Online ISSN : 2249-4588
Print ISSN : 0975-5853

Global Journals

of Management and Business Research: E

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Jordanian Commercial Banks

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Discovering Thoughts, Inventing Future

VOLUME 13 ISSUE 3 VERSION 1.0

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Volume 13 Issue 3 was originally issued as E3

Global Journal of Management and Business Research : E
Marketing

Volume 13 Issue 3
Originally issued as E3

Global Journal of Management and Business Research : E Marketing

Volume 13 Issue 3 (Ver. 1.0)

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Global Journal of Management and Business Research
Marketing
Volume 13 Issue 3 Version 1.0 Year 2013
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

The Impact of Organizational Change on the Marketing Strategies of Change (A Field Study in the Jordanian Commercial Banks)

By Dr. Mahmod Jasim Alsamydai, Dr. Husam Mustafa Alnaimi, Dr. Abdula Azez Badir Alnidawy & Dr. Hassan Salim Al-Kasasbeh

Al- Zaytona Private University of Jordan

Abstract - This study investigates the impact of organizational change on the marketing strategies of change in Jordanian commercial banks. It aims to identify the forms of change that face the banking business, as well as the marketing strategies of change adopted to deal with any occurring form of change that affects banking business. This study seeks to clarify the most recurrent types of organizational change facing commercial banks, and to illustrate the effect of these types in choosing the appropriate marketing strategy of change.

Three hypotheses were proposed in accordance with the dimensions and model of this study. For the purpose of gathering data necessary for the implementation of the study, a questionnaire of (45) questions covering the dimension of this study was drawn up. The questionnaire was distributed to (65) branch and executive managers, (55) of them were complete and valid for statistical analysis.

Keywords : *organizational change, marketing strategy of change, bank, management.*

GJMBR-E Classification : *JEL Code: M31*



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The Impact of Organizational Change on the Marketing Strategies of Change (A Field Study in the Jordanian Commercial Banks)

Dr. Mahmod Jasim Alsamydai [α], Dr. Husam Mustafa Alnaimi [σ], Dr. Abdula Azez Badir Alnidawy [ρ] & Dr. Hassan Salim Al-Kasasbeh [ω] (Al- Zaytona Private University of Jordan.)

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All hypotheses of this study have been accepted, as change was deemed a strategic direction adopted by banks management; and that there is a correlation between the impact of organizational change and banking business; and that there is a positive relation between forms of change and marketing strategies of change for some forms and an opposite relation for the others; and that technical change was the most positive in terms of relation with marketing strategies of change.

Keywords : organizational change, marketing strategy of change, bank , management.

I. Introduction

The world today faces huge improvements in all areas which directly or indirectly affect the business environment. This environment becomes quickly changing, therefore the organizations and their marketing departments have to identify the suitable ways to deal and adapt with these changes to reduce the influence of environment changes. Hence, the business organizations and banks as one of these organizations should build a clear strategic vision to understand these changes. Also, they have to use all available funds and human resources to immediately respond for changes. This means that banks should adopt the concept of change management which is a vital tool to face the organizational or strategic changes. This paper aims to identify the relationship between different patterns of organizational changes, marketing changes as one of these changes, and marketing strategy of change that has to use to deal with this change.

The change management is a difficult and expensive task and yet the ability to handle with persuasive demands and developing technologies, becomes the critical element for eternity (Alsedairy, 2001). Further, according to (Tushman & Anderson, 2004) the challenge of change become slight if the organization does not take the following four basic characteristics e.g. focus on organizational objectives, integration of the task, structural and social/cultural elements within the organization and finally flexibility and awareness. Also, (Ander & Levinthal, 2004) concluded that the general management responsible for the organization strategic direction frequently fails to manage the organization's technological revolution and change procedure that generate these opportunities. Marketing strategy of change has become a topic of much debate in recent years. Whether marketing strategy has not changes, has changed, or should change, has all been discussed (Burger-Helmchen, 2008). In the journey to understand real world marketing strategy change is not surprising that change has become an increasingly popular focus of research (Ghatas, 2006). (Veronique, 1996) highlighted the following five levels of strategic changes that can be used to face organizational change: continuation strategy, routine strategy change, limited strategy change, radical strategy change and organization redirection. Further studies have confirmed that the circumstances of organizational change can be varied complex by attributing importance to concepts such as positive employees (Avey, Wernsing, & Luthans, 2008), organizational culture (MdZabid, Murali, & Azmawani, 2004), New information technologies (Bauer & Bender, 2002) and trust (Lines et al., 2005).

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II. Research Questions

Change is a dynamic and recurrent process with a vital and influential nature on all organizations, including banks. This requires great efforts to mitigate its effects, either by quickly responding to it or by adapting to it in a manner that would reduce its impact on the organization and its various activities.

The research questions are summarized as follows:

- How does change happen in the banking business? Is it a tactical/strategic direction by the bank's management or is it a response to the multiform environmental changes?
- IS change a fundamental and essential issue which serves the marketing and non-marketing objectives of the bank, or is it an exception that should be dealt with in order to reduce its effects?
- What is the nature of the organizational changes facing the banking business?
- What is the impact of organizational change on the marketing strategy of change?

III. Objectives of the Study

This study aims to achieve the following:

- Identifying the main types of change facing the banking business in Jordanian commercial banks, and the most frequent change.
- Determining whether change is a fundamental issue within the strategic direction of banks, or merely a matter of addressing a particular imposed situation that requires dealing with.
- Determining the impact of various forms of organizational change on the marketing of the banking business (marketing), and how to incorporate and deal with it.
- Determining the impact of organizational change on the type of the marketing strategy of change to be adopted with every kind of change.

IV. Literature Review

(Van de Ven, & Poole, 2005) stated that scholars hold different views about whether organizations consist of things or processes and about variance or process methods for conducting research. By combining these two dimensions, they developed a typology of four approaches for studying organizational change. Although the four approaches may be viewed as opposing or competing views, they see them as being complementary. Each approach focuses on different questions and provides a different--but partial--understanding of organizational change. They argue that coordinating the pluralistic insights from the four approaches provides a richer understanding of organization change than any one approach provides by itself. The study of (Lewis, Schmisseur, Stephens, & Weir, 2006) offers a thematic analysis of the advice from a sample of bestselling popular press books on the subject of communication during implementation of organizational change. This analysis uncovered themes concerning the communicative role of change agents, general strategies for communicating and introducing change, and tactics for communicating during implementation of change. (Avey, Wernsing, & Luthans, 2008) investigate whether a process of employees' positivity will have an impact on relevant attitudes and behaviors. Their study surveyed 132 employees from a broad cross-section of organizations and jobs and found: (a) Their psychological capital (a core factor consisting of hope, efficacy, optimism, and resilience) was related to their positive emotions that in turn were related to their attitudes (engagement and cynicism) and behaviors (organizational citizenship and deviance) relevant to organizational change; (b) mindfulness (i.e., heightened awareness) interacted with psychological capital in predicting positive emotions; and (c) positive emotions generally mediated the relationship between psychological capital and the attitudes and behaviors. (Sarin, Sego, Kohli, & Challagalla, 2010) indicated that organizations are increasingly emphasizing online sales channels over traditional offline sales channels. Their research examines how training influences a salesperson's ability to manage such a technological change in the firm's sales strategy. Findings suggest that formality of training has a positive effect and voluntariness has a negative effect on the perceived effectiveness of training in a change implementation context. Older salespeople and those likely to be favorably affected by the change respond more positively to timely training and a less formal training format. Training effectiveness in turn has a positive influence on the salesperson's perceived ability to manage the change, with learning orientation of the salesperson weakening the effect.

(Corley, 2004) Argued that while theory and research have identified the possibility for multiple organizational identities to exist within an organization, there is little empirical evidence on how differentiation occurs or what its implications are for the organization. In the course of inductively studying an organizational spin-off, evidence of identity differentiation based on hierarchy level emerged in interview-, documentation- and observation-based data. Higher levels of the hierarchy tended to see identity in light of the organization's strategy, whereas lower aspects of the hierarchy saw it in relation to the organization's culture. This identity differentiation was evident in marked differences in the perceptions organizational members had about: (i) the nature of organizational identity; (ii) the most salient identity-based discrepancies; (iii) the basis for organizational identity change; and (iv) how identity change can be implemented. After examining how and why this hierarchical differentiation occurred, Corley discusses the implications for our understanding of

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organizational identity and situate it in the larger context of organizational change. (Ashworth, Boyne, & Delbridge, 2007) stated that the institutional theory suggests that organizations pursue legitimacy by conforming to isomorphic pressures in their environment. They extend previous research on institutional theory by distinguishing between two definitions of conformity (compliance and convergence) and by taking a comprehensive view of the organizational characteristics that might be subject to isomorphic pressures. This framework is applied to change between 2001 and 2004 in the internal characteristics of 101 public organizations in England. They find substantial evidence of compliance but more limited support for convergence. Furthermore, the impact of isomorphic pressures was stronger on organizational strategies and culture than on structures and processes. Thus, they determined that the relevance of institutional theory to change in the public sector depends on the definition of conformity that is used and the organizational characteristics that are examined. The study of (MdZabid, Murali, & Azmawani, 2004) investigated the influence of organizational culture on attitudes toward organizational change in Malaysia. Based on the work of Goffee & Jones (1998) and Dunham et al (1989) a structured questionnaire was developed and self-administered to 258 companies listed in the Federation of Malaysian Manufacturing directory. The results showed that there is an association between organizational culture and the affective, cognitive, and behavioral tendency of attitudes toward organizational change. The findings also showed that different types of organizational culture have different levels of acceptance of attitudes toward organizational change. This means that certain type of organizational culture could facilitate the acceptability of change, while other types of culture could not accept it.

(Fernandez, & Rainey, 2006) offered factors and propositions not as a road map but as a compass for practitioners seeking to find their way amid the sustained, persistent, and challenging pressures for change they confront daily. They further suggested that researchers should analyses the interactive effects of such factors using research designs and methods that treat the possibility of a contingency approach to implementing organizational change seriously. Especially useful would be the employment of multivariate statistical techniques and large-sample data sets of organizations at different levels of government and in different public management settings. They proposed another immediate research need involving refining the general propositions offered, synthesizing the various theories underlying them, and testing rival propositions. In the process, researchers must confront the challenge of analyzing the relationship between the content and process of change and such organizational outcomes as performance. They argue that some designs will be very challenging and expensive, but researchers should seek ways to conceive and execute them, possibly through consortia of researchers (e.g., Huber & Glick, 1993) and proposals for large research grants. (Luscher & Lewis, 2008) note that as change becomes a constant in organizational life, middle managers charged with interpreting, communicating, and implementing change often struggle for meaning. To explore change and managerial sense-making, they conducted action research at the Danish Lego Company. Although largely absent from mainstream journals, action research offers exceptional access to and support of organizational sense-making. Through collaborative intervention and reflection, they sought to help managers make sense of issues surfaced by a major restructuring. Results transform paradox from a label to a lens, contributing a process for working through paradox and explicating three organizational change aspects—paradoxes of performing, belonging, and organizing. (Oreg, 2006) proposes and tests a model of resistance to organizational change. Contrary to most works on resistance, resistance was conceptualized here as a multifaceted construct. Relationships among resistance components and employees' personalities, the organizational context, and several work-related outcomes were examined. Through a study of 177 employees, both personality and context have been found to significantly associate with employees' attitudes towards a large-scale organizational change. These attitudes were, in turn, significantly associated with employees' job-satisfaction, organizational commitment, and intention to leave the organization.

The study of (Bauer & Bender, 2002) uses a German employer-employee matched panel data set to investigate the effect of organizational and technological changes on gross job and worker flows. The empirical results indicate that organizational change is skill-biased because it reduces predominantly net employment growth rates of unskilled and medium-skilled workers via higher job destruction and separation rates, whereas the employment patterns of skilled workers are not affected significantly. New information technologies do not have significant effects on gross job and worker flows as soon as establishment fixed-effects are controlled for. In their study, (Lines, Selart, Espedal, & Johansen, 2005) investigate the relationships between organizational change and trust in management. It is argued that organizational change represents a critical episode for the production and destruction of trust in management. Although trust in management is seen as a semi stable psychological state, changes in organizations make trust issues salient and organizational members attend to and process trust relevant information resulting in a reassessment of their trust in management. The direction and magnitude of change in trust is dependent on a set of change dimensions that reflect trust relevant

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experiences and information. The authors distinguish between dimensions related to trust relevant consequences of the change and trust relevant aspects of how the change process is performed. Empirical results indicate that increases in post change emotional stress and the use of referential accounts for justifying change are both negatively related to post change trust in management. The use of ideological accounts and participation were found to be positively related to post change trust in management, so was perceived decision quality. Findings also indicate that the effects of change on trust are negatively moderated by tenure.

(Reardon, Timmer, & Berdegue, 2004) point that there has been extremely rapid transformation of the food retail sector in developing regions in the past 5 to10 years, accompanied by a further consolidation and multi-nationalization of the supermarket sector itself. This organizational change, accompanied by intense competition, has driven changes in the organization of procurement systems of supermarket chains, toward centralized and regionalized systems, use of specialized/dedicated wholesalers and preferred supplier systems, and demanding, private quality standards. These changes in the system have in turn determined the very recent rise of the use of contracts between supermarkets and Agrifood producers in these regions to cover provision of services and provision for risk management, as well as requirements for demanding quality and safety attributes, which require substantial investment in technological change and 'upgrading' at the producer level. (Lines, 2005) proposed and developed an attitudinal perspective on organizational members' reactions to change is. By viewing change as an attitude object in this sense, a richer conceptualization of perceptions of change and reactions to change in terms of emotions, cognitions, and behaviors is achieved. The perspective also frames organizational changes in terms of aspects that are relevant for change recipients because of their relationships with important values that are held by organizational members. To identify classes of beliefs underlying the formation of attitudes toward change, constructs are integrated from theories of job characteristics and organizational justice with the overarching attitude perspective. Research implications of the framework as well as implications for managing change are discussed.

(Brilman, 2001) tried to identify the main axes of change in organizations in the United States in his study which included (1000) organizations. He concluded that the main axes of change to ensure a significant competitive position in the third millennium are based primarily on a strategy of organizational reconstruction and adaptation to the events of change. This is implemented by adopting a style of total quality management in the administration with an orientation toward the internationalization of activities utilizing work teams to maximize performance. On the other hand, the study of (Alghazawi, Sulaiman, & Jarjary, 2008) focused on the dimensions of financial leadership and the internal and external justifications for organizational change in addition to identifying the correlations and mutual effects between them. The study concluded the inadequacy of conducting organizational changes without the use of an appropriate style of leadership. This confirmed the existence of a link relation and the effects of positive of a positive correlation between the dimensions of financial leadership and organizational change. Conversely, the study of (Alsamydai & Alaskary, 2008) focused on the relationship between economic and social changes and marketing strategies. The study found that there is a statistically significant relationship between economic and social change and the adoption of a marketing strategy that is appropriate for dealing with these changes. The study additionally concluded that a marketing strategy does not persevere but rather adapts to accommodate the requirements of economic and social change. The study of (Abdul-husain, 2002) focused on measuring the role of technological change in productivity through a case study of a company's factories for manufacturing vegetable oil in Iraq. The study has shown that the indicators of technological change before and after the application of technological change had an important role in improving the productivity of those factories. The study of (Alawy, 2007) focused on identifying reasons of change and its importance for organizations, as well as determining the areas in which change is implemented and the role that competencies play in the success of the change in Algeria. This study adopted a humanitarian approach on the grounds that man is the directing agent for the movement of the organization and that human behavior plays a prominent role in the process of change. Change depends on the degree of acceptance by individuals and their cooperation in its success. Alternatively, the study of the (Scientific Forum (Algeria), 2007) focused on change management in service organizations. It aimed to reach a theoretical framework of concepts that interprets the nature of the leadership of change in service organizations. It additionally attempted to develop a model of change and proposed a method for its application in the organization of vocational training services in particular. The study concluded that the application of the proposed model for change in the measurement of the process of change in service organizations was very helpful, though not compatible with the structure and capabilities of the organization due to the overlapping of tasks and administrative levels.

V. Study Model

In light of the literature of the study, the structure of banking and the views of a number of workers in Jordanian banks about the nature and types of

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organizational change and the types of marketing strategies for change obtained through interviews conducted by the researchers, the study model has been designed as described below:

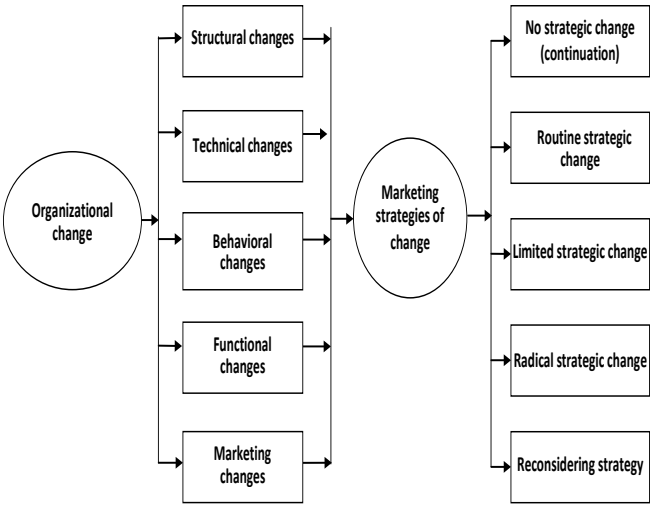

Figure 1 : Study Model

a) Procedural definitions of the components of the study model

i. *Organizational Change*

(Geralds, 1994) views change as the management style where the organization is transformed from its present state to another more efficient state among the potential cases of development. Change then is a function of management that is exercised with the aim of developing the organization. The concept of change is broad and comprehensive; therefore, the various dimensions that can take place during the process of change should be identified. Planned change could include organizational change, technological change and functional change in the goals and policies of the organization in addition to the working methods, values and attitudes of individuals and groups. Consequently, (Johns 1983) defines planned change as change which aims to modify or improve all or some of these aspects.

Organizational change is associated with new systems and the procedures, structures and techniques that have a direct impact on the organizations of work within any sector of the organization. These changes have a significant impact on workers and require being handled carefully and in a manner that accommodates the effects of its various dimensions on the organization (the Bank) and its various activities.

(Ghalibi, Saleh, 2008) determine that change has become a certain ongoing phenomenon that faces business organizations, and the intensity of this change has increased in the era of informational competition. Organizations have developed several techniques to deal with change. At first, these techniques were based on a vision and an adaptive perspective to help the organization adapt with the cases of changing environment. However, as areas of change expanded in depth and scope, techniques were developed to help the organization develop change techniques in accordance with its ability in dealing with the various cases of change. The two researchers developed a two dimensional matrix: the first is the location of change whether within or outside the organization, and the second is the level and scope of change and its requirements whether small and calls for adjustment or large and calls for more creativity. Identifying these dimensions helps the management of the organization to survive and succeed by increasing its ability to deal with various situations of change (Maher, 2006).

(Zughaib etal ,2008) indicate that change is not an end in itself but rather a necessity to move the organization from its current state to a better state in the future, with the purpose of creating and sustaining a competitive advantage through utilizing the appropriate strategies for change.

(Fatnani, Abu Alshaar, 2008) view the tool of change as a dynamic continuous process and an experiment in transition. Once a commitment to change is reached, finding a common vision and facilitating this are steps that follow soon, as an effective organization takes premeditated steps to manage change.

Conversely, (Hmawi , 2008), indicates that the change is an inevitable voluntary process dictated by requirements of mankind's daily dealings. The concept of dealing with the constant change of the administrative and behavioral efforts of an ongoing internal or external management necessitates a conflict between the driving forces and the forces of resistance. This requires managing this conflict with a great deal of will to push it to the point which represents the balance in favor of the first group of forces, serving to improve the level of performance and raise the degree of skill thus enhancing confidence in the move forward.

The main axes of change:

The main axes of the process of change are related to the nature of the variables, external or internal, that affect the work of the organization, in addition to the directives of the various administrations within the organization. Nonetheless, there are various axes of change, including (Alsamydai and kasasbeh, 2008), (Alsamydai and Alaskary, 2008) and (Maher, 2003):

- Structural changes: This includes changing the activity, relationships, roles and decision-making procedures.
- Technical changes: This includes knowledge, innovations, communications and the used techniques and methods.
- Behavioral changes: This includes psycho-socio conditions of work, roles and behaviors.

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- Functional changes: This includes the distribution of functions and roles and the organizational or functional relationships.
- Marketing Changes: This includes the nature of marketing activities, marketing mixture and marketing strategies.

Undoubtedly, any change in any axis of the previous axes would have a major impact on the rest of them because they share a reciprocal interactive relationship. Figure (2) showcases these axes.

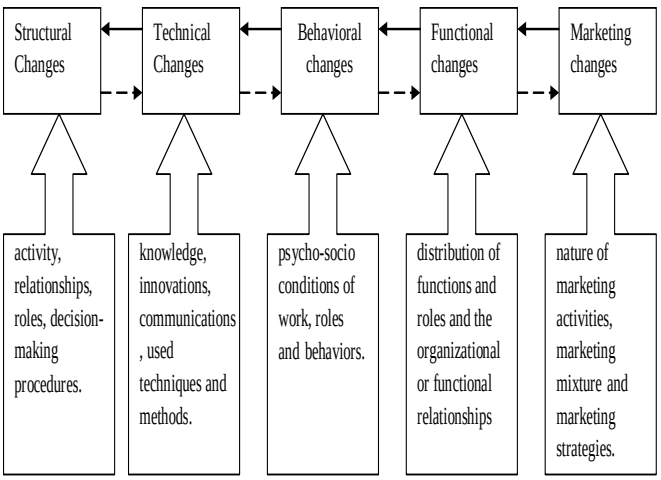

Figure 2 : Axes of Change

The stages included in reaching a commitment to a change strategy are as following: (Saeed & Ali, 1998), (illeratnoC, 1989)

- Setup: At this stage, the person(s) likely to be affected by the proposed change are contacted to ensure that they are aware of the change that could happen.
- Admission: At this stage, all the information necessary for change, its aims and the means necessary for the implementation process is provided.

The purpose of this information is to provide an explanation of the concept of change and the expected reactions by those concerned. The most important requirements to be provided at this stage are :

- If the change is consistent with the organization's message or mission.
- If the change would lead to meeting the needs of employees and other stakeholders.
- The existence of strong, clear and convincing reasons for change.
- The development and implementation of the programs needed for change by the workers involved in the planning process.
- Minimizing the negative effects of change by taking the necessary measures.
- The feeling of the concerned parties that the change serves the interest of the organization and then their interest.

- Commitment: This is the third stage and that is where the implementation of the commitment becomes a reality. One of the very important things in this stage is to control the process of change and the reactions whether expected or unexpected. These reactions will be either positive or negative. This stage will indicate either the commitment to change and to continue it, modify it or cancel it.

The process of change includes two main levels which are adoption and abandonment.

- The level of adoption: It refers to the adoption of values or ideas towards which the organization wants change to be directed. The adoption process generally passes through several stages.
- The level of abandonment: It indicates not adopting new values or ideas and thus abandoning them.

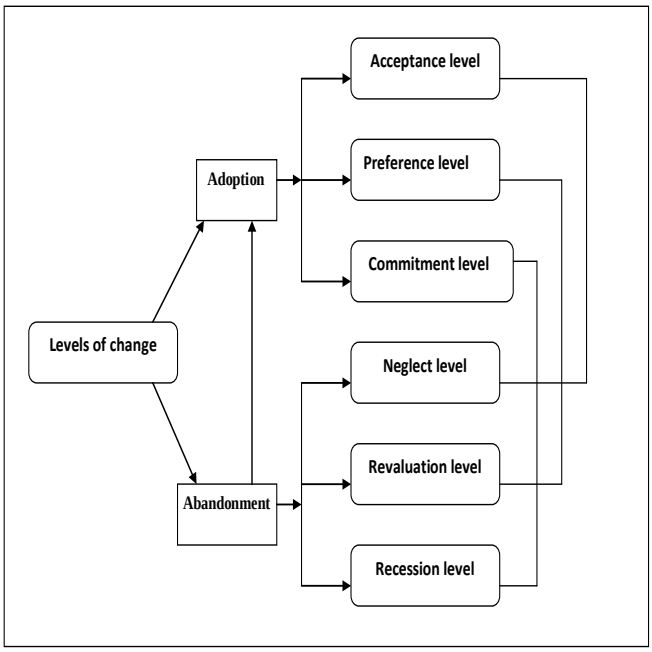

Figure 3 : Levels of the process of change (Adoption and Abandonment)

b) Marketing strategies of change

Generally speaking, there are five levels of change strategies that can be adopted to face organizational changes, namely: (Ghatas, 2006), (Veronique, 1996), (League, 2003), (Alsamydai, 2010) and (Alsamydai, Rudaina, 2011).

1. Continuation Strategy: In order to master new skills and techniques and perform unfamiliar tasks, the application is limited to management and follow-up when the organization decides to pursue the same strategies in place due to not requiring processes to ensure its implementation in accordance with established programs. Available past experiences help achieve a more effective implementation of this strategy.
2. Routine Strategy of Change: Routine change signifies customary changes in the work methods of

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the organization. These changes include the marketing methods used to attract consumers, for example, a change in advertising methods, the method of packaging products, adopting different pricing strategies and adopting different methods of distributing intermediaries. Implementing such change requires the organization to coordinate its activities and operations with the intermediaries or the consumers, in addition to coordinating with production management to make sure there is sufficient stock of products to meet the growing demand.

3. Limited Strategy of Change: It includes offering new forms or types of existing products to new markets. There are forms or types which do not require radically different methods of production and marketing from what is currently adopted. Thus, they do not necessitate any fundamental changes in the organization's operations. However, there are other new forms or types that induce new and more complicated problems at the application level in their production process.
4. Radical Strategy of Change: Includes substantial restructuring within the organization. It usually happens when the organization merges with or buys another organization or a share in the same sector. Such operations are usually complex, especially in the case of full integration. In such cases, the organization is not only procuring new products and markets, but is also facing legal problems and the complexities of the development of a new administrative structure of the organization, as well as the need to reconcile the two organizational cultures of the organizations.
5. Organization Redirection: The complete reconsideration of the strategic direction of the organization. It usually happens when the organization merges with or buys another organization or a share in the same sector. The extent of change depends on the degree of difference between the sectors and the degree of decentralization in the management of the new organization. The direction of the organization is also reconsidered when the organization changes sectors. This kind of reconsideration in the strategic direction of the organization is the most complex in application. It includes changes in the organization's message or mission and strategic goals. This require a reconsideration of all the used systems, methods and means, and developing a new and integrated set of skills and technologies that are compatible with this complete change in the strategic direction of the organization.

c) Obstacles for change and organizational change

There are many problems that signify major obstacles facing the process of change and organizational change (Alsamydai and kasasbeh, 2008).

- Fear of burden: The belief that the burden of change will fall on middle management and the workers leads to resisting this change.
- Fear of change: The new situation resulting from the change requires new job descriptions which dictate a commitment to certain criteria of quality, performance or efficiency. This may drives some to doubt their abilities to adhere to these standards and may thus cause a fear of loss of job or position or rolling down the career ladder. Such a belief may lead those who worry to resist change and seek to maintain the status quo without any change. The tasks which leads to separation of the individual from working group to whom he human relations
- Social fear: Change and organizational change may impose a restructuring of jobs and tasks which leads to the individual separating from his team with whom he has distinctive human relations, and could rather be forced to work in isolation or with a group that has nothing to do with him. This feeling may prompt some to resist change and to try to retain the status quo.
- The degree of confidence: The degree of confidence in the leader of change in the organization plays an important role in understanding change, so the absence of negative sensitivity of these leaders may generate this confidence. However, its generation should be organized carefully because of its importance in the process of change and commitment.
- Individual culture: Some axes of change may contradict with the individual's culture or some of its dimensions, and this is something that would make him uncomfortable in the process of engaging in this approach. Regarding this perspective, the designers of the programs of organizational change and its leadership should take this critical dimension into account

VI. Hypotheses of the Study

In accordance with the objectives and the proposed model of this study, there are three main hypotheses:

H1: Change is a strategic direction adopted by the managements of banks with regard to marketing activity.

H2: There is a statistically significant relationship between the impact of various forms of organizational change and the marketing strategies of change.

H3: There is a correlation between various forms of organizational change and the marketing strategies of change. For the purpose of testing this

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hypothesis, Parson's correlation coefficient has been used.

Of the latter hypothesis, we might derive the following sub-hypotheses:

- There is no statistically significant relationship between structural changes and the marketing strategy of change.
- There is no statistically significant relationship between technical changes and the marketing strategy of change.
- There is no statistically significant relationship between behavioral changes and the marketing strategy of change.
- There are no statistically significant relationship between functional changes and the marketing strategy of change.
- There are no statistically significant relationship between marketing, structural, functional, behavioral and functional changes and the marketing strategy of change.

VII. Methodology

The current research methodology is mainly based on two sources of data collection which are:

- Secondary sources: which are related to data and information obtained from the existing literature and previous studies related to the topic of the research in order to advance our understanding and assist in developing the study's model as well as the questionnaire design and development.
- Primary source: This phase of data collection is related to the development and design of an initial questionnaire that is distributed to a sample of (10) managers of commercial banks in Jordan. The purpose of the pre-test questionnaire is basically to obtain the information about Organizational Change as well as the marketing change strategies. Based on the pre-test results, the final survey instrument was examined by a consulting panel consists of marketing, banking and information system experts to assess the validity of the items within each constructs. At that point, the survey instrument was developed and pilot tested on a small sample from the study's population. Following these procedures, the final version of the questionnaire comprised 54 items to measure the major identified constructs of the study.

a) Scale and dimensions of the study

The process of scaling is an essential tool in almost every marketing research situation (Malhotra et al., 2004) and is most commonly used for assessing the how people feel or think about objects or constructs (Neuman, 2003). Having taking into consideration the criteria for selecting a scaling technique, information needed by the study as well as the characteristics of the respondents and the mode of administrating the survey instrument, the five point Likert scale was considered as the most appropriate for the current study (Zikmund, 2003). Likert scale was used in dimensions 2 and 3 (very agree) to (do not agree strongly), (always happened) to (never happened) consequently.

The current study was divided into five dimensions relating to the different components of the study's model.

b) Analysis Method

Several statistical techniques were used. These techniques include Cronbach's alpha, frequency analysis, descriptive analysis, Parson Correlation matrix and one sample t-test. The t-test was used to accept/reject the hypotheses, through testing the average means of single sample based in the value of the scale midpoint. A midpoint equal to three was chosen by adding the lower coded of the Likert scale (1) and the upper code (5) of the Likert scale.

Table 1 : Community and sample of the study

Number of commercial banks	Number of branches in the Kingdom	Number of branches in Greater Amman	Number of branches in the sample	Percentage
22	506	310	55	18%

*according to 2005 statistics

c) Validity and measurement of the tool

The researchers submitted the questionnaire to (10) referees of university faculty members to verify its validity. Cronbach's alpha coefficient has been used with a value of Cronbach's alpha ($\alpha = 78.2$) for all variables of the study, which is a good and suitable value for the purposes of the study being higher than the accepted percentage of 60%.

No. of cases	Cronbach's alpha	No. of items
55	.782	45

Table 2 : Reliability Coefficients

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VIII. Results of the Study

a) Characteristics of the Study Sample

Variables	Group	Frequency	Percentage
Sex	Male	42	76.4%
	Female	13	23.6%
Age	Less than 25 years	2	3.6%
	25-34 years	15	27.3%
	35-44 years	18	32.7%
	45-54 years	15	27.3%
	55 years and more	5	9.1%
Marital Status	Single	14	25.5%
	Married	41	74.5%
Scientific qualification	High school	-	-
	Diploma	9	16.4%
	Bachelor	31	56.4%
	Master	14	25.55
	Doctorate	1	1.8%
Experience	1-5 years	7	13%
	6-10 years	11	20.4%
	11-15 years	12	22.2%
	More than 16 years	24	44.4%

Table 3 : Characteristics of the Study Sample

It is noted that the largest percentage of the study sample is of males aged between (35-44) years. Additionally, married people, holders of college degrees and people with more than 16 years of experience represent the largest proportion among respondents.

b) Reasons for Change

Nature of change			1		2	
	(1)	(2)	Freq	Per	Freq	Per
Change in the bank is usually	An individual initiative	A collective initiative	12	21.8%	43	78.2%
Change in the bank is carried out according to	Current requirements	A prepared plan	10	18.2%	45	81.8%
Change in the bank is	initiated by the bank	A response to changes in the environment	16	29.1%	39	70.9%
Change in the bank focuses on	Technology	Individuals	38	69.1%	17	30.9%
Change in the bank is carried out in	Small, slow steps	Big, consistent steps	23	41.8%	32	58.2%
Workers view changes in the bank as	Positive	Negative	37	67.3%	16	29.1%
The organizational culture in the bank	Encourages change	Discourages change	43	78.2%	12	21.8%
Through change, the bank aims to achieve	Higher profitability	Better incentives for the workers	48	87.3%	7	12.6%
Change enhances the workers'	Trust in the bank	Fear of the bank	37	67.3%	18	32.75

Table 4 : Reasons for Change

It is noted that maximizing profits, a prepared plan and to the organizational culture are behind the adoption of organizational change.

c) Results

i. Changes Facing Banks

Descriptive statistics were used to illustrate the frequency of the changes facing banks and the attitude of the sample towards them. The reached results are shown in the following table:

Organizational changes	Mean	Std. deviation
Structural changes	3.8976	0.46697
Technical changes	3.8073	0.58114
Behavioral changes	4.0436	0.66298
Functional changes	3.7515	0.63899
Marketing changes	3.8182	0.59773
Overall mean	4.0303	0.81466

Table 5 : Organizational Changes Facing Banks

It is noted that the sample's attitudes were positive towards Dimensions (1-5) as their arithmetic

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means ranged between (3.7515-4.0463) which is greater than the mean of the measurement tool (3). The overall mean of change forms was (3.8976) which is higher than the mean of the measurement tool (3).

Technical changes ranked first with an arithmetic mean of (4.0436). Marketing changes ranked second with an arithmetic mean of (4.0303) for frequency, while behavioral changes were ranked last for recurrence with a mean of (3.7515) for frequency.

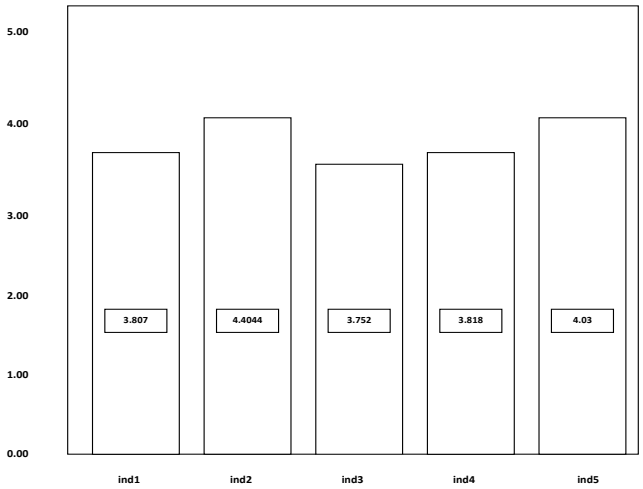

Figure 4 : Types of Change Facing Banks

ii. *The marketing strategies of change*

Descriptive statistics were used to illustrate the attitudes of the sample towards the marketing strategies of change, and which of those strategies to be used to deal with the changes. The resulting means are shown in Table (6).

Marketing strategies of change	Mean	Std. deviation
Strategic continuation	3.4151	0.70075
Routine strategic change	3.0380	0.72694
Limited strategic change	3.4371	0.73614
Radical strategic change	3.3395	0.73684
Organization strategic redirection	3.1667	0.73187
Overall mean	3.2655	0.11084

Table 6 : Marketing Strategies of Change

It is noted that sample's attitudes were positive towards the five strategies as their means were higher than the mean of the measurement tool (3), ranging between (3.0538-3.4371). The overall mean of the strategies was (3.2655) which is higher than the mean of the measurement tool (3). The strategy of limited change had the highest mean (3.4371).

d) Testing the Hypotheses

i. *Hypothesis (1)*

H1: Change is a strategic direction adopted by the managements of banks with regard to marketing activity.

Hypothesis result	T SIG	Tabular T	Calculated T
Acceptance	0.000	2.0049	17.566

Table 7 : Testing H1

Using the One sample t-test, the value of (T calculated = 17.566) is greater than Tabulated value (2.0049) and thus, the first hypothesis is accepted, any change is the strategic direction of the bank management with respect to the marketing activity.

ii. *Hypothesis (2)*

H2: There is a statistically significant relationship between the impact of various forms of organizational change and the marketing strategies of change.

Hypothesis Result	T SIG	Tabular T	Calculated T
Acceptance	0.000	2.0049	14.255

Table 8 : Testing H2

Using the One sample t-test, the value of (T calculated = 14.255) is greater than Tabulated value (2.0049) and thus, the second hypothesis is accepted; there is a statistically significant relationship between the impact of various forms of organizational change on the marketing business of banks and the marketing strategies of change.

iii. *Hypothesis (3)*

H3: There is a correlation between various forms of organizational change and the marketing strategies of change. For the purpose of testing this hypothesis, Parson's correlation coefficient has been used.

Marketing strategies of change	Organizational Change				
	Structural	Technical	Behavioral	Functional	Marketing
Strategic continuation	0.123	0.084	0.019	0.140	0.202
Routine strategic change	-0.077	0.294	-0.093	0.017	0.267
Limited strategic change	-0.075	0.067	0.164	0.084	0.289
Radical strategic change	-0.094	0.020	-0.045	-0.115	-0.197
Organization strategic redirection	0.072	0.187	-0.134	-0.165	-0.085

Table 9 : Testing H3

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In Pearson's correlation matrix, a statistically significant relationship at the level of (0.05) between technical changes and the routine change strategy is observable, as well as between marketing changes and the limited change strategy. However, there is no relationship between the rests of the variables with each other.

IX. Discussion and Conclusion

The current study investigated the impact of organizational change in its various forms on the marketing strategies of change. For this purpose, a study model was developed which included the forms of organizational change and their impact on marketing strategies of change. Three hypotheses that addressed the various aspects of this subject were proposed. The most important findings of this study are the following:

The sample exhibited positive attitudes towards all the paragraphs of the questionnaire as their arithmetic means were greater than the mean of the measurement tool (3). The following paragraphs achieved the highest means and occupied the first ranks, as illustrated in the following table:

Paragraph	Mean	Rank
The realization of the bank of the need for change because of the changing environment	4.4545	1
The bank changing the methods for innovating banking services	4.2364	2
The bank changing the methods and technologies for dealing with customers	4.2000	3
The bank changing marketing activities	4.1636	4
The bank changing marketing strategies	4.0909	5

Table 10 : Paragraphs Which Occupied the First Ranks

a) The negative attitudes of the sample were towards

- Product Innovation (Banking services) 2.9608 1
- New management methods 2.9808 2
- As for the changes faced by the bank, the attitudes of the sample were positive towards them as their arithmetic means ranged between (3.7515-4.0436) which is greater than the mean of the measurement tool (3). The overall mean of change forms was (3.8976) which is higher than the mean of the measurement tool (3). The most frequent forms of change can be displayed in the following table:

Change Types	Mean	Rank
Technical Changes	4.0436	1
Marketing Changes	4.0303	2
Functional Changes	3.8182	3
Structural Changes	3.8073	4
Behavioral Changes	3.7515	5

Table 11 : Change Types Which Occupied The First Ranks

b) Marketing strategies of change

The attitudes of the sample towards the five strategies were positive with means higher than the mean of the measurement tool (3). Means ranged between (3.0538-3.4371) with an overall mean of (3.2655) which is higher than the mean of the measurement tool (3).

The ranking the types of marketing strategies of change can be displayed in the following table:

Marketing strategies of change	Mean	Rank
Limited strategic change	3.4371	1
Strategic continuation	3.4151	2
Radical strategic change	3.3395	3
Organization strategic redirection	3.1667	4
Routine strategic change	3.0535	5

Table 12 : The Ranking of Marketing Strategies of Change

- Change is considered a strategic direction adopted by the management of private banks with regard to the marketing activity of banks.
- There a statistically significant relationship between the impact of various forms of organizational change and the marketing activities of banks. Thus, organizational change has an impact on the nature of the marketing activities of banks.
- There is a relationship of positive correlation between the forms of organizational change and marketing strategies of change in addition to an inverse relationship. Technical changes have a positive relationship with the marketing strategies of change, with the exception of the strategic redirection of the organization. Behavioral changes have a positive relationship with the strategies of limited change, continuation of strategy and routine change.

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Global Journal of Management and Business Research
Marketing
Volume 13 Issue 3 Version 1.0 Year 2013
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

What Defines Success: An Analysis of Pakistan Telecom Industry

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Abstract - Extensive study and in depth interviews with the management of telecom stated different factors that identify top performers from average performers in the telecom sector. Certain globally recognized factors required to outstand as a company are still valid for MNC's operating in Pakistan, whereas contextual factors cannot be overlooked. Mobilink is conscious about its operations which is one of the top companies of Pakistan in telecom sector. Ufone and Telenor are fighting to be the number 2. This is a serious threat for Ufone as it has been on number 2 till 2007 till replaced by Telenor, even though it entered almost at the same time aswarid which is at number 4 in the competition. Instaphone collapsed as it did not respond timely to technology, opportunities, and exploitation of others ideas, neither paid enough attention to bringing value addition to their services or packages which caused customer dissatisfaction and eventually ended in losing customers to competitors.

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GJMBR-E Classification : JEL Code: P23



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What Defines Success: An Analysis of Pakistan Telecom Industry

Sara Khan [α], Saif Ur Rahman [σ] & Hira Amin [ρ]

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I. Introduction

Many studies in last few years indicated certain factors that are globally recognized as crucial for increasing the profitability. (Stadle, 2007) also highlighted in his study that doing well is not just enough, you constantly need to find out how you should be doing better by analyzing the management practices that are doing good and eliminating the ones that are bringing harm. Another element that facilitate in improving practices is benchmarking with the better performing companies. Invariable careful analysis enables one company to have a competitive edge over the other when they confront each other in direct competition as it is apparent in the telecom sector of Pakistan

Mobilink focuses on networking. Mobilink also has access over areas where no other competitor has reached but it might lose signals in basements or some distinct part of the house. Their huge networking attracts large businesses to utilize this service of their so they could contact their employees wherever they go. Businesses that operate on a multinational or global level like the telecom sector of Pakistan has to built reputation in the eyes of all their customers, their focus should not only rely on increasing sales. Customer satisfaction is the basic reason for customer retention which no doubt is a huge factor that adds to the success of a firm. During our research work we analyzed that the telecom sector can divide their customers in two broader perspectives 1. Corporate level customer. 2. Domestic level customer. Corporate level means that huge businesses that comes into a contract with a particular network to provide all their employees with one particular connection. The other Domestic level includes the rest of the public. These telecom firms need to treat these customers differently in order to provide them satisfaction. We identified that corporate level customers are satisfied by proper connectivity or networking – how far their signals reach to small villages, northern areas, deserts etc. Mobilink as observed has the strongest networking that attracts the corporate level to come into an agreement with it. However on the other hand Domestic level customers are attracted by competitive prices and packages. Ufone was the pioneer in introducing sms packages under the name of sms bucket.Mobilink is catering needs of corporate users and have key revenue from corporate sales. Ufone and telenor are increasing their revenues through promotions and personalized cellular services, where aswarid seeks to offer competitive prices. If these three techniques are used differently by analyzing the type of customer then their sales may tremendously increase.

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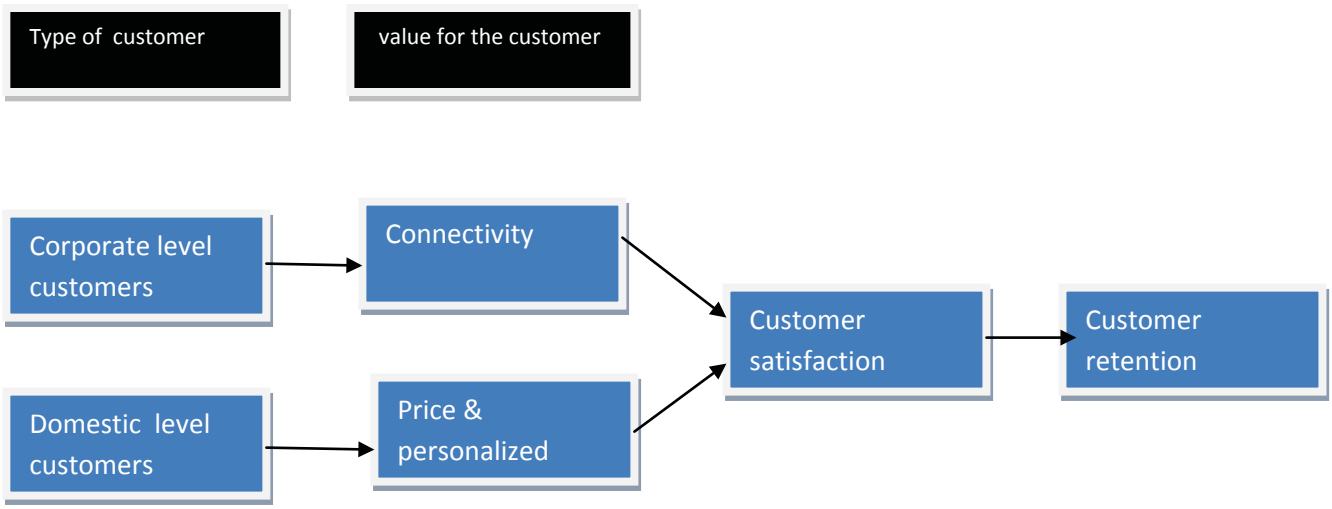

Logical planning to avail the revenue growth opportunities are extremely necessary. (Stadler, 2007) in his famous article mentioned that Nokia faced quality problems as well as increased costs by creating overly ambitious sales target for which they had to renew the focus on profitability rather than growth. Similarly we saw that Ufonegives Rs 500 to rickshaw drivers to display their posters on their rikshaws basically to advertise ufone's products. This sort of branding includes no taxes, maintenance or any other operating expenses. However we analyzed that this cost free method of advertising is somehow posing an adverse effect on the corporate image of the company and may not help in expanding the business as whole as advertisements also should be designed to attract both types of customers identified above. Whereas on the contrary Mobilink tries coming up with a very professional approach to advertising and hit on making large companies their customers which definitely add to their profitablitity. Mobilink's website also portrays the fact that professionals are behind it to manage. Addressing the needs of all types of customers enables a firm's growth.

Telecom needs to have their brains working round the clock so that they bring innovation and productivity in an inexpensive manner as the services provided by these companies are fighting over 'paisas'. Ufone beats others in ground-breaking advertisements whereas is behind mobilink which at present is the leading market with about 30 million strong subscriber base.

A blend of internal capabilities along with making use of external vision of the telecom companies is very essential. What we mean by internal capabilities is valuable human resource which is not only spirited in making best use of existing opportunities but also identifying them at the right time. In short the human resource is responsible for making the best fit between internal and external environment.

II. Project

Our goal was to identify the factors on basis of which some companies in telecom sector of Pakistan managed to perform well than others in last ten years. We identified the top performers of telecom industry on the basis of market share and their smart strategic moves. We made a comparison between mobilink, the top performer, with its two strong competitors, telenor and ufone. Our sources of data collection include PTA, formal and informal interviews with the management of telecom, past researches and publications, and few corporate as well as domestic level customers to identify some key success factors on basis of which we generated some propositions. Our biggest limitation was time period and lack of cooperation on the part of management of few telecom companies.

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CELLULAR SUBSCRIBERS								
	Mobilink	**Ufone**	**Zong**	**Instaphone**	**Telenor**	**Warid**	**Total**	**Growth Rate %**
2000	114,272	-	80,221	112,000	-	-	306,493	15.39
2001	309,272	116,711	96,623	220,000	-	-	742,606	142.29
2002	800,000	350,000	218,536	330,000	-	-	1,698,536	128.73
2003	1,115,000	550,000	319,400	420,000	-	-	2,404,400	41.56
2004	3,215,989	801,160	470,021	535,738	-	-	5,022,908	108.90
2005	7,469,085	2,579,103	924,486	454,147	835,727	508,655	12,771,203	154.26
2006	17,205,555	7,487,005	1,040,503	336,696	3,573,660	4,863,138	34,506,557	170.2
2007	26,466,451	14,014,044	1,024,563	333,081	10,701,332	10,620,386	63,159,857	80.70
2008	32,032,363	18,100,440	3,950,758	351,135	18,125,189	15,489,858	88,019,812	39.4
2009	29,136,839	20,004,707	6,386,571	34,048	20,893,129	17,886,736	94,342,030	1.30
2010	29,551,075	20,057,079	6,486,338	11,917	21,299,334	18,141,542	95,547,285	1.28

It was quite challenging to obtain the data of these companies. However as seen mobilink has the greatest cellular subscribers also because it was the first one to get into the market after instaphone and paktel. However later instaphone and paktel merged which did not gave them an obvious competitive advantage also according to Jim Collin mergers and acquisition play virtually no role in igniting a transformation from good to great as two bid mediocre entities joint together never make a great company.

Each industry has its own success factors as it is not only affected by its ways of operations but also by the external factors that directly or indirectly influence it. However being focused to the telecom sector of Pakistan there are five major propositions which appear basic to the success and rating of these companies as no 1 or gold medallist , silver medallist or collapsed.

Proposition 1.

You cannot afford to ignore the technology. Paying no attention to timely implementation may be fatal.

An important factor is analyzing the technological change that is to be brought to the company and of course on the right time is crucial for the existence of the company when it operates in such a tough competition as it is seen in the telecom sector. Implementing technology at the right time helps not only in reducing manpower or cost but also in adding more features to the existing business.

Being no or little technologically concerned was one of the main reasons for the failure of Instaphone in Pakistan. Instaphone was the pioneer of cellular industry in Pakistan, initially owned by Millicom International and was acquired later by the Arfeen Group.

One of the main reasons behind the collapse of instaphone was the introduction of GSM in 1994 by Mobilink in Pakistan. Instaphone's customer switched to Mobilink as it introduced sim card whereas insta offered specific handsets with lesser functions.

Moreover Instaphone was far behind in technological war as its signals were analogue. The primary disadvantage of analoguesignalling is that any system has noise – i.e., random unwanted variation. The effects of noise create signal loss and distortion. As the signal is copied and re-copied, or transmitted over long distances, these apparently random variations become dominant.

Due to being technologically incompetent most of the customer of Instaphone switched to other network, leading to a revenue shortfall. Resultantly PTA terminated the license of Instaphone due to the company's failure to pay outstanding dues for the license renewal fee they agreed to in April 2005 ($291MM).Pakcom, the company that runs Instaphone, failed to meet the payment schedule of $291 million for getting the operating license renewed for next 15 years from 2005. Before the company's license was cancelled, it was ranked at the bottom in terms of market share. Revenue of Instaphone in 2003-04 was 3196 million

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PKR, 2693 million PKR in 2004-05, 1539 million PKR in 2005-06, and 472 PKR millions in 2006-07.Concequently, Instaphoneemployees' had not been paid their salaries since May 2008.It had become a normal practice for the companies to delay salaries and it has been so since January which increased employee dissatisfaction.

Proposition 2.

Use the skills/ideas of others around you to grow your business – Exploitation.

Innovation, exploration and exploitation of opportunities can also add to the value of an organization. Many authors such as (Buckley, 1998), (Kogut, 1984), (March, 1991) have also critically analyzed the factor of exploration Vs exploitation. Firms investing solely on exploration processes operates at such a level of risk that it would be difficult for it to secure enough short term returns to fund long term growth. It can therefore be concluded that it is always better to exploit before you explore which also (Standler, 2007) in his famous article has identified as its one out four factors for companies to be successful. Relating it to the telecom sector again Mobilink explored the GSM technology which was replaced by the EMS technology. EMS as well as GSM technology connects through satellites where as EMS technology did not have sim cards in it unlike the GSM technology which became very popular and is inexpensive. People usually keep couple of Sims as it appears quiet economical. Insta phone also couldn't stay in the market for long as it didn't upgrade itself with technology. We observed that the major cause that forces a company out of competition is external factor which as defined by Ranyard and Flides (1998) as 'outside the influence of the organization' but still it could have been managed more vigorously. On the other hand every other network exploited what Mobilink explored. However still Mobilink enjoyed revenues from it as at that very time only Paktel and Instaphone existed. This was one of the very basic reasons why Insta couldn't stay in market for long as it did not exploit mobilink's exploration. Exploration is well defined by March (1991), he says it is associated with activities such as 'search, variation, risk taking, experimentation, play, flexibility, discovery and innovation while exploitation is associated with activities such as refinement, choice, production, efficiency, selection, implementation and execution. This phenomenon of exploitation by (Leseure&Driouchy, 2010) has defined it as a copy and paste approach to strategy. They also pointed out in their study that firms will tend to forgo valuable exploration opportunities (e.g. learning and real options) for exploitation opportunities. Similarly it is seen one feature added by any telecom company is instantly adapted by others before it becomes an apparent edge for the pioneer. For instance the GPRS technology was launched by Ufone which was replicated by others before they could attain a significant edge. However we do not mean to say that companies should quit exploring. Exploration is always good for ones learning and experience as (Levitt & March, 1991) says once a firm accumulates sufficient experience with one technology, it is natural for the firm to be trapped in the technology and be blinded to alternative opportunities – this phenomenon is called competency trap or learning myopia. The literature however also warns that relying too much on exploitation may lead firms to be locked out of opportunities in the long run. However still it isn't wise to explore something that requires tremendous amount of cost and energy and is easily copied by competitors. However our observation, interviews and analyzing few case studies of companies helped us identify when it is safe to explore.

1. Cost high, benefit is high and when there is medium to high barriers to copy as this will help them benefit from differentiation strategy where the competitor would take time to copy till then the firm may explore something additional and stay at a competitive edge.
2. When cost is high, benefit is medium to low and barriers to copy are extremely high. This way in the long run cost would be distributed over time and benefit over time will cover initial cost. Also extreme high barriers to copy wouldn't threaten the firm's position or wouldn't bring any investment harm.
3. Low cost, medium to low benefit and low barriers to copy. This will just help the firm engage in learning process.

Safe To Explore			
Serial	Cost	Benefit	Barriers to copy
1	High	High	Medium to high
2	High	Medium to low	Extremely high
3	Low	Medium to low	Low

Proposition 3.

Retaining high quality customers is way too better than striving to attract new ones.

A fundamental truth in the business world is that competitors are always looking to steal your customers, and many customers are on the lookout for a better

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deal. There are five companies operating in Pakistan namely; Mobilink, Ufone, Telenor, Warid and Zong. There is hyper competition between these companies especially between Mobilink and Telenor, which are the main players in the cellular industry of Pakistan. As of November 2009, Mobilink is capturing 30.9% of the entire market with highest number of subscribers followed by Telenor having 22.2% of the market share. All companies are striving hard to maximize their market share by intensive marketing campaigns and offering more innovative products at minimum prices (Mobile Cellular Policy Jan. 2004 Ministry of Information Technology. IT and Telecommunication Division. Government of Pakistan).

The factors which make a telecom company to retain its customer are call clarity, provision of user friendly services, lower price, value added services, provision of continuous support services and timely respond to customer complaints. (Bendapudi& Berry, 1997) has affirmed that quality of services would persuade the customer's intent to stay in long term relationship with the organization as it's a great deal more expensive to acquire customers than to retain them, an effective customer retention strategy is crucial to a company's success. Cöner and Güngör (2002) found that service quality would lead towards more loyal customers. (Gremler, 1995) has found the psychological relationship between customer and a service provider as bond that helps to retain customers in the long term. It can be seen as care, friendliness and ease of communication in delivering quality services to the customers. (Woo and Fock, 1999) have found that, in Hong Kong, network coverage and call quality has significant influence on customers. (Shankar & Krishnamurthi, 1996) have focused the firm's attention on the preservation of low price sensitivity which would result in long term profitability. It affects consumer satisfaction (Anderson, 1996).

The intent to satisfy customer by bringing quality in the service sector is becoming essential to retain the customer (Brown and Gulycz, 2001). Therefore we see that for customer retention and loyalty customers should be highly satisfied. Service industry depends on continuous cycle of repurchase so companies have to struggle hard to retain customers (Anderson et al., 1994). In Pakistan where telecom industry is getting competitive, customer retention has become essential. Customer retention has undeviating impact on the market share of the organization (Steenkamp, 1989). Canadian scholar (Barnes, 1997) study has emphasized that loyal customer would keep recommending to others, which helps the organization to earn more customers.

(Fornell, 1992) acknowledged satisfaction program facilitates retention of customers. Organizations should also give its customers more than they expect as also the 80-20 rule of business states that 80% of your business will come from 20% of your customers. Therefore the companies should be extra careful in retaining their existing customers and devote extraordinary attention towards retaining the 20% of those customers who provide 80% of the profits to the firm. As ufone has the ability to retain its existing customer base with a high level of customer satisfaction through optimal network service and installation of 24-hours call center.

Companies should continually look for innovative ways to gather their customers' data and to find what is perceived as value-addition for them because the more you know about your customers the better you can meet their needs. Telenor is at an advantage as its top management is known to be visible for the customers. However it is kind of impossible for customers to approach the top management of other networks. This, without doubt extensively adds to customer satisfaction.

Proposition 4.

Come up with new value-added packages while maintain the quality of existing one.

Cellular companies are facing keen competition because the margins from their voice business are declining. That is why companies are looking for Value added services as the next wave for growth. It has become the flywheel of telecom growth and a large part of revenue for operators is likely to come from VAS in the years to come. The reasons behind focusing too much on VAS is that, today, mobile phones are not considered to be a basic device only with the main purpose of communication, but it is regarded now as an extension to a dimension of human life. Apart from being an indispensible commodity in a society, mobile phones have started to define the very fabric of personal life; it is used to express, for entertainment and day to day work to such an extent that the user feels handicapped in its absence. The main reason for the companies to be more concerned about value added services is that the customers have become increasingly demanding. Apart from voice calls, cellular phones are used for Internet surfing, email, music, news bulletins, video on demand, social networking, banking, billing and other such related activities. The potential of facilitating the cellular users via value added services (VAS) in their daily life is enormous and untapped to its full potential, especially in the context of Pakistan.

A study was conducted by GetJar, a neutral application store, which specifically aimed at forecasting of financial and market growth of mobile phone applications and value added services. The results of the study indicate that the market for mobile applications would boost to US$ 17.5 billion till 2012. Furthermore, the market showed a Year over Year growth of 92%. The application market growth is expected to rise from US$ 1.94 billion in 2009 to US$

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15.65 billion in 2013. According to Gartner research, global downloads in mobile application stores are expected to surpass 21.6 billion by 2013.

A recent research by TNS highlighted the change in technology usage and trend of the customers. According to research, 40% of the users pay to download mobile applications or content. The Qualcomm research also revealed that 63% of the mobile users would spend more time accessing and purchasing content online if it was easier to find; 80% of the users had problems obtaining content on their handsets and whereas 58% of the users believe in carrying their content along with them regardless of the device. By analyzing these trends, one can easily determine that the future of VAS is bound to be enormous.

Pakistan has undergone an immense growth in Telecommunication sector both in terms of infrastructure and subscription. The telecommunication industry of Pakistan has emerged as one of the fast growing telecommunications industries of the world. Due to this fact, it managed to attract US$ 815 million in 2008-09. Attaining an incredible mark of over 98 million subscribers in the country, the competition between operators in Pakistan has increased enormously as the subscribers have increased choice to choose their operators on the basis of the value added services being offered. As a result, the mobile operators have realized that being successful at VAS has become important for their growth. This has led to a keen focus on marketing and value added campaigns. Most mobile companies are trying to innovate in their VAS offerings in order to create a differentiation from their competitors.

In the context of Pakistan, Mobilink is considered as a leader in provision of VAS. Mobilink is a telecommunication service provider in Pakistan. The company is Pakistan's leading cellular operator with a subscriber base of around 29.5m and market share of 31% in October 2010. In addition to cellular service, Mobilink is diversifying its service portfolio by setting up new businesses and also making expansion through acquisitions. Recently, Mobilink started offering DSL broadband through a wholly owned subsidiary, named Link.Net. Moreover, the company launched its wireless broadband service through WiMax based technology under the label of 'Mobilink Infinity'.

Mobilink's customer base continued to grow in the first quarter of 2006, with an average of 1 million customers per month. Its network resources also grew. Mobilink offered a new range of products. Launch of jazz octane was a good step towards strengthening the jazz brand and it was aimed for youth. In the third quarter of 2006, in pursuit of further strengthening its market position, it launched Jazz Ladies First. This was especially designed for women in Pakistan offering rates and timings favored by them. Through Jazz Budget it introduced per 30 seconds billing. To strengthen its position in the competitive market it also revised its postpaid rates. Furthermore they reduced their international calling rates. With this price revision, mobilink also offered its indigo customers discount on weekends and discounted calls to a selection of friends and family. This price revision followed by another offer on internal calls for Jazz prepaid customers, which allowed them to make international call on local rates.

In today's scenario of increased competition, communication is considered the key to success. This is why 91% of the KSE 100 and most major financial institutions in Pakistan rely on Mobilink indigo for their communication needs. From premium connectivity, exclusive BlackBerry Solution, to priority Customer Services, only Mobilink indigo bridges top organizations to success, everyday.

Mobilink is the first operator in Pakistan to offer in-flight communication service for its customers. Partnering with Air France and Emirates through its partner networks On Air and AeroMobile, Mobilink offers GSM network onboard aircraft; providing not only voice calls and text messages but also data over GPRS. This service enables passengers to use their GSM mobile phones and smart phones, such as BlackBerry, during flights - after takeoff and before landing. Mobile in-flight roaming works like regular roaming service on ground. It is billed by passenger's home mobile operator. To use the service, passengers with an international roaming subscription simply switch on their mobile phones on a Mobile in-flight roaming equipped aircraft. Currently, this service is being provided on one Emirates and one Air France aircraft. These aircrafts fly to various European destinations such as Paris, London, Vienna, Rome, Frankfurt, Munich, Venice, Barcelona, Copenhagen, Prague, Warsaw, Hamburg, Casablanca etc.

Mobilink indigo Rewards Program is another value added service provided by mobilink which donate Rewards Points to help fight Cancer.

The Mobilink Foundation is a grant-giving organization, which provides support for the local community not only financially but also through dedicated volunteer hours as it helped a lot the victims or recent floods.

The scope of VAS especially in a country with the demographic and economic condition of that of Pakistan is enormous. Mobile VAS is an emerging stream of revenue for both the telecommunication sector and other related industries and provides a strong hope of rescue of the industry from the decline ARPU (Average Revenue per user). Provision of VAS is one of the strongest reasons for mobilink to have largest subscriber base in Pakistan. Moreover, in Pakistan in specific it will act as an agent of change in the social uplifting of the rural and under privileged society in specific. However Ufone and telenor are also innovatively moving with service provision. Ufone was

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the pioneer in bringing SMS packages under the name of SMS bucket. . Telenor had also come up with internet and edge services which provides internet at three times faster rate.

Preposition 5.

Keeping eyes open to opportunities and availing them on time.

The telecom companies lies in an oligopolistic competition, so letting go an opportunity means handing it over to the other competitor and if this is consecutively done then the market position of that very company can seriously be threatened. Since mobilink lost the opportunity of mobile banking in 2009 which was later availed by telenor. Now telenor is recognized as the first telecom operator in Pakistan to be ISO 27001:2005 certified for ISMS (information security management system) for mobile banking service. Also Telenor is seen to be giving a tough competition to both mobilink and ufone. From last two years (2009 and 2010) telenor has seen to have a greater market share of 23.9% than ufone 19.7%, Mobilink still is a market leader. However still as yet it can't be stated as telenor has taken ufone's position completely as number 2 sinceufone is fighting to get the share back and is also working on a mega expansion project amounting USD 550 million which will enhance the subscriber capacity by 10 million.

Through heavy advertisement and increased innovative packages a telecom industry may significantly increase its growth rate. Telenor is a threat to mobilink as well since it is quite innovative in its packages and moves with a well planned strategy. Above all telenor being a multinational has a strong base and has no apparent problem in bringing heavy investments when needed. On the other hand telenor is also playing an active role since right now it is at a number 2 position compared to warid which is at number 4 though they both started their operations in Pakistan almost together.

Mobilink when interviewed pointed out that the toughest competition they are facing is by Telenor. Telenor is threatening its position since it is looking forward to acquire 70% of warid's share. Warid has already sold 30% shares to Singtel which is a Singapore based company. This deal if finalized would be a very smart and strategic move and would make Telenor a significant market player. Also Telenor deals very carefully with its brand image and indulges effectively in social responsibility.

If telenorwarid deal will be finalized as mentioned earlier (Telenor is interested in acquiring 70% shares of warid) would mean that CMCC would lose the opportunity of being a significant market player as CMCC (China Mobile Corporation Company) the present company of zong was interested in acquiring shares of warid and then telenor. Instaphone did not respond to any opportunities as the management was reluctant to change therefore gradually their subscribers declined till the point that it was forced out of the market.

III. Findings

During our project we found that the telecom sector has two types of customers which value different services. Corporate level customers value connectivity where as Domestic level customers prefer prices and personalized services. Catering differently to their needs enable one firm to have an edge over others. Immediate exploitation of others ideas is important before the existing customers are attracted to the other network. Heavy competition may force the firm out of the market if timely actions are not taken. As it was studied during our research work that Instaphone's management was reluctant to adopt to change which was extremely necessary for instance adopting GSM technology or adding competitive packages. Instaphone also was risk averse and weren't confident to invest where required.

IV. Conclusion

Mobilink being the top performer amongst rest can still improve its profitability. It shouldn't just rely on its existing strategy of approaching or directing its efforts towards corporate customers but also by catering needs of rest of the public and fulfilling their expectations. Still Mobilink exceeds the rest through this very strategy by having the maximum subscribers. However the rest has shaped their marketing towards the public without recognizing the fact that these two different customers require different treatment. Also to keep ones network competitive the company has to build its reputation and smart timely moves are a prerequisite towards building ones reputation.

From last many years different authors support the idea of exploitation over exploration. However we believe that exploration to some extent is important to keep yourself active also we identified situations where it is beneficial to explore. Investing into ones network is also important. Instaphone couldn't survive for long because it was reluctant in investing into technology or otherwise when required. Adding packages keeps the customer interested in their current networks for which the company needs to keep track of upcoming opportunities. Maintaining the satisfaction level of customers keeps them loyal to their network.

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Global Journal of Management and Business Research
Marketing
Volume 13 Issue 3 Version 1.0 Year 2013
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Comparative Study on Brand Loyalty in Kenya and India Consumer Softdrinks Markets

By Jairo Kirwa Mise, Chandrasekeran Nair, Odhiambo Odera & Martin Ogutu
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Abstract - This study sought to establish and compare the loyalty characteristics among the soft drinks consumers in Kenya and India. The study locations were in Barat on University, Kenya and Mahatma Gandhi University in Kerala, India. An ex post facto survey research design was employed and the target population was young consumers who were sampled from the local universities in both countries. The study adopted incidental random sampling technique where respondents were selected based on their ease of access and willingness to respond. Questionnaire was used to collect data and descriptive statistics was employed to analyze and present the data. The study established that in India, peer group are more powerful in influencing potential consumers to take soft drinks while in Kenya parents perform a crucial role.

Keywords : *brand loyalty, soft drinks and consumer.*

GJMBR-E Classification : *JEL Code: L68*



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I. Introduction

The Indian carbonated industry is worth Rs 60-billion and growing now at 5% annually with a compound annual growth rate of 4.5% where Coke and Pepsi have a combined market share of around 95% directly or through franchisees (Euromonitor, 2011). Kenya's soft drink market is worth approximately USD 1 billion. A great portion of the market is dominated by carbonated soft drinks and synthetic juices (Euromonitor, 211). Youth market is a powerful segment of consumer to be considered as a separate section (Ness et al.,2002). Specific factors that influence the youth in their purchasing behavior pattern has been a serious issue to the behavioural researchers (Bush et al., 2004). The studies suggest hat consumers' behaviour is affected by lot of sources such as family values (Baltas, 1997; Feltham, 1998) peer group influences (Feltham, 1998; Ness et al., 2002). Solomon (1994) highlighted that teenagers will realise the influence of brand loyalty while purchasing differrent kinds of products in their age and influenced to buy the product during the age period.

Hence the youth or teen may rely on the particular age and keep purchasing their favourite brand on that age onwards (Hollander & German, 1992). Previous research (Pollay et al., 1996; Roehm & Roehm, 2004) assumes that the youth customers are not much loyal to the brand however, these findings are relatvely uncertain and creating more argument. Giges's (1991) established that the life styles and consumption habits of people aged 14-34 around the world to be similar especially in terms of their consumption of soft drinks.

II. Literature Review

'Soft drink', refers to any of a class of non-alcoholic beverages, usually but not necessarily carbonated, containing a natural or artificial sweetening agent, edible acids, natural or artificial flavors, and sometimes juice (Bert, 2011). The term was originated to distinguish the flavored drinks from hard liquor, or spirits. Marketing of carbonated soft drinks dates back to 17th century to imitate the popular and naturally effervescent waters of famous springs, with primary interest in their reputed therapeutic values. The concept of brand loyalty has had a long and inconsequent history. The very first mention of the idea was attributed to Copeland (1923) and since then, over 200 definitions have appeared in the literature (Jacoby & Chestnut, 1978). Consumer's exhibit varied tendencies as regards their purchase behavior. Whereas others are very loyal, others are spuriously loyal and others are quite indifferent in their purchase behavior.

Most studies on brand loyalty have been based in the Western World (Ryan et al., 1996; Evan set al., 1996; Romariuk & Sharp, 2003). Bloemer et al. (1995) examine the relationship between brand loyalty and satisfaction levels of the buyer. Chaudhuri et al. (2001) sought to establish relationship between brand loyalty and trust developed by the customer. Podoshen (2008) investigates the role of racial factor on product brand loyalty. Mohammed (2006) explores the influence of price factor on brand loyalty. Mei Mei et al. (2006) investigate the influence of brand name and product promotion while Angeline (2006) examines the influence of age bracket on brand loyalty in soft drinks segment.

Repeat purchase is a behavioral tendency where customers purchase the same product or brand regularly and consistently. When this happens over time, the customer develops loyalty to the brand due to unique attributes identified during the frequent purchases. Assael (1995) argues that 'Loyals' use repeat purchasing of a brand as a means of reducing risk. Johnson & Forwell (1991) define an overall customer satisfaction as the customer's rating of the brand based on all encounter and experiences. Bennett

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& Thiele (2004) affirm that if the customers experience high level of satisfaction they are predisposed to the particular brand and intention to repurchase. Product quality encompasses the features and characteristics of a product or service that bears on its ability to satisfy stated or implied needs. Romaniuk &Sharp (2003) conclude that the more attributes (non negative) associated with a product brand; the more loyal consumers are likely to be. Codogan & Foster (2000) establish that consumers with high brand loyalty are less price sensitive.

According to Keller et al. (1998), a famous brand name can disseminate product benefits and lead to higher recall of an advertised benefit than a non-famous brand name hence leading to high recall and repurchase. Promotion is a component of a marketing mix which takes the form of communication between the product and the correct or potential consumers. Several studies (Evans et al., 1996) suggest that promotion, especially in form of a well-targeted advertisement cannot only make the consumers less price sensitive and more loyal, but also change their knowledge, attitude and behaviors towards the product. This study sought to examine the six key factors then rank to establish the most influential factor in the African and Asian markets studied.

III. Methodology

An ex post facto survey research design was employed in the study. Out of a total population of 116,008 students, 1312 respondents were sampled comprising of 434 Kenyans and 878 Indians from selected public universities in India and Kenya. The students' sampled represented 1.2% of the target population in 2 public universities in Kenya and Kerala respectively. The study adopted incidental random sampling techniques. Respondents were selected based on their ease of access and willingness to respond (Gravetter & Forzano, 2006). Questionnaire was used to collect the data. A pilot study was conducted in Baraton University in Kenya and Mahatma Gandhi University in Kerala (Kottayam) state, India in November 2011 to ascertain the reliability of the research instrument. Using the Cronbach's Alpha coefficient formula, the results indicated a reliability coefficient of 0.79 in Baraton University, Kenya and 0.72 in Mahatma Gandhi University, India, which is considered acceptable. Descriptive statistics were used to analyze and present the data.

IV. Findings

a) Popular brands consumed

The participants who were consumers of soft drinks in the two countries were asked to indicate the brands that they mostly use.

Table 1 : Soft Drink Brands Consumed per Country

		Nationality		Total
Soft Drink		Kenyan	Indian	
Coca-Cola	Frequency	190	57	247
	% within Nationality	46.0%	8.7%	23.1%
	% of Total	17.8%	5.3%	23.1%
Fanta	Frequency	94	53	147
	% within Nationality	22.8%	8.1%	13.8%
	% of Total	8.8%	5.0%	13.8%
Sprite	Frequency	69	281	350
	% within Nationality	16.7%	42.9%	32.8%
	% of Total	6.5%	26.3%	32.8%
Pepsi	Frequency	24	43	67
	% within Nationality	5.8%	6.6%	6.3%
	% of Total	2.2%	4.0%	6.3%
Mirinda	Frequency	17	167	184
	% within Nationality	4.1%	25.5%	17.2%
	% of Total	1.6%	15.6%	17.2%
Soda water	Frequency	9	0	9
	% within Nationality	2.2%	.0%	.8%
	% of Total	.8%	.0%	.8%
other soft drinks	Frequency	10	54	64
	% within Nationality	2.4%	8.2%	6.0%
	% of Total	.9%	5.1%	6.0%
Total	Frequency	413	655	1068
	% within Nationality	100.0%	100.0%	100.0%
	% of Total	38.7%	61.3%	100.0%

Source : Research Data (2012)

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From the results in Table 1, it is evident that Cocacola and Fanta brands are the most popular in Kenyan Market at 46% and 23 % respectively. In Indian market, it was established that Sprite topped at 43 % followed by Mirinda at 26 %.

b) Brand loyalty type

Respondents were asked to rate the extent they agreed with the Likert five point scale that measured wether they were truely loyal, spuriously loyal, indifferent, or not loyal at all.The findings were as follows:

Table 2 : Brand loyalty among Indian Consumers(N= 651)

Statement	Responses									
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
I always insist on my favorite brand and cannot take any other optional brand (truly loyal)	206	31.6	80	12.3	36	5.5	165	25.3	164	25.2
I purchase my brand regularly and I have no other option (Spuriously Loyal)	379	58.2	152	23.3	26	4.0	94	14.4	0	0
I don't stick to one single brand only; I shift from one brand to another (Brand Switcher)	279	42.9	143	22.0	45	6.9	142	21.8	42	6.5
I am not keen on any specific brand and can take any (Indifferent buyer)	252	38.7	98	15.1	18	2.8	161	24.7	122	18.7

Source : Research Data (2012)

Table 2 indicates that 31.6% of the Indian respondents strongly disagreed that they are truly loyal to the brands, 25.3% agreed, 25.2% strongly agreed, and 12.3% disagreed while 5.5% respondents were undecided. The finding reveals that majority of the Indian soft drink consumers (50.5%) were truly loyal. 58.2% of the Indian respondents strongly disagreed that they were spuriously loyal, 23.3% disagreed, 14.4% agreed while 4.0% were undecided. The results demonstrate that majority of the respondents (85.1%) disagreed that they were spuriously loyal. On brand switchers, 42.9% of the respondents strongly disagreed that they were not brand switchers, 22.0% respondents disagreed, 41.8% agreed, 6.9% were undecided while 6.5% strongly agreed that they were brand switchers. The responses indicate that majority of the Indian respondents (64.9%) are not brand switchers. 38.7% of the respondents strongly disagreed that they were indifferent buyers, 18.7% strongly agreed, 24.7% agreed, 15.1% disagreed while 2.8% were neutral. The study establishes that majority of the Indian soft drink consumers were truly loyal to their brands.

Table 3 : Brand loyalty among Kenyan Consumers(N= 412)

Statement	Responses									
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
I always insist on my favorite brand and cannot take any other optional brand (truly loyal)	76	18.4	122	29.6	79	19.2	58	14.1	77	18.7
I purchase my brand regularly and I have no other option (Spuriously Loyal)	104	25.2	126	30.6	95	23.1	60	14.6	27	6.6
I don't stick to one single brand only; I shift from one brand to another (Brand Switcher)	76	17.5	130	30.0	91	21.0	96	22.1	19	4.4
I am not keen on any specific brand and can take any (Indifferent buyer)	48	11.1	125	28.8	83	19.1	111	25.6	44	10.1

Source : Research Data (2012)

From Table 3, 29.6% of the respondents disagreed that they were truly loyal, 19.2% were neutral on the statement, 18.4% strongly disagreed, 18.7% strongly agreed while 14.1% respondents agreed that they were truly loyal. The responses suggest that majority of the Kenyan soft drinks consumer youths (50.0%) are not truly loyal consumers to their brands. On spurious loyalty, it was established that 30.6% of the Kenyan respondents disagreed that they spuriously loyal, 25.2% strongly disagreed, 23.1% were undecided, 14.6% agreed that they while 6.6% respondents strongly agreed that they were spuriously loyal. The responses indicate that majority of the respondents from Kenya are not spuriously loyal. 30.0% of the Kenyan respondents disagreed that they were brand switchers, 17.5% strongly disagreed, 22.1% agreed, 21.0% were neutral while 4.4% strongly agreed. The responses reveal that majority of the Kenyan soft drink consumers (47.5%) disagreed that they are brand switchers.

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25.6% of the respondents agreed that they were indifferent buyers, 28.8% disagreed, 11.1% strongly disagreed and 19.1% were neutral while 10.1% strongly agreed that they were indifferent buyers. The results demonstrate that majority of the Kenyan respondents were indifferent buyers.

From the findings it can be established that majority of the Kenyan soft drinks consumers are indifferent buyers as compared to their Indian counterparts who are mostly truly loyal to their brands.

V. Conclusion

Soft drinks are still popular beverage in the youth market in both Kenya and India. However, it is evident from the study that the consumption of soft drinks in India is reducing with health concern as the main cause for the same. Parents are very crucial in introducing their children to various soft drinks brands and subsequently shaping their loyalty in Kenyan Market. In India, peer influence is the major factor in introduction of soft drinks brands. Most Kenyans enjoy their soft drinks during evening hours but their Indian counterparts prefer during the day. Equally, majority of Indian soft drinks consumers (51 percent) indicated to be totally loyal to their brands while majority of their Kenyan counterparts (36 percent) where established to be indifferent to various brands. Indian soft drinks marketing firms need to focus on varied brands for specific segments. There was a marked reduced intake of soft drinks by Indians than Kenyans.

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Global Journal of Management and Business Research
Marketing
Volume 13 Issue 3 Version 1.0 Year 2013
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

A Rising Tide Lifts All Boats

By Ms. Ananya Mitra & Ms. Shradhanjali Panda
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Abstract - Purpose: The paper aims at finding out the movement of certain macro-economic variables in India. The variables are FDI inflow, GDP, Market rate and CPI Inflation rate.

Design/Methodology: To study the linear relationship, the paper uses simple correlation coefficient and coefficient of determination. Along with it, for further prediction regression analysis is used. For an overview, measures of central tendency, standard deviation and graphical representations are used. Significance level between the variables is tested using t-test.

Findings: The variables are linearly related to one another. In other words, the variables are highly correlated and there is significant correlation coefficient among them.

Practical Implication: The findings may be used as an input for Economic and Budgetary decision making.

Research Limitation: Limited variables are used for the study. External noise may present because of exclusion of other variables.

Keywords : *FDI inflow, GDP rate, market rate and CPI inflation.*

GJMBR-E Classification : *JEL Code: Q13, D43*



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I. Introduction

FDI plays a major role in developing countries like India. It acts as a long term source of capital as well as a source of advanced and developed technologies. The investors also bring along best global practices of management. As large amount of capital comes in through these investments, more and more industries are also set up. This helps in increasing employment. FDI also helps in promoting international trade. This investment is a non-debt, non-volatile investment and returns received on these are generally spent on the host country itself thus helping in the development of the country. Some of the sectors that attract high FDI inflows in India are the hotel and tourism industry, insurance sector, telecommunication, real estate, retail, power, drugs, financial services, infrastructure and pollution control etc. retail sector accounts for 13% of country's GDP. Indian government liberalized FDI in 2005 in this sector to 100%, thus enabling foreign investors to set up retail companies in India. Government has allowed 100% FDI in manufacturing sector except in defense industry and cigarette manufacturing, which will help in employment of semi-skilled labor by providing them with access to developed technology. Developing countries, which invite FDI, can gain access to a wider global and better platform in the world economy. A remarkable inflow of FDI in various industrial units in India has boosted the economic life of country. Having watched the importance of FDI, the present study aims at examining the trend of FDI in India for the last ten years time period and checking its impact on some major macro-economic variables. GDP, Inflation Rate and Market rates are taken as other macro-economic variables for the study.

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II. Objectives

Keeping the above discussed macro-economic factors, the objectives of the study are as follows.

- To study the trend of FDI inflow, GDP rate, Inflation rate and Market rate for the last decade in India.
- To study the extent of linear relationship between FDI and all other variables.
- To check the significance level of the linear relationship.

III. Research Methodology

a) Database & Time Period

All data used in the study are secondary in nature. It has used major macro economic variables like GDP at factor cost, GDP at market price, FDI inflow, CPI inflation rates and Market rate (CNX S & P Nifty). The official website of RBI has been used to get all above rates and official website of NSE is used to calculate the market rate. The data regarding the major macro economic variables like GDP, FDI and Inflation is collected from various websites. The time period considered here is from 2000 to 2012.

b) Research Methods and Statistical tools used

The present paper intends to use basic statistical tools like measures of central tendency, measures of dispersion, correlation analysis, coefficient of determination, regression coefficient. Along with it students "t" test is used to test the significance of the calculated correlation coefficient. Central tendency relates to the way in which quantitative data tend to cluster around some value here that value is arithmetic mean. Since arithmetic mean can be used for further future calculation it is preferred even though it is not a robust statistic, meaning that it is greatly influenced by outliers. Correlation analysis "r" is used to determine the extent of relation between the concerned variables here they are GDP, FDI, Inflation and Market rate. The coefficient of determination i.e. r^2 is used because it gives the proportion of the variance (fluctuation) of one

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variable that is predictable from the other variable. It is a measure that allows us to determine how certain one can be in making predictions from a certain model/graph. The coefficient of determination is the ratio of the explained variation to the total variation. Regression analysis is used to measure the strength of the relationship between one dependent variable and a series of other changing variables known as independent variables. To determine if the calculated correlation coefficient between the variables are significant or not, Students "t" test is being used. So, in brief the following methods and statistical tools are used for the study.

- Measures of Central Tendency
- Standard Deviation
- Regression Analysis by method of least square
- Correlation Coefficient
- Coefficient of Determination
- Student's t-test

The two regression coefficients are calculated by using the formula:-

$$(Y-\bar{Y}) = b_{yx}(X-\bar{X}) \quad (1)$$

$$(X-\bar{X}) = b_{xy}(Y-\bar{Y}) \quad (2)$$

Apart from it, Correlation Coefficient is calculated using the formula given below.

$$r = \sqrt{b_{yx} * b_{xy}}$$

Coefficient of Determination is calculated by deducting r^2 from 1.

For Student's t-test between the macro variables, the set null hypothesis is given below.

c) Null Hypothesis

$H0_{GDP}$:μ , GDP and FDI are uncorrelated.

$H0_{Inflation}$:μ , Inflation and FDI are uncorrelated.

$H0_{Marketrate}$:μ , Market rate and FDI are uncorrelated.

These hypotheses are tested at 10 degrees of freedom at 5% level of significance for two tailed analysis. The tabulated value is 2.228. If the calculated t-value is more than the table value then the test is significant and the null hypothesis is rejected.

IV. Analysis & Interpretation

a) FDI & Inflation

The two variables considered here are FDI and Inflation rate. The mean Inflation rate turns out to be 6.779 and the standard deviation is 8.13 (Table 2, annexure). Since the paper takes into consideration a phase where Indian Inflation rate was at a peak of 16%, the average mean value tends to be upward biased. The standard deviation too shows the same impact. The correlation coefficient being 0.896 (table1, annexure), it suggests that there exists a high degree of positive linear relationship between them and the coefficient of determination which is dependent on correlation coefficient accordingly becomes 0.803 (table1, annexure). Simply a high valued correlation is meaningless without the significance test, a t-test is conducted and the calculated t-value is 6.388 (table 3, annexure). This value is approximately 3 times greater than the tabulated one. Hence null hypothesis is rejected that shows there is a significant linear relationship between the variables.

b) FDI & GDP

The average GDP at factor price turns out to be 35503.039 (table 2, annexure) while the GDP at market price is 38302.21 and the Combined Mean (FDI, GDP) is 17958.475. The term factor cost or basic price is used in the national accounts to refer to the prices of products as received by producers. Market prices are the prices as paid by consumers. Thus, factor cost or basic prices are equal to market prices minus taxes on products plus subsidies on products. The standard deviation of FDI is 321.9040032, where as standard deviation of GDP at factor cost is 9363.51489 and Combined Standard deviation (FDI, GDP) is 18753.6904.The correlation coefficient between GDP at factor cost and FDI is 0.819933 that is the variables are having a very high positive relation. Both the variables are moving in the same direction with a high degree of linear relationship between them. The regression coefficient between FDI and GDP at factor cost is 0.028188 and between GDP at factor cost and FDI are 23.85014478. In t-test, the calculated value of "t" turns out 4.5293 (table 3, annexure).Calculated value is almost double of tabulated value meaning the null hypothesis is rejected and alternative hypothesis is accepted. To put it in simple language the correlation coefficient between GDP at factor cost and FDI is significant.

c) FDI & Market Rate

Stock market is the economic window of a country. It reflects the economic standard in it. For the present study, the major index of National Stock Exchange i.e. CNX S&P Nifty is taken. In this index, 50 "A" category blue chip companies from different sectors are present. As in the study the impact of FDI is tried to be tested, this index can be considered as a mirror image for it.

The calculated arithmetic average of the market rate is 3329.874 and the standard deviation is 1753.977(table 2, annexure). So, it can be interpreted that market is strongly reacting to the growth of FDI in the economy and upward direction of market movement proves it. Both the values make it clear that market is less volatile in this time period. Correlation coefficient and Coefficients determinants (0.885 and 0.784 respectively, table 1, annexure) support the above said logic. The relationship is significant in nature as the calculated t-value is 6.028 (table 3, annexure).

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V. Conclusion

The study tried to examine the linear relationship between FDI, GDP, Inflation and Market rate. Statistical tools like Arithmetic mean, standard deviation, Regression, correlation coefficient and coefficient of determinants are used to study the relationship between these macro variables. Student's t-test is conducted for examining the significance level between them. After analyzing the results, the study found that there exist high co linearity among these macro variables. The result of t-test supports the robustness of the result and interpretation. Thus the regression equations can be used for predicting the future dependent variables based on the independent ones. The only limitation of the study is ignoring the impact of other variables and the lagged impact factors. So, it can be safely concluded that FDI flow is positively affected by GDP rate, Inflation rate and Market rate which is a good sign for the economy of the country.

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Annexure

Table 1 : Correlation coefficient between FDI, GDP, Inflation rate and Market rate

Variables	Correlation Coefficient	Coefficient of Determination
GDP & FDI	0.819	0.672291
Inflation & FDI	0.896	0.803213
FDI & Market rate	0.885	0.784197

Table 2 : Calculation of Mean and Standard Deviation

Variables	Mean	Standard Deviation
FDI	413.85	321.904
GDP	35503.039	9363.514
Inflation	6.779	8.13
Market rate	3329.874	1753.977

Table 3 : T-test result

Variables	Calculated "t" Value
GDP & FDI	4.529
Inflation & FDI	6.388
Market rate & FDI	6.028

Tabulated t- value = 2.228

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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.

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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.

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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.

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Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
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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.

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- Fundamental goal
- To the point depiction of the research
- Consequences, including definite statistics - if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

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Approach:

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Approach:

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- Resources and methods are not a set of information.
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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.



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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.
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- Do not present the similar data more than once.
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Approach

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- Give details all of your remarks as much as possible, focus on mechanisms.
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- Try to present substitute explanations if sensible alternatives be present.
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Approach:

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Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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ISSN 9755853

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