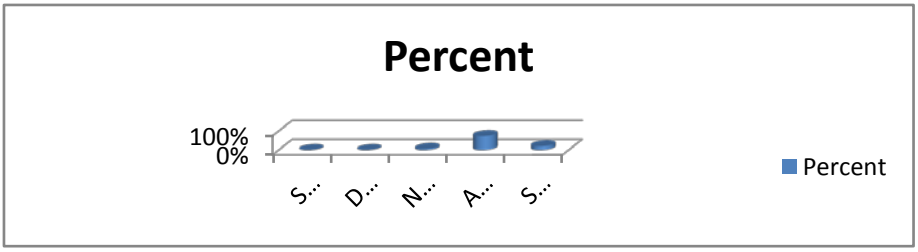


Figure 17.0 : Graphically presentation of Customer relationship

Table 16.0 : Berger provides better customer care service. (Customer care service)

Key	Male	Female	Total	Percent (%)
Strongly disagree	04	00	04	04%
Disagree	16	04	20	20%
Neutral	10	04	14	14%
Agree	48	12	60	60%
Strongly agree	02	00	02	02%
Total	80	20	100	100%

Berger has online customer support system to get advice from experts about their product. They have care line to get direct support and any information regrinding their product.62% customers think that customer service is available when information is needed but 24% customers are disagree with this statement and 14% are neutral. Hence, Berger has to increase the capacity to ensure available information in accordance with the customer demand.

We can graphically present the data about Customer care service of Barger Paints-

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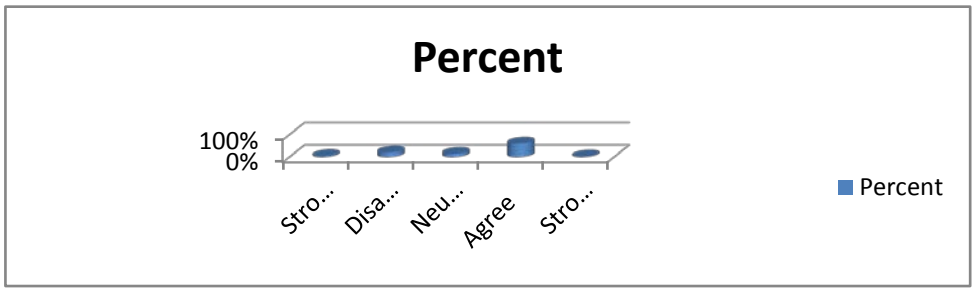


Figure 18.0 : Graphically presentation of Customer care service

V. Findings

There are some findings related to the research. These are given below –

- Customer perceived value is low. Most of the customers think that price of the Berger product is high.
- Perceived product quality of Berger paint is high. Most of the customers are satisfied about the Barger product quality.
- Product reliability is high. Most of the respondents are satisfied about product reliability of Berger paints.
- Most of the respondents are satisfied about product durability of Berger paints. Only 10% respondents are dissatisfied about product durability.
- Almost all of the respondents are satisfied about product availability & size of Barger paints.
- Most of the respondents are dissatisfied about the product quantity of Berger paints.
- Most of the respondents are satisfied and 18% respondents are dissatisfied about the product innovativeness of Berger paints.
- 72% respondents of are satisfied and 24% respondents of are dissatisfied about the service quality of Berger paints.
- Most of the respondents are satisfied about the delivery performance of Berger paints.
- Almost all of the respondents are satisfied about customer relationship of Berger paints.
- All customers are not satisfied about customer care service. 24% respondents are dissatisfied.

VI. Recommendations

Berger paints is a company, which has so far shown good performance and holds the strongest position in the Painting market. It has a management wise enough to think of and implement an array of financial services through diversification program. It has good quality mid and bottom level management which gives more time for top management to think and plan for new things. It is possible to create better future in the paint if Berger paints take action for producing more qualitative product which is better than other multi-national company. Now a day's most of the business sector is becoming service oriented. Berger Paint has a well established product in the market and is enjoying a high market share. In such a scenario, Berger can now fully concentrate on providing a better service to customer to improve satisfaction level, create new customers, and retain existing customers. From the analysis, it is clear that the main reason of Berger paint usage is their service support and personal interaction. Dealers are a major party to influence customers to purchase Berger products. If they are satisfied, then customers will be satisfied.

On the basis of my survey I recommend about Berger Paints BD Ltd. These are given below-

- ✓ Berger should introduce product with affordable price
- ✓ Berger Paints have to take strong strategy against it key competitor.
- ✓ The competitors are providing false information about Berger Paints. So Berger Paints should protect it. Otherwise Berger Paints may lose its Brand image, Quality etc.
- ✓ Berger Paints can reconsider its discount policy and provide more discount to customers.
- ✓ Berger Paints have to make some valuable paint contractors who have the goodwill.
- ✓ The company may always maintain its marketing and promotional strategy.
- ✓ Always be aware about the marketing strategy of competitors.
- ✓ Always try to maintain personal and corporate relationship with them.
- ✓ Always keep on touch with their promotional activity.
- ✓ Be aware about competitor's policy.
- ✓ Searching out their marketing strategies always.

VII. Conclusion

Paint Industry of Bangladesh is now more competitive than before. According to the data analysis in Microsoft Excel Product quality, Delivery performance,

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Supplier, Time to market, Service support, and Personal interaction are positively related with Customer satisfaction. And Product cost is negatively related with customer satisfaction. Because 64% of the customers said that price of the Berger product is very high price. From the study it is being also observed that Product cost, Product quality, Delivery performance, Service support, and Personal interaction have relationship with Customer satisfaction. By those results we can say that this thing is the main reason that people are using Berger paints.

So I think the buyers will buy these products because of the company's brand portfolio.

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Questionnaire

Pabna University of Science and Technology
Questionnaire Survey

Factors affecting customer satisfaction on Berger Paints Bangladesh Limited.

This research is conducted for academic purposes only. So please do not hesitate to answer. Your information will be kept confidential.

Personal Information:

Name:..... Occupation:..... Age: below 30 ☐ 30-40☐ above 45 ☐

Sex:Male ☐ Female☐ Marital Status: Yes☐ No☐ Building Type: Residential ☐ Commercial☐ Others…….

Please indicate your answers by filling in the box like√, which most closely responds to your thinking.

SL NO.		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
1	The dealers deal with higher price.					
2	Berger provides us with better product quality.					
3	Berger meets our quality standards.					
4	Berger provides more consistent product quality over time					
5	Berger products are more reliable					
6	Berger paints are more durable than those of other paints of Bangladesh					
7	Berger color bank can provide available color					
8	Berger's products are available in its size					
9	Berger's products are available in its size					
10	Berger knows better how to improve existing products.					
11	Berger provide us new, improved and innovative product					

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12	Berger's home decor service is more attractive than those of others.					
13	Berger performs better in meeting delivery.					
14	Berger maintains better relationship with us (Customers).					
15	Berger provides better customer care service. .					

Thank you for your kind cooperation.

Respondent's signature (Optional)……..

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Customer Perception towards Brand: A Study on 'Patanjali'

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Introduction- The ever changing marketing scenario and heightened competition over the globe has amplified the role of brand at unparalleled level. Every person is a consumer of different brands at the same time. The choice and usage of a particular brand by the consumer over the time is affected by the quality benefits offered by the brand especially when it comes to brand of eatables and cosmetics. Consumer satisfaction is derived when he compares the actual performance of the product with the performance he expected out of the usage. Philip Kotler (2008) observed that satisfaction is a person's feelings of pressure or disappointment resulting from product's perceived performance (outcome) in relation to his or her expectations. If the perceived benefits turned out to be almost same as expected, customer is highly satisfied and that is how the company achieves loyalty of the customer towards the products.

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Customer Perception towards Brand: A Study on 'Patanjali'

Miss Rupali Khanna

I. Introduction

The ever changing marketing scenario and heightened competition over the globe has amplified the role of brand at unparalleled level. Every person is a consumer of different brands at the same time. The choice and usage of a particular brand by the consumer over the time is affected by the quality benefits offered by the brand especially when it comes to brand of eatables and cosmetics. Consumer satisfaction is derived when he compares the actual performance of the product with the performance he expected out of the usage. Philip Kotler (2008) observed that satisfaction is a person's feelings of pressure or disappointment resulting from product's perceived performance (outcome) in relation to his or her expectations. If the perceived benefits turned out to be almost same as expected, customer is highly satisfied and that is how the company achieves loyalty of the customer towards the products.

In Indian scenario, perceptions about a particular brand are important because Indian customers rely on the perception of their near and dear ones before actually buying or using the product. The perceptions of the people around us affect our decision to buy or not to buy the product. Perceptions are highly subjective and thus easily distorted. The qualm of buying and not buying continues into the mind or the black box of the prospective consumer unless his decision is not supported by many. Thus in order to survive in the marketing environment of a country like India, brands need to be positioned in the minds of people. India is already an attractive destination for brands to set in due to favorable marketing conditions. India has known to be a hub of Herbal brands as well since the herbal products are deeply associated with the spirituality sentiments of the people. A WHO (World Health Organization) study estimates that about 80 percent of world population depends on natural products for their health care instead of modern medicines primarily because of side effects and high cost of modern medicine (Sharma, Shanker, Tyagi, Singh, & Rao, 2008) The worldwide herbal market products are around $6.2 billion and estimated to reach $5 trillion by the year 2050 (WHO & Kumar & Janagam, 2011) This paper carries out a study on what factors affect buying decision of the buyers for brand PATANJALI.

"Patanjali "- a brand set up by PATANJALI AYURVEDA LTD is backed by robust preaching and promotion of World renowned Guru Swami Ramdevji and an international authority on Ayurveda and Traditional Herbs. The company is set up with an objective to provide superior quality of products at fair price and to get their customers rid off the chronic diseases by providing products which are organic and natural. This concept of Herbal and Pure has gained momentum in India and across the world since people now a days are more centered towards keeping themselves near to Nature due to their commercialized routines. PATANJALI AYURVEDA LTD has more than 100 different products in the catalogue for Skin, Hair, Heart, Eyes and Kidney diseases. Patanjali's recent tie up with Future Group to enter into FMCG segment through Big Bazaar Retail stores is another big advantage towards the availability of Patanjali Products near to their consumers. The Patanjali Products have rightly been placed at advantage by the very concept of "Marketing through Spirituality"

II. Objectives of the Study

The study in hand is conducted keeping in view the following objectives:

- To study the brand perception of 'PATANJALI' in minds of Consumers
- To know the attributes that a customer keeps in mind while buying 'PATANJALI' Products
- To study the satisfaction level of consumers after using 'PATANJALI' Products

III. Research Methodology

This paper is based on primary data collected through questionnaires from 100 users of Patanjali Products within Punjab. The questionnaire design is built up to know the type of products people use, the reason for their buying such product and their post buying satisfaction level from that product. Secondary sources have been used to collect information about 'Patanjali' brands. Journals, articles, research reports and government documents were reviewed to get the insight of the previous interventions that the stakeholders and policy makers have already in place. Also websites of natural products manufacturing company and online

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document were investigated to conduct this research. To analyze the questionnaire results tools of descriptive statistics, correlation, regression and non-parametric (chi-square) test have been used.

IV. Findings and Observation

The data collected through 100 questionnaires is analyzed through frequency distribution, correlation and regression tools. The below table shows the frequency distribution of the data.

Measure	item	frequency
Age	0-20	23
	20-40	64
	40 and above	13
Gender	Male	30
	Female	70
Occupation	service	35
	Business	11
	Students	53
	House wife	1
Income (in lakhs p.a)	0-1	57
	1-2	15
	2-3	12
	3 & above	16

That above table summarizes the characteristics ofusers of Patanjali products. Out of 100 users, dominant portion i.e. nearly 2/3rd of the users age between 20-40 years. Looking at the gender distribution, 70% of the users taken under study are females who can perceive to be more interested in buying herbal cosmetics. In Occupation frequency, nearly half of the users are students who are pursuing studies followed by 35% of service class users. The purchasers of Patanjali products are significantly from low income group having and income below 1 lakh. This is because the significant portions of users are students who have little or no Income.

- Correlation Analysis

The values of correlation among the factors which affect buying decision of the users is given below:

The correlation values among the factors affecting buying decisions are mostly positively correlated. Income of the users has negative correlation with reasonable price but not so significant. This is because most of the users under study fall under low or no income group so they are dependent upon others for buying the Patanjali products; price is not of so significance to them. Income is strongly and positively correlated to good quality since people are ready to pay to spend significant portion of their income on good quality. Income has negative correlation with 'experience of others' factor. Since people do not consider their income level if they get a positive opinion from people in order to get their problem healed. Reasonable price is strongly correlated with good quality as quality demands cost. On the other hand, good quality has negative correlation with Advertising of Patanjali Products since quality can only be assured after using the product not only through advertising. Health benefit is highly correlated to Good quality but negatively correlated to income as users do not look into the pocket friendliness in hope of extracting the cure to the problem they are looking for. Brand Image is positively correlated to availability (.466) as products with good brand image are easily taken away by distributors. The 'natural and pure' factor shows positive correlation (.289) with 'Swadeshi' which shows the spiritual sentiments of Indian people attached to the Indian Brand 'Patanjali'. Influencing factor for 'Swadeshi' is endorsement of brand by Baba Ramdevji. The followers of Baba Ramdevji seem to believe in Swadeshi factor and thus show positive correlation (0.393). Also, the informative nature of products is positively correlated to name of Baba Ramdevji (0.429) which means the expected health benefits to be derived from the product is well endorsed by Baba Ramdevji which induce the followers to buy the product.

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Correlations

		income	nablePrice	GoodQuality	Benefits	AVLBLITY	BrandImage	& P	Informative	B.Ramdev	Swadeshi	Experience	Ad ons	Adv
income	Pearson Correlatio	1	-.044	.219*	-.065	.079	.142	.136	.179	-.015	.227*	-.295**	.027	-.226*
	Sig. (2-		.665	.029	.519	.436	.157	.178	.075	.883	.023	.003	.788	.024
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Reasonable Price	Pearson Correlatio	-.044	1	.410**	.237*	.208*	.187	-.074	.098	.235*	.192	.083	.146	.113
	Sig. (2-	.665		.000	.018	.038	.062	.465	.334	.019	.055	.410	.146	.263
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
GoodQuality	Pearson Correlatio	.219*	.410**	1	.367**	.076	.374**	.238*	.049	.086	.067	.215*	.059	-.008
	Sig. (2-	.029	.000		.000	.451	.000	.017	.628	.396	.511	.032	.562	.936
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
HealthBenefits	Pearson Correlatio	-.065	.237*	.367**	1	.004	.138	.201*	.050	.012	.032	.222*	.029	.028
	Sig. (2-	.519	.018	.000		.970	.172	.045	.618	.907	.751	.027	.775	.785
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
AVLBLITY	Pearson Correlatio	.079	.208*	.076	.004	1	.466**	.231*	.403**	.307**	.320**	.161	.413**	.140
	Sig. (2-	.436	.038	.451	.970		.000	.021	.000	.002	.001	.111	.000	.163
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
BrandImage	Pearson Correlatio	.142	.187	.374**	.138	.466**	1	.271**	.242*	.261**	.280**	.239*	.382**	.191
	Sig. (2-	.157	.062	.000	.172	.000		.006	.015	.009	.005	.017	.000	.058
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
N & P	Pearson Correlatio	.136	-.074	.238*	.201*	.231*	.271**	1	.241*	.045	.289**	.132	.143	.034
	Sig. (2-	.178	.465	.017	.045	.021	.006		.016	.653	.004	.189	.155	.736
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Informative	Pearson Correlatio	.179	.098	.049	.050	.403**	.242*	.241*	1	.429**	.507**	.018	.337**	.160
	Sig. (2-	.075	.334	.628	.618	.000	.015	.016		.000	.000	.862	.001	.112
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
B.Ramdev	Pearson Correlatio	-.015	.235*	.086	.012	.307**	.261**	.045	.429**	1	.393**	.152	.446**	.218*
	Sig. (2-	.883	.019	.396	.907	.002	.009	.653	.000		.000	.132	.000	.030
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Swadeshi	Pearson Correlatio	.227*	.192	.067	.032	.320**	.280**	.289**	.507**	.393**	1	-.038	.301**	.217*
	Sig. (2-	.023	.055	.511	.751	.001	.005	.004	.000	.000		.710	.002	.030
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Experience	Pearson Correlatio	-.295**	.083	.215*	.222*	.161	.239*	.132	.018	.152	-.038	1	.108	-.016
	Sig. (2-	.003	.410	.032	.027	.111	.017	.189	.862	.132	.710		.287	.875
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ad ons	Pearson Correlatio	.027	.146	.059	.029	.413**	.382**	.143	.337**	.446**	.301**	.108	1	.428**
	Sig. (2-	.788	.146	.562	.775	.000	.000	.155	.001	.000	.002	.287		.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Adv	Pearson Correlatio	-.226*	.113	-.008	.028	.140	.191	.034	.160	.218*	.217*	-.016	.428**	1
	Sig. (2-	.024	.263	.936	.785	.163	.058	.736	.112	.030	.030	.875	.000	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

a) Regression Analysis

For the purpose of regression, satisfaction level of the user is taken as dependent variable and attributes of products are independent variables. We assume H_0 The customers are dissatisfied by using Patanjali Products and hence, they willnot buy product again.

So we regress the satisfaction of customer on the factors which together make up his buying decision. We also regress 'buying again' factor to other attributes of product to further study the satisfaction of the user, because if a customer is satisfied, the user will purchase the product again. The regression table is as follows:

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Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.538[a]	.289	.152	.868

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.478	16	1.592	2.113	.015[b]
	Residual	62.562	83	.754		
	Total	88.040	99			

a. Dependent Variable: Satisfied

b. Predictors: (Constant), Advertising, GoodQuality, Age, Availability, Experience, N & P (natural and pure), Health Benefits, B.Ramdev(endorsement), Gender, Swadeshi, Reasonable Price, BrandImage, Occupation, Informative, income, Ad-ons

The above table shows that about 29% variability in satisfaction level of customer is explained by the dependent variables. The significance level is .015 which is less than 0.05, so we reject the null hypothesis and conclude that users aresatisfied using the Patanjali products.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.602[a]	.363	.239	.929

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.283	16	2.518	2.920	.001[b]
	Residual	70.707	82	.862		
	Total	110.990	98			

Here, the value of p is far less than 0.05 too depicting that people, being satisfied, would like to buy Patanjali Product again after using once.

Chi square interpretation (test of association)

H_0: The product attributes affect post buying satisfaction level of the buyer

H_1: The product attributes do not affect post buying satisfaction level of the buyer

Test Statistics

	nablePrice	GoodQuality	HealthBenefits	AVLBLITY	BrandImage	& P	Informative	B.Ramdev	Swadeshi	Experience	Ad ons	Adv	price-quality	health benefit	band image	recommend	buy again
Chi-Square	54.200[a]	72.600[b]	95.500[b]	29.720[a]	34.880[a]	74.000[a]	34.640[a]	16.640[a]	36.080[a]	39.560[a]	22.040[a]	5.960[a]	82.880[a]	99.680[a]	61.760[a]	103.121[c]	73.303[c]
df	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000	.005	.000	.000	.001	.310	.000	.000	.000	.000	.000

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The above table shows that value of $p<0.001$ in all cases except in case of advertising depicting the rejection of Null hypothesis in all other cases accept advertising. That means advertising of 'Patanjali' is effective to post buying satisfaction level of people because of claims made by the advertisers in their ads from experience of others.

V. Conclusion

The Findings in the paper show that there are many significant factors that together make up the buying decision of the product. Customers' perception towards a brand is built largely on the satisfactory value the user receives after paying for the product and the benefits the user looks for. In the above study, a large portion of the user is satisfied from Patanjali products. It may be because of reasonable price of the product. It may be due to ability of the product to cure the problem. The satisfaction brings in the retention of customer. Patanjali is enjoying the advantageous position in market through spirituality element involved in its products. However, it should not ignore the competitors like Naturals, pure roots, Vindhya herbals. Patanjali in order to retain more customers and satisfy them,must fulfill the claims made by the company before any other brand may mushroom up and take away the benefits of marketing through spirituality.

VI. Limitation of the Study

The results of the study may not be generalized because researcher followed convenient sampling method. Moreover, the study includes students with zero income which may not give conclusive results as income affects the buying capacity too. Also, Researcher could not gather much data from age group of 55 and above. The bias cannot be excluded since the researcher only reached out to accessible area to distribute and gather information. Time and resource constraint are other limitations too.

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3. Submission of Manuscripts,

4. Manuscript's Category,

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The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing 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 approach 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. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than 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 maintain the initial two items to no more than one ruling each.

- Reason of the study - 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 quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

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- Center on shortening results - bound background information to a verdict or two, if completely necessary
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Approach:

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Approach:

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Content

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- Try to present substitute explanations if sensible alternatives be present.
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- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

Index

C

Comilla · 38

D

Defunct · 13

E

Elapsed · 30
Expatriate · 2

G

Gratifying · 32
Geyskens · 46

H

Halinen · 46, 59
Hayhoe · 6, 17
Humphrey · 5, 17

I

Iacobucci · 47

K

Katzenstein · 6, 17
Keithtimimi · 6, 19
Kolmogorov · 29

M

Martinelli · 25, 34
Murtaza · 3, 6, 19

P

Paparoidamis · 42, 46
Pfohl · 42

S

Scottiii · 1, 21
Segendorff · 5, 17
Stavins · 3, 7, 21
Sylhet · 38

U

Ulaga · 40, 42, 44, 59

V

Vrazalic · 32, 36

Z

Zeithaml · 23, 25, 34, 36





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