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An Empirical Model of Acceptance

Highlights

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An Empirical Model of Acceptance of Mobile Payment in Malaysia

By Cao Yong & Li Qiang

Management and Science University

Abstract- Mobile payment refers to a payment method by which a consumer pays a bill for goods or services through a mobile terminal. mobile payment users can send payment instructions directly or indirectly to a bank via mobile devices, thereby enabling currency payments and funds transfers. It realizes the integration of terminal equipment, Internet, application providers and financial institutions, and completes financial business such as currency payment. However, the adoption rates of this payment method is relative low in Malaysia. This research aims to identify and explore key factors that affect the decision of whether to use mobile payments. Four well-established theories, Theory of Rational Action (TRA), Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Compass Acceptance Model for the analysis and evaluation of mobile service (CAM) are applied to investigate user acceptance of mobile payments.

Keywords: *malaysia, acceptance, mobile payment, consumer trust, perceived usefulness, perceived ease of use, subjective norm, perceived cost.*

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An Empirical Model of Acceptance of Mobile Payment in Malaysia

Cao Yong^α & Li Qiang^σ

Abstract- Mobile payment refers to a payment method by which a consumer pays a bill for goods or services through a mobile terminal. mobile payment users can send payment instructions directly or indirectly to a bank via mobile devices, thereby enabling currency payments and funds transfers. It realizes the integration of terminal equipment, Internet, application providers and financial institutions, and completes financial business such as currency payment. However, the adoption rates of this payment method is relative low in Malaysia. This research aims to identify and explore key factors that affect the decision of whether to use mobile payments. Four well-established theories, Theory of Rational Action (TRA), Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Compass Acceptance Model for the analysis and evaluation of mobile service (CAM) are applied to investigate user acceptance of mobile payments. A empirical model for acceptance of mobile payment in Malaysia is established in this paper. Survey data from mobile payments users will be used to test the proposed hypothesis and the model. The result of data analysis shows that Malaysian consumers' perceptions of cost has no statistically significant relationship with attitude to adopt mobile payment. On the other hand, the factor of Consumer Trust plays the most important role, followed by Perceived Usefulness, Perceived Ease of Use, and Subjective Norm.

Keywords: *malaysia, acceptance, mobile payment, consumer trust, perceived usefulness, perceived ease of use, subjective norm, perceived cost.*

I. INTRODUCTION

In recent two decades, the prevalence of e-commerce has greatly changed the way people trade and live. While in the past fifteen years, the progress of mobile technology has brought new development to electronic commerce. In the mobile Internet environment, the development of e-commerce starts to get rid of the limitation of time and space, and payment as an integral part of e-commerce, also shifts from traditional cash or credit card payment to mobile payment.

According to statistics, The number of mobile phone users in the world is expected to pass the five billion mark by 2019 (Statista, 2018). Similarly, from the viewpoint of the access amount, the proportion of Internet data accessed through mobile phone is also

increasing. The statistics shows that people gradually accept the way of mobile Internet access.

From a global comparison perspective it is shown that the highest transaction value via mobile payment is reached in China. According to Statista, in China, transaction Value in the Mobile Payments segment amounts to US\$414,327million in 2018. Transaction Value is expected to show an annual growth rate (CAGR 2018-2022) of 33.5% , resulting in the total amount of US\$1,317,924million by 2022. In the Mobile Payments segment, the number of users is expected to amount to 581.4million by 2022.

However, the development of mobile payment in the world is very lack of balance. In some countries, such as China, mobile payment has developed to a fairly mature stage, while it is still in the infant stage in Malaysia.

Despite the great potential of such technology in simplifying our lives, its uptake remains limited (Qasim & Abu-Shanab, 2016).Statistic shows that the number of MP users in Malaysia is only 3.2 million, and penetration is only 9.9% (Statista-MCMC, 2018).

Though there are many advantages of mobile shopping and payment, the usage in Malaysia is still very low, and the attitude to the channel of mobile shopping remains unclear (Ghazali, 2018). Due to the rapid rise of communication technologies, mobile payment system has emerged as a popular method to facilitate payment transactions. Notwithstanding its widespread use, what affects intention of mobile users towards paying through mobile phones and why in the context of developing market remain largely unanswered(Ting et al, 2016). Thus the purpose of this paper is to study the factors of acceptance of mobile payment so as to establish competitive advantages of mobile payment and related enterprises in Malaysia. This paper builds a model that affects the acceptance of mobile payment in Malaysia, and makes a forecast on the long-term development of mobile payment in Malaysia and puts forward some useful suggestions.

II. LITERATURE REVIEW

This paper's theoretical constructs are based on Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and the Compass Acceptance Model for the analysis and evaluation of mobile service (CAM). These four well-established

Author α: Faculty of Business Management and Professional Studies, Management and Science University (MSU), section 13, 40100 Shah Alam, Selangor, Malaysia. e-mail: runnersoft@qq.com

Author σ: Yichun Technical College, Yichun City, Jiangxi Province, China.

theories can be helpful to build a rigid theoretical foundation for this research. They are the most influential theories in clarifying and predicting users' acceptance and adoption in a new system.

As a basic and one of the most influential theories about human behavior in social psychology field, TRA (Theory of Rational Action) points out that individual behavior can be reasonably deduced from behavioral intentions. While the behavior intention is influenced by the attitude and the subjective norm (Fishbein & Ajzen, 1975).

TAM (Technology Acceptance Model) was proposed by Davis and became a popular theory which has been mostly cited by researchers so far. According TAM, a technology adoption depends on Behavioral Intention, while Behavioral Intention is determined by Attitude toward Using and Perceived Usefulness. Attitude toward Using is determined by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Usefulness is determined by Perceived Ease of Use and external variables, and Perceived Ease of Use is determined by external variables (Davis, 1989). PEOU and PU are the two core concept in TAM.

UTAUT (Unified Theory of Acceptance and Use of Technology) integrated eight adoption theory such as TRA, TAM, IDT, TPB, SCT, MM, C-TAM-TPB and model of PC Utilization. According to UTAUT, the four independent variables in UTAUT are Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC). UTAUT supposed that the four independent variables are direct determinant of usage intention and behavior (Venkatesh et al., 2003). Gender, age, experience, and voluntariness of use are posited to mediate the impact of the four key constructs on usage intention and behavior (Venkatesh et al., 2003).

Based on the TAM theory, and combined with the features of mobile services, CAM (Compass Acceptance Model for the analysis and evaluation of mobile service) is especially designed for the analysis and evaluation of the user acceptance for mobile services. The model determines four influence factors on the acceptance of mobile service according to four aspects of income, pay, service and service situation. The four factor is Perceived Usefulness, Perceived Ease of Use, Perceived Mobility and Perceived Cost (Amberg et al, 2004).

III. RESEARCH MODEL AND HYPOTHESES

Based on these theories, the hypotheses are developed and then the research model is proposed. The independent variables are PU, PEOU, SN, CT, PC. Attitude is the mediate variable, and Acceptance is the dependent variable.

a) *Perceived Usefulness (PU)*

Perceived Usefulness can be interpreted as being the way a system could enhance a consumer's job performance. In the context of mobile payment services adoption, PU is defined as the extent to which an individual believes that using mobile payment services will enhance his or her productivity and performance in conducting payment transactions. If consumers gain a more positive view of mobile payment services, they will have a positive attitude and intention toward the services. Some empirical studies on mobile payment adoption (Kim et al., 2016, Mun, 2017), have also noted PU as an important factor influencing consumer intention to adopt m-payment services. Therefore, the following hypothesis is proposed:

H1: Perceived Usefulness of mobile payment services has a positive effect upon customers' attitude toward using mobile payment services.

b) *Perceived Ease of Use (PEOU)*

Although individuals believe that using a particular application could improve their performance, they might find that the application is difficult to master. In TAM and CAM, Perceived Ease of Use is an important element and is concerned with the extent of users' belief that a system is easy to use, to set up, or to learn. PEOU has also been found to have a direct impact on individuals' intentions to adopt m-payment services (Kim et al., 2016; Lesa & Tembo, 2016). Perceived ease of use may have a positive upon the attitude towards mobile payment services, and have a positive effect upon the perceived usefulness. This leads to the following hypothesis.

H2: Perceived Ease of Use of mobile payment services has a positive effect upon customers' attitude to use mobile payment services.

c) *Subjective Norm (SN)*

Subjective Norm refers to the degree to which an individual pays attention to and is influenced by the opinions of people who are important to him/her while considering a particular activity (Fishbein & Ajzen, 1975). Subjective norms have been found to be more important prior to, or in the early stages of innovation implementation when users have limited direct experience from which to develop attitudes (Hartwick & Barki, 1994; Taylor & Todd, 1995). Empirical researches show that have positive effect on intention to use mobile payment system (Ting et al., 2016; Teng et al., 2018). Therefore, the hypothesis for this study with regard to SN is proposed as:

H3: Subjective Norm has a positive effect upon customers' attitude to use mobile payment services.

d) *Consumer Trust (CT)*

Trust is seen as an expression of security when making an exchange, or in another type of relationship

(Garbarino & Johnson, 1999). Empirically, researches showed that consumer trust and perceived risk have a greater impact on network services. Some researchers believe that Consumer Trust is positively related to consumers' electronic commerce behavior (Jarvenpaa, 2000; Gefen, 2000; Heijden et al., 2003; Pavlou, 2003; Donna, 2006; Qiu et al., 2008; Chong et al., 2012; Phonthanakitithaworn, 2016). In the context of mobile payment services, some scholars proposed that consumer trust must be for both the mobile service provider and the mobile technology (Chandra et al., 2010; Zhou, 2013). In Malaysia, it is found that Trust is an important factor positively related to acceptance of mobile banking (Tham, 2018). Therefore, the hypothesis for this study with regard to Consumer Trust is proposed as:

H4: Consumer Trust has a positive effect upon customers' attitude toward using mobile payment services.

e) Perceived Cost (PC)

Perceived Cost (PC) refers to the sum of the expenditures felt by the customer during the actual consumption process. It is the time, money, physical strength and energy involved in the customer's entire process of consuming the product or service. Many empirical research have discussed how perceived cost affect acceptance of network products (Soane et al., 2010; Benazić et al., 2015).

Empirical researches show that individual believes using mobile payment services will cost them extra money (Luarn & Lin, 2005). Several studies suggest that Perceived Cost could be a major barrier to the adoption of new technologies in mobile phone services in Taiwan, Malaysia, Thailand and so on

(Cheong & Park, 2005; Wei et al., 2009; Zhou, 2013; Phonthanakitithaworn, 2015). Given this importance of PC, it has been suggested that PC could be incorporated as an extended construct in TAM when investigating mobile payment (Cheong & Park, 2005). Therefore, the hypothesis for this study with regard to PC is proposed as:

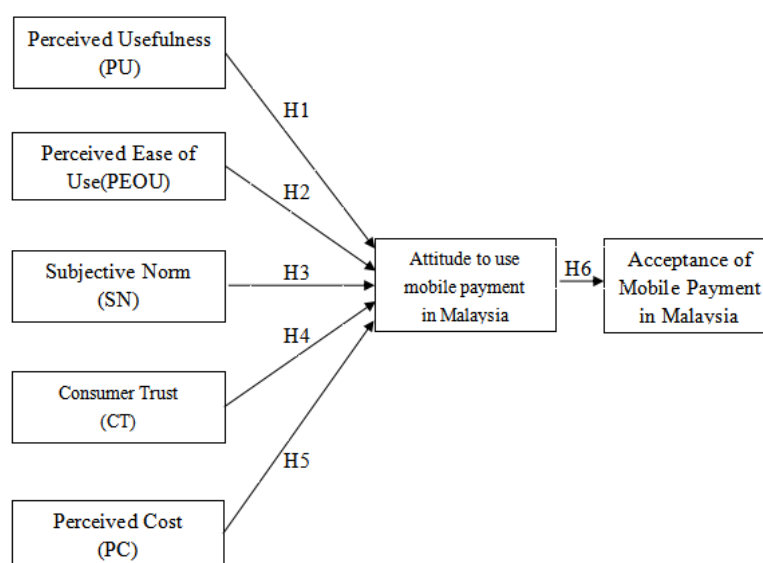
H5: Perceived Cost of mobile payment services has a positive effect upon customers' attitude toward using mobile payment services.

f) Attitude (Att)

Attitude has a significant impact on consumers' behavioural intentions (Fishbein & Ajzen, 1975). Attitude is one of the most important concepts in social psychology (Manstead & Hewstone, 1995). Attitude is viewed as an evaluative judgment of an object in terms of its degree of goodness or badness. Ajzen's (2005) definition of attitude as a "disposition to respond favorably or unfavorably to an object, institution or event", represents this view. Attitude has been frequently used to explain human behaviors (Zimbardo et al., 1977). Previous research has suggested that, when conducting research into usage intentions, attitude will be accepted as a more accurate predictor in research, especially in studies on electronic, digital, and wireless channels (Bobitt & Dabholkar, 2001). These assumptions lead to the following hypothesis:

H6: Attitude toward using mobile payment services has a positive effect upon consumers' acceptance to use mobile payment services (Acc).

Now, a model for acceptance of mobile payment is established. It can be illustrated by the figure 1.



Source: developed for this research

Figure 1: The conceptual framework for Acceptance of Mobile Payment in Malaysia

IV. RESEARCH METHODOLOGY

a) Measure development

Survey has been selected as the central research methodology in this research. The multi-item scales measure was applied to this research in order to test the proposed research model. The statements are written for each item, and the participants were required to indicate whether they agreed or disagreed with the statements on a Likert scale. Some of the items in the survey were taken from previously published scales with appropriate psychometric properties research. The items were adopted or adapted to fit the context of mobile payments. After an extensive literature review on the topic, new items were also developed by this research.

b) Data Collection

Mobile payment users are the target participants for this survey, which does not necessarily suggest that the participants have adopted the services. Basically, this research will select the people in the economically developed Klang Valley, Kuala Lumpur area as the research object. Respondents were invited to participate in the survey by answering papery questionnaire.

The questionnaire collects two major types of information. One part concerns participants' demographic information, and the other part is about participants' perceptions of each of the constructs in the proposed model. The demographic information includes gender, age, level of education, and occupation. The rest of the questionnaire asks for participants' the opinions of each item.

The sample size depends on several important criteria including statistical, managerial issues and budget. Statistics show that the number of mobile payment user in Malaysia is about 3.2 million. According to Sekaran & Bouge (2010), it is adequate for this study with the sample size 384. A total of about 500 questionnaires were distributed to mobile payment users in Klang Valley, Malaysia and 392 valid were collected.

V. DATA ANALYSIS

Following the response from survey, the proposed hypotheses will be tested. SEM based analysis techniques will be used to analysis the data. First, the Confirmatory Factor Analysis (CFA) will be employed to assess the validity of the measurement for the model, then the proposed model will be tested using the Structural Equation Modeling (SEM), so that the causal structure of the model can be evaluated. The research will use AMOS to analyse the measurement model and the structural model.

The proposed research model was evaluated using structural equation modelling and employed a

two-step modelling approach, including the assessment of the measurement model and the assessment of the structural model (Byrne,2010). The assessment of the measurement model ensures that observed variables are appropriately loaded with regards to the factors they belonged to, with no significant cross-loading to an item of another factor. The assessment of the structural model determines the relationship between independent and dependent variables.

a) Assessment of measurement model

A confirmatory factor analysis using AMOS (v20) was conducted on all the items simultaneously to evaluate the validity of the items and the seven underlying constructs in the measurement model. The overall fit of the hypothesised model was assessed using eight common model-fit measures: goodness-of-fit (GFI), standardised root mean-square residual (SRMR), root mean-square error of approximation (RMSEA), comparative fit index(CFI), tuckerlewis index(TLI), normalised fit index(NFI), adjusted goodness-of-fit (AGFI), and normed χ^2 /df.

Table I summarises the results for the model-fit indices, which show that the measurement model exhibits a good fit with the data collected. And the evaluation of the psychometric properties of the measurement model in terms of reliability and construct validity can be processed.

Table 1: Results of the measurement model across model-fit indices

Fitness Indexes	Critical Values	Results	Fitting Judgment
χ^2		838.990	
df		618	
χ^2 /df	1-3	1.358	Y
SRMR	< 0.1	0.027	Y
GFI	> 0.9	0.902	Y
AGFI	> 0.9	0.882	Close to 0.9
NFI	> 0.9	0.924	Y
TLI	> 0.9	0.976	Y
CFI	> 0.9	0.978	Y
RMSEA	< 0.08	0.030	Y

Construct validity was examined through the test for convergent and discriminant validity. Convergent validity was evaluated using the attributes of factor loading, average variance extracted (AVE), and construct reliability (CR). The values are provided in Table II. It shows that all the scale items are highly loaded with respect to their constructs as all factor loadings are above the threshold value of 0.50, and item reliability of each indicator, including CR, had scores above 0.70, suggesting good reliability as well as good convergent validity. Notably, the CR values of the five constructs in the model are all above 0.85 which provides evidence that these measures consistently represent the same latent construct.

Table 2: Factor loadings, AVE, item reliability, and construct reliability of the five-factor CFA model

Construct	Item	Factor Loading	SMC	CR	AVE
PU	PU1	0.821	0.674	0.865	0.570
	PU2	0.576	0.332		
	PU3	0.603	0.364		
	PU4	0.911	0.830		
	PU5	0.807	0.651		
PEOU	PEOU1	0.696	0.484	0.851	0.553
	PEOU2	0.723	0.523		
	PEOU3	0.744	0.554		
	PEOU4	0.747	0.558		
	PEOU5	0.738	0.545		
SN	SN1	0.642	0.412	0.865	0.520
	SN2	0.649	0.421		
	SN3	0.621	0.386		
	SN4	0.805	0.648		
	SN5	0.827	0.684		
	SN6	0.753	0.567		
CT	CT1	0.838	0.702	0.914	0.604
	CT2	0.842	0.709		
	CT3	0.627	0.393		
	CT4	0.866	0.750		
	CT5	0.758	0.575		
	CT6	0.705	0.497		
	CT7	0.777	0.604		
PC	PC1	0.856	0.733	0.927	0.719
	PC2	0.850	0.723		
	PC3	0.736	0.542		
	PC4	0.895	0.801		
	PC5	0.894	0.799		

The square root of AVE values were compared with the correlation estimates for assessing discriminant validity. The correlation matrix in Table III shows that the square root of AVE values are all larger than the correlation estimates, confirming that a satisfactory level of discriminant validity has been achieved. This

evidence indicates that the measured variables have more in common with the construct they are associated with rather than other constructs in the model. Further, it indicates that all the constructs in the measurement model are significantly different from each other.

Table 3: Matrix of correlation constructs and the square root of AVE for the examination of discriminant validity

	PU	PEOU	SN	CT	PC	Att	Acc
PU	0.755						
PEOU	0.564	0.744					
SN	0.540	0.558	0.721				
CT	0.379	0.511	0.553	0.777			
PC	0.152	0.210	0.170	0.210	0.848		
Att	0.547	0.561	0.556	0.552	0.230	0.831	
Acc	0.634	0.624	0.630	0.603	0.282	0.711	0.813

b) Assessment of structural model and hypotheses testing

Structural model analysis was undertaken to determine the relationships among the constructs in the proposed model, and subsequently determine the direction of significant paths between the constructs. The overall fit of the structural model was shown

satisfactory, which was indicative of good model performance.

Table IV shows that almost all the indexes of the structural equation basically reach the ideal value, which shows that the structural equation model is acceptable. The path parameters are shown in table IV which provide a basis for the following hypothesis verification.

Table 4: The path parameters

Constructs Path			S.E.	C.R. (T-value)	P	Standardized Estimate (Beta)
Att	←	PU	0.195	0.051	***	0.220
Att	←	PEOU	0.218	0.069	0.002	0.201
Att	←	SN	0.188	0.058	0.001	0.193
Att	←	CT	0.260	0.058	***	0.245
Att	←	PC	0.055	0.03	0.07	0.064
Acc	←	Att	0.319	0.061	***	0.269

The results for the structural path analysis indicate the model's structural paths. Four of the model's five paths are statistically significant at the 0.05 level of significance. After cross-matching the results of structural path analysis with the hypotheses, five hypotheses (H1, H2, H3, H4 and H6) were supported and one (H5) were rejected.

Of these five influencing factors, Consumer Trust was the factor with the most influence, having the highest weight of 0.245, followed by PU (0.220), PEOU (0.201), and SN (0.193).

VI. RESEARCH FINDINGS AND THEIR IMPLICATIONS

The results from the testing of the hypotheses derived from the research model reveals that Malaysian consumers' Perceptions of Cost has no statistically significant relationship with attitude to adopt mobile payment. On the other hand, the factor of Consumer Trust plays the most important role, followed by Perceived Usefulness, Perceived Ease of Use, and Subjective Norm.

Consumer Trust has proved to be the first factor affecting users' attitude to mobile payment services. This finding suggests that consumers will not use mobile payment if they feel that they lack trust in entities associated with the provision of mobile payment services. This lack of trust may be a fundamental problem for consumers to refuse to provide personal information to mobile payment providers. It is important to build trust among potential users of mobile payment services because individuals who have no experience with mobile payment may be insecure in wireless transactions that are invisible to them.

The significant positive correlation between Consumer Trust and adoption attitude indicates that personal trust in mobile payment entities plays an important role in influencing personal use of mobile payment services. Therefore, it implies in practice that entities involved in the mobile payment process, such as financial institutions, businesses and third parties, need to pay attention to security issues. An important step will be to promote and strengthen information that mobile payment services are modern, safe and secure, thereby enhancing Malaysian consumers' trust in mobile payment services.

Secondly, it is proved in this study that Perceived Usefulness is important to users' attitude. The convenience of mobile payments is very attractive to consumers, which is the biggest competitive advantage of mobile payments compared to other payment instruments such as cash and credit cards. In order to further promote mobile payment, mobile payment operators need to continuously improve the consumer experience and provide consumers with better services. The user's usage habits can be gradually cultivated if the Perceived Usefulness is Improved. And the development of mobile payment can come true.

Thirdly, from the results of empirical analysis of this study, it is known that Perceived Ease of Use will positively affect consumer attitude and acceptance to mobile payments. It will enhance users' acceptance if mobile payment is easy to learn and can quickly find the required functions. Practically, mobile payment software should be designed with a simpler interface, designed to be a smoother payment process, to provide consumers with a better user experience, and to make users think that mobile payment is easier to use, so users are more willing to use mobile payment. For mobile payment operator, a simple interface and a simplified payment process is necessary.

Lastly, Subjective Norm was found to have a significant influence on Malaysian consumers' intention to adopt m-payment services. The influence of friends, parents, colleagues and even media can become a critical determinant in the decision-making process of potential users in adopting mobile payment.

In the early stage of using mobile payment, potential users have limited information about mobile payment. Therefore, people who have not used such services before may rely heavily on the opinions of others to help them make decisions. That is to say, consumers will consider the opinions and suggestions of people in their social circles before making mobile payments.

The results of this study confirm the impact of Subjective Norm on Malaysian users. This study demonstrates the role of social impact in people's intention to adopt and use mobile payment. The practical implication of this discovery is that service providers need to improve consumers' acceptance of

mobile payment services by considering social and community networks. This may involve developing a marketing strategy that uses a thoughtful approach to advertising by embedding it in informal social channels such as online social networking sites and promoting the spread of mobile payments through word-of-mouth transmission.

The results of this study show that there is no statistical correlation between PC and attitude. The reason is probably that the cost of mobile payment is relatively low at present, which basically involves only a small amount of mobile data and low cost to transfer money from mobile payment platform to bank. Most people think that these costs are reasonable.

VII. CONCLUSION

This paper studies the attitude and acceptance of mobile payment in Malaysia. This paper proposes a theoretical model which includes the relevant psychological measurement factors that influence consumers' attitude towards mobile payment, and carries out empirical verification. The study found that the acceptance of mobile payment was influenced by the factors of Consumer Trust, Perceived Usefulness, Perceived Ease of Use and Subjective Norm.

The findings of this study have some implications for mobile payment service agents in Malaysia, because they can understand users' attitudes and satisfaction towards mobile payment, and even consumer behavior in decision-making process, and propose areas they can focus on in order to encourage people to adopt this service.

Conflict of Interest Statement

The authors declare no conflicts of interests.

About the Authors

Cao Yong, PhD, visiting scholar at Management and Science University, Malaysia.

Li Qiang, senior lecturer at Yichun Technical College.

APPENDIX

Measurement items

Perceived Usefulness

PU1 I believe that using Mobile Payment will enable me to pay more quickly and it can save time for me.

PU2 I believe that using Mobile Payment will enable me to conduct a payment transaction whenever I want, thus it can enhance my payment efficiency.

PU3 I believe that using Mobile Payment will enable me to conduct a payment transaction wherever I am, thus it can enhance my payment efficiency.

PU4 I believe Mobile Payment provides convenience because there is no need to carry cash or credit card.

PU5 Mobile payment can bind multiple cards from different banks, enabling users to complete cross-bank financial transactions.

Perceived Ease of use

PEOU1 I think the mobile payment interface is designed to be friendly and easy to understand.

PEOU2 I believe mobile payment easy to learn.

PEOU3 I believe that it is easy to open a Mobile Payment account.

PEOU4 I believe that it is easy to complete transaction by Mobile Payment

PEOU5 For me, using Mobile Payment do not require much mental effort.

Subject Norm

SN1 If people who are important to me (For example, my family) use mobile payment, I will consider to use it.

SN2 If people whose opinions I value (For example, my close friends and my relatives) use mobile payment, I will consider to use it.

SN3 If people who are vital to my work (For example, my leaders) use mobile payment, I will consider to use it.

SN4 If many colleagues of mine use m-payment, I will consider using it.

SN5 If the frequency of appearance on the media is high, I will consider using mobile payments.

SN6 If most vendors or merchants accept consumers to use mobile payments, then I will also consider using mobile payments.

Consumer Trust

CT1 I believe Mobile Payment is a mature technology

CT2 I believe that my account money is safe (for instance, no loss of my financial details to thieves).

CT3 I believe that my personal information is safe (for instance, it may not be exposed to others).

CT4 I believe that my money transfer process is secure and safe (for instance, no overcharge from merchants or credit card providers)

CT5 I believe that when the payment security problem arise, the mobile payment service provider and bank are able to solve these problem in time.

CT6 I believe there is no financial loss in my mobile payment account even if the smart phone is lost.

CT7 I believe that mobile payment provider are trustworthy and honest.

Perceived cost

PC1 I'm worried the cost of opening a mobile account will be high.

PC2 I'm worried the transaction fees for using m-payment will be high

PC3 I'm worried the cost of transferring money from a mobile account to a bank account will be high.

PC4 I am worried that using mobile payments will consume a lot of mobile phone data and increase my spending.

PC5 I am worried that it will cost a lot of money to replace a device that can use mobile payments.

Attitude to use mobile payment

Att1 The performance of Mobile Payment meets my expectation.

Att2 I think the positive effect of mobile payments is greater than negative.

Att3 When I don't have time to visit the site (such as working or studying) and need to spend at the same time (such as online shopping or buying tickets), I am happy to use mobile payment.

Att4 I am happy to use mobile payments when the mall needs to line up.

Acceptance of mobile payment

Acc1 For me, using mobile payment is a good idea.

Acc2 Mobile payment brings me a pleasant experience, I am willing to use it.

Acc3 I will use mobile payment as a primary payment method.

Acc4 I like using mobile payment and I will recommend it to my friends.

Categories	Demographic frequency	Percentage
Gender		
Male	187	47.70%
Female	205	52.30%
Age		
Below 20	51	13.01%
20-35	133	33.93%
36-50	94	23.98%
51-60	74	18.88%
Above 60	40	10.20%
Education level		
High school or lower	134	34.18%
Bachelor	208	53.06%
Master	41	10.46%
Doctor	9	2.30%
Monthly income		
1500 or less	115	29.34%
1500-3000	125	31.89%
3001-5000	89	22.70%
5001-8000	41	10.46%
Above 8000	22	5.61%
Occupation		
Government servant	70	17.86%
Business owner	16	4.08%
Staff in private company	105	26.79%
Student	123	31.38%
Others	68	17.35%

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Cultural Erosion through Retail Globalization

By Judith Lynne Zaichkowsky

Abstract- The twenty first century has seen the emergence of a global marketplace, where one can travel from country to country, across oceans, and find the same retail establishments. While this may be comforting to travelers and intriguing for locals, there are instances where global retailing has destroyed or eroded the local colour and culture. This paper outlines this cultural erosion and raises questions about the change foreign owners bring to a country and the impact on local culture and customs.

Keywords: *cultural erosion; retailing; local business.*

GJMBR-E Classification: *DDC Code: 306.44 LCC Code: P120.E27*



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I. INTRODUCTION

The erosion of culture is a phenomena debated within anthropology with respect to disappearing language, traditional knowledge, and ways of life (Miller, 1996). The application of cultural erosion to the retail and consumer environment may be disagreed upon, or disputed as a mechanism or agent of progress and modern day change. Bricks and Mortar Retailing in the 21st century has experienced many expansions and take-overs in the global marketplace. One might think of IKEA, the Swedish based home furnishings store which has spread throughout the world to 28 different countries and 340 individual stores (http://www.ikea.com/ms/en_US/this-is-ikea/company-information/index.html). Another common chain is the American coffee company Starbucks, which is just as common in the streets of Paris as it is in the local home Seattle. With over 5,500 coffee houses in 50 countries it is difficult to travel to India, Mexico, or Denmark without bumping into the familiar logo (<https://www.starbucks.ca/business/international-stores>). The way in which a company goes global and displaces, blends in, adds, or detracts to the culture can be argued to enhance or lessen the local cultural experience.

Drawing from the work by Radin and Sunder (2005), on the notion of commodifying culture, the case is made that markets represent our culture –the area in which we represent ourselves- and is essential for attaining market power. By eroding our cultural identity through the common place of similar markets world-wide, somehow culture is eroded and so is power. Each country's unique identity may become blurred. One comment during the recent Brexit vote was that London's iconic fish and chip shops were now replaced with Polish sausage houses. Somehow the streets of London seemed less "British".

The recent case of a private company, Central group of Companies or Central Holding based in

Thailand, may lead to questions of ethics of local iconic culture physical destruction for global luxury fashion growth. Their recent purchases and transformations of major European department stores is an excellent case study where cultural erosion may be documented and argued (Robinson 2017). This paper gives examples that cultural erosion is real in retail and this change, while destroying the past, may lead to the emergence of new local cultural institutions.

II. SELECTED LITERATURE REVIEW

What is Culture in this context and how is it important to the retail environment?: Culture has many definitions which depend upon the context and compositional components. For purposes of the current paper, we look at culture within the consumption process and the context of the retail structure and infrastructure. Contextual perspectives focus on country, sub-cultures and physical space, while compositional perspectives focus on what is in that physical space (Craig and Douglas, p. 49, 2012). The retail infrastructure provides the context in which purchasing takes place, but its design, form and function and be interpreted as the compositional element of culture. The compositional view of culture as representing the values of the society are perhaps widely espoused by Hofstade (2001) as power and distance.

Culture is said to be both malleable and highly resistant to change. One might propose culture is malleable when change is perceived and accepted by locals as an improvement. On the other hand, local culture may be highly resistant to change when the change is perceived to be detrimental or eroding in nature. If we look at the two companies of Starbucks and Ikea and examine their presence in global markets perhaps we might deduce that they add to local culture and hence their success. Both Ikea and Starbucks usually do not buy out existing same shops and replace them. Admittedly, these companies may have shifted customers, but they usually do not take local cultural iconic shops and change them. Both companies try to add to the landscape by building new structures or occupying existing structures, which previously sold different goods. They create a space, which is comfortable and interesting to locals and visitors alike. For example, the new iconic Starbucks in downtown Vancouver used to be a men's clothing store.

When the first Starbucks was built in Mumbai, India it received the retail shop of the year award for design. The physical space of hand carved wooden

Author: e-mail: judith_zauchkowsky@sfu.ca

screens and thick tables of solid Indian teak reflected the culture and added to the environment. The store became a destination for locals and tourists alike, as the inside of the store represented the history of India and its trade. Ikea can also be considered as a contributor, culture enhancer, and good citizen (MacDonald, 2017). They are a company committed to sustainability, affordability, equality, and waste management. While these companies have changed the landscape of the retail environment in their sector, one might argue they have done it thoughtfully with the respect of the local culture in hand.

What is Cultural Erosion?: The notion of cultural erosion to the retail environment reflects a weakening of both the contextual and compositional elements to a point where the importance and significance of the experience is gone. In retail, the physical space can be the main driver of entering the environment. One example is the stained glass dome in Galleries Lafayette in Paris. The dome is a major draw to view and is decorated differently with major holidays and turning of the season. The pleasure of entering the store is to discover the latest artistic display of the dome. The same used to be of KaDeWe in Berlin. Outside windows were decorated with a theme and the inside atrium was set up as a place to take pictures and learn about the merchandise. In Berlin, the atrium of KaDeWe traditionally was a showpiece of stories behind the merchandise. Shoppers eagerly came inside to take pictures and have their pictures taken in the store among the displays. Now the atrium is filled with high-end handbags. No one wants to take pictures of themselves with the handbags.

The pleasure of entering the store is to discover and be touched by design. When a foreign entity takes over an existing structure and destroys historic cultural markings, local customers, and even tourists may perceive the acceptance of that retail environment very negatively. Retail environments are much more than the goods they sell. They are the contextual and compositional experiences that reflect the culture of the goods.

Examples of how retail cultures are being eroded: The Central Group of Thailand's first foray to Europe was the purchase of the La Rinascenta chain in Milan, Italy in 2011. In 2013, Central bought Illum in Copenhagen, Denmark, and in 2015, KaDeWe in Berlin, Germany. Their push into Germany also included Alsterhaus of Hamburg and Oberpollinger in Munich. These iconic retail landmarks, which reflected local culture with indigenous products and customs, are now street level haute couture shops with masses of shelves of pricey handbags. Gone are local street level coffee shops, chocolate shops, or welcoming window displays, which urged customers to enter and feel welcomed to discover the contents.

What used to be a shopping experience unique to Copenhagen, Milan, and Berlin is now displaced with luxury brand offerings targeted for rich Asian and Russian tourists. What makes this a case for cultural erosion is the major change in architecture and showcasing street level luxury brand fashion name boutiques, such as Tiffany, Chloe, and Saint Laurent (to name a few). While locals and tourists alike, have always patronized the iconic retail stores, it is clear this has changed. It can be argued what is offered now is a narrow experience not reflective of the culture of the country, nor the needs and wants of the customer. The retail experience in these stores is 'cookie cutter' high-end luxury fashion, which might even be doing long-term damage to the 'uniqueness' of the brands sold.

This Thai takeover has deeply affected the local citizens and tourist shoppers of the major European cities. Windows, which once invited everyone into the retail environment, are now puzzling to onlookers. One gazes into empty luxury boutiques or, in the case of Christmas 2016 at Illum in Copenhagen, displays of disposable cutlery and paper plates rather than traditional scenes of Christmas trees, presents, and music, and animated figures (See Figure 1 and 2). No children's noses are ever pressed to the glass windows to see plastic bottles. Because Central is a private company of billions of dollars, we cannot follow their finances pertaining to their retail store purchases. However, foot traffic at Illum would reflect mass loss in sales and indicate the store is operating at an overall loss. This was evident when the Illum takeover involved a gutting on the lower level food floor and they leased out the space to Eataly, a global company, which highlights Italian cuisine. No local came to shop there, and it was soon re-gutted again and turned back over to local Danish food brands. Now at least locals enter the store to frequent the food floor featuring familiar brands and products.



Above 2015, Below 2016



Figure 1 and 2: Christmas Windows at Illum, Copenhagen Pre and Post Central Group

III. SUMMARY AND FUTURE

While globalization has created the same stores and offerings world-wide, it is likely that children do not want to consume what their parents did. The evolution of cultural erosion by large foreign buyers is stimulating countries to cultivate new retail stores and designs at the grass roots level. There is a rediscovery of differentiation and new ultra-limited editions. The Michelangelo foundation supports new artisans and craftsmanship to ensure continued heritage in creating and design (www.michelangelofoundation.org). Trondheim, Norway has become a hub for bespoke jeans with the Livid Company selling their jeans for 230 euro a pair and a three month wait (www.lividjeans.com). Simple products too are making their way, such as The Coffee Circle in Berlin, which focuses on teaching the consumer about coffee and its craftsmanship (www.coffeecircle.com). So where does this lead us? The 21st Century is a time where the consumer is rediscovering smaller differentiated product lines that speak to a cultural heritage. And where are the Asians and Russians? They have moved on too, especially to services. What do rich Asians want most in the 21st century? A butler (Buckly and Kan, 2017).

bucks.ca/business/international-stores (accessed July 5, 2017).

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Effcacite Des Strategies De Marketing-Mix Sur La Clientele Des Etablissements De Remise En Forme. Etude Pilote Et Preliminaire Dans La Ville De Yaounde (Cameroun)

By Djouberou Jean-Louis, Saidou Victor & Fouda Omgba Nsi André Landry

Abstract- The rise of concerns related to maintaining the health of populations through the regular practice of physical and sports activity is at the origin of a meteoric proliferation that has tipped fitness establishments into an increasingly competitive field rougher in major Cameroonian urban centers. In this context, the development of strategies to capture and retain customers is essential for the promoters of said establishments. This pilot and preliminary study aims to analyze the effectiveness of the marketing-mix strategies on the clientele of fitness establishments in the city of Yaoundé. To achieve this, a qualitative case study approach was favored, and semi-structured interviews were conducted with participants sampled randomly in 7 cases. The qualitative analysis of the adopted marketing-mix policies was carried out using Sphinx IQ software.

Keywords: *marketing-mix, fitness, marketing strategy, fitness room.*

GJMBR-E Classification: DDC Code: 650.144 LCC Code: HF5549.5.l6



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Efficacité Des Stratégies De Marketing-Mix Sur La Clientèle Des Établissements De Remise En Forme. Etude Pilote Et Préliminaire Dans La Ville De Yaoundé (Cameroun)

Djouberou Jean-Louis^α, Saidou Victor^ο & Fouda Omgba Nsi André Landry^ρ

Abstract- The rise of concerns related to maintaining the health of populations through the regular practice of physical and sports activity is at the origin of a meteoric proliferation that has tipped fitness establishments into an increasingly competitive field rougher in major Cameroonian urban centers. In this context, the development of strategies to capture and retain customers is essential for the promoters of said establishments. This pilot and preliminary study aims to analyze the effectiveness of the marketing-mix strategies on the clientele of fitness establishments in the city of Yaoundé. To achieve this, a qualitative case study approach was favored, and semi-structured interviews were conducted with participants sampled randomly in 7 cases. The qualitative analysis of the adopted marketing-mix policies was carried out using Sphinx IQ software. In addition to the availability of fitness seekers to pay when they are satisfied with the services offered to them, the results show that a cross between pull and push strategies, an increase in the number of rooms available 24 hours a day, as well as a product offer corresponding to expectations have a positive impact on attracting and retaining customers. Thus, by making it possible to understand the strategic aspects on which fitness establishments will have to rely in order to be more competitive, these preliminary results mark out avenues for reflection on applications of the marketing-mix in a new economic sector and in boom in fitness in Cameroon.

Keywords: marketing-mix, fitness, marketing strategy, fitness room.

Résumé- La montée en puissance des préoccupations liées au maintien de la santé des populations par la pratique régulière de l'activité physique et sportive est à l'origine d'une prolifération fulgurante ayant basculé les établissements de remise en forme dans un champ concurrentiel de plus en plus rude dans les grands centres urbains camerounais. Dans ce contexte, le développement des stratégies pour capter et fidéliser la clientèle révèle primordial pour les promoteurs desdits établissements. Cette étude pilote et préliminaire a pour objectif d'analyser l'efficacité des stratégies de marketing-mix sur la clientèle des établissements de remise en forme de la ville de Yaoundé. Pour y parvenir, une approche qualitative par étude de cas a été privilégiée et, des entretiens semi-directifs ont été menés auprès des participants échantillonnés de manière aléatoire dans 7 cas. L'analyse qualitative des politiques de marketing-mix adoptées a été effectuée grâce au

logiciel Sphinx IQ. Outre la disponibilité des demandeurs de remise en forme à payer lorsqu'ils sont satisfaits des prestations qui leur sont offertes, les résultats révèlent qu'un croisement des stratégies pull et push, une multiplication des salles disponibles 24 heures sur 24, ainsi qu'une offre de produits correspondant aux attentes ont un impact positif sur l'attrait et la fidélisation de la clientèle. Ainsi, en permettant de comprendre les aspects stratégiques sur lesquelles les établissements de remise en forme devront s'appuyer pour être plus compétitifs, ces résultats préliminaires balisent des pistes de réflexion sur des applications du marketing-mix dans un secteur économique nouveau et en plein essor qu'est la remise en forme au Cameroun.

Mots-clés: marketing-mix, fitness, stratégie marketing, salle de remise en forme.

I. INTRODUCTION

Les années 1800 auront été marquées par une sensibilité croissante de la population mondiale à l'égard des biens faits du sport sur le corps humain. La préoccupation grandissante pour la santé et le bien-être poussent dès lors les populations vers la pratique régulière du sport. En effet, cette tendance bénéficie pleinement à la naissance du secteur de la remise en forme qui propose une offre diversifiée et flexible, adaptée aux exigences des modes de vie sédentaires et urbanisés. En effet, c'est en 1847 qu'un « gymnasium » est ouvert au public à Paris par un certain Hippolyte Triat. Cependant selon Scott (1996), c'est en 1947 que le premier « health club » comme on l'entend aujourd'hui voit le jour à Santa Monica en Californie. La mondialisation des salles de remise en forme se fait donc ressentir. Selon l'enquête annuelle conduite par la base de données de loisir réalisée en 2011, les salles de remise en forme en Europe ont par exemple connu une augmentation de 4% de 2008 à 2009. Avec la multiplication des salles de remise en forme, l'on observe la création sur le plan mondial d'un véritable marché des loisirs sportifs de salle marqué par une marchandisation forte des pratiques.

A l'échelle mondiale, en 2010, ce marché annonçait un chiffre d'affaires de 67 milliards de dollars. A eux seuls, les marchés européen et nord-américain représentaient 80% de ce marché mondial avec

Author ^α ^ο ^ρ: Laboratoire des Sciences Humaines et Sociales (LSHS) de l'Institut National de la Jeunesse et des Sports de Yaoundé, Cameroun. e-mail: jeanlouisdjouberou82@yahoo.fr

respectivement 31 et 23 milliards de dollars. Pour le reste, on peut noter qu'en Asie c'est le Japon qui domine le marché et que l'Océanie et l'Amérique du Sud présentent tous deux des marchés à peu près égaux avec environ 2 milliards de dollars. Les marchés émergents du Moyen-Orient et de l'Afrique ont augmenté le plus rapidement en termes de création de salles de mise en forme. Ainsi, le pratiquant des activités sportives de salle est considéré comme un client, un consommateur ou un prospect. Cependant, le consommateur, imprégné des images sportives transmises par de nombreux média et par la culture urbaine, est aujourd'hui à la recherche de prestations de qualité. La seule salle de musculation n'attire plus en effet les foules; désormais, tout club se doit de proposer des activités complémentaires pour séduire une clientèle beaucoup plus large (hommes, femmes, seniors...) aux aspirations très diverses (détente, bien-être, mais aussi mal de dos, stress, obésité etc.). Il apparaît donc nécessaire pour ces industries de sport de mettre sur pied des stratégies marketings appropriées.

De nos jours, la culture marketing du sport de salle s'est généralisée à l'ensemble du corps professionnel dans la volonté d'intégrer les attentes du consommateur, de créer des gammes de produits et de changer les formes de prestations proposées. Face à une concurrence de plus en plus affirmée entre secteurs et professionnels sportifs, la qualité est devenue une ressource fondamentale pour s'imposer sur le marché. Dans ce jeu marketing, le consommateur n'est pas en reste, demandeur qu'il est d'attention et de produits adaptés à ses attentes. Son pouvoir d'action augmente dans cette volonté d'obtenir des prestations plus affinées qui puissent s'inscrire dans son univers et qui lui permettent de satisfaire ses attentes. Au Cameroun, depuis une dizaine d'années déjà, l'univers des salles de remise en forme s'est transformé. Ainsi, le nombre de salle de remise en forme s'est considérablement accru. Dans cette mouvance, apparaît une concurrence entre ces différentes industries sportives. L'attractivité d'une salle de remise en forme pourrait donc s'expliquer par l'adoption des outils marketings appropriés dans un tel contexte.

a) *Les Origines Des Travaux Liés Au Marketing Du Sport*

Pour une présentation idoine les origines des travaux relatifs au marketing du sport nous proposons tout d'abord de montrer l'originalité et la singularité du marketing du sport (2-1), et par la suite, faire ressortir la volonté des chercheurs en marketing du sport à se développer dans un champ encore peu exploité (2-2).

i. *Le marketing du sport: originalité et singularité*

Selon Desbordes (2004), le marketing du sport est un champ de recherche récent, tant en sciences de gestion que dans les Sciences et Techniques des

Activités Physiques et Sportives(STAPS). En effet, dans la période de 1988 à 1992, Desbordes et al. (1999) se posèrent la question suivante: le marketing du sport est-il spécifique ? A cette question, ils répondent par l'affirmative dans un ouvrage publié en 1999 qui fera référence dans le domaine plus large du management du sport. La volonté de Desbordes et al. (1999) était d'apparaître comme originaux au sein des STAPS où les sciences sociales restent sous l'emprise de la sociologie, en développant un corpus fort autour des sciences de gestion, tout en ne niant pas leur appartenance à un milieu sportif, car c'est ce milieu qui nourrissait leur réflexion théorique depuis plusieurs années. Ils ne se situaient donc pas en opposition aux sciences sociales « classique » développées dans les STAPS notamment par Christian Pociello (1981,1995), Georges Vigarello (1988). Leurs analyses sont complémentaires, puisque le marketing du sport a incontestablement besoin de la sociologie pour comprendre le consommateur. En ce sens, Ohl (1995) représente un bon lien entre les deux disciplines. Les raisons d'une spécificité du marketing du sport sont multiples et liées en partie à l'organisation du sport en elle-même. Selon Desbordes (2004), le sport n'est pas une activité comme les autres, elle s'insère dans un champ mixte où marchand et non marchand cohabitent. Il identifie en effet les spécificités qui justifient l'existence d'un marketing du sport.

Du point de vue des produits, le produit sportif et notamment celui destinés aux activités instrumentées et de pleine nature, nécessite finalement les mêmes qualités qu'un produit « classique » mais dans des proportions supérieures. Il doit être un peu plus technique que la moyenne (car les exigences de la pratique conduisent les sportifs à rechercher légèreté, rigidité ou résistance aux intempéries), un peu plus « branché » que la moyenne (car le sport est souvent synonyme de progrès et d'innovation dans notre société), avec des magasins en avance sur le temps (Hertzel, 2002). Au final, le marketing des produits sportifs reste finalement assez classique, avec quelques caractéristiques exacerbées par rapport aux autres produits. Le marketing des services, contrairement au secteur des produits sportifs qui est exclusivement du fait des entreprises marchandes, qui cherchent toutes plus ou moins à maximiser leur profit comme dans la théorie néo-classique de la firme, les services sportifs évoluent dans une espèce de « magma » mixte où les firmes commerciales côtoient les associations à but non lucratives, les fédérations ayant délégation du ministère pour développer leur sport, les écoles ou les collectivités locales. La situation devient alors beaucoup plus complexe à gérer et amène les intervenants à se poser de multiples questions: qui sont leurs concurrents ? Sur quels moyens peut-on compter ? Qui est le régulateur de ce système ? Qui a le pouvoir de vendre ce qui est produit ? Toutes ces questions

sont riches et nécessitent que le marketing se conforme à la théorie des organisations, au droit ou à la stratégie.

ii. *Une volonté des chercheurs en marketing du sport: se développer dans un champ encore peu exploité*

Les travaux en marketing du sport affichent une volonté: développer des sentiers battus, développer un champ de recherche quasi vierge il y a 10 ans (Desbordes 2004). A cette époque la revue de la littérature est relativement simple à réaliser. L'ouvrage unique dans le management du sport est celui coordonné par Alain Loret en 1993 « sport et management » édition Dunod. Il présente en effet un mérite énorme dans la mesure où ce document fait un tour d'horizon en 36 chapitres sur le management des organisations, le marketing, les ressources humaines, l'événementiel, la gestion des volontaires, le financement du sport, etc. Six chapitres concernent le marketing dont un sur la demande, un sur les relations entre marketing et sociologie, un sur la stratégie marketing et trois sur la communication. Cette faiblesse de la littérature francophone a conduit à élargir la vision des choses.

On ne peut donc se contenter de regarder la littérature francophone, tant les américains et les canadiens ont pris une longueur d'avance dans le management du sport dans les années 90. En effet, leur système s'est développé dans les années 60 quand les programmes d'enseignements et de recherche se sont progressivement mis en place dans les universités. Leur implantation s'est faite soit dans les facultés de sciences du sport, soit dans celles de management ou des business schools. Aujourd'hui encore, on retrouve ce « mix » entre deux mondes, celui du sport et celui des sciences de gestion. De même, la montée en puissance de l'intérêt pour le sport fait naître de gros besoins dans l'organisation, le marketing des équipes, la négociation des droits TV, bref organiser l'économie du sport dans son ensemble. Ceci, afin de générer collectivement plus d'argent (Bourg et Gouguet, 1998). Tout naturellement, poussés par la pression du monde sportif professionnel qui a besoin d'outils en marketing du sport, les chercheurs se mettent à produire des ouvrages de qualité. On peut citer par exemple les travaux de Stotlar (2001a, 2001b), Pitts (1998), Pitts et Stotlar (1996). Ainsi, on constate que le marketing du sport se trouve à l'interface de plusieurs champs disciplinaires tout en ayant ses propres spécificités: c'est ce qui fait son intérêt scientifique et épistémologique.

b) *les axes des travaux dans le domaine du Marketing du sport et leurs limites*

Au niveau des produits sportifs, la thèse de Desbordes (1998c) a marqué une rupture dans le domaine du marketing du sport. Ce travail de doctorat

en sciences de gestion s'intitulait « Diffusion des matériaux, changement technologique et innovation: Analyse et étude de cas dans l'industrie du sport instrumenté ». La logique était d'analyser les problématiques d'innovation en les appliquant à l'industrie du sport instrumenté¹. D'emblée, il s'agissait d'un travail multidisciplinaire qui pouvait être source de richesses: il fallait mobiliser des connaissances de l'économie industrielle. Ceci, pour aborder des secteurs nouveaux du management, de la technologie étudiant les phénomènes d'innovation et de diffusion en interne, du marketing permettant d'appréhender le consommateur et de la sociologie du sport dont l'objet sportif n'est pas consommé pour son côté utilitaire, mais bien plus pour des aspects symboliques qui mettent en valeur l'individu dans ses interactions sociales.

En effet, les travaux initiaux sur les produits sportifs ont été le domaine de prédilection des ingénieurs ou des économistes. Desbordes (1998c) avait choisi de s'intéresser aux relations entre l'innovation et les produits sportifs, vues sous l'angle des sciences de gestion, c'est-à-dire du management de l'innovation, car c'était un domaine quasi-vierge à l'époque. Les travaux qui existaient sur l'innovation dans le sport étaient très différents de l'optique qu'il voulait adopter. Sur le plan international, c'est sans doute le travail de Steve Haake, professeur à l'université de Sheffield, qui a le plus apporté au champ. Il a su fédérer autour de la société savante un courant de chercheurs japonais (Suzuki, Sugimoto, Tada, Hirano, etc.) et anglo-saxons (essentiellement américains et anglais). Si ce champ de recherche est intéressant du point de vue scientifique, ses préoccupations restent tournées vers la mécanique, le test, l'ingénierie, la biomécanique, la résistance des matériaux ou la plasturgie appliquées aux produits sportifs.

Les travaux de Hillairet (1992, 1993a, 1993b, 1999) étaient plutôt concentrés sur les brevets, c'est-à-dire sur la notion d'invention. En effet, une critique faite à cette recherche a été celle de dire que l'analyse focalisée sur le brevet ne rend absolument pas compte par exemple des échecs commerciaux retentissants que connaissent certains produits vis-à-vis du consommateur, alors que leurs caractéristiques techniques sont exceptionnelles. Les recherches effectuées par Chantelat (1993) concernaient l'innovation vue sous un angle méso-économique, c'est-à-dire entre le macro (l'économie dans son ensemble) et le micro (la structure) économique: ces travaux étaient appliqués à l'industrie du sport. Son analyse a permis de circonscrire les contours des secteurs industriels les plus intéressants à investiguer. Par contre, cette analyse reste à un niveau méso-

¹ On parle de pratiques « instrumentées » ou « appareillées » dans la littérature en sciences du sport.

économique qui ne permet pas de tirer les conclusions sur les pratiques d'innovation dans l'entreprise.

Les travaux de Gaillard (1997) et Millier (1997) s'intéressent au marketing des produits nouveaux. En effet, ces deux auteurs font le lien entre le marketing et la recherche et développement. Comment vendre ce qui n'existe pas encore ? Dans la revue de la littérature, la thèse de Salles (1997) est très féconde car ce dernier a fait une enquête assez exhaustive sur le comportement des consommateurs des produits sportifs. Ce travail pionnier a permis de saisir une partie du sens sociologique des consommations sportives. C'est à partir de cette thèse, qu'Ohl et Marijke (2008) ont bâti une partie de ses recherches sur la consommation sportive. En effet, selon Holt (1995), il existe différentes façons de consommer un même bien ou service: il parle de « pratiques de consommation » dans lesquelles la dimension subjective peut jouer un rôle important. Holt (1995) précise en fait que consommer consiste non seulement à utiliser des objets, mais en même temps des interactions se créent avec d'autres personnes. Ainsi, la consommation sportive n'échappe pas à cette règle: aller dans une salle de remise en forme pour une séance de gymnastique, c'est se donner en spectacle, mettre son corps en avant, affirmer un statut social, exhiber une tenue, interagir avec un groupe, et non pas simplement transpirer (Bessy, 1993; Tribou, 1994).

Ces différents travaux constituent en effet le fondement des nouvelles visions qui s'élaborent autour du produit sportif. En effet, cette littérature est généralement associée à la masse des recherches génériques sur la consommation dans des revues académiques comme Journal of Consumer Research ou Journal of Marketing. De même, les revues généralistes et stratégiques en management des organisations sont très utiles pour poser les bases en marketing du sport appliqué aux produits comme aux services. En ce qui concerne les limites des différents travaux, si les anglo-saxons ont pris une longueur d'avance incontestable, comme nous l'avons souligné plus haut, leurs travaux restent pourtant marqués par une énorme limite: ils restent totalement liés à leurs besoins, c'est-à-dire à produire de connaissance pour gérer le sport spectacle et non pas le marketing du sport dans son ensemble. En effet, en 2001, lors du traditionnel congrès de la NASSM à Virginia Beach, VA, USA, un papier a été présenté sur les stratégies d'innovation dans l'industrie du sport (Desbordes, 2001a). Ce dernier était le seul à traiter des produits sportifs, et donc de la pratique du sport au quotidien, sur une centaine de communications. En général, 80 à 90% des papiers présentés concernent le sport spectacle (télévision, aménagement des enceintes, billetterie, tarification, relations entre résultats et cotation en bourse, labellisation des marques, etc.).

La revue de la littérature du prestigieux JSM (Journal of Sport Management) effectuée par Danylichuk

et Judd (1996) confirme que le sport spectacle occupe une place prépondérante dans les thématiques des chercheurs et que les produits sont extrêmement délaissés. La pratique du sport, et notamment les produits, sont totalement occultés, ce qui rendait nécessaire de creuser ce champ dans les années 90. Seul le sport télévisé et ses ramifications (sponsoring notamment) sont étudiés: ce choix partisan lié à un contexte américain laissait alors des multitudes de pistes pour quelqu'un intéressé par le marketing du sport dans son ensemble. C'est la position adoptée à partir des années 1990: comment présenter de manière cohérente une démarche complète liée au marketing du sport, depuis les produits jusqu'aux événements et aux services ? Ainsi, l'idée du courant de recherche qui se développe en France à partir des années 1990 (Hillairet, 1992, 1993a, 1993b; Desbordes, 1998a, 1998b, 1998c, 2001a, 2001b, 2002a, 2002b; Ohl, 1995; Salles, 1997; Tribou, 1994) est donc de proposer une alternative au modèle américain, trop centré sur le sport spectacle, tout en complétant les approches sociologiques françaises indispensable à la compréhension des phénomènes de consommation sportive. Ce « défrichement » d'un nouveau terrain se concentre lui aussi sur un pan qui évoque très peu la nécessité du marketing dans les structures telles que les salles de remise en forme. Ces travaux se préoccupent très souvent du marketing des produits qui ignore les services sportifs et même les produits qu'offre le secteur de la remise en forme.

Pour comprendre les facteurs affectant l'attitude du consommateur face au marketing lié au sport, nous avons identifiés dans le cadre de notre recherche des théories qui constituent le fondement de l'acceptation et de l'adoption du service sportif. Nous avons ainsi retenu quatre théories majeures sur lesquelles nous pouvons nous appuyer afin de mener à bien cette étude. En effet, nous avons eu recours à des théories pouvant éclairer non seulement le comportement de l'établissement de la remise en forme mais aussi l'attitude du consommateur. Ainsi, nous avons mobilisé la théorie institutionnelle, la théorie de Fishbein, la théorie de l'action raisonnée et la théorie de l'action planifiée.

c) *L'encadrement de l'activité de la remise en forme au Cameroun*

L'encadrement de l'activité de remise en forme est placé sur la responsabilité de la Fédération Camerounaise de Sport Pour Tous (FECASPT). En effet, la FECASPT a été créée en 1999 par la décision N°24/MJS/CAB du 1^{er} Avril 1999, suite à la création officielle d'une commission du sport pour tous au sein du Comité International Olympique (CIO) en 1983. Affiliée à l'Union Africaine de Sport Pour Tous (UASPT) et à la Fédération Internationale de Sport Pour Tous (FISPT) dès 2009, la FECASPT a plusieurs missions

entre autres la sensibilisation des populations à la pratique des APS pour l'amélioration de leur santé, la création des ligues régionales et départementale. Selon la loi N°20011/018 du 15 juillet 2011 relative à l'organisation et la promotion des activités physiques et sportives dans son titre II chapitre III (article 13 alinéa 3), les personnes publiques ou privées peuvent constituer et financer des clubs sportifs chargés d'organiser, de développer et de promouvoir la pratique des APS de proximité. De même, la FECASPT organise des stages de formation ouvert non seulement aux moniteurs ou non dans un club ou de structure de remise en forme mais aussi aux cadres d'EPS ou de jeunesse et d'animation sortis de l'INJS ou des différents CENAJES.

Dans le recueil des textes de la FECASPT relatif aux décisions d'affiliation ou d'adhésion à la FECASPT (décision N°005/FECASPT/CAB/PT du 14 Novembre 2003) l'on relève que les clubs de remise en forme sont soumis à une obligation d'affiliation (article 2). Ils doivent pour cela constituer un dossier conformément aux dispositions des articles 6, 7, 8 et 9 de la décision N°005/FECASPT/CAB/PT du 14 Novembre 2003. En effet, la FECASPT comme toute fédération est régie par des textes devant être appliqués par les responsables des salles de remise en forme (Batamacke, 2017). Selon l'étude réalisé par cet auteur, l'on relève cependant que seul 51,5% des responsables des clubs de la ville de Yaoundé, plus précisément dans la commune de Yaoundé VI, ont connaissance et appliquent les textes en vigueur. Ce travail nous permet de constater qu'il existe bien des textes régissant le fonctionnement des salles de remise en forme mais leur application reste cependant très limitée.

II. METHODOLOGIE

a) Mise en œuvre d'une approche qualitative par étude de cas

Dans cette recherche, nous avons procédé par une approche qualitative et par étude de cas. Cette démarche interprétative consiste à étudier en profondeur le problème posé à travers des cas minutieusement choisis et, à l'avantage non seulement de présenter une forte dose de contextualisation, mais aussi de donner la parole aux différents acteurs. Pour ce travail, nous avons procédé à une collecte de données primaires à travers les entretiens et secondaires par le canal des analyses de documents. Il s'agit, à partir d'un guide d'entretien élaboré après une phase exploratoire, de collecter un ensemble d'informations relatives au thème de recherche. Des entretiens semi-directifs ont ainsi été réalisés avec les responsables des structures et les clients sur l'aspect marketing et ont subi une retranscription élaborée. Les informations obtenues à l'issue de ces entretiens sont contrôlées et complétées par l'analyse des documents, afin de pouvoir non seulement comprendre l'implémentation

des stratégies de marketing-mix, mais aussi d'en dégager les plus efficaces d'entre elles.

La méthodologie de recherche utilisée dans le cadre de ce travail suppose que les cas retenus sont choisis d'une manière justifiée, de sorte qu'ils rencontrent les critères prédéfinis de la recherche (Eisenhardt, 1989). En ce qui concerne cette étude, la population est constituée par l'ensemble des salles de remise en forme, de petites, de moyennes ou de grandes tailles de la ville de Yaoundé. Pendant la sélection des différents cas, nous avons tenu compte des aspects suivants:

- L'accessibilité de la salle de remise en forme: En effet, il n'est pas évident d'avoir accès à la salle et effectuer la collecte des données. Les entretiens devant être effectués ne sont généralement pas acceptés.
- Le club de remise en forme doit avoir un local bien précis, une enceinte. Il nous a semblé que les informations recherchées nous seront livrées dans un tel environnement contrairement aux clubs de remise en forme exerçants en plein air.
- L'ancienneté d'au moins 6 mois: cette contrainte permet en effet d'éliminer les clubs n'ayant pas véritablement engagé une activité dans le long terme et de ce fait, ne pouvant nous offrir les réponses à nos préoccupations.

En effet, l'inclusion d'un nouveau cas d'établissement dans notre échantillon s'est interrompue à la saturation des données (si la retranscription de nouveaux entretiens et l'analyse de documents n'apportent plus rien de neuf sur le sujet traité). C'est de cette manière que nous avons pu obtenir les sept (07) cas de salles de remise en forme. Ces informations collectées lors de l'investigation sur le terrain sont analysées à l'aide du logiciel Sphinx IQ permettant de faire ressortir un certain nombre de faits susceptibles de nous conduire à formuler des propositions.

b) Présentation des cas à l'étude

Le cas A: Située au quartier MESSASSI, cette structure a été créée le 1^{er} Octobre 2018 par monsieur X qui s'occupe lui-même de la gestion de la structure. Il a comme rôle de s'occuper du recrutement du personnel et intervient également en tant que coach grâce à sa formation en animation, niveau I et II de la FCSPT. Cette salle de remise en forme a pour slogan « la passion au professionnalisme » et est constituée de quatre espaces réservés à la musculation et un espace réservé à la gymnastique (gym). Cette structure emploie actuellement 03 personnes dont 02 coachs et 01 réceptionniste.

Le cas B: C'est une salle située au quartier dit Shell Nsimyong. Elle a été créée en 2010 par monsieur Y et, est constituée de trois compartiments qui permettent le

déroulement des exercices sur des machines (deux espaces) et sur un espace vide (gym). La structure emploie actuellement 07 personnes dont une réceptionniste et 06 coachs.

Le cas C: créée en 2016 par monsieur YY. Cette structure est constituée de 08 employés dont un gestionnaire, 05 coachs, 01 agent d'entretien et 01 secrétaire. Située au quartier Etoug-Ebé au lieu-dit centre des handicapés.

Le cas D: Situé au quartier Biting à Yaoundé. La structure dispose de quatre employés dont deux coachs, 01 secrétaire et 01 gardien permanent. De propriété privée, elle propose ses services sportifs à une clientèle assez variée.

Le cas E: Créée en 2011 par monsieur AZ, la structure a un effectif de 10 coachs avec 3 agents d'entretiens. Elle est située au cœur du centre administratif de la ville. Elle a été créée à la base pour permettre à un groupe de personne bien précise de pouvoir être en bonne santé pour une rentabilité au travail plus grande. Elle a par la

suite laissé libre accès à qui le veut bien moyennant un paiement.

Le Cas F: Situé au quartier Biyem-Assi, cette structure est une propriété privée qui a été créé en 2008 par madame XX. Cette structure emploie non seulement 02 personnes de manière permanente pour la satisfaction des besoins pratiques de leur clientèle et 01 secrétaire. Notre structure était au départ réservé à une catégorie de client (les femmes d'un certain âge) mais avec la demande qui se faisait de plus en plus ressentir nous avons dû ouvrir les portes à toutes les couches sociales.

Le cas G: La structure représentant le cas G a été créée par monsieur TZ le 17 Décembre 2018 en hommage à sa mère. Cette salle comporte deux compartiments dont l'un est réservé aux machines et l'autre, à la manipulation de groupe. Elle est une propriété privée qui emploie 04 personnes dont 03 coachs (y compris le propriétaire) et un réceptionniste.

III. RÉSULTATS ET DISCUSSION

a) Stratégies de marketing-mix adoptées suivant les cas

Tableau 1: Stratégies de marketing-mix existantes

Cas d'étude	Stratégie de communication	Stratégie de prix	Stratégie de distribution	Stratégie de produit
Cas A	Pull	Alignement	Exclusive à temps partiel	Sur mesure
Cas B	Pull	Ecrémage	Exclusive à temps partiel	Sur mesure
Cas C	Pull et push	Ecrémage	Exclusive à temps partiel	Sur mesure
Cas D	Pull et push	Pénétration	Exclusive à temps partiel	Sur mesure
Cas E	Pull et push	Pénétration	Exclusive à temps partiel	Sur mesure
Cas F	Pull	Alignement	Exclusive à temps partiel	Sur mesure
Cas G	Pull	Aucune	Exclusive à temps partiel	Sur mesure

Source: Nos analyses

Le tableau ci-dessus présente les stratégies du marketing-mix que l'on rencontre dans les salles de remise en forme de la ville de Yaoundé. En effet, l'interprétation des différents verbatim nous laisse entrevoir que la plupart des clubs ont adopté jusqu'à présent les mêmes stratégies de communication. Exception faite des cas C, D et E ou les clubs en plus d'utiliser la même stratégie que les autres ont opté de la coupler à une autre stratégie en poussant son produit vers la clientèle à travers l'organisation des séances de sport gratuite dans son voisinage ou des marches sportives. Cela est traduit lorsque le responsable du Cas C affirme que « Dans notre club, nous organisons fréquemment des séances de sport pour le quartier » et celui du Cas E lorsqu'il affirme que « Nous offrons à la clientèle des services assez variés tels que massages, relaxations, musculation, des séances marches sportives, danses et la gymnastique aérobie. ».

De même, en matière de prix, les responsables des Cas A et Cas F, proposent un prix similaire à celui du marché. Ils appliquent de ce fait une stratégie d'alignement. En effet, ceci leur permet d'éliminer le critère de différenciation. Cependant, l'on relève dans certain Cas que les prix proposés sont arrêtés soit au-dessus soit en-dessous du prix du marché. C'est ainsi que les Cas B et C appliquent un prix largement au-dessus du prix du marché. Ces derniers mettent de ce fait en œuvre une stratégie d'écramage recherchant ainsi l'accroissement de leur bénéfice ou la justification de la qualité de leur offre. Ils démontrent ainsi à travers ces prix élevés non seulement la qualité mais aussi la multitude de produit mis à disposition de la clientèle. En ce qui concerne le Cas D et le Cas E, ils appliquent des prix inférieurs à celui du marché. Ils appliquent de ce fait, une stratégie de prix dite de pénétration afin de

gagner des parts de marché dans un secteur où il y a des concurrents aux potentialités énormes.

En matière de distribution, si l'on ne s'en tient qu'à l'analyse des différents horaires de travail des différents cas, n'est pas faite à plein temps. En effet, il existe dans l'ensemble des cas des heures où l'activité est arrêtée. De même, l'on a pu relever que la totalité des établissements ne possèdent pas d'autres lieux de mise à disposition du produit dans la ville. Ainsi, la stratégie de distribution adoptée au sein des différents cas d'étude est la stratégie de distribution exclusive à temps partiel dans la mesure où elles n'ont qu'un seul lieu de mise à disposition de leur produit dans la ville et qu'elles ne fonctionnent pas 24h/24.

En ce qui concerne la politique de produit, dans l'ensemble des cas (cas A, B, C, D, E, F et G) les responsables semblent avoir les mêmes produits offerts à la clientèle. Il s'agit de manière générale de l'offre de fitness, de musculation, de cardio et de relaxation. Ainsi, l'ensemble des cas mettent sur pieds une stratégie de produit sur mesure. En effet, dans tous les cas c'est le client qui choisit la formule d'offre qui lui convient le mieux. Cependant, la différence se fait ressentir au niveau de la qualité des différents produits offerts. Ainsi comme l'affirme le responsable du cas C « *Il existe un véritable climat de confiance entre nos employés et la clientèle dans la mesure où nous veillons à ce que tout soit mis à la disposition du client pour qu'il puisse être satisfait.* »

b) Efficacité des différentes stratégies de marketing-mix

Pour une analyse de l'efficacité des différentes stratégies de marketing-mix mise en œuvre dans les différents cas d'étude, nous avons regroupé les cas ayant adopté les mêmes stratégies de marketing-mix. Ce regroupement a été réalisé sur la base du tableau 1 ci-dessus afin de faciliter l'interprétation des données.

i. Efficacité de la stratégie de marketing-mix des cas A et F

Le Cas A et le Cas F appliquent les mêmes politiques de communication (Stratégie pull), de prix (Stratégie d'alignement), de distribution (Stratégie de distribution exclusive à temps partiel) et de produit (Stratégie du sur mesure). Ainsi il s'agit à ce niveau de juger de l'impact de cette stratégie de marketing-mix sur la fidélisation et l'attraction de nouveaux clients au niveau de ces cas. L'analyse des verbatim issus des entretiens réalisés avec les clients de ces deux structures nous permet de relever les effets de cette stratégie de marketing-mix. Ainsi, en ce qui concerne la politique de communication adoptée, nous avons relevé que les moyens adoptés n'apportent pas toujours l'effet recherché. En effet, les clients dans les deux cas estiment être informés de l'existence du club par des moyens non mis en place par celles-ci. Ainsi, l'on a pu relever les verbatim suivants: « *c'est grâce à un ami au quartier que j'ai découvert cette salle* » Cas A; « *j'ai*

appris l'existence de ce centre de fitness par le canal de mon frère » Cas A; « *j'ai été mis au courant de l'existence de cette salle de fitness par une connaissance* » Cas F; « *j'ai été informé par un collègue et j'habite le quartier* » Cas F; « *j'ai vu cette salle à tout hasard en marchant* » Cas F; « *c'est par mon mari que j'ai été informé de l'existence du centre de fitness et je suis du quartier* » Cas F. Cependant, de rares clients affirment avoir « *été informé de l'existence de cette structure en voyant la banderole, vue que cherchais une salle non loin de mon lieu de résidence* » Cas A.

A l'analyse, les responsables des salles A et F ne mettent pas assez de moyens dans la mise en œuvre de leur politique de communication. Allant dans ce sens, nous avons relevé les verbatim suivants: « *La structure doit faire plus de prospectus pour se faire connaître* » Cas F; « *Le centre doit distribuer les tracts dans toute la zone* » Cas F; « *Facebook est l'un des moyens de communication les plus efficaces, je propose de créer une page Facebook pour atteindre le plus grand nombre de personnes.* » Cas A; « *la salle peut faire des affichages publicitaires et publicité radio et télévisées, organiser des cérémonies de gala pour essayer de rassembler un maximum de personnes* » Cas A; « *Placer les affichages de différentes tailles à travers la ville et faire des apparitions à la radio ou à la télévision pour parler de la structure.* » Cas F. En ce qui concerne la politique de prix (Stratégie d'alignement), l'ensemble des clients semblent être satisfaits dans les deux cas. C'est ainsi qu'ils affirment: « *le coût des prestations reste intéressant* » Cas F; « *Les prix proposés sont très bons* » Cas F; « *Le prix mensuel est génial* » Cas F; « *Les services valent bien le prix* » Cas A; « *Nous sommes pleinement satisfaits du prix des prestations* » Cas A; « *Les prix sont abordables* » Cas A. En matière de distribution (Stratégie de distribution exclusive à temps partiel), la majorité des clients résident dans le quartier ou ne sont pas loin du club comme l'affirme d'ailleurs un client: « *La proximité de cette structure avec mon lieu de résidence est l'un des atouts qui m'a motivé à m'inscrire, c'est toujours économique de se rendre au sport sans payer de taxi* » Cas A. Ceci ne leur pose pas de problème lié à la disponibilité du produit. Toutefois, la clientèle des structures ne se limite qu'à celle du quartier d'implantation. Elles gagneraient à « *multiplier les salles dans la ville car la distance est un frein pour beaucoup de gens* » Cas A et de plus, « *En multipliant des salles dans la ville, vous permettriez à beaucoup de gens d'en profiter* » Cas A. toutefois, « *Il faudrait que le suivi soit le même dans toutes les salles* » Cas F.

Pour la stratégie de produit (Stratégie du sur mesure), la clientèle est pleinement satisfaite des services taillés selon leurs besoins. Ainsi, comme ils affirment: « *Il existe un climat amical et fraternel dans la structure.* » Cas A; « *Je suis satisfait de ce travail et j'ai des résultats.* » Cas F; « *Je suis très satisfait, franchement rien à dire c'est parfait.* » Cas A. De façon

globale la politique de marketing-mix adoptée par ces deux structures bien qu'ayant des lacunes au niveau de la politique de communication et celle de distribution a cependant des résultats très faible dans la fidélisation des clients. Ceci dans la mesure où les clients rencontrés sont pour la majorité des anciens clients et affirment « *Tant que je suis dans la ville je viendrais toujours ici.* » Cas F; « *J'envisage plein de bonnes choses dans le futur avec cette structure.* » Cas A. C'est d'ailleurs la raison pour laquelle les responsables affirment: « *L'évolution du nombre de client reste faible.* » Cas A; « *Nous avons quelque nouveau client mais ce n'est pas vraiment ce qu'on aimerait avoir.* » Cas A; « *Il y a de nouvelle face, mais qui ne reviennent qu'après un bon bout de temps.* » Cas F; « *L'évolution est assez faible, nous n'avons pas vraiment de nouveau client permanent.* » Cas F

ii. Efficacité de la stratégie de marketing-mix du cas B

Le Cas B met en œuvre une stratégie de marketing-mix donc la politique de communication est basée sur la stratégie pull, la politique de prix sur la stratégie d'écramage, la politique de distribution sur la stratégie de distribution exclusive à temps partiel et la politique de produit basée sur la stratégie du sur mesure. Ainsi, à la différence de la politique de prix adoptée, le Cas B applique les mêmes autres politiques que ceux appliquées par les Cas A et F. L'analyse faite sur les entretiens du cas montre au niveau de la politique de communication que les clients ne sont pas vraiment directement impactés par les moyens mis en œuvre par la structure. C'est ainsi que l'on a les extraits illustratifs suivants: « *C'est à travers un ami que j'ai eu connaissance de cette structure* »; « *La structure pour se faire connaître doit afficher des images publicitaires sur son édifice* »; « *Il faut sensibiliser les gens et organiser les séances de marches* »; « *C'est grâce à d'autres adhérents qui ont été satisfaits que j'aie connu ce club* ». En ce qui concerne la politique de prix (la stratégie d'écramage), nous avons relevé que les clients ne sont pas contre un prix qui se situe au-dessus de celui du marché. Ceci grâce aux verbatim illustratifs suivants: « *je suis très satisfait des prix dans la mesure où la santé n'a pas de prix* »; « *Les prix pour moi sont tout à fait légitime* »; « *Je trouve les prix abordable vue la qualité du service* ». En matière de distribution et de produit, nous avons relevé les mêmes remarques faites au niveau des Cas A et F. Ainsi la stratégie de marketing-mix adoptée dans cette structure semble apporter des fruits malgré les manquements dans sa politique de communication dans la mesure où nous avons rencontré non seulement les nouveaux mais aussi les anciens clients. Et de même comme l'affirme le responsable « *Le taux de fidélisation dans notre salle peut être estimé à près de 90% dans la mesure où nous n'avons presque pas de désistement.* » et de plus

« *L'augmentation de la clientèle est fulgurante* ». « *Nous avons beaucoup de nouveau qui y viennent pour découvrir par ce qu'ils ont entendu notre existence par le biais des anciens.* »

iii. Efficacité de la stratégie de marketing-mix du cas C

Le Cas C met en œuvre une stratégie de marketing-mix donc la politique de communication est basée sur la combinaison de deux stratégies à savoir la stratégie pull et Stratégie push. Concernant les autres aspects de sa stratégie de marketing-mix elle applique les mêmes politiques que le cas précédant c'est-à-dire quesa politique de prix est basée sur la stratégie d'écramage, sa politique de distribution sur la stratégie de distribution exclusive à temps partiel et sa politique de produit basée sur la stratégie du sur mesure. Ainsi, l'analyse des entretiens avec la clientèle nous a permis de relever au niveau de la politique de communication que la combinaison de ces deux stratégies porte des fruits bien que la stratégie pull a tout de même certain manquement. Allant dans ce sens nous avons les verbatim illustratifs suivants: « *L'existence de cette structure m'a été révélée non seulement par un ami mais j'ai aussi eu l'occasion de participer à une séance de pleine air organisé pour tous* »; « *c'est grâce à la plaque publicitaire qui se trouve à l'entrée que j'ai découvert l'existence de cette salle* ». Comme manquement la structure doit « *Avoir plus de présence en ligne surtout dans les réseaux sociaux pour se faire connaître* »; elle devra aussi « *ouvrir un sites web et faire des vidéos sur YouTube* »; « *promouvoir les diffusions par les chaînes de télévisions locale pour plus de visibilité.* » A l'analyse, la stratégie push vient compléter les limites de la mise en œuvre de la stratégie pull. Ainsi, la structure gagne en mettant en œuvre cette combinaison. En ce qui concerne la politique de prix (la stratégie d'écramage), la politique de distribution (la stratégie de distribution exclusive à temps partiel) et la politique de produit (la stratégie du sur mesure) nous n'avons pas relevé de différence. En effet, les politiques appliquées vont dans le sens des attentes de la clientèle. Dans ce sens nous avons les verbatim illustratifs suivant: « *Les responsables sont respectueux et toujours à l'écoute et au service des attentes venant de nous* »; « *je suis très satisfait des prix des prestations qui me sont offertes* »; « *Je ne serais pas contre une multiplication de salle de ce type dans la ville* ».

De façon générale, l'ensemble des clients envisage donc un avenir dans cette structure. De même le responsable estime que « *Malgré la concurrence, nous pouvons avoir 30 à 100 adhérents permanent par mois.* » et affirme que « *Nous pouvons dire que nos effectifs restent assez stables.* ». Ceci traduit bien l'efficacité de cette stratégie de marketing-mix.

iv. *Efficacité de la stratégie de marketing-mix du cas D et du Cas E*

La principale différence entre la politique de marketing-mix mise en place dans les Cas D et E et celles mises en place dans le Cas C, est la mise en place d'une politique de prix basée sur la stratégie de pénétration. En effet, la structure propose des prix bas qui sont généralement appréciés des adhérents: « A mon avis, je pense que les offres sont accessibles à tous »; « Les prix sont bons car ailleurs on ne retrouve pas ces prix »; « je suis très satisfait des prix qui sont proposés dans cette structure ». Toutefois, les mêmes difficultés apparaissent au niveau de leur politique de communication (basée sur la stratégie pull et push). En effet, l'on a également relevé les clients avouant: « L'existence de cette salle m'a été révélée par l'intermédiaire des amis qui vivent à proximité de la salle » Cas D; « La structure doit plus insister sur la distribution de tracts sur sa présence dans les réseaux sociaux » Cas E; « J'ai découvert ce centre de fitness en passant juste » Cas D; « La salle de fitness doit faire le porte à porte mais aussi beaucoup de tracts » Cas E. De même, les autres politiques mises en place ont le même impact que dans les cas A, B, C et F. C'est ainsi que l'on a pu relever les verbatim suivants: « La prise en charge correspond à mes besoins et je n'ai aucun problème à ce niveau » Cas D; « Je pense que les offres sont bien adaptées à mes besoins » Cas E; « Le climat qui règne entre les responsables de la structure et nous est une ambiance amicale et fraternelle » Cas E; « Mon domicile est non loin de la structure » Cas D; « J'ai hâte de voir cette structure dans d'autres quartiers de la ville » Cas E. Ainsi, la plupart des clients pensent continuer dans cette structure comme l'illustre cette affirmation: « Tant que je suis dans la ville de Yaoundé je viendrai dans cette salle de fitness ». Dans ce sens, les responsables affirment que: « Nous pouvons estimer à 95% le taux de fidélisation de nos clients, dans la mesure où en dehors des nouveaux il y a une bonne majorité que nous voyons presque tout le temps. » Cas D; « Le nombre d'adhérents a considérablement augmenté durant un bon bout de temps. » Cas E; « L'évolution est assez considérable depuis que nous faisons des sorties, les gens viennent déjà assez régulièrement au club. » Cas D.

v. *L'efficacité de la stratégie de marketing mix du cas G*

A la différence des autres cas, cette structure n'a opté pour aucune stratégie de prix. En effet, les prix sont arrêtés de commun accord entre les parties. Ceci traduit le fait que tous les clients interrogés sont pour la plupart satisfaits du prix: « Je suis entièrement satisfait du prix ». Pour ce qui concerne la stratégie pull, la stratégie de distribution exclusive à temps partiel et la stratégie du sur mesure adopté dans cette structure, l'on a pu relever les mêmes faiblesses et les effets similaires sur

la clientèle. Ainsi, le discours des clients reste identique à ceux rencontrés dans les cas ayant mis en place ces mêmes stratégies.

IV. CONCLUSION

L'objectif de cette étude était d'analyser l'efficacité des stratégies de marketing-mix utilisées par les établissements de remise en forme de la ville de Yaoundé. A la suite de tout ce qui précède, les résultats ci-dessus montrent outre le fait que les demandeurs de la remise en forme sont disposés à payer lorsqu'elles sont satisfaites des prestations qui leur sont offertes, qu'un croisement des stratégies pull et push, ainsi qu'une distribution au travers de la multiplication des salles disponibles 24h/24, et la mise sur pied des produits correspondant aux attentes constituent les stratégies marketing les plus efficaces, c'est-à-dire ayant un impact positif sur l'attrait et la fidélisation de la clientèle dans une salle de remise en forme de la ville de Yaoundé. Ainsi, les structures de remise en forme devront intégrer les aspects du marketing-mix dans leur stratégie, prévoir des ressources humaines et financières suffisantes, impliquer le personnel dans la mise en place des politiques liées au marketing-mix, assurer une cohérence entre les différents aspects du marketing mix et, mettre en place des responsables marketing. Ces résultats préliminaires nous poussent à envisager un élargissement du champ d'étude à d'autres villes afin d'obtenir un échantillon de cas plus représentatif des résultats plus probants sur les facteurs externes influençant la mise en œuvre d'une stratégie de marketing-mix au sein d'une salle de remise en forme.

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A Theoretical Review of Models Associated with Marketing and the Effect of the COVID-19 Pandemic

By Michael Mncedisi Willie

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Theory of Reasoned Action (TRA)

TRA was founded in the late 1970s by Hill, Fishbein and Ajzen (Hill, Fishbein & Ajzen, 1977). The TRA highlights the importance of pre-existing attitudes in the decision-making process. Determinants of TRA include the following:

- Attitude is how we feel about behaviour and is measured as a favourable or unfavourable mindset.
- Subjective norm is defined as how the behaviour is viewed by our social circle or those who influence our decisions.
- The intention is defined as the propensity or intention to engage in the behaviour.

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TRA was founded in the late 1970s by Hill, Fishbein and Ajzen (Hill, Fishbein & Ajzen, 1977). The TRA highlights the importance of pre-existing attitudes in the decision-making process. Determinants of TRA include the following:

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The behaviour construct mainly deals with consumer choice related to a service or product. The last construct, the Intention behaviour related to an intention to purchase a product, also reflects consumers' preference. Peslak, Ceccucci and Sendall (2012) found that both attitude toward social networking and "subjective norm" is associated with the intention to use social networking. The authors highlighted two key deterministic aspects of social networking, mainly the effect of social networks on demographics and the main benefit of cost savings. One of the shortcomings of only considering demographics is that social networking may target a specific target market, typically a younger population that frequently use social media. Studies have found generational differences in the use of social media. The millennials use social networking as their means of communication, while generation X favours professional social channels connected to work needs, Facebook, Twitter, LinkedIn, WhatsApp, Youtube, Zoom, MS Teams, mobile apps, and Skype (Kapoor et al., 2018; Ali Taha, Pencarelli & Škerháková, 2021). Thus, these characteristics are critical aspects of purchasing

behaviour of consumers when it comes to health insurance, highlighting an essential aspect of digital marketing function- market segmentation. Saut and Saing (2021) investigated factors that affect consumer purchase intention towards environmentally friendly products. The study found that willingness to pay for a product affects purchase intention. The study also finds that subjective norm has the weakest influence on purchase intention. Thus, indicating that the constructs do not always go in the same direction or influence intention may vary.

Consumers' purchase decisions on tangible products or services are a complex phenomenon as it functions many attributes. This complexity is even more prevalent in purchasing intangible products such as health insurance purchases where such products are intangible. Studies have found that consumers' purchase decisions are influenced by their attitudes, behavioural intention, and local environmental security perception (Hanaysha, 2018; Joshi & Rahman, Rita, Oliveira & Farisa, 2019).

Sandro (2016) contest that Health generally is not considered a public good, as those who pay (through health insurance companies or medical schemes) versus those who do not pay (access care in the public sector) are not always privy to the same quality and standards as a result may not be able to achieve good health. Health is a public good, and purchasers view it as a grudge purchase as such attributes as attitude and norms around the product impact the intention. Bateman also argued that the grudge purchase syndrome often drives negative behaviour (Bateman, 2012). A health insurance product is complex by design and often not comparable to other product types; as a result, consumer behaviours become difficult to measure. Other external factors, such as pandemics, also affect consumer behaviour, and there is little research on the impact of a pandemic on consumer behaviour (Mason et al., 2021). Recent studies have also found the COVID-19 pandemic and found that the COVID-19 pandemic altered consumers' product needs, shopping and purchasing behaviours, and post-purchase satisfaction levels (Mason et al., 2021).

Author: Council for Medical Schemes, Policy Research and Monitoring, South Africa. e-mail: .m.willie@medicalschemes.co.za

III. THEORY OF PLANNED BEHAVIOUR (TPB)

Ajzen (1985) developed the theory of Planned Behaviour in the '80s. This theory extends the Theory of Reasoned Action and aims to model and understand how human beings sequence and process intentions and behaviour (Hill, Fishbein & Ajzen, 1977). Planned behaviour assumes that customers will make rational choices based on the information at their disposal. Both the TPB and RBT to theories are key to marketing management, where marketers base their assumptions about the specific campaign, a product or service on the planned behaviour of customers. According to Ajzen (2020), the consumer's behaviour is a function of intention to perform the behaviour; the intention is based on attitude, subjective norm, and perceived behavioural control concerning the behaviour.

Consumer behaviour comes from intentions that are influenced by subjective attitudes and norms. The three factors responsible for behavioural intentions are subjective norms, perceived behavioural control, and attitudes toward the behaviour. Studies have recommended new component components to be added to the TPB model. TPB has recently been applied in healthcare to examine participants' intention toward seeking help for COVID-19 (Aldalaykeh, Al-Hammouri, Rabbah, & AIDwaikat, 2021). The authors found attitudes toward COVID-19, subjective norms, perceived behavioural control, and COVID-19 knowledge as the main predictors of intentions to seek help (Aldalaykeh, Al-Hammouri, Rababah, & AIDwaikat, 2021). Some studies assess the intention to get vaccinated for COVID-19. Chu, Gupta and Unni found a strong positive correlation between the intention to receive the flu vaccine and attitude and subjective norm; however, a moderate correlation between intention and perceived behavioural control (Ariffin et al., 2021; Chu, Gupta & Unni, 2021). Hossain et al. (2021) used TPB to demonstrate how targeted interventions reduce vaccine hesitancy and increase vaccine uptake to prevent COVID-19. Studies have used the TPB to predict intentions successfully and actual behaviours related to social distancing, PCR testing, and compliance with health protocols; however, very few studies have employed this theory to understand purchasing behaviour (Adiyoso & Wilopo, 2021; Gibson et al., 2021). Even though studies have shown a high level of knowledge regarding COVID-19 amounts to study participants, planned behaviour control is challenging to realize or even measure.

Furthermore, this has mainly been used in studies examining consumer or patient perspectives. The main shortcoming of these studies is the accurate measure of intentions rather than the actual seeking behaviour. Studies showed a gap between the two concepts (Fishbein & Ajzen, 2010; Ajzen, 2020).

There remains a gap on how TPB can fully help health insurance companies to understand consumer attitudes and behaviours during a pandemic. Externalities such as information asymmetry about the COVID-19 pandemic have a considerable potential to influence or even alter consumers' perceptions, leading to behavioural changes. Furthermore, the emergence of new variants makes it challenging to understand and even predict how the unprecedented COVID-19 pandemic will unfold in the future. One of the primary outcomes of lock-down due to COVID-19 was consumers' panic buy phenomenon, which was evident in the global landscape. Studies have found that attitudes, subjective norms, scarcity, time pressure, and perceived competition positively influenced customers' panic buying intention (Singh et al., 2021). Opinions and beliefs mainly drove the pandemic; the literature review revealed both negative and positive opinions on the role of attitudes on behavioural Intention (Alexa, Apetrei & Sapena, 2021). Literature also reveals a positive attitude toward a brand or service that desires behavioural Intention (Vermeir & Verbeke, 2008). Social norms and behavioural control have also been found to affect attitudes, which indirectly influence the intention. However, this could also be difficult to assess in a dynamic environment shaped by shocks such as the COVID-19 pandemic (Alexa, Apetrei & Sapena, 2021). These factors extend TPB beyond the three main factors, mainly attitude, subjective norm, and perceived behavioural control. Health belief model dimensions have also been shown to affect perceived scarcity of products, thus one of the critical determinants of purchase behaviour, which should be studied further to service quality and satisfaction (Chua, Yuen, Wang & Wong, 2021).

IV. DIFFUSION OF INNOVATION THEORY (DOI)

Studies have assessed key factors that affect the adoption of an innovation, whether this is in a form of a new technology or improvement in business processes, services, or products broadly. Rogers developed the Diffusion of Innovation Theory (DOI) in 1962, one of the oldest social science theories (Rogers, 1962, 1995, 2003, 2010). The five constructs of DOI that all impact or influence innovation adaption (Rogers, 1995) include the following:

- Relative advantages,
- Complexity,
- Trialability,
- Observability, and
- Compatibility

A study by Mavetera, Jokonya, and Maradung (2017) investigated the adoption of Internet banking. Zhang, Yu, Yan. et al. (2015) argues that it remains unclear if patients are willing and able to accept and use

innovations such as e-health. The study found that key factors that affect adoption are perceived ease of use, usefulness, and compatibility. Recently, studies have used consumer behaviour theories to explain consumers' resistance and non-adoption of digital innovation (Talwar S, Talwar M, Kaur P & Dhir A, 2020).

The complexity and compatibility of the offered product are the underlying factors in adopting a new service, product, or innovation. Health insurance companies need to look at product simplicity and standardization. Talwar et al. (2020) further argue that value is the cornerstone of addressing the usage barrier related to the usability of the service or product and the changes that consumers need to undergo to use it.

COVID-19 forced many companies globally to be more innovative in their branding strategies and engage with consumers. When promoting an innovation, different strategies appeal to the different adopter categories. The product offering is also a key marketing feature; some medical schemes use market segmentation strategies to attract a specific target market. Innovation has become a more prominent component of product development where medical schemes must develop products that appeal to specific market segments and customer needs. The pandemic has also sparked innovation in insurance and other industries. Companies are integrating innovation in technology, talent, and business models into changing environments which is also a function of consumer behaviour (Deloitte, 2021). The effect of social media has been the innovative strategies that have been used globally to reduce the spread of COVID-19 through priority audience segments, desired behaviours, audience insights - barriers and desired benefits, and marketing intervention tools to help citizen behaviour change (Lee, 2020).

Adopting social media as an innovation strategy to respond to pandemics has relative advantages. However, some studies show relative disadvantages such as anxiety; Ahmad and Murad (2020) found that social media has played a vital role in spreading anxiety about the COVID-19 outbreak. Indeed, the COVID-19 era has seen significant adoption of social; however, mainly communication and information sharing in the traditional sense, one is yet to see the full exploration of social media adoption mainly focused on systems-level than the industry or company level. Fosso Wamba and Carted (2014) investigated factors affecting SMEs' social media adoption. The study found that managers' age, firm size, innovativeness, and the industrial sector positively related to adoption. Furthermore, financial resources are the deterministic factors for companies to innovate, which is currently not a component of DOI, thus indicating a lack of research on the size and company level.

The three main factors that have been affected by lack of innovation in medical schemes are product

offering and benefit design, operating environment, and the size effect. Willie (2021) found that those closed schemes spend significantly less on marketing than open medical schemes, thus indicating the effect of the sector. Restricted schemes (employer or sector-based medical schemes) operative in defined markets do not compete for membership. Large schemes ($\geq 30\,000$ beneficiaries) spend more on marketing fees than medium (≥ 6000 members and less than $30\,000$ beneficiaries) and small (≤ 6000 members) on the size factor. The effect of product offering in terms of many benefit options was also one of the deterministic factors of marketing expenditure. There is evidence that product offering in medical schemes does not offer value for beneficiaries despite the increasing marketing fees. Medical schemes with more benefit options also attract higher marketing expenses (Willie, 2021). Despite many benefit options currently offered in the sector, the Health Market Inquiry (HMI) recommendations further highlight a need for a more competitive environment for medical schemes to compete for a product offering that adds value for consumers (CompCom, 2019). The recommendations further highlight the complexity of product offering in that medical schemes currently compete on risk selection and the proliferation of benefit options that are neither standardized nor comparable.

Barriers to innovation from a product offering perspective is the lack of value creation. Most medical schemes have focused on cost-saving. Other constraints are lack or scarcity of qualified and competent workforce, lack of appetite from the board, and lack of specific knowledge of understanding that mediums such as social media channels can play in new customers (Bogea & Brito, 2018). Kuikka and Akkinen (2011) identified five categories of internal challenges involving the management challenges within the company, impacting social media adoption barriers. These included either financial or otherwise resource constraints—unclear strategy on digital marketing strategies and the value they can bring.

V. TECHNOLOGY ACCEPTANCE MODEL (TAM)

TAM model is considered one of the most effective approaches to investigating the adoption and usage of Social Media Marketing by businesses (Fei, Ozgur, & Bernhard, 2015). Davies initially presented TAM in the late 1900s and the theory. The main attributes of the TAM include the following:

- Perceived Usefulness (PU),
- Perceived Ease of Use (PE) and,
- User Acceptance (UA).

The TAM model has been well-known for decades and has been used widely by many scholars in understanding the behavioural context of technology usage and adoption by consumers and businesses

(Gefen, David, et al., 2003; Rauniar et al., 2014). The exponential increase in technology adoption in the COVID-19 era creates new interests in utilizing TAM in the health sector, particularly in the health insurance industry (Bickley, Chan, Skali et al., 2021; Cascella, Rajnik, Aleem, et al., 2022; Zalat, Hamed, Bolbol, 2021; Dawn, 2021; Abbas, Wang, Su & Ziapour, 2021).

TAM focuses on establishing the relationship between technology acceptance and user factors and is considered a powerful model for predicting user acceptance. Studies have shown that other than the TAM model's fundamental salient determinants (perceived usefulness, perceived ease, and user acceptance) (Kalayou, Endehabtu & Tilahun, 2020; Buabeng-Andoh, 2018).

Several studies have reviewed the TAM model and included a set of new determinants. Kaur and Malik (2019) extended the TAM model with electronic service quality, and the study investigated factors influencing Indian customers' intentions and adoption of internet banking. Most ATM model studies have focused on internal factors with fewer references to social factors and other environmental factors. The emergence of COVID-19 is impacted by numerous external factors and uncertainties that have not been considered in the ATM model. Other social-media-related factors such as ser's critical mass (CM), social networking site capability (CP), perceived playfulness (PP), trustworthiness (TW) also affect strategies impact on the intention to use social networking.

VI. SOCIAL COGNITIVE THEORY (SCT)

Bandura introduced SCT in the later 1980s and is the improved view of the original Social Learning Theory (SLT) introduced by Miller and Dollard in 1941 (Momani & Jamous, 2017; Miller & Dollard, 1941; Bandura, 1986). SCT assumes that people learn by observing each other and is influenced by three determinants (personal, behavioural, and environmental factors). Subsequently, the theory assumes that previous experiences create expectations of specific outcomes concerned with human behaviour (Momani & Jamous, 2017). The application of the SCT in investigating the usage and adoption behaviour of technology was discussed by Thompson, Compeau & Higgins (2006). The authors proposed an improved list of constructs to apply in the technology field. They reviewed seven theories and models focused on the study of technology acceptance by users from two distinct viewpoints – behavioural and social viewpoints – that have been widely applied and studied in scholarly research. Although most theories on technology acceptance behaviour have been developed over the years and were extended into new models and approaches, the limitations still exist. TRA and TPB are the general models that are not valid in investigating the

behavioural characteristics of the technology acceptance nature of individuals.

On the other hand, TAM and TAM2, also basic models, effectively understand a general picture of the user's intention to adopt the technology. Both are ineligible in describing their technology adoption behaviour (Lai, 2017; Momani & Jamous, 2017). Furthermore, Diffusion of Innovations Theory (DOI) investigates the innovation adoption behaviour from the organizational and environmental perspective and is less effective in practical evaluation of the process than other technology acceptance models. In general, different terminologies are adopted to define the model's constructs by different theories, while the majority are found to represent the same components (Momani & Jamous, 2017).

VII. THE UNIFIED THEORY OF ACCEPTANCE & USE OF TECHNOLOGY

The UTAUT was first introduced by Venkatesh et al. in 2003, combining alternative views on user and innovation acceptance. The theory is derived based on the integration of previously developed theories on technology acceptance such as Theory TRA and TAM, the Motivational Model (MM), the TPB model, IDT, a combined TPB/TAM model, the Model of PC Utilization and Social. The UTAUT theory consists of four primary constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. The theory considers additional constructs - gender, age, experience, and voluntariness of use- to influence the user's behaviour. Akinnuwesi et al. (2022) studied factors influencing the behavioural intention of people to accept COVID-19 (CDTT) using the UTAUT. The application of the UTAUT model has been prevalent in the COVID-19, with studies investigating the use of digital technology for tackling COVID-19. The study found that performance expectancy (PE), facilitating conditions (FC) and social influence (SI) are the best predictors of people's BI to accept CDTT (Akinnuwesi, Uzoka, Fashoto et al., 2022).

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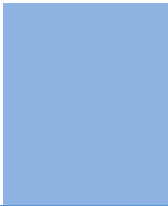
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Acknowledgments

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



Manuscript Style Instruction (Optional)

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

Structure and Format of Manuscript

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

A research paper must include:

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

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

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

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

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



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Author details

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

Abstract

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

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

Keywords

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

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

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

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

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

Numerical Methods

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

Abbreviations

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

Formulas and equations

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

Tables, Figures, and Figure Legends

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



Figures

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

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

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

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TIPS FOR WRITING A GOOD QUALITY MANAGEMENT RESEARCH PAPER

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

INFORMAL GUIDELINES OF RESEARCH PAPER WRITING

Key points to remember:

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

Final points:

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

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The discussion section:

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

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

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

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- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



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

Title page:

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

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

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Approach:

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Approach:

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- o If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

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- o Recommendations for detailed papers will offer supplementary suggestions.



Approach:

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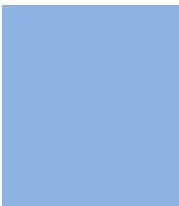


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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring





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