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- Management in Eghtesad Novin
- Amman Stock Exchange
- Customer Relationship Management

Discovering Thoughts, Inventing Future

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The Impact of Adopting Electronic Trading System on the Performance of Amman Stock Exchange

By Nawaf Al-Ghusin, Najeb Masoud & Nabil Al nasser
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Abstract- This study aims to highlight the impact of adopting electronic trading System on performance of the Amman Stock Exchange (ASE) represented in the (value traded) and (market capitalisation) where, for the implementation of that, secondary data were collected from (taken from the monthly statistical bulletins of the Stock Exchange) related to the study variables, where an analysis of the difference between the middle two samples: the first study variables before the introduction of the system, and the other after you have inserted, to find out whether there is a significant difference between the size of the stock exchange in trading before and after the introduction of the electronic trading system, and whether there is a significant difference between the value between the market value of securities listed on the stock exchange before and after the introduction of the system.

Keywords: jordan, electronic trading system, value traded, market capitalisation, amman stock exchange.

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The Impact of Adopting Electronic Trading System on the Performance of Amman Stock Exchange

Nawaf Al-Ghusin [α], Najeb Masoud [σ] & Nabil Al nasser [ρ]

Abstract- This study aims to highlight the impact of adopting electronic trading System on performance of the Amman Stock Exchange (ASE) represented in the (value traded) and (market capitalisation) where, for the implementation of that, secondary data were collected from (taken from the monthly statistical bulletins of the Stock Exchange) related to the study variables, where an analysis of the difference between the middle two samples: the first study variables before the introduction of the system, and the other after you have inserted, to find out whether there is a significant difference between the size of the stock exchange in trading before and after the introduction of the electronic trading system, and whether there is a significant difference between the value between the market value of securities listed on the stock exchange before and after the introduction of the system.

The results of the study show that the use of the electronic trading system as an alternative to the manual trading system has contributed to raise the volume of trading and the market value of the ASE. We believes that the result of the increase in the degree of transparency and security for traders and investors in the stock market, and give great flexibility and different information to brokers facilitated an analysis of the situation of companies traded faster, which achieved more justice, speed and ease of execution of orders, on the other hand, the system has led to facilitate control over the trading operations and the dissemination of information in real time for both local or foreign investors which contributes to increase the depth and liquidity of the market.

Keywords: jordan, electronic trading system, value traded, market capitalisation, amman stock exchange.

I. Introduction

An information play in our present an important role in various areas of life, not surprisingly, it has become our so-called era of information and a lot of decisions become political, military or economic, administrative or other decisions depend heavily on information accuracy and speed obtained in a timely manner. ASE gained an additional step of promoting dependence on IT, like many of the world's stock exchanges, that enter the electronic trading system as an alternative to the manual trading system, according to the agreement signed between them and the Paris Stock Exchange at the end of 1996, it is worth mentioning that the transfer of companies from manual trading system to the electronic system has been gradually, where they were to begin trading shares of ten companies, then the remaining companies were transferred in the form of straight sets, the last group was transferred (included 100 public joint stock company) to the electronic trading system in 15/06/2000, in addition to the transfer of bond trading and investment funds, thus, the ASE has completed the transfer of all shares of listed companies, bonds and mutual funds and non-listed companies from manual trading to electronic trading, and fully manual deal was cancelled dated 15/06/2000.

The financial market is described as efficient or inefficient depending on the availability of information and the speed of its impacts on the prices of listed securities, given the role played by modern technology in the provision of information by leaps and bounds, ASE has taken an important step to keep pace with technological renaissance taking place in the financial markets, introduced to electronic systems for the purpose of raising the efficiency of the market, from here this study came in an attempt to illustrate the impact that caused a manifestation of this evolution, and its contribution to increase the volume and trading prices through the study of the change in trading volume and market value before and after the introduction of this system.

This evolution in the way the market works, which necessarily commissioned ASE significant amounts worth looks to assess benefit that are supposed to touch results, here lies the importance of this study is to give indication about the impact of the introduction of this system on some important indicators for the ASE. This study aims to discuss the impact of the replacement of manual trading system based electronic trading on the ASE, through test the importance of the changes that have occurred in some stock indexes, it is particularly:

- Trading volume in the stock market in various sectors.
- The market value of securities listed on the stock exchange in various sectors.

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This study is based on two assumptions pillars:

First hypothesis: there is a significant difference between the average trading volume on the ASE in various sectors before the introduction of the electronic trading system and the average trading volume in the stock market after the introduction of the system, can be traced to enter the system.

Second hypothesis: there is a significant difference between the average market value of the ASE various sectors before the introduction of the electronic trading system and the average market value of the stock market after the introduction of the system, can be traced back to the introduction of that system.

II. Literature Review

This study is classified under the efficient market studies, which includes demonstrate the impact of a particular event on the performance of the market, where that aside from these studies is known research study (event study), there are many studies in this area, including (Leigh, et al., 2003), has addressed the impact of the prospect of war in Iraq on the indicators most important oil prices following market index American Stock Market (S & P 500), where moved these prices in proportion to the movements the prospect of war, suggesting that the war has raised the price of a barrel of oil ten dollars and lowered the stock market index of America's (S & P 500), including approximately 15% of its value at the time, the study predicted that these effects disappear within a year and a half. Almtori (1996) aimed to measure the efficiency of the ASE at the level of sub-strong where the information was used for the distribution of profits in the form of bonus shares and the prosecution of the impact of this information on the non-normal returns, the researcher has conducted a studying at all public shareholding companies listed on the ASE, which has distributed bonus shares during the years 1987 to 1993 where he reached the 38 companies, including 19 companies belong to the industrial sector, 15 companies belonging to the sector, banks and financial companies, 9 companies belonging to the insurance sector, and 5 companies belong to the service sector. However, a sample of 9 companies excluded from the study due to mergers, or suspension or non-traded for the entire test period, the study was conducted using the following form: the rate of return on the company's shares = fixed share + beta (market return + unusual return). The study tested the value of extraordinary earnings per sample of the shares within a period of four weeks before the announcement of dividends, and four weeks after the announcement, and concluded that the price does not reflect the efficiency of the market at this level where the prices have not significantly affected by the information.

Qawasmi (1990) aimed to test the efficiency of the pricing of the stock in the ASE through statistical hypothesis testing low level of efficiency in the pricing of the shares of industrial companies to contribute to the public during the period 1986 to 1987, the study was conducted during the test there is no relationship between revenue or stock prices historically, has been conducting the study by testing the regression equation between the temporal relationship of the weekly changes in the average yield is in each individual company on the one hand and between that relationship integrated investment market portfolio, have been estimated yield is normal for stocks under study through the capital asset pricing model (CAMP) have been estimating the expected earnings per share through this form, and then calculated the unusual yield. The researcher calculates the change in yield in unusual return over time for each share and then to the market portfolio, this study concluded inefficient pricing of the shares of the sample, and therefore inefficient pricing in the ASE. Vila and Sandman (1995) and Pirrong (1996) find that prices are less sensitive to volumes in automated than traditional markets. One of the reasons for this could be that the floor traders know when there are orders from clients and so they adjust their prices in response to demands. Cornell (2012) addressed the issue of political events and their impact on market indices, where researchers found in this study that the events of the first-order news (including political and military developments) explain a fraction of the movements of the stock market.

Other studies have examined the impact of various factors on the movement and volume of stock trading in sophisticated financial markets. While some studies have focused on the impact of information content on trading volume (e.g., Bamber, 1986), other studies have focused on the impact of the accounting revenue on trading volume (Atiase and Bamber, 1994). Astnpola (1997) tested the effect of the change in capital expenditures on prices and trading activity. On the subject of electronic trading and its impact on trading volume or the market value for a particular stock, the article published on the internet (World Bank, 2007) talked about the forecast for growth in the value of investment-mail in Western Europe at a compound rate of 10.5%, where this growth is due to matures in electronic market proliferation (e-investment), but that the most important problems that limit the growth process of these are: lack of safety in the operation of electronic trading, and the crisis of confidence among investors, in addition to sudden market fluctuations. Domowitz and Steil (2001) found that electronic systems incorporate information into the price faster than traditional systems.

III. Data and Variables Measure

a) Data

The data were collected by monthly bulletins ASE, and its the monthly statistical bulletins issued by the stock exchange in the study period from January 1997 to December 2003, summarised the data needed to conduct the analysis required in Appendix (1). The

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population of the study is all available data and indicators extracted from the ASE for that have been monitored during the period of the work of those stock market since its inception and until the date of preparation of this study, the sample of this study are two indicators of these two indicators and trading volume and market value, over a period of time stretching and eighty-four months, forty-two of them before the introduction of the electronic trading system of the Stock Exchange, and like them after, it is worth mentioning that the electronic trading system has been initiated entered on 26.03.2000 and after the completion of the process and put into practice fully with the end of the sixth month of the year 2000.

b) Variables Measure

This study follows the standard practice in the literature findings both theoretically and empirically. There are numerous studies which examine the significant of the impact of the introduction of electronic trading system in the performance of the ASE as follows. Electronic Trading System: all electronic components related to trading operations, that entered the Stock Exchange from 26/03/2000, this includes hardware, software and networking mechanisms liability in the processes of buying and selling securities listed on the ASE, and the announcement of those operations. For the purposes of implementation of this study, regression model was developed describing the relationship between trading volume and market value (dependent variables) on the one hand, and the presence of the electronic trading system (independent variable) on the other hand, where it was the expression of the independent variable in a quantitative manner so as to take this variable value (zero) when the existence of the order, and values (1) when its existence, (Appendix, 1).

Trading Volume: the value of securities traded on the ASE in various sectors in the relevant time period, the monthly trading volumes adopted for the purposes of implementing this study, so that was taken forty-two monthly value before the introduction of the electronic trading system from (January 1997 to June 2000), and forty-two monthly value after you have inserted from (July 2000 to December 2003) (Appendix, 1).

Market Value: the value of all securities listed on the ASE various sectors; the monthly market value of those securities has been adopted for the purpose of implementing this study, so that was taken forty-two monthly value before the introduction of the electronic trading system from (January 1997 to June 2000) and forty-two monthly value after you have inserted from (July 2000 to December 2003) (Appendix, 1).

IV. Empirical Results

a) Descriptive Statistics

For the implementation of this study we use: analysis of the difference between the average two samples, so was the use of data related to the study variables (trading volume and market value) for a period of study, and then test whether there is a significant difference between the average trading volume before the introduction of the system and after you have inserted, as well as test whether there is a significant difference between the average market value of the stock exchange before the introduction of the system and after you have inserted, the test procedure described using the statistical program SPSS (Appendix, 2). Simple regression equation of the first class, to represent the relationship between each of the dependent variable (volume) and the independent variable (the presence of the electronic trading system) (Appendix, 3). While, simple regression equation of the first degree: to represent the relationship between each of the dependent variable (market value) and the independent variable (the presence of the electronic trading system) (Appendix, 4).

b) Statistical Analysis

When the results of the statistical analysis examine in the appendices (2, 3, 4) we can drown the following finding:

1. The value of the difference (increase) between the average trading volume before the introduction of the system and average trading volume after you have inserted 89.6039 million JD, and tested by (T-test), this is a statistically significant difference at 100% degree confidence, (Appendix, 2).
2. The value of the difference (increase), between the average market value before the introduction of the system and the average market value of after inserted -1110.921 million JD, and tested by (T-test) this is a statistically significant difference at 100% degree confidence, (Appendix, 2).
3. To connect the moral difference quotient in trading volume (mentioned in item 1) introduction of electronic trading system, has been developed regression equation simple linear representation of the relationship between the values of trading volume as the dependent variable, and the values that represent the presence or absence of the electronic trading system, so that it considered the value zero to express their existence, and a value of 1 to express their existence, according to the results extracted from the computer (Appendix, 3), the regression equation is as follows:

$$Y = 32.3220 + 60.3421\ X \qquad (1)$$

Where the average trading volume for the period prior to the introduction of electronic trading system 32.3220 million JD, while the average trading volume for the period subsequent to the introduction of 89.6039 million JD (Appendix, 2). The average market value for the period prior to the introduction of the electronic trading system 3696.86 million JD, while the average market value for the period subsequent to the introduction of 4691.6614 million JD (Appendix, 2).

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Where Y, volume on the ASE; X, the presence of the electronic trading system, and takes the values zero or 1. Testing the suitability of the regression model to represent the relationship between the two variables independent of Y and X, which tested by (F-Test), and show that this model is appropriate at 100% degree confidence.

The value of the coefficient of determination R^2, (the proportion is explained by the independent variable in changes in the dependent variable) 32.3 %, and this means that despite the presence of the impact of the introduction of the electronic trading system in the volume of trading on the ASE, but the changes in volume by 77% are caused by factors other than the presence of the electronic trading system.

4. To connect the difference moral quotient in the market value of the Stock Exchange (mentioned in item 2) the introduction of electronic trading, has been included regression equation simple linear representation of the relationship between the values of the market value as the dependent variable, and the values that represent the presence or absence of the electronic trading system, so that considered value (zero) to express a lack of, and value (1) to express their presence, according to the results extracted from the computer (Appendix, 4), the regression equation is as follows:

$$Y = 3706.7601 + 1110.92 \quad (2)$$

Where Y, the market value on the ASE. X, the presence of the electronic trading system takes the values zero or 1. Testing the suitability of the regression model to represent the relationship between the two variables independent of Y and X, which tested by (F-test) and found that the model adequately when 100% degree of confidence. The value of the coefficient of determination R2 29.4%, and this means that despite the presence of impact for the introduction of electronic trading system in the market value of the ASE, but the changes in this value by 75.6% caused by factors other than the presence of the electronic trading system.

V. Conclusion and Future Research

The most important results that have been reached in this study:

1. Acceptance of the first hypothesis of this study notion that there significant difference between the average trading volume in the ASE various sectors before the introduction of the electronic trading system and the average trading volume in the stock after the introduction of the system, can be traced in part of (32.3%) to the system, has been relying on No. items (1) and (3) of the terms "compendium of statistical analysis".
2. Acceptance of the second hypothesis of this study notion that there significant difference between the average market value of the ASE securities various sectors before the introduction of the electronic trading system, and the average market value of the stock after the introduction of the system, can be traced in part of (29.4%) to the system, has been depending on the items (2) and (4) of the terms "compendium of statistical analysis".

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Appendix (1) Table 1 : Monthly trading value and market capitalisation on a monthly basis

Time	Value Traded	Market Capitalisat-ion	Existence of the System	Time	Value Traded	Market Capitalisa-tion	Existence of the System	Time	Value Traded	Market Capitalisat-ion	Existence of the System
Jan-97	15.06	3215.06	0	May-99	35.23	3830.67	0	Sep-01	81.54	4040.80	1
Feb-97	10.96	3285.83	0	Jun-99	37.01	3759.75	0	Oct-01	56.94	4303.21	1
Mar-97	13.74	3190.35	0	Jul-99	18.20	3655.26	0	Nov-01	92.39	4460.81	1
Apr-97	9.05	3157.35	0	Aug-99	29.48	3545.63	0	Dec-01	60.59	4476.75	1
May-97	24.35	3409.75	0	Sep-99	40.52	3545.65	0	Jan-02	56.70	4551.62	1
Jun-97	37.80	3342.40	0	Oct-99	16.26	3576.79	0	Feb-02	58.79	4491.21	1
Jul-97	24.59	3505.53	0	Nov-99	19.91	3617.30	0	Mar-02	54.09	4448.09	1
Aug-97	28.42	3476.35	0	Dec-99	17.83	3790.15	0	Apr-02	85.21	4280.40	1
Sep-97	43.46	3670.49	0	Jan-00	20.71	4082.49	0	May-02	58.02	4501.02	1
Oct-97	30.82	3595.72	0	Feb-00	40.21	3988.21	0	Jun-02	59.52	4780.71	1
Nov-97	22.57	3595.24	0	Mar-00	24.99	3853.16	0	Jul-02	56.08	4733.39	1
Dec-97	43.39	3602.47	0	Apr-00	27.98	3706.85	0	Aug-02	49.51	4627.59	1
Jan-98	16.64	3554.76	0	May-00	26.32	3723.35	0	Sep-02	44.79	4528.41	1
Feb-98	18.94	3730.03	0	Jun-00	27.24	3664.64	0	Oct-02	31.09	4404.30	1
Mar-98	41.93	3664.08	0	Jul-00	18.03	3570.55	0	Nov-02	54.72	5051.02	1
Apr-98	26.65	3753.70	0	Aug-00	22.89	3484.15	0	Dec-02	54.70	5029.01	1
May-98	27.65	3985.89	0	Sep-00	24.18	3457.22	0	Jan-03	73.92	5085.12	1
Jun-98	19.05	3984.99	0	Oct-00	23.57	3523.89	0	Feb-03	29.06	4846.81	1
Jul-98	45.46	4001.67	0	Nov-00	18.09	3501.16	0	Mar-03	46.13	5020.65	1

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Aug-98	34.84	4031.92	0	Dec-00	14.16	3509.65	0	Apr-03	83.39	5379.59	1
Sep-98	16.49	3838.77	0	Jan-01	28.69	3574.18	1	May-03	133.36	5584.49	1
Oct-98	21.77	3648.56	0	Feb-01	24.12	3612.48	1	Jun-03	154.50	5889.22	1
Nov-98	93.03	3713.74	0	Mar-01	13.35	3623.69	1	Jul-03	234.27	6403.03	1
Dec-98	51.26	3835.03	0	Apr-01	28.65	3574.87	1	Aug-03	213.54	6740.81	1
Jan-99	44.80	3996.43	0	May-01	48.03	3718.43	1	Sep-03	233.57	6995.57	1
Feb-99	40.76	4078.45	0	Jun-01	52.72	3721.25	1	Oct-03	247.86	6839.11	1
Mar-99	20.37	4031.64	0	Jul-01	62.05	3817.81	1	Nov-03	130.02	7574.36	1
Apr-99	22.31	3887.38	0	Aug-01	60.90	3940.77	1	Dec-03	275.64	7773.72	1

Source: Monthly statistical data of ASE (Jan-1997 - Dec-2003).

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Appendix (2) Table 2 : Analysis of the difference between the average of the two samples (before and after the introduction of electronic trading system)

Value Traded Before				Value Traded After			
N	Mean	Std. Error	Std. D	N	Mean	Std. Error	Std. D
43	32.3220	2.29302	15.64540	43	89.6039	10.39648	63.67292
Market capitalisation Before				Market capitalisation After			
43	3706.7601	37.27363	239.50240	43	4691.6614	180.75828	1166.147

Value Traded Before and After						Market capitalisation Before and After					
df	Mean	Std. Error	Std. D	t	Sig	df	Mean	Std. Error	Std. D	t	Sig
42	-60.3421	11.503	74.239	-5.018	0.000	42	-1110.921	156.270	1178.553	-7.084	0.000

Appendix (3) Table 3 : Regression analysis between the two variables trading volume and the existence of the electronic trading system

Variables Entered/ Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Existence of the system[a]	.	Enter

a. All requested variables entered.
b. Dependent variables: Value Traded.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	0.582[a]	0.323	0.271	63.02067

a. Predictors: (Constant), Existence of the system.

ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig
1 Regression	70073.507	1	70073.507	35.582	0.000[a]
Residual	230509.01	90	3012.086		
Total	300582.517	91			

c. Predictors: (Constant), Existence of the system.
d. Dependent variable: Value Traded.

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	32.3220	8.271		3.602	0.001
Existence of the system	60.342	11.550	0.520	4.817	0.000

a. Dependent variable: Value Traded.

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Appendix (4) Table 4 : Regression analysis between the market value of variables and the existence of the electronic trading system

Variables Entered/ Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Existence of the system[a]	.	Enter

a. All requested variables entered.
b. Dependent variables: Market Capitalisation

.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	0.499[a]	0.294	0.301	751.43251

a. Predictors: (Constant), Existence of the system.

ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig
1 Regression	21206354	1	21006224.16	31.257	0.000[a]
Residual	44026856	86	697644.903		
Total	65233210	87			

a. Predictors: (Constant), Existence of the system.
b. Dependent variable: Market Capitalisation.

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3706.7601	130.794		24.500	0.000
Existence of the system	1110.92	128.602	0.551	6.401	0.000

b. Dependent variable: market capitalisation.

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A Study on Consumer Behavior towards Eco-Friendly Paper

By P. Kishore Kumar & Dr. Byram Anand
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Abstract- The purpose of this study is to understand the variables affecting the consumer behavior while purchasing green products. Eco-friendly paper i.e. paper which is manufactured from used paper and reduces the harm to environment compared to manufacturing of traditional paper (virgin paper). The dependent factor is purchase intention and the independent factors are environmental behavior, attitude, knowledge and norms. The structured questionnaire was used collect primary data and analyzed using software package. From this research it is found that attitude and personal norms are positively influencing consumer purchase intention towards eco-friendly paper. This study helps the marketers to design strategies for sustaining in the competitive paper industry. The paper industry will have its demand in spite of latest technologies. The paper is used for different purposes like printing, writing, documentation and packaging etc. Hence the understanding consumer behavior is very important for marketers in the paper industry.

Keywords: green marketing, environment-friendly products, eco-friendly products, eco-paper, sustainability, consumer behavior, purchase intention.

GJMBR-E Classification : JEL Code: L67, M30

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A Study on Consumer Behavior towards Eco - Friendly Paper

P. Kishore Kumar [α] & Dr. Byram Anand [σ]

Abstract- The purpose of this study is to understand the variables affecting the consumer behavior while purchasing green products. Eco-friendly paper i.e. paper which is manufactured from used paper and reduces the harm to environment compared to manufacturing of traditional paper (virgin paper). The dependent factor is purchase intention and the independent factors are environmental behavior, attitude, knowledge and norms. The structured questionnaire was used collect primary data and analyzed using software package. From this research it is found that attitude and personal norms are positively influencing consumer purchase intention towards eco-friendly paper. This study helps the marketers to design strategies for sustaining in the competitive paper industry. The paper industry will have its demand in spite of latest technologies. The paper is used for different purposes like printing, writing, documentation and packaging etc. Hence the understanding consumer behavior is very important for marketers in the paper industry.

Keywords: green marketing, environment-friendly products, eco-friendly products, eco-paper, sustainability, consumer behavior, purchase intention.

I. Introduction

Environment concern had become the most important issue for mankind in the present world. The businesses are no exception for this issue and they are responding through environment-friendly products. Throughout this paper the terms eco-friendly products, environment-friendly products, green products mean the same and are used interchangeably. The depletion of oil resources, raw materials and pollution are making organizations to rethink about their products and services. The eco-friendly products are being introduced by modern organizations to protect the environment. Eco-friendly paper is one of the solutions to save the environment and reduce the pollution in the present world. The present study is to understand the consumer behavior and adoption intention of consumers towards the eco-friendly paper. Many products like jute bags, CFL bulbs, hybrid cars, natural soaps, eco-friendly paper, paper cups, energy saving electronic products, organic food etc are available in the market which are environment-friendly products and marketing of such products is known as "Green Marketing". The products which do not cause any kind of harm to the environment are called as green products. Eco-friendly paper is one of the green products which reduce pollution caused by consumption of paper. Paper is used for different purposes like writing, printing, packaging and newsprint etc (IPMA). Hence it is essential to think of eco-friendly paper which causes less harm to the environment. This study is aimed to understand c onsumer behavior with regard to eco-friendly paper. Eco-friendly products are not new to manufacturers and organizations like ITC, JK Paper Limited, Yash Papers Ltd have already started marketing eco-friendly paper.

II. About Eco-Friendly Paper

The paper industry is one of the oldest industries in the world and paper is an essential product for mankind. The paper is manufactured from wood pulp from pulpwood trees. The paper manufactured from wood pulp for the first time is known as "virgin paper" or "paper" (Paper). If paper is manufactured by recycling the used paper which is collected through reverse logistics and consumes less resources while production is known as eco-friendly paper. The consumption of eco-friendly paper also eliminates deforestation because pulpwood trees are not used in the production process. Less quantity of chemicals are used in production of eco-paper compared to virgin paper which is made from pulp of trees.

Some decades back when the organizations have started manufacturing eco-friendly paper the quality is low and the color of paper used to turn yellow as the paper grows old but with the latest technologies in paper industry it is hard to find any difference between virgin paper and eco-friendly paper. The organization marketing eco-friendly paper gets it certified by Forest Stewardship council (FSC). The FSC is international non-governmental organization which certifies eco-friendly paper products and also the organizations which manufacture eco-friendly paper (FSC). Every 1 ton of recyclable paper saves 17 tress, 225 kilowatts of power, 275 pounds of sulphur and 60,000 gallons of water (Khanna). The manufacturing of eco-friendly paper had become competitive advantage for organizatoins. The brands of eco-friendly paper from top organizations in the paper industry are JK Copier, Image Copier,

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Double A, Bilt Copy Power, Bilt Royal Executive Paper, Andhra Millennium Copier, JK Copier Plus etc.

III. Objective of the Research

The current study is designed to understand the factors influencing purchase intention behavior of consumers while purchasing green products with special reference to eco-friendly paper. This study investigates whether consumers with environmental knowledge are having awareness on eco-friendly paper. The study also finds the influence of demographic and psychographic variables on green purchase intention of consumers. The study will also provide insights for organizations in the paper industry so that they can formulate marketing strategies to enhance the sales of eco-friendly paper.

IV. Literature Review

The lack of awareness about green products, negative perceptions of green products, can be resolved by educating customers and building better products respectively (Bonini & Oppenheim, 2008). The responsibility of educating consumers is not sole responsibility of businesses but the government should play a prominent role in encouraging the consumers to adopt for eco-friendly products. Wang & Tung (2012) had conducted a study to know how life style of consumers influence their behavior towards environment-friendly products and confirmed that plan oriented consumers are having positive attitude towards green products. Chen &Chang (2012) have developed a model for understanding green purchase intentions among consumers by using four factors – green perceived value, green perceived risk, green trust and green purchase intention and stated that consumers who perceive green products are better for environment will have positive purchase intention towards green products. Murphy et.al (2010) found that consumers positive attitude towards green products is not influenced by recession. The factors for understanding consumer behavior in this research study are demographic, responsibility, information and purchasing. Paco & Raposo (2009) had conducted a survey to identify the characteristics of green consumers. The factors considered are environmentally friendly products, environmental activism, environmental knowledge, environmental concern, recycling, perception, resource saving, economic factor and skepticism towards environmental standards. Cheah & Phau (2011) had investigated the about the influence of ecoliteracy, interpersonal influence and value orientation on consumers attitude towards environmentally friendly products and stated that these factors have strong correlation with attitudes of consumers. Manaktola & Jauhari (2007) had conducted a survey to know about the consumers' attitude towards green practices of hotels and found that consumers are impressed with green practices of hotels but they are not willing to pay more for the same. The green marketing tools like eco-label, eco-brand and environmental advertisements also influence the purchase behavior of consumers and stated that trust in eco-brand and eco-label positively influence the behavior of consumers towards eco-friendly products (Rahbar & Wahid, 2011). According to Chen (2010) green brand image, green satisfaction, and green trust are important factors for building green brand equity.

The ecologically conscious consumer behavior can be briefly explained by psychographic variables like perceived consumer effectiveness rather than demographic variables. The green purchase intention may not lead to green purchase behavior (Akehurst, Afonso, & Goncalves, 2012). Raksha & Shaw (2012) had examined whether brand commitment of consumers influences the attitude of consumers towards environmental-friendly initiatives of organizations and stated that companies should do more activities to catch the attention of consumers. The consumers are more willing to pay more for green products after perceiving functional risk as important determinant (Essoussi & Linton, 2010). The advantages for adopting green products are energy reduction, material reduction, less packaging material, low emissions, and recyclable (Stevels, 2001). D'Souza et.al. (2006) had made an empirical investigation to under the green purchase intention of consumers and found that marketing mix elements like green products, product labels, packaging and product ingredients does not influence the consumer behavior but past experience with green products positively influences the green purchase intention. Jansson et.al. (2010) had conducted research on green consumer behavior and found that willingness to curtail and eco-innovation adoption are determined by values, norms, and beliefs of consumers. The personal norms of consumers have more positive influence on green consumer behavior. According to Straughan & Roberts (1999) the demographical and psychological variables can be used to understand the environment conscious consumer behavior and further stated that psychographic variables are much comfortable for explain the green consumer behavior than demographic variables. The factors which affect the green consumer behavior are altruism, environmental concern and perceived consumer effectiveness.

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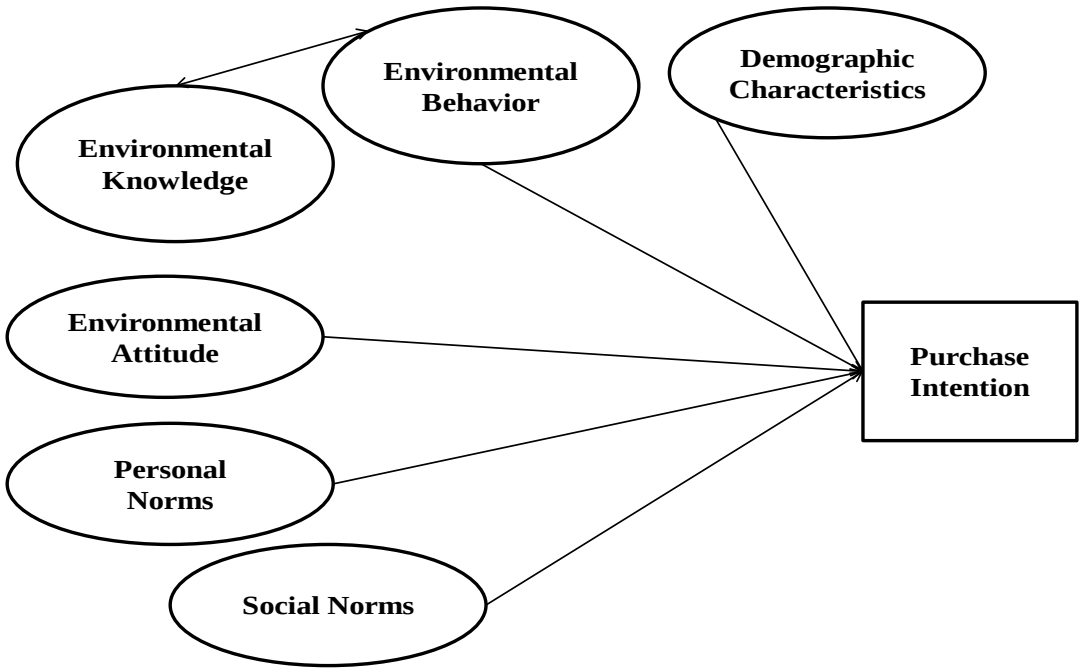
Figure I: Research Model for Consumer Behavior towards Eco-friendly Paper



V. Hypotheses

H1: There is no relationship between environmental behavior (EB) and environmental knowledge (EK) of consumers.
H2: The personal norms of consumers influence the purchase intention of eco-friendly paper
H3: The social norms of consumers influence the purchase intention of eco-friendly paper
H4: The environment-friendly attitude of consumers influences the purchase intention of eco-friendly paper.
H5: The demographic characteristics cannot be used to explain purchase intention of consumers about green products.

VI. Research Methodology

The structured questionnaire was designed to collect data. The questionnaire consists of two parts. The first part collects the demographic profile of respondents (age, gender, occupation). The second part of the questionnaire consists of six constructs with a total of 17 items. All the constructs were adopted and modified from earlier studies with regard to green consumer behavior. The content validity of the constructs is checked by personal discussions with the experts. A likert type 5-point scale with values ranging 1 for strongly disagree to 5 for strongly agree was used to measure the behavior of respondents regarding eco-friendly paper. Environmental Behavior (EB) construct consists was adopted from (Pickett-Baker & Ozaki, 2008) and one item is deleted out of four items in the construct upon the experts' suggestion. Environmental Knowledge (EK) construct was adopted from (Ha & Janda, 2012), Environmental Attitude (EA), Purchase Intention (PI) was adopted from (Soyez, 2012). The Social Norms (SN) and Personal Norms (PN) constructs were adopted from (Park & Ha, 2011). The PI is dependent variable and EC, EK, SN, PN, EA are independent variables.

The sample size is 140 and the random sampling method is implemented for collecting responses. All the respondents belong to Hyderabad, Andhra Pradesh, India. The participation by the respondents is voluntary and they are allowed to exit from the survey at any point of time. The personal data like name, contact number, email are not collected to avoid issues related to privacy of the respondents.

The SPSS Version 20 is used for analyzing the data. The statistical tools like multiple regression, correlation, and descriptive statistics were applied to test the hypothesis. The dependent variable is purchase intention (PI) and all other variables are independent variables.

VII. Data Analysis

a) Demographic Profile

Majority of the respondents belong to age group (25-34 years) i.e. 42%, followed by 25% (18-24 years), 24 % (35-50 years) and the remaining 8 % of the respondents are above 50 years. Out of 140 respondents 78 (56 %) are male and 62 (44%) are female. The respondents belong to different categories

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of occupation (student – 24%, private employee - 58%, Govt. employee – 8%, self-employed – 2%, others – 8%).

b) Reliability

The Cronbach's alpha value for six constructs i.e. for EB, EK, EA, SN, PN, and PI are 0.69, 0.75, 0.79, 0.95, 0.76, and 0.65 respectively. All the values of Cronbach's alpha which are above 0.60 are reliable for further analysis of data (Hair, Black, Babin, Anderson, & Tatham, 2011) .

c) Hypotheses Testing and Results

H1: There is no relationship between environmental behavior (EB) and environmental knowledge (EK) of consumers.

Table 1 : Correlation between Environmental behavior and environmental knowledge

		EB	EK
EB	Pearson Correlation	1	.449**
	Sig. (2-tailed)		.000
	N	140	140
EK	Pearson Correlation	.449**	1
	Sig. (2-tailed)	.000	
	N	140	140

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

Result: There is a significant relationship between environmental behavior and environmental knowledge of consumers therefore the null hypothesis H1 is rejected.

Table 2 : Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.108	.321		.336	.738
	EA	.545	.089	.415	6.122	.000
	SN	.045	.058	.057	.778	.438
	PN	.383	.075	.402	5.078	.000

a. Dependent Variable: PI

H2: The personal norms of consumers influence the purchase intention of eco-friendly paper

Result: There is a significant relationship between personal norms and purchase intention of consumers towards eco-friendly paper (beta value = 0.402, p value = 0.000 which is less than 0.05). The multiple regression analysis results are shown in Table 2. Hence the H2 is accepted.

H3: The social norms of consumers influence the purchase intention of eco-friendly paper

Result: There is no significant relationship between social norms and purchase intention of consumers (the beta value for social norms (SN) is 0.057 and p value = 0.438 which is above accepted level i.e. 0.05) see Table 2. Hence H3 is rejected.

H4: The environment-friendly attitude of consumers influences the purchase intention of eco-friendly paper.

Result: There is significant relationship between environment-friendly attitude of consumers and their purchase intention regarding eco-friendly paper (beta value for EA is 0.415 and p value = 0.000 which is less than 0.05) see Table 2. Hence H4 is accepted.

Table 3 : Regression Analysis receptively

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.890	.321		12.120	.000
	Gender	.243	.151	.136	1.610	.110
	Age	-.087	.089	-.087	-.976	.331
	Occupation	-.077	.075	-.090	-1.019	.310

a. Dependent Variable: PI

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H5: The demographic characteristics cannot be used to explain purchase intention of consumers about green products.

Result: The p values of gender, age and occupation are 0.110, 0.331, 0.310 which are above acceptable value i.e. 0.05. The beta values of age and occupation are negative see Table 3. Hence H5 is accepted. Therefore demographic variables do not help in understanding the purchase intention of consumers with reference to green products.

VIII. Conclusions

The purchase intention of consumers is influenced by psychographic variables. The consumers who have positive ecological behavior also possess knowledge about various green products like eco-friendly paper. The consumers are influenced by personal norms than social norms while adopting environment-friendly products like eco-paper. The consumers with positive attitude about eco-friendly paper are strong purchase intention towards the product. The consumers purchase intention towards green products cannot be identified by demographic variables. This result is consistent with earlier studies (Straughan & Roberts, 1999). The consumers are independent in decision making and not influenced by others while adopting green products.

IX. Managerial Implications

The marketers in the paper industry should formulate strategies for enhancing environmental knowledge of consumers especially eco-friendly paper. The businesses manufacturing eco-friendly paper should identify the target market by psychographic segmentation. There will be potential demand for eco-friendly paper in future because consumers are having positive attitude towards green products. The positive environmental attitude is influence in the purchase intention of consumers. Since computerization, digitalization is reducing demand for paper, the organizations in the paper industry are going to experience severe competition. The manufacturing of eco-friendly paper can be become a differentiation strategy for today's organizations in the paper industry. Hence effective psychographic segmentation of consumers can help the organization to sustain in the highly competitive paper industry.

X. Future Research

The consumer purchase intention will also be influenced by other factors like price, branding etc. Hence such factors can be included to know the impact of pricing strategies, branding strategies on purchase behavior of consumers. The future studies can also be conducted to understand how other factors like values, beliefs, past experiences of consumers with regard to green products influence the consumer behavior.

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Effect of Knowledge Management on Success of Customer Relationship Management in Eghtesad Novin Bank of Tehran

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GJMBR-E Classification : JEL Code: M00, M19

EFFECTOFKNOWLEDGEMANAGEMENTONSUCCESSOFCUSTOMERRELATIONSHIPMANAGEMENTINEGHTESADNOVINBANKOFTEHRAN

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Effect of Knowledge Management on Success of Customer Relationship Management in Eghtesad Novin Bank of Tehran

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Abstract- This paper is studying on the effect of Knowledge Management on success of Customer relationship management in Eghtesad Novin Bank with using of SPSS software. Also collecting data is done through questionnaire and inferential statistics including Pearson's correlation test and One-sample t test is used for answering to the questions and research hypotheses. Finally researcher concluded that all hypotheses are confirmed and concluded that capabilities of Knowledge management, organizational variables, technology of customer relationship management, customer flow and experience of customer relationship management have positive relationship with success of customer relationship management and Knowledge Management is as main factor for determining the successful implementation of Relationship Management with Customer.

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I. Introduction

The emergence of information technology not only caused interesting to the manner for achieving to data and its recording and extraction, but also was effective about knowledge and its management (Asllani &luthans, 2003). Impost-industrial society, knowledge is important source of economy. Increasing of customers' demanding for improving quality and innovation in production put pressure on factories, so incidence of threats from global competitors leads to lower prices for products and services. These related challenges to improve the quality, innovation and pressure for reducing the products' price forced the companies to redesign their business processes (Dous and et al, 2005). The only reliable source of stability in competition is knowledge in economy that unreliability is more clear (Nokada, 1998).

In fact, knowledge is the most important strategic resource and ability for its acquisition and development causes its sharing and it causes creation of advantages for maintaining the competitiveness (Grant, 1996), because valuable knowledge strengthens the traditional resources and assets as new and differentiated form and because of that will be valuable for customers. Ability to create knowledge and continuity of its learning can be has competitive profit, because modern creatively knowledge will form the core of future knowledge (Zack, 1999).

In recent years, organizational efforts have been focused on knowledge management. This management is as one the important managements. This management included focusing on employers' knowledge about customers, competitors, products and services in an organization (Gibbert and et al, 2002).Actually; knowledge management is about encouraging people for sharing of information, knowledge and ideas to produce the products and services with higher value. So, perspective of knowledge management was within an organization and an advantage of knowledge management is to create customers' satisfaction through better service. Davenport 1998, believes that knowledge management is trying to discovery hidden asset in individual mind and convert it to organizational assets, so that wide range of people who are involved organization's decision making access to this asset and be able to use it.

But as the companies expressed the competence of internal knowledge management and using it in order to achieve to organizational goals and have been focused on new sources of knowledge which these resources necessarily do not find within their company (Paquette, 2006).With considering knowledge as a key factor of competitiveness in the global economy, it possible that companies follow the main element which is called customer knowledge.

In addition, customer knowledge processing is combining with relationship management with customer that its aim is retain the customers in business process.

Generally, two main steps are identified in the customer relationship management until finally occurs what was expected. One of these is changing of focusing on transactions toward relationships with customers, merchants and their developing and another one is focusing on customer retention instead of retail. Totally, marketing relationship can be consider as efforts for identifying, maintaining and building a communication network with private customers and

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strengthen this network in order to be valuable for both. Also relationship management with customer is advanced step for collecting information about customers order to understanding and influencing on customers' behavior. Even though many researchers remind us that 80% of the measures have failed in customer relationship management, but totally customer relationship management is probably one of the most well-known views of management in a past decade (Rollins and et al, 2005).

In recent years, companies integrated customer relationship management and its knowledge management because they have learned that knowledge management has major role in success of customer relationship management. Identifying a valuable customer is a complex task of knowledge because determines features range among current customers. Technology can be effective but knowledge management provides power of technology information processing for effective usage. Prediction of new customers' needs can be transfer with using of statistical methods with technology completely but it happen when conceptual knowledge exchange and allocation are used.

So the processes of customer relationship management are based on high volume of knowledge. Customer Relationship Management has close relationship with principles of knowledge management. Thus existence of to-date and sufficient customer knowledge is important for effective customer relationship management system. With that knowledge management systems have an important role about current customer-centered trade, there is lacking of a simple and general principle for integrating the traditional customer relationship management functions with management and application of customer Knowledge.

In addition, according to (Zabala and et al, 2004), knowledge management is as main micro process of customer relationship management because for effective management about customer relationship management companies should develop related abilities about processes of customer knowledge management. Because these capacities are difficult imitating that can be an advantage source of competitive. From the sources, valuable customer knowledge which is capital rare for trading that responds quickly to customer's needs and regulated by market's changing. While the current strategic management is main factor for competitive advantage, we should point out that collecting information about customers about relationships and customers' offer about valuation matter is as main advantage which is difficult to imitate.

The goals of present research include, determination of impact of knowledge management on success of customer relationship management, determination of impact of knowledge management capabilities on success of customer relationship management, determination of impact of organizational variables on success of customer relationship management, determination of impact of customer relationship management technology on success of customer relationship management, determination of impact of customer flow on success of customer relationship management and determination of impact of customer relationship management experience on success of customer relationship management in Eghtesad Novin Bank branches in Tehran Province.

II. Research Background

a) *Knowledge management*

Knowledge management is about ability of an organization in using of intellectual capital means experience and knowledge of the individual and collective knowledge in order to achieve its goals through the process of knowledge production ,knowledge sharing and using it with technology. Principles of knowledge management include development, implementation and maintaining the technical and organizational infrastructures as obligation to publish and select the specific technologies (Norozian, 2005).

b) *Customer relationship management*

Customer relationship management is a business process which base on all customer specifications identifies the pattern of customer behavior and leads to customer knowledge. Customer Relationship Management forms the relationships with customer and will be effective about products or services. From a view the customer relationship management is defined by four elements of a simple framework such as knowledge, purpose, sale and service (Rygielsk, 2002).

c) *Knowledge management capabilities*

Knowledge management capabilities is about organization ability to get management, customers' information transmission in real time, products and services for improving to response to customer and faster decision making based on reliable information.

d) *Organizational variables*

Organizational variables are as concepts for implementation with human resources management, organizational structure and resource allocation. Considering that implementation of knowledge management requires changing in manner of organizing the company and its business processes, model needs to measurement of variable, importance and impact of these organizational factors on success of knowledge management. In fact, for the successful implementation of knowledge management the companies need to redesign their organizational items and guidance of their valuable chain for demanding. Therefore, strategy, organizational structure and trade processes all are

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necessary for implementation of knowledge management. Because success in initiative is depend on proper cooperation between technological systems, processes and people.

e) Technology of customer relationship management

Technological systems of knowledge management should be considered as main component in implementation of this strategy. As Sin and et al, 2005 refer software systems of knowledge management enables companies to provide advanced services with higher quality but lower cost. So many customer oriented activities could be done without appropriate technology.

f) Customer flow

According to Narver and Slater, 1990 we assume that applied customer flow helps on the adequate understanding of customers for offering more add value to their. Also, customer flow involved the customer for long-term relationships in all activities of the company. So this variable is as fundamental component for organization for success of customer relationship management. An organization which leads itself toward customer is able to design its better processes, because organizational culture leads to improvement of employees' understanding about customers. As a result, customer flow is as essential prerequisite for successful implementation of customer relationship management.

g) Experience of Customer Relationship Management

Implementation of knowledge management includes fundamental changing both in business processes and in organization. Thus, for implementation of management, appropriate organizational changing is necessary. So it is clear that in application of new technology in organization both in management and structure processes, culture and organizational routines programs experienced profound changing that affect on whole organization. Thus learning and organizational experience in developing and implementing of strategies can determine its effectiveness.

In the following we will mention domestic and foreign experimental studies about knowledge management and customer relationship management.

Darroch 2003, studied on activities of knowledge management and performance of manufacturing enterprises with more than 50 workers with using of questionnaire. This questionnaire include activities of knowledge management in third areas of knowledge with37 questions, knowledge distribution with 29 questions and answering to knowledge with30 questions also is about its relationship with organization performance and innovation. The results indicate there is significant and positive relationship between activities of knowledge management and organization's performance and innovation. Cavusqil, et al 2003, believed that capability of knowledge management is as major element of innovation in the organization in sharing of implicit knowledge. This paper indicates that accessing to implicit knowledge about customers and suppliers is as valuable resource and entrance of innovation process in organization.

Lin & Tseng 2005, studied on the effect of gap in the knowledge management system on the organizational performance with identifying of 5gapin system in the 68l large organizations in Taiwan. In this paper, performance indicators were degree of productivity, reducing the costs, competitiveness, share of market, growing of sale profitability and innovation in comparison with competitors. In this paper, studied organizations divided into two categories: The first category has many gap in the knowledge management and the second category has lower gap. The results of this research showed organizations with fewer gaps had higher performance. Tseng 2008, evaluated knowledge management systems in the57large companies in Taiwan. In this paper, activities of knowledge management divided into three categories: strategies, programs and measures for knowledge management and a questionnaire were designed. Then, index of knowledge management performance calculated and correlation of this index was tested with financial and non-financial performance of above companies. The results of this research showed there is significant correlation between these performances and activities of organization's knowledge management. Tin change and Shu chuang 2011, in their paper about implementation of knowledge management found that ability and strategy have positive relationship with process of knowledge management.

Gholamian and et al,2006 in a research with this title' Knowledge Management about customer relationship', concluded that customers' knowledge management which makes it possible for organizations that with higher probability could identify opportunities in market and increase its competitive advantage. Knowledge management focused on common benefit between customers and organization. Akhavan and Heydari 2007, in their research about 'Customer Relationship Management with Knowledge Management Approach', found that knowledge management system manages organizational knowledge through establishment, structuring, distribution and using of knowledge for improving organizational performance and creation of value. According to important role of knowledge management systems in current business environment, this seems to be more important when occurs about customer orientation. Therefore , correct process of customer relationship management only when is possible that be integrated with process of knowledge management till creates the processes of empowered customer relationship management with knowledge which provides this possibility that organization could evaluate important criteria of

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business such as customer satisfaction, usefulness of customer, customer loyalty for supporting of commercial decision.

Hasanpour 2010, in a research about ' Customer Relationship Management' expressed that in order to growth and survival in the global competition the role of customer should be important for companies and improve their relationship with purchasers of goods and services. For this purpose can use of strategy about customer relationship management which is a strategy and tool in order to respond to demands and customer satisfaction also achieving to organization's goals.

Hossein Raja 2011, in his research about 'Knowledge Management in Customer Relationship Management', believed that knowledge is an important factor in the economy, but also should attention to another important factor for success in the business market which is called customer. In new business processes, customer satisfaction has important status on about organizations' goals and managers know that their success in achieving the goals of the organization depends on customer satisfaction. Customer knowledge management by focusing on customer and their satisfaction causes more benefit to the organization also increasing of competitive advantage.

Mehdi Parvizi 2011, in a research studied about 'Relationship of Knowledge management with Electronic Customer Relationship Management in branches of Bank Mellat'. He according to Ferika's model 2000,evaluated knowledge management in organization and with using of Galbraith and Rogers Model 1999, he studied on possible relationship between customer relationship management in branches of Bank Mellat in Kermanshah province. The results of hypotheses showed that Spearman correlation coefficient was about 0.226 between knowledge management and customer relationship management and their relationship was confirmed in five percent level.

Adel Salavati and et al 2011, studied about 'Effects of Knowledge Management on Customer Relationship Management in Refah bank'. The findings indicated knowledge management through knowledge sources has significant and positive effect on different aspects of customer relationship management means customer satisfaction, customer loyalty, to attract customers and interaction with customers. Based on the findings most effectiveness of knowledge management was on customer satisfaction and variables such as loyalty, attraction and interaction with customers take place in other ranks.

Mohammad Karami and Hasan Esmaeilpour 2011 studied about 'Effects of Implementation of Customer Relationship Management on their satisfaction through Relationship marketing'. This research did in a company in Karaj which called Avand Pelast. Their research's objectives include: 1.Attrackting the customer satisfaction in any purchase more than before.2.Increasing the amount of new customers.3. Attraction of competitor customers based on their decision.4.Promotion of this company's popularity and offering the scientific suggestions for improving the daily activities. The results showed that relationship marketing had impact on satisfaction.

Shamsoldin Nazemi and et al 2011, studied on a research with this title 'Effects of organizational characteristics on the process of adoption the Customer Relationship Management'. So processing of data with using of analysis method suggested that firstly the role of benefits of customer relationship management is confirmed about influence of organizational characteristics on adoption of customer relationship management. Secondly, the findings emphasized that organizational characteristics had determining effect on understanding the advantages also adoption of customer relationship management technology.

Abesi and et al 2011, studied about 'Identification and prioritization the favorable factors and evaluation of existing conditions about implementation of customer relationship management'. The results showed that technology component had most effect about successful implementation of customer relationship system and then appropriate organization's components and knowledge management were effective and component of focusing on customers was in last priority which all of them were effective on implementation of customer relationship system.

Najaf Reza Beygi 2010, in his MA thesis about 'Presenting a model about important factors in successfully of Knowledge management', he considered 7critical factors in successfully of knowledge management as independent variables then considered organizational creativity and learning as dependent variables then studied on relationship between the independent and dependent variables. Statistical results indicated that among seven key factors in successfully of knowledge management, strategies factors and policies based on knowledge and human resources management caused increasing of organizational creativity and learning simultaneously.

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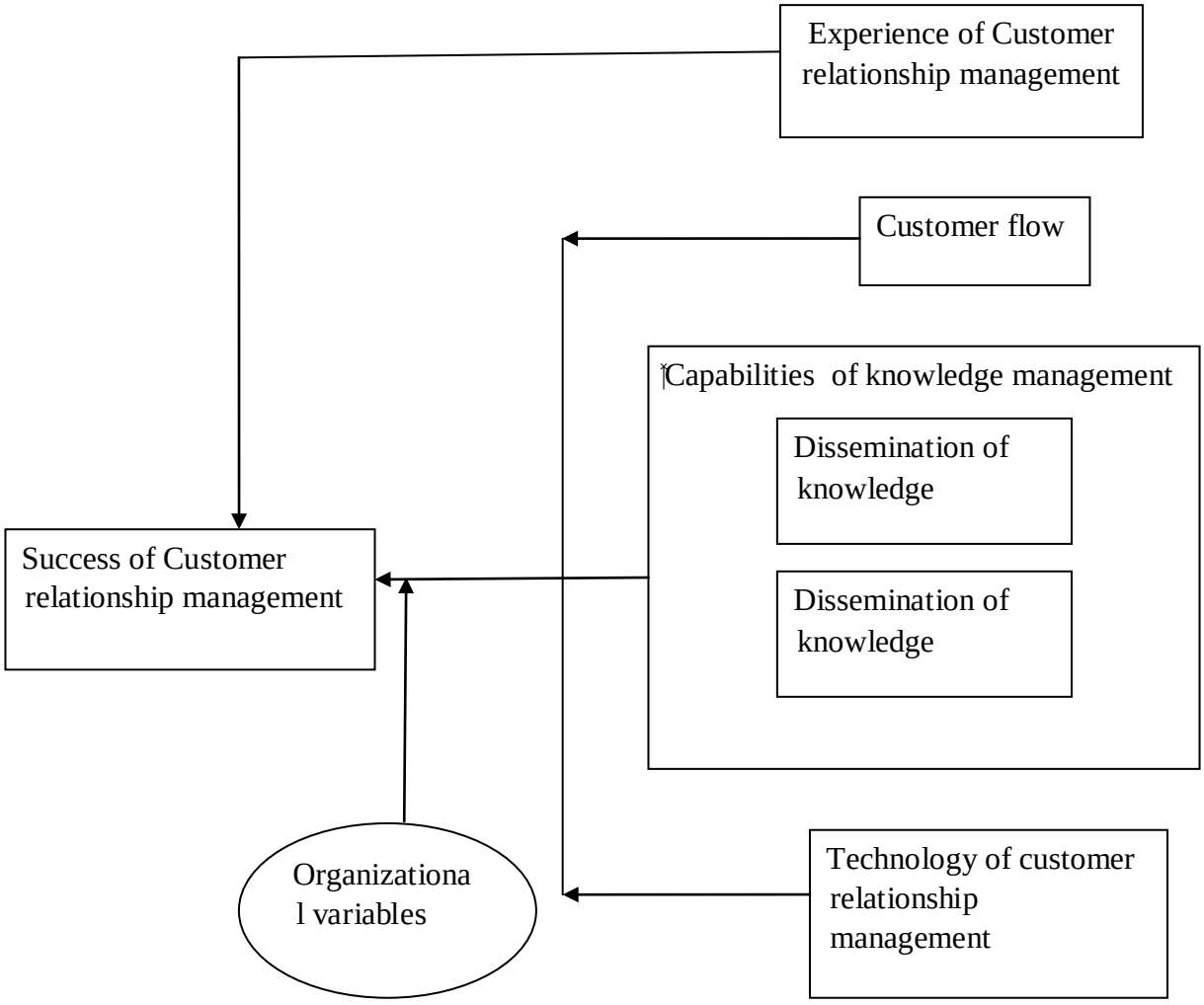
III. Conceptual Model



a) The question of the research

Is the knowledge management as main factor for determining the successful implementation of customer relationship management?

b) The hypotheses of Research

1. The capabilities of knowledge management have a positive effect on success of Customer Relationship Management.
2. Organizational variables have positive effect on success of Customer Relationship Management.
3. Customer relationship management technology has positive impact on success of Customer Relationship Management.
4. Customer flow has positive impact on success of Customer Relationship Management.
5. Customer management experience has positive effect on success of Customer Relationship Management.

IV. Methodology

The present papers is in applied research category from aspect of its goals and from data take place in Library and Field category and from aspect of implementation is in correlation research category. The method of collecting data is through field and instrument for collecting is questionnaire. The statistical population of this paper consists of employees about 320 persons from the west branches of Eghtesad Novin Bank of Tehran that were selected 130 persons through simple random sampling as statistical sample.

The method of data analyzing is Pearson correlation test and one-sample t test. In this paper were used of opinions of faculties also experts and questionnaire's respondents for ensuring the validity of tools for collecting data. Also reliability of questionnaire was measured by Cronbach's reliability test. Cronbach's alpha obtained about 0.97 and above 0.7.So the present questionnaire has sufficient reliability.

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V. Data Analyzing

a) Descriptive Statistics

47.7% of respondents are male and 52.3% are female. Also 33.1% of respondents are between 22 to28 years old, 57.7% are between 29 to 35 years old, 4.6% are between 36 to 46 and 4.6% are over 46 years old. Thus, as it is clear most of the population is between 29to 35 years old. According to information from questionnaire we realize that among 130 persons who their questionnaire analyzed, 2.3% were in Diploma degree and with lower degree, 7.7% associate's degree, 83.1% were in Bachelor rank and 6.9% were in master degree and above. Higher percentage is related to Bachelor. Also 11.5% were managers and 88.5% were employs. Also 60.8% of persons have 1 to 5 years experience in their job, 36.2% have 5 to 10 years and 3.1% have over10 years experience in their job. Most people have experience between 1 to 5 years.

b) Inferential Statistics

In this paper was used of one sample t-test and Pearson correlation test to investigate the hypotheses and data analyzing.

c) Pearson Correlation Test

In present research was used of Pearson's correlation test for studying on the relationship between variables.

The first hypothesis: The capabilities of knowledge management have a positive effect on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between capabilities of Knowledge management and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between capabilities of Knowledge management and success of Customer Relationship Management.

Table 1 : Correlation between capabilities of knowledge management with success of Customer Relationship Management

		Success of Customer Relationship Management	capabilities of knowledge management
Capabilities of knowledge management	Pearson Correlation	0.522**	1
	Sig. (2-tailed)	0.000	
	N	126	129
Success of Customer Relationship Management	Pearson Correlation	1	0.522**
	Sig. (2-tailed)		0.000
	N	126	126

Source: Research findings

As shown in the table Sig is zero and is less than 0.05, it indicates that there is significant relationship between this item with success of customer relationship management and correlation coefficient is 0.52 which shows positive relationship between these two variables and this relationship is moderate.

The second hypothesis: Organizational variables have positive effect on success o Customer Relationship Management.

The Null hypothesis: There is no significant relationship between organizational variables and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between organizational variables and success of Customer Relationship Management.

Table 2 : Correlation between organizational variables with success of Customer Relationship Management

		Success of Customer Relationship	Organizational variables
Organizational variables	Pearson Correlation	0.427**	1
	Sig. (2-tailed)	0.000	
	N	126	129
Success of Customer Relationship Management	Pearson Correlation	1	0.427**
	Sig. (2-tailed)		0.000
	N	126	126

Source: Research findings

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As shown in the table there is significant relationship between this item with success of customer relationship management and correlation coefficient is 0.47 which shows positive relationship between these two variables and this relationship is moderate.

The third hypothesis: Customer relationship management technology has positive impact on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between Customer relationship management technology and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between Customer relationship management technology and success of Customer Relationship Management.

Table 3 : Correlation between Customer relationship management technology and success of Customer Relationship Management.

		Success of Customer Relationship Management	Customer relationship management technology
Success of Customer Relationship Management	Pearson Correlation	1	0.472**
	Sig. (2-tailed)		0.000
	N	126	119
Customer relationship management technology	Pearson Correlation	0.472**	1
	Sig. (2-tailed)	0.000	
	N	119	119

Source: Research findings

As shown in the table there is significant relationship between this item with success of customer relationship management correlation coefficient is 0.47 which shows positive relationship between these two variables and this relationship is moderate.

The fourth hypothesis: Customer flow has positive impact on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between customer flow and success of customer relationship management.

The Alternative hypothesis: There is significant relationship between customer flow and success of customer relationship management.

Table 4 : Correlation between customer flow and success of customer relationship management

		Success of Customer Relationship Management	Customer flow
Success of Customer Relationship Management	Pearson Correlation	1	0.672**
	Sig. (2-tailed)		0.000
	N	126	126
Customer flow	Pearson Correlation	0.672**	1
	Sig. (2-tailed)	0.000	
	N	126	126

Source: Research findings

As shown in the table there is significant relationship between this item with success of customer relationship management correlation coefficient is 0.67 which shows positive relationship between these two variables and this relationship is strong.

The fifth hypothesis: Customer Management Experience has positive effect on success of Customer Relationship Management.

The Null hypothesis: There is no significant relationship between Customer Management Experience and success of Customer Relationship Management.

The Alternative hypothesis: There is significant relationship between Customer Management Experience and success of Customer Relationship Management.

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Table 5 : Correlation between Customer Management Experience and success of Customer Relationship Management

		success of Customer Relationship Management	Customer Management Experience
Success of Customer Relationship Management	Pearson Correlation	0.510**	1
	Sig. (2-tailed)	0.000	
	N	123	124
Customer Management Experience	Pearson Correlation	1	0.510**
	Sig. (2-tailed)		0.000
	N	126	123

Source: Research findings

As shown in the table there is significant relationship between this item with success of customer relationship management correlation coefficient is 0.51 which shows positive relationship between these two variables and this relationship is moderate.

d) One Sample t-test the Question of the Research:

Is the knowledge management as main factor for determining the successful implementation of Customer Relationship Management?

Statistical assumptions:

H_0:μ>= 5

H_1: μ< 5

Note: Hypothesis is placed in H_0

Table 6 : One-Sample Statistics

TEST VALUE=5				
	N	Mean	Std. Deviation	Std. Error Mean
Knowledge Management and Success of Customer Relationship Management	120	5.7039	1.40360	0.12813

Source: Research findings

From comparison between mean of main hypothesis's index with Test Value we concluded that does not reject, or in other words, this claim is verified in 95% insurance level.

H_0: μ>= 5

5.70>=5

VI. Conclusion

Present paper is about effect of knowledge management on success of customer relationship management in Eghtesad Novin Bank. Also was used of inferential statistics for answering to the questions and research's hypotheses and all hypotheses were confirmed. So can be concluded that capabilities of knowledge management, organizational variables, technology of customer relationship management, customer flow and experience of customer relationship management have positive relationship with success of customer relationship management and knowledge management is as main factor for determining the successful implementation of customer relationship management. As a result, in order to successful customer relationship management can do many effective measures in order to improve the above dimensions.

But monitoring and evaluation in the country's administrative system influenced by relationships between devices and executive managers and hence do not any efforts in reflection of actual results of evaluation. It seems that it is an absolute necessity till during the creation of the necessary theoretical background to perform evaluations , the results of evaluation be published actually till researchers could do their research based on information which are more real. Thus the results of the researches could be effective in increasing of efficiency of executive and administrative system of the country. Lacking of managers' knowledge about major items for management and planning appropriate programs to devote the necessary time to main activity cause a considerable part of managers' time allocated to daily issues and for planning necessary programs in order to predict the environmental matters and adoption of necessary measures for organization in order to dealing with unwanted and harmful changes then they do not have any time or they have little time for monitoring these issues.

Customers want desirable and better services by the banks. The system of customer relationship management can be helpful for responding to customer expectations. There are different and reliable perspectives about knowledge management which using of each of approaches will have different results. It is suggested that these approaches be considered in future papers.

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The suggestions for future research are as follows:

1. The value of knowledge is as one of the main topics in knowledge management system. It is recommend that this issue be investigated in future studies.
2. The present paper is done in office, service and governmental environment. Repetition of this matter suggest be done in manufacturing and private industries.
3. There are other variables as affecting factors on establishment of knowledge management system beside the surveyed variables in present research. It is recommended these variables be investigated in other studies.

VII. Some Limitations of Present Paper are as Follows

1. This paper did by managers and employees' ideas from Eghtesad Novin Bank of Tehran. Existence of secondary and published information about each of these components can be made better results and estimations. In this paper, has been used of questionnaires and surveys according to lacking of this information.
2. One of the limitations of research can be inherent limitation of questionnaire. Generally respondents express their perceptions and mentalities as desired response and according to this matter that whatever that perceived from external realities do not adapt with whatever that are real, it is possible that presented responses create some biases. Actually through questionnaire perception or reality will be measured and it is possible that responses which are based on audience perception do not coincide with realities and this matter can affect on the results of research.
3. Also mentalities, perceptions, interests, charac-t eristics, knowledge of researcher and other personal characteristics such as ability to interact with others and so on affect on making hypothesis, designing the questions, questionnaire, commu-nication with others and analysis also because of interests and tendencies are effective on research. It should be mentioned that these factors also affected on this paper that these effects should be considered as limitations of the research.

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

The Institute will be entitled to following benefits:

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

The author fees of such paper may be waived off up to 40%.

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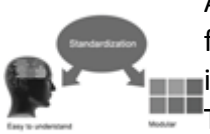

After nomination of your institution as "Institutional Fellow" and constantly functioning successfully for one year, we can consider giving recognition to your institute to function as Regional/Zonal office on our behalf.
The board can also take up the additional allied activities for betterment after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

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- • This individual has learned the basic methods of applying those concepts and techniques to common challenging situations. This individual has further demonstrated an in–depth understanding of the application of suitable techniques to a particular area of research practice.

Note :

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

3. Submission of Manuscripts,

4. Manuscript's Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

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Review papers: These are concise, significant but helpful and decisive topics for young researchers.

Research articles: These are handled with small investigation and applications

Research letters: The letters are small and concise comments on previously published matters.

5.STRUCTURE AND FORMAT OF MANUSCRIPT

The recommended size of original research paper is less than seven thousand words, review papers fewer than seven thousands words also.Preparation of research paper or how to write research paper, are major hurdle, while writing manuscript. The research articles and research letters should be fewer than three thousand words, the structure original research paper; sometime review paper should be as follows:

Papers: These are reports of significant research (typically less than 7000 words equivalent, including tables, figures, references), and comprise:

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(b) A brief Summary, "Abstract" (less than 150 words) containing the major results and conclusions.

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(e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition; sources of information must be given and numerical methods must be specified by reference, unless non-standard.

(f) Results should be presented concisely, by well-designed tables and/or figures; the same data may not be used in both; suitable statistical data should be given. All data must be obtained with attention to numerical detail in the planning stage. As reproduced design has been recognized to be important to experiments for a considerable time, the Editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned un-refereed;

(g) Discussion should cover the implications and consequences, not just recapitulating the results; conclusions should be summarizing.

(h) Brief Acknowledgements.

(i) References in the proper form.

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Abbreviations supposed to be used carefully. The abbreviated name or expression is supposed to be cited in full at first usage, followed by the conventional abbreviation in parentheses.

Metric SI units are supposed to generally be used excluding where they conflict with current practice or are confusing. For illustration, 1.4 l rather than 1.4 × 10-3 m3, or 4 mm somewhat than 4 × 10-3 m. Chemical formula and solutions must identify the form used, e.g. anhydrous or hydrated, and the concentration must be in clearly defined units. Common species names should be followed by underlines at the first mention. For following use the generic name should be constricted to a single letter, if it is clear.

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Search engines for most searches, use Boolean searching, which is somewhat different from Internet searches. The Boolean search uses "operators," words (and, or, not, and near) that enable you to expand or narrow your affords. Tips for research paper while preparing research paper are very helpful guideline of research paper.

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- One should avoid outdated words.

Keywords are the key that opens a door to research work sources. Keyword searching is an art in which researcher's skills are bound to improve with experience and time.

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Acknowledgements: Please make these as concise as possible.

References

References follow the Harvard scheme of referencing. References in the text should cite the authors' names followed by the time of their publication, unless there are three or more authors when simply the first author's name is quoted followed by et al. unpublished work has to only be cited where necessary, and only in the text. Copies of references in press in other journals have to be supplied with submitted typescripts. It is necessary that all citations and references be carefully checked before submission, as mistakes or omissions will cause delays.

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1. Choosing the topic: In most cases, the topic is searched by the interest of author but it can be also suggested by the guides. You can have several topics and then you can judge that in which topic or subject you are finding yourself most comfortable. This can be done by asking several questions to yourself, like Will I be able to carry our search in this area? Will I find all necessary recourses to accomplish the search? Will I be able to find all information in this field area? If the answer of these types of questions will be "Yes" then you can choose that topic. In most of the cases, you may have to conduct the surveys and have to visit several places because this field is related to Computer Science and Information Technology. Also, you may have to do a lot of work to find all rise and falls regarding the various data of that subject. Sometimes, detailed information plays a vital role, instead of short information.

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

6. Use of computer is recommended: As you are doing research in the field of Computer Science, then this point is quite obvious.

7. Use right software: Always use good quality software packages. If you are not capable to judge good software then you can lose quality of your paper unknowingly. There are various software programs available to help you, which you can get through Internet.

8. Use the Internet for help: An excellent start for your paper can be by using the Google. It is an excellent search engine, where you can have your doubts resolved. You may also read some answers for the frequent question how to write my research paper or find model research paper. From the internet library you can download books. If you have all required books make important reading selecting and analyzing the specified information. Then put together research paper sketch out.

9. Use and get big pictures: Always use encyclopedias, Wikipedia to get pictures so that you can go into the depth.

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

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

12. Make all efforts: Make all efforts to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in introduction, that what is the need of a particular research paper. Polish your work by good skill of writing and always give an evaluator, what he wants.

13. Have backups: When you are going to do any important thing like making research paper, you should always have backup copies of it either in your computer or in paper. This will help you to not to lose any of your important.

14. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several and unnecessary diagrams will degrade the quality of your paper by creating "hotchpotch." So always, try to make and include those diagrams, which are made by your own to improve readability and understandability of your paper.

15. Use of direct quotes: When you do research relevant to literature, history or current affairs then use of quotes become essential but if study is relevant to science then use of quotes is not preferable.

16. Use proper verb tense: Use proper verb tenses in your paper. Use past tense, to present those events that happened. Use present tense to indicate events that are going on. Use future tense to indicate future happening events. Use of improper and wrong tenses will confuse the evaluator. Avoid the sentences that are incomplete.

17. Never use online paper: If you are getting any paper on Internet, then never use it as your research paper because it might be possible that evaluator has already seen it or maybe it is outdated version.

18. Pick a good study spot: To do your research studies always try to pick a spot, which is quiet. Every spot is not for studies. Spot that suits you choose it and proceed further.

19. Know what you know: Always try to know, what you know by making objectives. Else, you will be confused and cannot achieve your target.

20. Use good quality grammar: Always use a good quality grammar and use words that will throw positive impact on evaluator. Use of good quality grammar does not mean to use tough words, that for each word the evaluator has to go through dictionary. Do not start sentence with a conjunction. Do not fragment sentences. Eliminate one-word sentences. Ignore passive voice. Do not ever use a big word when a diminutive one would suffice. Verbs have to be in agreement with their subjects. Prepositions are not expressions to finish sentences with. It is incorrect to ever divide an infinitive. Avoid clichés like the disease. Also, always shun irritating alliteration. Use language that is simple and straight forward. put together a neat summary.

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

22. Never start in last minute: Always start at right time and give enough time to research work. Leaving everything to the last minute will degrade your paper and spoil your work.

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

24. Never copy others' work: Never copy others' work and give it your name because if evaluator has seen it anywhere you will be in trouble.

25. Take proper rest and food: No matter how many hours you spend for your research activity, if you are not taking care of your health then all your efforts will be in vain. For a quality research, study is must, and this can be done by taking proper rest and food.

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

27. Refresh your mind after intervals: Try to give rest to your mind by listening to soft music or by sleeping in intervals. This will also improve your memory.

28. Make colleagues: Always try to make colleagues. No matter how sharper or intelligent you are, if you make colleagues you can have several ideas, which will be helpful for your research.

29. Think technically: Always think technically. If anything happens, then search its reasons, its benefits, and demerits.

30. Think and then print: When you will go to print your paper, notice that tables are not be split, headings are not detached from their descriptions, and page sequence is maintained.

31. Adding unnecessary information: Do not add unnecessary information, like, I have used MS Excel to draw graph. Do not add irrelevant and inappropriate material. These all will create superfluous. Foreign terminology and phrases are not apropos. One should NEVER take a broad view. Analogy in script is like feathers on a snake. Not at all use a large word when a very small one would be sufficient. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Amplification is a billion times of inferior quality than sarcasm.

32. Never oversimplify everything: To add material in your research paper, never go for oversimplification. This will definitely irritate the evaluator. Be more or less specific. Also too, by no means, ever use rhythmic redundancies. Contractions aren't essential and shouldn't be there used. Comparisons are as terrible as clichés. Give up ampersands and abbreviations, and so on. Remove commas, that are, not necessary. Parenthetical words however should be together with this in commas. Understatement is all the time the complete best way to put onward earth-shaking thoughts. Give a detailed literary review.

33. Report concluded results: Use concluded results. From raw data, filter the results and then conclude your studies based on measurements and observations taken. Significant figures and appropriate number of decimal places should be used. Parenthetical remarks are prohibitive. Proofread carefully at final stage. In the end give outline to your arguments. Spot out perspectives of further study of this subject. Justify your conclusion by at the bottom of them with sufficient justifications and examples.

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

Informal Guidelines of Research Paper Writing

Key points to remember:

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

Final Points:

A purpose of organizing a research paper is to let people to interpret your effort selectively. The journal requires the following sections, submitted in the order listed, each section to start on a new page.

The introduction will be compiled from reference matter and will reflect the design processes or outline of basis that direct you to make study. As you will carry out the process of study, the method and process section will be constructed as like that. The result segment will show related statistics in nearly sequential order and will direct the reviewers next to the similar intellectual paths throughout the data that you took to carry out your study. The discussion section will provide understanding of the data and projections as to the implication of the results. The use of good quality references all through the paper will give the effort trustworthiness by representing an alertness of prior workings.

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

General style:

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

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

- Insertion a title at the foot of a page with the subsequent text on the next page
- Separating a table/chart or figure - impound each figure/table to a single page
- Submitting a manuscript with pages out of sequence

In every sections of your document

· Use standard writing style including articles ("a", "the," etc.)

· Keep on paying attention on the research topic of the paper

· Use paragraphs to split each significant point (excluding for the abstract)

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

· Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives

· Shun use of extra pictures - include only those figures essential to presenting results

Title Page:

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

Abstract:

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:

- Single section, and succinct
- As a outline of job done, it is always written in past tense
- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results - bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

Introduction:

The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
- Shield the model - why did you employ this particular system or method? What is its compensation? You strength remark on its appropriateness from a abstract point of vision as well as point out sensible reasons for using it.
- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
- Sort out your thoughts; manufacture one key point with every section. If you make the four points listed above, you will need a least of four paragraphs.

- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

Methods:

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

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

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

Results:

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

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.

Content

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

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.
- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
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Discussion:

The Discussion is expected the trickiest segment to write and describe. A lot of papers submitted for journal are discarded based on problems with the Discussion. There is no head of state for how long a argument should be. Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implication of the study. The purpose here is to offer an understanding of your results and hold up for all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of result should be visibly described. Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved with prospect, and let it drop at that.

- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
- Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work
- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
- Submit to work done by specific persons (including you) in past tense.
- Submit to generally acknowledged facts and main beliefs in present tense.

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Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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