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Background of Purchase Intention of Brazilian Soccer Club Fans

By Fernando de Oliveira Santini, Wagner Junior Ladeira
& Clécio Falcão Araujo

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Abstract - Studies about purchase intention have grown in the marketing area. This is so especially for those seeking to associate loyalty and brand image. Within this context, this paper has sought to analyze the background of purchase intention of soccer club sport products. Then, to apply a descriptive research with 1056 respondents who are fans. The data collected were analyzed using a set of techniques from Structural Equation Modeling (SEM). The results of this research show that the intension of buying is more directly associated to loyalty to the brand rather than the actual image of the soccer club. It was evident the psychological commitment, the emotional attachment and the recognition or association to the brand antecede the purchase intention of sports articles made available by the soccer clubs. In conclusion, the final consideration and academic and managerial recommendations were expounded upon.

Keywords : *perceived advertising spending, price promotion, public relations, corporate reputation, brand equity.*

GJMBR-E Classification : *JEL Code: D71, D69*

BACKGROUNDOFPURCHASEINTENTIONOFBRAZILIANSOCCERCLUBFANS

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Background of Purchase Intention of Brazilian Soccer Club Fans

Fernando de Oliveira Santini [α], Wagner Junior Ladeira [σ] & Clécio Falcão Araujo [ρ]

Abstract - Studies about purchase intention have grown in the marketing area. This is so especially for those seeking to associate loyalty and brand image. Within this context, this paper has sought to analyze the background of purchase intention of soccer club sport products. Then, to apply a descriptive research with 1056 respondents who are fans. The data collected were analyzed using a set of techniques from Structural Equation Modeling (SEM). The results of this research show that the intension of buying is more directly associated to loyalty to the brand rather than the actual image of the soccer club. It was evident the psychological commitment, the emotional attachment and the recognition or association to the brand antecede the purchase intention of sports articles made available by the soccer clubs. In conclusion, the final consideration and academic and managerial recommendations were expounded upon.

Keywords : purchase intention, brand loyalty and image.

I. Introduction

Purchase intention is one of the subjects currently most explored among marketing academics and professionals. There is plenty of scientific production but many debates, without answers regarding this subject (Mandhachiatria & Poolthong, 2011). One of the debates is regarding loyalty and brand image and how it can cause direct impact upon purchase intention of a consumer (Bauer, Sauer & Exler, 2008; Abosag, Roper & Hind. 2012). It is this debate this paper intends to explore, bringing as object of study Brazilian soccer club fans. In other words, the purchase intention of these fans in connection to the products associated to soccer clubs such as: T-shirts, shorts, caps, key-chains, etc.

Brazilian soccer has gained projection and distinction. Proof of this are the millionaire contracts made by clubs all over the country. Also, the high salaries paid to athletes and trainers and the building of high standard stadiums. Accompanying this, the revenue of these clubs has grown vertiginously through sponsorship, media coverage and royalties paid for sale of the brand products. A news release in 2011 announced that a main television station in Brazil had invested approximately 230, 90 million dollars to buy the media rights for coverage of the main club matches of the A and B Series in Brazilian Soccer championships. The following year, 2012, the investment went up to 440 million. For licensing of products, the sum of revenues from royalties in 2011 was of 26 million for the following clubs: São Paulo Futebol Clube, Clube de Regatas do Flamengo, Sport Club Internacional, Grêmio Football Porto Alegre, Sociedade Esportiva Palmeiras e Fluminense Football Club (BDO Consultoria, 2012).

With the data presented, it stands out the academic and managerial importance of the subject this paper will deal with. Academically, there is a lack of discussion and understanding about indicators that might contribute to the consolidation of studies geared towards sports marketing (Kang, 2002; Filo, Funk & O'Brien, 2010). With this goal, the present research seeks to aid in generating theoretical discussion and has the objective of analyzing the antecedents of purchase intention of soccer club sports products by the fans. For this, a theoretical model was created, then, a descriptive research applied with 1056 questionnaires among fans. The collected data was analyzed with the set of techniques from the Structural Equation Modeling (SEM).

II. Theoretical Background and Hypotheses

Purchase intention is one of the main topics of study in the area of contemporary consumer behavior. It is common to find in marketing, models that analyze the influence of constructs such as loyalty and brand image in the purchase intention of consumers. This paper intends to test this influence, within the context of fans of Brazilian soccer clubs, using still other constructs such as: psychological attachment, emotional attachment, brand extension and awareness and associations. According to the Figure 01, which represents the hypothetical model in this paper; the purchase intention could be mediated by the loyalty construct, which receives direct influence from psychological attachment and emotional attachment. Paired to this, purchase intention could be mediated by the image of the club, receiving direct influence from brand extension and awareness and associations.

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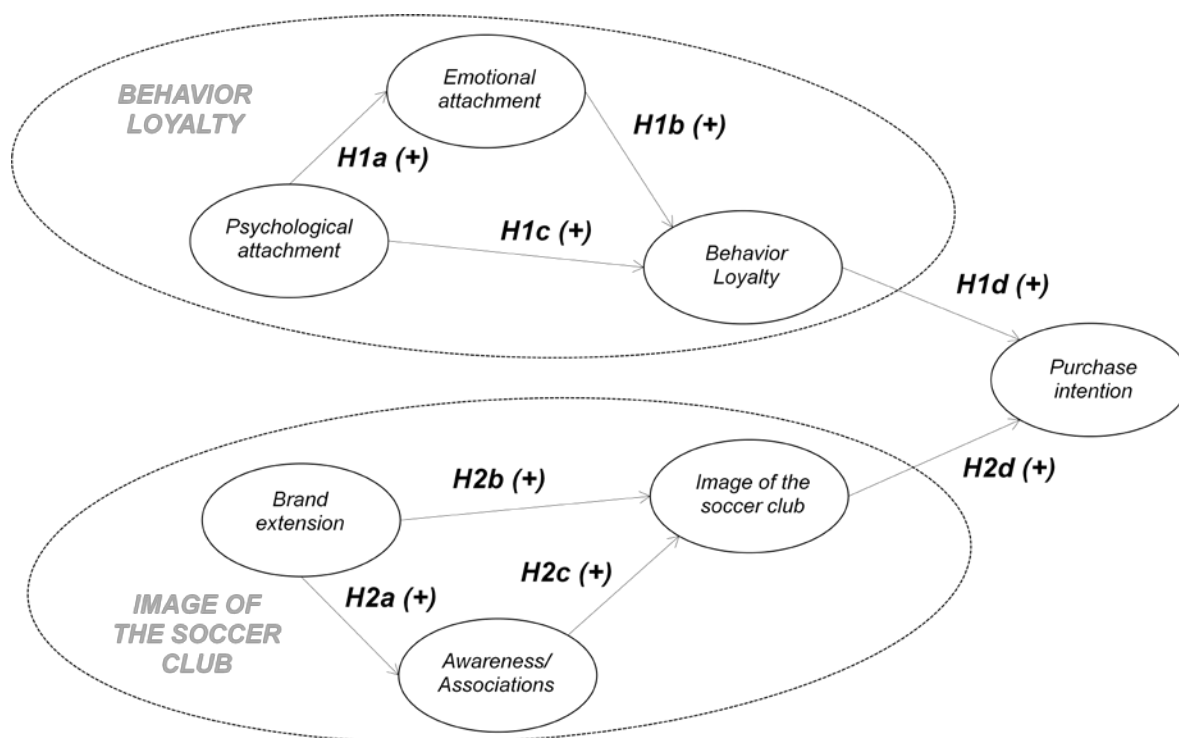
Figure 1 : Hypothetical Model

a) Brand loyalty and influence upon purchase intention of fans

In the dynamics of the contemporary market, loyalty of a consumer is an important behavior for the survival of an organization (Dick & Basu, 1994; Mandhachiatria & Poolthong, 2011); and it is directly associated with psychological attachment and emotional attachment.

Studies suggest that psychological behavior is one of the pillars that sustain a relationship (Berry & Parasumaran, 1991; Morgan & Hunt, 1994). Reinforcing this thought Bauer *et al.* (2008) detected that the level of psychological attachment of fans is correlated to the level of loyalty.

As to the emotional attachment, Kapferer (2001) suggests this feeling to be linked to a strong confidence and loyalty created by beliefs that are influenced by people who are highly involved with the consumer, for example, the parents. For this reason, many consumers prefer regional brands (Kpafere, 2001). This same reasoning can be applied towards a sport, since many children are influenced by parents and sibling as to the practice of a sport, a choice of becoming a fan and a sport club (Hunt, Bristol & Bashaw, 1999). With this basis, the belief is strengthened that the symbolism of supporting a specific team should go from one generation to another (Abosag *et al.* 2012). This shows that the brand name of a sports club carries with it an enormous possibility of a permanent bond (loyalty), which is a distinct factor from conventional brands.

Reflecting upon the previously mentioned constructs, it is observed that both dimensions are surrounded by emotional aspects (Mahony & Madrigal, 2000; Kpafere, 2001; Abosag *et al.* 2012) giving support to suggest the brand of a sport club is a promoter of that relationship. For this reason, a first hypothesis is suggested to be tested:

H1a – The psychological attachment positively affects the connections of the emotional attachment of the Brazilian soccer sport club fan.

The constructs related to the loyalty behavior is connected to the tendency of repeated purchase behavior when there is a strong connection to a determined product/service to the point that some clients feel a member of the organization (Bowen & Shoemaker, 1998). Extending this reasoning to sports, it is observed that fans of a soccer club are characterized strongly as fans of the sport itself and mainly of the club association, its directors, trainers and athletes (Bauer, *et al.* 2008). Reflecting beyond, it is possible to notice that this strong connection can be materialized the moment a fan becomes a member of the club. This influences the internal decisions of the institution, as well as, the manifestations of support or inquiry about events held by the associations (Mahony & Madrigal, 2000).

This fact has the potential of a strong emotional attachment being created with the brand (Chernatony, 2003), which in this case can be applied to a soccer club. Sports in general, are typically characterized by a high level of commitment and emotional involvement of

the consumer (Abosag *et al.,* 2012). Emotional attachment in sports is shown by Underwood, Bond and Baer. (2001) when they say that it is an activity where consumers easily forget their problems; produce common symbols, have a collective identity and even more, a reason for solidarity towards their peers. Such characteristics are connected to behavioral loyalty, as was shown already, and for this reason brings to the second hypothesis to be tested:

H1b – Emotional attachment positively affects the behavioral loyalty of the Brazilian soccer club fan.

The next topic of study suggests a positive connection between psychological attachment and behavioral loyalty. It has already been shown through research don by Iwasaki and Havitz (2004). Studies show that the existing connection between commitment and loyalty is proportional to the commitment of the fan (Beatty & Kahle, 1988; Bauer *et al.,* 2008). Other research has been added within the business context in other segments showing the existing positive relation between psychological attachment and the consumer´s behavioral loyalty (Larán & Espinoza, 2004; Prado, 2006; Lee, Graefe & Bruns, 2007), this reinforces the supposition within the sports ambit (Mahony & Madrigal, 2000; Bauer *et al.;* 2005; 2008; Borges & Añaña, 2009). Based on this, it is possible to suppose that:

H1c – Psychological attachment positively affects behavioral loyalty of the Brazilian soccer club fan.

Behavioral loyalty is connected with a deep commitment in buying or using a product or service in a consistent way, for, in the future, this causes repeated buying of the same brand or company. This will continue even with situational influences and marketing efforts capable of causing a change of behavior (Oliver, 1994; Bowen & Shoemaker, 1998).

Under the sports optics and as already mentioned, the fan is a member of a club and with high indicators of emotional ties due to their choice of club. Deep rooted emotions with the sport and the club (Bauer *et al.,* 2008) suggest the connection between the fans with the behavioral loyalty traits that result in buying the products and services of these teams. For this motive, a fourth hypothesis is proposed to be tested:

H1d – Behavioral loyalty positively affects the purchase intention of the Brazilian soccer club fans.

b) *The image of the club and the influence it causes upon a fan´s purchase intention.*

Another dimension studied in this research is brand extension. In a wide concept the image of the club will directly affect purchase intension. Within the sports world this perspective gained strength when organizations perceived the opportunity for increasing their profits by strengthening their connection with their fans. This has been done by introducing new products or services that have the name of the sports clubs,

athletes and trainers (Abosag *et al.,* 2012). The research by Abosag *et al.* (2012) shows that all the products considered within a sports segment can be used as an extension of the brand. Along these lines it is possible to visualize players and trainers; the equipment used for the practice of the sport and the rules of the game. These in turn, can be used as *merchandising* actions; food, game programs, reception of fans or any other activity that might help bring about experiences the fan has with a club.

Maintenance and growth of a brand is done by the extension of such (Keller, 2003). This is due to the value of said extension not only being limited to the profits but also giving the client the opportunity to be more familiar with the brand and consequently more involved with it (Abosag *et al.,* 2012). Following this reasoning suggests a positive connection between recognition and association of the brand. The awareness/association of the brand has the purpose of evaluating how much the client can ability to perceive and remember the brand of a category of products and services (Yoo & Donthu, 2001). It is possible to suggest that increased publicity of the brand will bring greater recognition of a diversity of products/services. For this reason the next hypothesis emerges to be tested:

H2a – Brand extension positively affects the awareness/association of the brand for the Brazilian soccer club fan.

With regards to the brand extension and image of the, it is possible to propose that it is positive once the image serves as a critical factor within the role of the communication in the companies. (Dirchter, 1985) and it can be used to increase the perception of the value of the products and services attracting and maintaining their clients (Howard, 1998). In the sports environment there it is known that the image differentiates and positions the sports organization due to the fact that people associate each club to a different image. Making a connection with what was explored about the brand extension, the diversification of products and services using the names of the clubs will be effective if these have an image built with their clients. This is very characteristic of sports fans where the choice of a club and a sport will be started in the early years of their life (Mahony & Madrigal, 2000; Kpafere, 2001; Abosag *et al.,* 2012). As such, the next hypothesis is:

H2b – Brand extension positively affects the Brazilian fan´s image of the soccer club.

Analyzing the proposed lines of study, as to the dimension of the awareness/association of the brand and image of the club, positive recognition and association of a fan is created by a high degree of emotional involvement (Mahony & Madrigal, 2000; Kpafere, 2001; Abosag *et al.,* 2012). This fact will end up causing an impact when shaping the image of the club;

this concept is characterized by the attitudes and impressions the consumers have about a determined product and service (Barich & Kotler, 1991). In this case the image of a club is formed by several dimensions within a soccer club, for example: personality of the fans, success of the team, historical happenings of the club, stadium of the team, characteristics of the players and the brand, organizational attributes, social interaction and rivalry (Ross, James & Vargas, 2006). So, the following hypothesis is suggested:

H2c – The awareness/association with the brand positively affects the image of a club for a Brazilian fan.

As a final conclusion many studies show that image is a critical factor for the success of a business indicating that the image of the club will have a positive influence towards purchase intention of the soccer fan (Dichter, 1985; Keller & Aaker, 1992; Howard, 1998). Howard´s study (1998) proposed that the image is a mechanism to attract and maintain clients. Confirming this thought,

Keller and Aaker (1992) suggest that this construct impacts the positive judgment and responses for a purchase. Based on this a last hypothesis is proposed which is:

H2d – The image of a club positively affects the purchase intention of the Brazilian soccer club fan.

III. Research Method

This chapter will present the procedures adopted for the development of field research. After this, the criteria used for the development and validation of the questionnaires applied for the public interviewed are presented; then the technique of statistical analysis for the interpretation of the results. The method used for this research was the quantitative descriptive method which has as a basic characteristic the search for the solution of problems by means of data collection using applied structural questionnaires with a considerable sample (Malhotra, 2012).

a) *Development and Validation of the Instrument of Data Collection*

The means by which applied data was collected in this research were made up of measures already used in previous researches. With the purpose of measuring the feelings associated with the "psychological attachment" and "loyalty behavior" the scale was adapted from Bauer *et al.* (2008). From Beccarini and Ferrand (2006) a measurement for "club image" was taken. From Bruner and Hensel (1998) the purchase intention scale was used. The measurement for "awareness/association of the brand" was based on the research of Yoo and Donthu (2001). The other measures-emotional attachment; brand extension- was taken from Abosag *et al.* (2012).

Before the final application of the research instrument, it was pre-tested and validated by specialists. The pre-test was applied to 30 fans with the same characteristics of the target public of this research. The validation was done by the means of analysis of validity of content with the purpose of verifying if the construct questions represent that which the scales propose to measure (Kinner & Taylor, 1996). Even though subjective, it is common in the marketing field and brings greater credibility to the instrument that will be applied (Malhotra, 2012). This validity was confirmed by two academic specialists (Two Doctors Administration). The referred phases brought some adjustments to the format of the questionnaire.

This phase once overcome, the final version of the instrument was applied to the final sample. The affirmations were inserted of the *Likert* type with five points "1" meaning total disagreement and "5" total agreement. Besides the affirmation the questionnaire contained socio-demographical data to be answered (monthly income; schooling; age; sex, marital status).

b) *Data Collection and Data Analysis Technique*

This research was applied to soccer fans in the state of Rio Grande do Sul, Brazil. This state is characterized by a strong rivalry between two clubs, the Grêmio Football Portoalegrense and the Sport Clube Internacional, both with their headquarters in the state capital of Porto Alegre. Both teams have received a world title, two continental ones and several regional awards. The Grêmio team has two titles of the Brazilian Soccer Championship and four Brazilian Cup titles. The Sport Club Internacional team has three Brazilian Championship titles won in the decade of the 70´s and one Brazilian Cup award.

The questionnaires were applied personally during the year of 2012, with a total of 1056 respondents. The technique of non-probabilistic sample was used due to convenience which is characterized by the judgment and accessibility of the researcher (Malhotra, 2012).

In terms of analysis of data, the Structural Equation Modeling (SEM) was used in which technique examines the connections relations through a set of methods that identifies the latent variables using multi-varying techniques, examining the simultaneous multiple dependency connections between these variables (Schumacker & Lomax, 1996; Hair, Anderson, Tathan & Black, 2005).

For the final adjustments of the model and the hypothesis, the following indicators were used: Chi-square, degrees of liberty, level of probability, Comparative Fit Index (CFI), Normed Fit Index (NFI), Root Mean Squared Error of Approximation (RMSEA), Variance Extracted, composite reliability and Crombach alpha. The criteria for the adjustment of the models are suggested by Mulaik, James, Van Alstine, Bennet, Lind

& Stilwell (1989), Byrne (1998), Hair et al. (2005) and Arbucle (2008).

IV. Analysis and Results

This chapter has four parts to better test the hypothesis raised in the theoretical reference. Primarily the descriptive analysis was done, with the sample characteristics, the missing values and *outliers* evaluated. In sequence, the validation of the measurement models were presented; followed by the validation of the integrated model. Finally, a discussion and analysis of the final integrated modal was raised the analysis of the hypothesis.

a) Descriptive statistics and verification of the missing values and outlier cases

Based on the total universe of the questionnaires applied, a descriptive analysis was accomplished in order to understand the characteristics of the samples used in the research. In summary, the monthly income of a greater concentration was from U$ 500 to U$ 1.500 (32.2%), with a greater participation being that of university students (45%), males (54.1%) and single males (64.5%).

As to verifying the quality of the data, this was done evaluating the missing valuess and outliers. As to the matter of evaluating the missing values, an analysis was accomplished as to the frequency of all the questions contained in the research instrument. This process has as its objective verifying whether some question was badly interpreted or not. This analysis did not detect any questions that made the interpretation more difficult, since there was no question that had more than five possibilities of omission of answers.

The next step was to analyze each questionnaire, one at a time, and evaluate the index of answers not given for suggested questions (greater than 10%). At this point, 162 respondents were excluded from the final sample.

In continuation, the analysis of unvaried outliers cases was done by *Z*- scores. For the cases with values over |3| were analyzed for each variable (Hair *et al*., 2005). In this analysis, 28 questionnaires were eliminated. Finally, the multivariate outliers were evaluated using Mahalanobis method of analysis, where a large distance between an individual value and the sample average obtained are verified (Kline, 1998; Jöreskog, 1993). For the analysis, no element that needed to be excluded was identified.

b) Validation of measurement model

Having made a primary cleansing of the data base, then there was the analysis of presuppositions of normality in the variables observed. For this a calculation of the indicators of Kurtosis was carried out by means of the Mardia´s Coeficient having detected values of less than 5, these being significant. In this

manner, the presence of normality in the distributions was detected (Mardia, 1970; Bentler, 1995). As to the analysis of asymmetry, the variables observed showed a moderate symmetry, since the coefficients of asymmetry of Pearson were close to zero.

In continuation, the analysis of mere reliability was verified (Crombach Alpha*),* with the objective of evaluating the internal consistency of degrees of measurement used, with tolerable index which should be superior to 0.6 (Hair, et al., 2005). In this analysis, fragility was observed in relation to the constructor which measures "brand extension" of the soccer club, for the result obtained was way below the tolerable level (0.137). Except for this, all others presented adequate indexes: "emotional attachment" (0.721), "brand awareness/association" (0,796), "loyalty behavior" (0.800), "psychological attachment (0.787), "image the soccer club" (0.868) e "purchase intention" (0.941).

After the mere reliability, a Confirmatory Factorial Analysis was undertaken seeking to ratify the model originally proposed in the theory. In this way, a convergent, discriminatory analysis was developed, permitting the analysis of the reliability of each construct, as well as the discrimination between them.

The results of the factorial weight of the items as to each latent variable showed significant loadings at 0.01. The indicators of compound reliability and of Average Variance Extracted (AVE), were considered significant, with the exception, once again, of the "brand extension." For this reason we chose to modify the original model that had been proposed, removing the "brand extension" construct from the initial theoretical model, and promoting alterations for the adjustment of the same. This procedure is in agreement with the proposition that sample variables should be removed if their coefficients are less or are not significant that is, those whose values are less than 0.5 (KLINE, 1998).

Continuing with the analysis, without the above mentioned construct, it can be observed that the results of the AVE of each construct, in the table of the matrix of correlation between the construct, these are always greater than the correlation between the constructs, since these are all significant, which characterizes multicollinearity (Schumacker & Lomax, 1996; Hair et *al*., 2005). This criterion is important for analysis, for, according to Fornell and Larcker (1982), these results serve to verify the convergent validity of each construct, due to the fact that the AVE is greater than the shared variance. The table 01 shows the results.

Table 1 : Convergent and discriminatory validity

Constructs	Emotional attachment	Psych. attachment	Brand awareness/ association	Loyalty Behaviour	Image of the soccer Club	Purchase Intention
Emotional attachment	**0.71****	-	-	-	-	-
Psych. attachment	0.29*	**0.85****	-	-	-	-
Brand awareness/ association	0.28*	0.26*	**0.83****	-	-	-
Loyalty Behaviour	0.45*	0.43*	0.34*	**0.78****	-	-
Image of de soccer Club	0.33*	0.24*	0.29*	0.30*	**0.92****	-
Purchase Intention	0.38*	0.31*	0.30*	0.52*	0.29*	**0.97****

Note : Convergent validity; Variance Extracted

As shown in Table 01, the confirmation of the convergent and discriminatory validity between the constructs can be observed. The compound reliability of each factor and Crombach Alpha is also analyzed. The results were within a satisfactory level (emotional attachment = 0.79; brand awareness/association = 0.85; loyalty behavior = 0.88; psychological attachment = 0.88; image of the soccer club = 0.91; purchase intention = 0.96). Finalizing the reflection as to the discussion of models of measurement, the choice was made to exclude the construct "brand extension" and the respective hypothesis linked to the same, for values fund therein would affect the quality of the measurement of the final integrated model.

c) *Evaluation of the integrated model*

The final model proposed for testing, according to what is presented in Figure 01, was taken from a bibliographical review and form the mentioned scales besides the preliminary analysis of presuppositions of validity. In this way, six dimensions were arrived at (emotional attachment; psychological attachment; loyalty behavior; brand awareness/association, image of the soccer club and purchase intention). Each construct was formed from four or five variables as described earlier.

Analyzing the results, it can be observed that the degree of significance of all coefficients has an index less than 0.1, that is, this indicates that they are significant for the model. The exception noted is in the link between the "attachment" construct and "loyalty behavior", with a level of significance of 0.78.

In the original model, it was possible to observe that the test of "chi-square" is significant, indicating there is a significant difference between the observed matrix and the estimated matrix. The absolute measurements of adjustment that determine the degree in which the model can predict the observed covariance matrix, presented some problems due to the measures of NFI, IFI, TLI and CFI were below the desirable level (0.9), as was the relation of the Chi-square/degrees of freedom – below 5 (Hair et al. 2005; Tanaka, 1993). In relation to the levels of reliability, the dimensions presented satisfactory indexes.
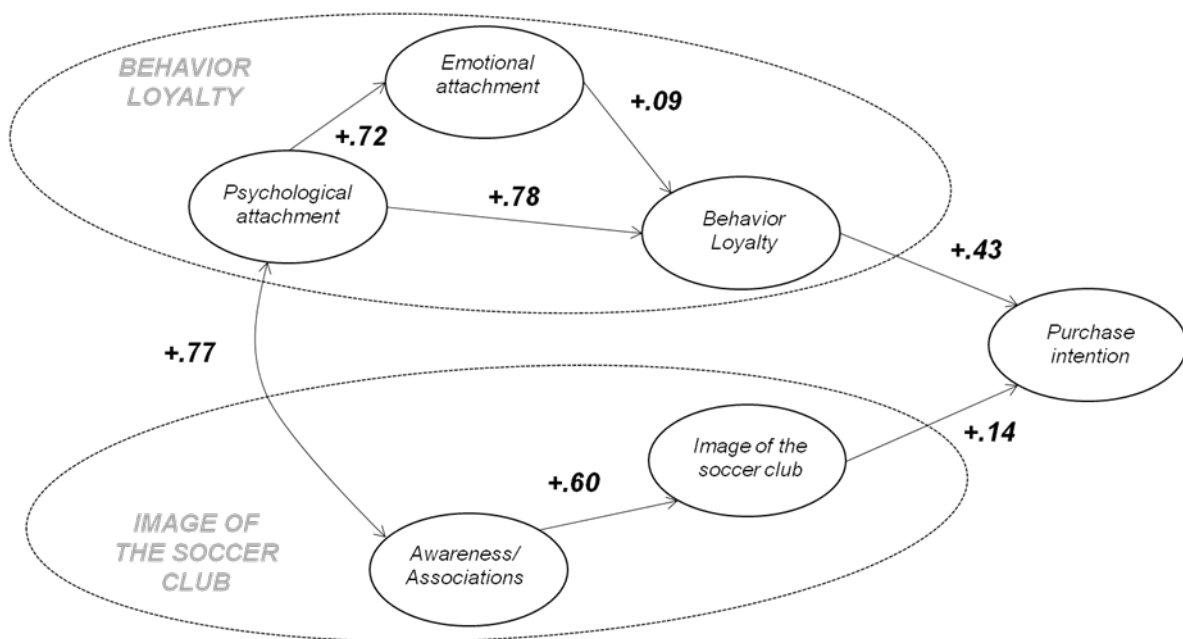
Figure 2 : Final model and purchase intention

Table 2 : Index of model adjustment – Initial and Final

Index	Final Analysis	
	Initial	Final
Chi-square	1577.368	1088.77
Degrees freedom	293	292
Probability Level	0.00	0.00
Chi-square/Degrees of freedom	5.28	3.72
CFI - Comparative Fit Índex	0.895	0.935
IFI – Incremental Fit Índex	0.896	0.935
TLI – Tucker-Lewis Coefficient	0.874	0.922
NFI – Normed Fit índex	0.875	0.914
RMSEA - Root Mean Squared Error of Aproximation	0.071	0.056
Extracted Variance	0.856	0.856
Composite Reliability	0.980	0.980
Crombach Alpha	0.924	0.924

From the situation exposed above, the choice was made to make adaptations in the model. Taking literature that studies structural equations for a base, the suggestions available on AMOS™ to adjust the model. This initiative was justified by giving a better understanding as well as better explanation of the phenomena being studied. It is worth pointing out that, the relation was only accepted if there was some logical/theoretical argument for them. The relationship made was the following: brand awareness/association and psychological attachment. The analysis showed a strong relation between the two constructs (0.77), which makes possible the understanding that the greater the brand awareness/association, the stronger will be the psychological attachment of the soccer fan and vice versa.

It can be noted in Table 02, that satisfactory indexes were attained for CFI, IFI, TLI e NFI (greater than 0.9), as well as the relation of "Chi-square/Degrees of freedom" (less than 5) (Arbuckle, 2008; Marôco, 2010). Such evidence justifies carrying out the adjustments that were made. Once the tests of the hypothesis were made and the indexes of the adjustment of the model were registered, we proceeded to the next stage of work, with the objective of reflecting upon the results found.

d) Discussion and analysis of the final integrated model

After the validation of each individual construct which was done by the confirmatory factorial analysis, the evaluation of the integrated model was undertaken, observing both the measurement model and the structural model. The objective of this phase was to

analyze the theoretical structure of the hypothesis – that is, the relation between the constructors and the variables displayed in the measurement model. After these phases, the design of the final model was shown in Figure 02.

The hypothesis *H1a* of this study predicted a direct and positive relation between the psychological attachment and the emotional attachment of a soccer club fan. As was presented in Table 02, the confirmation of this hypothesis was obtained, having a value of 0.72. This means that when one is dealing with the purchase intention of products associated with a football club, psychological attachment has a direct effect on the person´s emotional attachment. This fact creates a potential of a strong emotional attachment with the brand, typically characterized by the high level of emotional attachment and engagement on part of the consumer, as shown in Abosag *et al.* (2012).

The second hypothesis *H1b* proposed a direct, positive effect of emotional attachment on loyalty behavior of the fan. Despite the existence of a certain relationship (0.09), it was found not to be significant, invalidating a deeper analysis. Hypothesis *H1c* sought to analyze the positive relationship between psychological attachment and behavioral loyalty, which was confirmed as having a value of 0.78. This fact demonstrates that psychological attachment is the main influence on brand loyalty as touching a person´s purchase intension of products from soccer clubs. The relation between emotional attachment and loyalty, however, could not be confirmed in this sample.

As to hypothesis *H1d*, it involved the analysis of the direct, positive relationship of behavioral loyalty and purchase intention non part of the football club fan. Once again, the proposition was confirmed, since it was a significant relationship and a value of 0. 49. In this context, then, behavioral loyalty is linked with a strong commitment to purchase or to use a product or service associated with the football club with which the fan identifies.

In the hypothesis *H2c* the positive impact was predicted as to the awareness and association of the brand and the club´s image. The analysis made confirmed a significant effect and a relationship of 0.60, confirming the hypothesis. This fact shows that when a fan has a strong awareness and association with his club, it ends up magnifying the club´s image. Finally, it was thought that the club´s image would have a positive impact on the fan´s intention to purchase characterized in hypothesis *H2d*, which was also confirmed by the unidirectional force of 0.14. This fact shows that the club´s image increases the possibility of a fan´s purchase intention of their sports products.

V. Conclusion Implications

The present study had its objective the analysis of that which precedes purchase intention of sporting goods from soccer clubs by their respective fans. To do this, a descriptive research was undertaken, with 1.056 questionnaires which were answered by fans. Through this study, the confirmation of certain hypotheticised relationships was observed.

The results demonstrated that there are positive, significant relationships between the following constructs: "psychological attachment" and "emotional attachment"; "psychological attachment" and "loyalty behavior", and "purchase intention"; "brand awareness/association" and "image of the soccer club" and finally; "image of the soccer club" and "purchase intention." In this way, the study ratifies results found in other Works which also suggest these relations and which were the bases for the hypothesis raised (Dichter, 1985; Keller & Aaker, 1992; Howard, 1998; Hunt *et al.* 1999; Mahony & Madrigal, 2000; Kpafere, 2001; Chernatony, 2003; Bauer *et al.,* 2005 and 2008; Abosag *et al.,* 2012).

On the other hand, it was not possible to test the propositions that foresaw the relationship involving "brand extension" which was due to reliability and validation indicators being insufficient. Even though the scale was taken from studies, with satisfactory results (Abosag *et al.* 2012), for this research, the construct analysis had to be removed. Consequently, the final theoretical model tested underwent some adaptations, since the hypothesis connected to that dimension were excluded from the study. The inclusion of those hypotheses not tested here can serve as reflections for further studies, with the suggestion of the use of a different scale to be used; as the processes of validation were put in place before the final gathering of data and, even so, did not reach the desired or tolerated indexes.

Another interesting result was the non-confirmation of the hypothesis that predicted the positive relationship "emotional attachment" and "loyalty behavior". Such a rejection opens the way for more research, especially with an exploratory focus, in order to better understand the reason for the lack of association. The results suggest that having emotional ties is not enough to have a behavioral loyalty which is characterized by a repeated purchase behavior towards certain products or services (Oliver, 1997). Perhaps in a situation where loyalty is not characterized as a positive buying process but is a certain predisposition to favorable buying and attitudes such as is the case of attitudinal loyalty, the hypothesis might be confirmed. In this way, the suggestion remains valid for future study.

In terms of management, the research provided backing for club managers, who are more and more concerned about their own professionalization. It gives them more support for making decisions, since this paper helped bring about reflection upon several dimension used within the business marketing for the sports ambit which is in need of more research (Abosag

et al., 2012). It is worth mentioning that this research project used a non-probabilistic sample for convenience sake, applied within two soccer club of the state of *Rio Grande do Sul* and, for this reason, should be analyzed under this optic making generalization not possible for all the population and associations of the country and out. For this reason, one more suggestion remains, which is to research with probabilistic samples and more have include fans from different clubs and region for a possible comparison of the results and to encourage consolidation of the results of this research.

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The Experiential Value of Online Retailing: A Scale Development and Validation from the Consumer's Perspective

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Abstract - The main purpose of this research is to develop and validate an instrument to measure consumers' perceptions regarding the other-oriented value (ethics, status, esteem, and spirituality) of online retailers. This can be considered as an attempt to give a full presentation to the experiential value as conceptualized by Holbrook (1996).

This is, to our knowledge, an attempt in the literature to specifically measure the experiential value construct as composed by all of the self-oriented and the other-oriented dimensions.

Such effort is particularly relevant since online retailers must understand how consumers perceive and evaluate the ethics (Anderson and Srinivasan, 2003), spirituality, esteem, and status of their websites in the face of severe competition and continually rising consumer expectations. Results offer a support of all of convergent, discriminant, and nomological validities.

Keywords : experiential value, ethics, spirituality, esteem, status, websites, and scale development.

GJMBR-E Classification : JEL Code: L81, L68

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Strictly as per the compliance and regulations of:

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Ines Soltani [α] & Jamel-Eddine Gharbi [σ]

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I. Introduction

Customer value is a concept of continuing interest to scholars, marketing researchers, and to many marketing practitioners (Fernandez and Bonillo, 2006). Beginning to emerge in the 1990s as an issue of growing interest to business, customer value is considered as one of the most significant factors in the success of an organization especially because it is an important source of competitive advantage for the firm (Mizik and Jacobson, 2003; Spiteri and Dion, 2004; Woodruff, 1997) both in the marketplace and market-space. Being a fundamental basis in every marketing activity (Holbrook 1994, 1999), customer value has been envisioned as a critical strategic weapon in attracting and retaining customers (Lee and Overby, 2004; Wang, Lo, Chi, and Yang, 2004).

The approach that has dominated the empirical and much of the theoretical work in this area is the economic one. This latter reflects the - consumer's overall assessment of the utility of a service or product based upon perceptions of what it is received (benefits/gains) and what is given (sacrifices) (Zeithaml, 1988). The principle of this view is, thus, the treatment of the consumer as someone who is purely calculator and rationalist. This perspective was criticized because it neglects the emotional facet of the perceived customer value concept. Indeed, the individual can look, next to the quality of the product, for other things like enjoyment, fantasy, and entertainment, etc. The experience of consumption or purchase becomes, thus, an end in its self and the product will be purchased and preferred for its own sake and not just because it is efficient, has a good economic value and easy to be used. All these features are the basis of the experiential view of the customer perceived value. In that case, and in order to stimulate consumers to buy their products or services, many enterprises try to provide novel experiential environments, experiential products and services to build experiential stage. Of this fact, the firms' positioning on the experiential value is becoming the basis of differentiation.

a) Measurement of the Other-Oriented Value

The development of the other-oriented value measurement scale is achieved by the adoption of the paradigm of Churchill (1979). The object of this author was to develop better measures of marketing constructs. In doing so, he recommended to pursuit eight steps. Just seven of them will be treated during this research. Thus, the last step: norms' development will not be taken into consideration because it is the least used frequently in the literature, especially in marketing. These procedures are presented in the following figure:

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1. Specify domain of the construct	Recommended coefficients or techniques
2. Generate sample of items	Literature search Experience survey Insight stimulating examples
3. Collect Data	Coefficient alpha Factor analysis
4. Purify measure	Coefficient alpha Split-half reliability
5. Collect data	Multitrait-multimethod matrix Criterion validity
6. Assess reliability	Average and other statistics summarizing distribution of scores
7. Assess validity	
8. Develop norms	

Figure 1 : Procedures for the development of experiential value scale according to the paradigm of Churchill

i. *Specification of the Construct's Domain*

The first step in the procedure for developing new measures involves specifying the domain of the construct (Churchill, 1979). Thus, the first step in any scale development is to use the right definition and domain of the concept that we desire to measure in order to generate a number of items designed to capture the conceptual and logical true variance present in the construct (Churchill, 1979; DeVellis, 1991; Spector, 1992; Moller and Licker, 2005). Consequently and during this phase, we want to develop a measurement scale of the second dimension of the experiential value: the other-oriented value dimension. According to Holbrook (1999), this latter looks beyond the self of someone or something else, where the consumption experience or the products on which it depends is valued for their sake, for how consumers react to it, or for the effect it has on them. It is a multi-dimensional construct constituted of esteem, ethics, spirituality, and status. The following table is an illustration of this typology:

Table 1 : The other-oriented value dimension

Value		Extrinsic	Intrinsic
Other-oriented	*Active*	Status (Success, Impression, management)	Ethics (Virtue, Justice, Morality)
	Reactive	Esteem (Reputation, Materialism, Possession)	Spirituality (Faith, Ecstasy, Sacredness, Magic)

a. Active sources of extrinsic value : Status (Success, Impression Management)

Usually, group members seek similarity with other group members to be accepted in the group (Clark et al. 2007). However, mere acceptance is not always enough (Clark et al. 2007). Some consumers want to receive recognition and distinction within the group (Scitovsky, 1992). One way to achieve this is through status (Frank, 1985). This latter is defined as " a group member's standing in the hierarchy of a group based on the prestige, honor, and deference accorded him or her by other members" (Burn, 2004). In the consumption domain, Eastman et al. (1999) view status

consumption as, "the motivational process by which individuals strive to improve their social standing through conspicuous consumption of consumer products that confer or symbolize status both to the individual and surrounding significant others". In this case, certain products and brands convey status to consumers (O'Cass and Frost, 2002; Vegnerou and Johnson, 1999). Among these products and brands, we can note those having high image, high quality, and presenting value of prestige.

Not far from the Burn and Eastman's points of view, Holbrook (1996) points out that status designates the active manipulation of one's own consumption behavior as an extrinsic means toward the other-oriented end of achieving a favorable response from someone else. "In other words, we seek status by adjusting our consumption in a manner that affects those we wish to influence. So, the person consumes in order to communicate about his self to others in ways that contribute success to him. In sum, consumers choose the products they consume and the consumption experience they pursue, in part, as a set of symbols intended to construct a persona that achieves success in the eyes of others" (Holbrook 1996, 1999). In the online context, a merchant website can confer this value especially when it sells prestigious products or products of high image that enable consumers to be distinct from others.

During this study, we define the status of the site *"the motivational process by which e-tailers strive to improve their standing through their reputation and their image that confer or symbolize to them status"*.

b. Active source of intrinsic value: Ethics (Virtue, Justice, and Morality)

Ethical values were the subject of many studies. In fact, they play an important role in people's life, consumers' life, as well as life of organizations. These latter in order to survive have to pursue legal and right conduct and develop their responsibilities towards the society. Briefly, they must found ethical values. This type of value was described, in the domain of business, as being "difficult and controversial concepts related to who you are, how you conduct your business, and how businesses and their employees ought to behave" (Aldag and Stearns, 1991).

From a consumer perspective, _ which has received less attention (Cui et al., 2005) _ Holbrook (2005) pointed out that ethical values emerge from consumption experience actively pursued for the intrinsically motivated sake of the effect that they have on others viewed as an end-in-itself. "That consumption experience which provides value or ethic utility is the result of consumer judgment on his way to behave and the way by which he must behave towards moral principles" (Holbrook, 1999).

Next to the perception of ethical value of the brick and mortar stores, nowadays, we talk about digital ethics, e-business ethics or e-retailer ethics. Indeed, consumers' ethical evaluations and expectations are particularly relevant on the Internet (Román, 2007). This environment, despite its importance, was described as being a new environment for unethical behavior (Freestone and Mitchell, 2004) and that ethical transgressions are more likely to happen in e-transactions as compared to face-to-face transactions (Citer et al., 2005). By unethical behavior, we can hear the absence of system security, unauthorized sharing of personal information (privacy), the sale of a product to a customer that he/she does not need through high pressure selling techniques, making something appear better than it is, exaggerating the features and the benefits of a product (Levy and Dubinsky, 1983; Hyman et al. 1994; Lagace et al. 1991; Román and Manuera, 2005; Román and Ruiz, 2994), fraudulent behaviors, etc.

In addition, the physical distance between sellers and buyers was shown to have a negative effect on the consumer behavior while purchasing via the Internet (Román and Manuera, 2005). In that case, Latane (1981) confirmed that "a high physical proximity promotes warmer and closer interpersonal relationships, whereas, a low degree of physical proximity leads to psychological distance. It appears thus, that ethical issues can be more developed in bricks and mortar stores than in its counterparts: Internet retailer".

However, if we take into consideration these results and while knowing that consumers give a big importance to ethical value in order to buy a product/-service, how can we explain the higher purchase rate via Internet? This can be explained only by the fact that it exists also e-retailers who pursuit good and right conducts with their consumers.

During this study, and similar to the writings of Guilla (2004) in the domain of leadership, we define ethics in the domain of B to C e-commerce in terms that it *"involves dealing in a manner that respects the rights and dignity of others (consumers)"*.

c. Reactive source of intrinsic value: Spirituality (Faith, Ecstasy, Sacredness, and Magic)

If we glance at the origin of the spirituality term, we find that the word 'spirit' comes from the Latin word "Spiritus" meaning breath (Oxford English Dictionary, 1989). From a literature view, spirituality is one of the most popular subjects that have interested many researchers and scholars in many fields. For that, many definitions are given to conceptualize it.

Holbrook (1999) for example, points out that spirituality entails an intrinsically motivated acceptance, adoption, appreciation, admiration, or adoration of another where this "another" may constitute some divine power, some cosmic force, some mystical entity, or even some otherwise inaccessible Inner being and

own sake. "Here, the reactive as opposed to the active nature of spirituality corresponds to the distinction between faith (sacred experience) and works (good deeds). The former involves a receptive form of devotion or worship (reactive other-oriented intrinsic value) however; the latter entails some manipulative inter-vention" (Holbrook, 1999).

Far from this idea, literature about spirituality has shown that "the search of meaning" was the shared point between researchers while defining it. As an example, spirituality was considered as "a search for meaning in life, a life force that leads individuals to seek a connection to existence outside of the self" (Meraviglia, 1999); "personal belief system that focuses on a search for meaning and purpose in life…and a connectedness to a higher dimension" (Smeltzer and Bare, 1996); and as "an individual's effort to construe a broad sense of personal meaning within an escha-tological context" which means that as human, we are ultimately aware of our mortality (Piedmont, 2001). Thus, we try to do everything in order to build some sense of purpose and meaning for the lives we are leading.

Hence, being a provider of meaning in individuals' lives (Mooney and Timmins, 2007), spiri-tuality represents the inner, intangible dimension that motivates us to be connected with others and our surroundings (Narayanasamy, 2004).

Thus, our life does not stop to contain the sense of spirituality which becomes an important component of it. In this sense, Liehr (1989) advances that the person's spirituality is dependent upon the ability to give and receive such human elements as touch, listening, committed presence, love and trust (Mayer et al., 1971). It also includes an appreciation of music, food, wine, sex, literature, art, humor (Cohen, 1990); hope (Dyson et al., 1997); happiness, crying, suffering (Lindholm and Ericksson, 1993) and laughing, dancing, relationships, hugging and any other aspect which stimulates meaning in the individual (Oliver, 1990). Continuing in the same view, Kœnig et al. (2001) point out that spirituality is also the personal quest for understanding answers to ultimate questions about life, about meaning, and about relationship with the sacred or transcendent which may (or may not) lead to or arise from the development of religious rituals and the formation of community. It is also viewed, according to the moti-vational or trait perspectives, as a nonspecific, affective force that drives, directs, and selects behaviors (Piedmont, 1999a).

Otherwise, the search of meaning and the different manifestations of spirituality make it an important element that has positive effects. Indeed, in the domain of medicine, in general, and nurse, in particular, spiritual activities were found to have a positive result on the health and the well-being of patients (Griffin et al., 2008).

The question that can be asked here, is giving that spirituality has interested, for a long time, researchers in the domain of humanity life (family, health, work, etc.) can we apply it to an online context where the person factor is absent and where just the machine takes place? And can we speak about spirituality on the Net especially as Zinnbauer et al. (1999) have shown that it was more associated with closeness, God, and the feeling of interconnectedness with the world and the living things?

The answer, according to the literature review, was 'yes'. Indeed, according to Mckenna and West (2007), the Internet has become a staple of everyday life and for many it has become a staple of spiritual life as well. Wertheim (2000) reinforces this idea by claiming that "our fascination with computers is . . . more deeply spiritual than utilitarian". Bunt (2003), Hoover et al. (2004), and Kalb (2003), as for them, have shown that in the post 9/11 world, people of all faiths are increasingly using the Internet for spirituality-related activities. These activities may be represented by the online forums (virtual communities), which allow individuals to meet and interact with others who share their faith, beliefs, and values (e.g. integrity, honesty, and humility) from the privacy of their homes (Mckenna and West 2007). Next to forums, there are a variety of ways, on the Net, in which people can use the Internet to pursue and express their faith. Such an example was receiving and sending emails with spiritual content. In this context, Research by Hoover and colleagues (2004) through the Pew Internet and American Life Project suggests that perhaps the most popular activity is sending (or receiving) email with spiritual content _38% of 128 million Internet users have done so.

As a conclusion, we define spirituality as *"one experience of meaning and purpose in life"* (Skokan and Bader, 2000). That meaning can be nourished of inner life (Duchon, 2000), feelings of completeness and joy (Ashmos, 2000), individual good-will (Manques, 2008), a sense of being connected to others (Ashmos, 2000), context of community (Duchon, 2000), interconne-ctedness and trust among those involved in a work process (Manques, 2008).

d. *Reactive source of extrinsic value: Esteem (Reputation, Materialism, Possessions)*

Esteem is "the reactive counterpart to status in that esteem tends to result from a somewhat passive ownership of possessions appreciated as a means of building one's reputation with others" (Holbrook, 1999). In that case, individual appreciates reactively his own consumption or lifestyle in a passive way as a potential extrinsic means of enhancing his other-oriented public image (Holbrook, 1999).

Being reactive rather than active in nature, this value might manifest in the form of personality trait such "materialism". By materialism we hear "an individual

viewed collectively as an indicant of one's own prestige or as an index of one's own social position" (Holbrook, 1999). Many researchers consider materialism as a value rather than a behavior or a personality trait (Richins, 1994). This value includes beliefs concerning the acquisition centrality and the acquisition role in the happiness and in the success.

In addition, this variable was extensively linked to the self in order to study the self-esteem concept. In doing so, numerous studies were advanced: for example those of Rosemberg (1965); Talbott, Pullen, Zandstra, Ehrenbergen, and Muenchen (1998); Giges (1987); Burk (2004); Strizhakova (2005); and others. In that case, self-esteem was defined as "people's feelings about their worth or value of themselves" (Rosemberg, 1965). It is, thus, linked to physical attractiveness (Mathes and Kahn, 1975; O'Grady, 1989) and social participation (Herzog et al., 1998). As a consequence, individuals manage their appearance in an effort to present the desired impression or 'personal front' of others (Goffman, 1959).

Coming back now to the online context, the literature review shows that between the motivations of using the Internet in general we can note the social escapism, the refutation of loneliness feeling, and the avoidance of the social problems. Hence, using the Internet (in our study the Internet medium is used to do shopping) may have some impact on consumers' overall perception of quality of life (Bush, and Gilbert, 2002). Diener (1984) has found that certain personality characteristics may impact perceived quality of life and that life can be influenced by certain personality characteristics such as self-esteem.

If we apply those findings to the online shopping context, we find that even the website can or has a personality that distinguishes it from other websites. This personality can be construed through the design of the site, the quality of product presentation, the trustworthiness in dealing with consumers (security, privacy), the volume of sales achieved, its reputation and the people's attitudes towards it.

All these elements represent the esteem of the website. Applying the definition of Richins, Dawson (1992) and Epstein (1980), we define the site esteem as *"an evaluation or as an assessment of how good or bad the site is"*.

ii. *Items Generation*

A total of 111 items was identified in the second step from the literature review, in-depth interviews, and focus group: 48 for ethics, 21 for spirituality, 25 for status, and 17 for esteem. Nine in-depth interviews and five focus group interviews (with 6-7 members each) were conducted with teachers of universities who have purchased via Internet abroad (France) and students of electronic commerce at the university of Economic Sciences and Management of Jendouba in order to (1)

help in the process of identifying and clarifying the other-oriented experiential value dimension, (2) generate news items, (3) know the respondents' reactions and expectations as for esteem, status, spirituality, and ethics of the site, and (4) eliminate any redundant, ambiguous, or poorly worded items. Focus groups and in-depth interviews lasted between 50 minutes to 01 hour 15 minutes.

Initial questions were related to participants' online shopping experience for people who have purchased via Internet and to the respondents' expectations from the online shopping in general and merchant websites in particular for students, where and how they made their online shopping activity, what were their concerns when buying from an online retailer, how they evaluate merchant websites from which they have bought, what are the benefits that they can have when purchasing online, and are websites benefited from a good image, and what are the elements that must exist in the online experience in order to achieve the purchase procedure.

The generated items were submitted to expert judges. These judges are consisted of marketing professors, management professors, and doctoral students in marketing and information systems. They were asked to assess content validity and check the scale items for ambiguity, clarity, triviality, sensible construction and redundancy, as well as to make sure that the items reflected the definition of the other-oriented value dimensions constituted of esteem, status, spirituality, and ethics. After the elimination of 46 redundant or ''non representative'' items, the experts agreed that the scale items of other-oriented value adequately represented the construct. The revised other-oriented value scale had 65 items. For each item, a rating scale was proposed. It is an agreement scale:

1= Strongly agree

2= Moderately disagree

3= Slightly Disagree

4= Neutral

5= Slightly agree

6= Moderately agree

7= Strongly disagree

iii. *Sample and the First Data Collection*

The unit of analysis in this study is the individual consumers who have purchased at least an item online in the last months. This condition facilitates consumers' evaluations of the online retailer's website (Romàn, 2006). Hence, a total of 600 questionnaires was administrated via Internet (e-mail and Facebook). The e-mail message described the research purpose and solicited the benevolence of each receiver to participate to the survey by filling in the attached e-questionnaire or by visiting the web-address containing the questionnaire

in question:http://www.surveymonkey.com/s/7XW6TT9. Thus, respondents were demanded to answer the questionnaire based on their latest online shopping experience. According to Romàn (2006), surveying by email possesses numerous advantages over conventional interviewing methods. In fact, it offers a more efficient and convenient form of data collection (Best and Krueger, 2002). As a result, 322 questionnaires were obtained after six months. This number (>5 x number of items) is sufficient to start the factor analysis. This sample is composed of more male (71.7%) than female (28.3%). About 99% of the respondents are undergraduate and 1% are graduate students. The mean age was 24 years.

Convenience samples are considered valid under two conditions: if the study is exploratory in nature and if the items of the questionnaire are pertinent to the respondents who answer them (Ferber, 1977). This study satisfies both conditions. Since this is one of the first attempts to develop a scale to measure the other-oriented value dimension of the site, this study can clearly be considered exploratory. Also, since it was a necessary condition to complete the questionnaire to enroll for online shoppers, the scale items are relevant to the respondents.

a. Measurement Scale Purification

As we have specified in the previous section, the scale was administrated under the form of Likert Scale with seven positions. Thus, each item takes only seven values. Consequently, it is so difficult to consider that these variables vary from $-\infty$ to $+\infty$. Hence, we must consider this measurement scale as ordinal. As it has recommended by Churchill (1979), in this phase we will calculate the Cronbach's alpha and conduct a factor analysis.

Then, exploratory factor analysis was used on the items of each scale. Principal component analysis with varimax rotation "using SPSS" was undertaken for the four dimensions of the experiential value. The different dimensions of scales were analyzed and the items that did not have good loadings (superior to 0.5), have contributions higher than 0.3 on many factors (Blau et al., 1993), and that they do not have any contribution higher or equal to 0.5 to one of the principal and identified components (Evrard et al., 1993; Scarpello et al., 1988) were eliminated.

• *Purification of the Ethics' Scale*

The factor analysis of the twenty one items measuring ethics of the site shows that the Kaiser-Meyer-Olkin (KMO) measure sampling adequacy at 0.786, and the Bartlett's Test of Sphericity is significant (χ^2=1009.44, p=.000). Consequently, the appropriateness of the ensuing factor model is ensured. Besides, this scale is reliable presenting an alpha of Cronbach equal to 0.771. Overall, 9 items were deleted (2, 3, 6, 7, 12, 13, 14, 19 and 21). Two factors were extracted

accounting for a total of 58.042 % of the variance. Concerning the factor one and two, their coefficient alpha had acceptable levels ranging from .760 to .788. Factor loading ranged from .729 to .877. The factor one named "security" (explained 31.087% of the variance and consists of four items (i. e, PVETHC 3- This site appears to offer secure payment methods) that refers to consumers' perceptions about the security of online transaction along with the protection of financial information from unauthorized access. Similar to the findings of Román (2006), the relevance of this factor is consistent with the information gathered at the level of the focus group with respondents. When asked why they are afraid to purchase online, respondents note that the credit card (for people who has of course) information will be stolen while being transmitted to the seller.

Consequently, they prefer to pay cash in order to avoid any problem. The second factor, named "privacy" ($\alpha = .788$) consists of three items acc-accounting for 26.955% of the variance. These items refer to consumers' perceptions about the protection of individually identifiable information on the Internet (Bart et al., 2005). In fact, privacy or the protection of personal information remains among the important aspects that the e-retailers should respect. In that case, respondents, when asked, mentioned that they are afraid that their personal information will be exploited negatively and used in unethical purposes. Consequently, according to focus groups' results, people try to avoid dealing with sites that ask for personal information. The following table 2 synthesizes the results of ethics factor analysis.

Table 2 : The ethics' items retained based on exploratory factor analysis (Study 1; n=322)

Items	Factors loadings	
	Security	Privacy
PVETHC 3- This site appears to offer secure payment methods.	.729	
PVETHC 4- This site protects my personal information during the transaction.	.742	
PVETHC 5- This site is credible (it keeps its promises).	.769	
PVETHC 10- You get what you ordered from this site.	.776	
PVETHC 7- This site displays the conditions of the online transaction before the purchase has taken place.		.750
PVETHC 8- I can confirm the details of the transaction before paying.		.866
PVETHC 9- Only the personal information necessary for the transaction to be completed needs to be provided.		.877

KMO	.696	
χ^2	467.662	
Eigen value	2.771	1.872
df (p)	28(.000)	

- *Purification of the Spirituality's Scale*

The KMO measure (0.736), and the test of Bartlett (χ^2=190.334; p=. 000) provide strong evidence of the appropriateness of the data for factor analysis of the thirteen items measuring spirituality of the site. Two factors are extracted from the factor analysis. Moreover, strong evidence was found for the deletion of the second factor containing items: PVSPRT 1 "shopping from this site entertains me", and PVSPRT 2 "when I am stressed, I resort to forums on this site in order to exchange with them spiritual activities" because the reliability of its subscale is only ($\alpha = .479$) which was at the low end of the normally acceptable range for exploratory research. As shown in the table 3, the final exploratory analysis yielded one factor explaining 66.779% of the variance. This factor labelled spirituality (presents factor loadings that range from 0.807 to 0.822. The three items of this factor refer to which degree the surfed web site can bring to people sense and peacefulness.

Table 3 : The spirituality's items retained based on exploratory factor analysis (Study 1; n=322)

Items	Factor loadings
	Spirituality
PVSPRT 3- I feel a big peacefulness when I purchase from this site.	.822
PVSPRT 4- I feel that I do something that has a sense when I purchase from this site.	.822
PVSPRT 5- Shopping from this site is a sacred activity for me.	.807
KMO	.692
χ^2	140.720
Eigen value	2.003
Df(p)	3(.000)

- *Purification of the of Status' Scale*

The factor analysis of the sixteen items measuring the status of the website was appropriate. Indeed, the KMO is equal to 0.590, and the test of Bartlett' Sphericity is significant (χ^2= 856.759, and p=. 000). The items 1, 6, 7, 10, 11, 13 and 16 are deleted because of their bad communalities. As for items 2, 8 and 9, they load more than .5 on more than one factor. Consequently, they are eliminated. As shown in the table 4, two factors that explain 74.369% of the variance are extracted from the final exploratory factor analysis. The reliability of the two factors is acceptable ($\alpha_1 = .823, and \alpha_2 = .632$) The first factor

factor, consisting of three items, explains 44.410 % of the variance, however the second, containing two items, explains only 29.959 % of the initial information.

Table 4 : The status's items retained based on exploratory factor analysis (Study 1; n=322)

Items	Factors loadings	
	F1	F2
PVSTUT 1- This site benefits from a good image on behalf of individuals.	.874	
PVSTUT 3- The volume of sales achieved on this site is very important.	.849	
PVSTUT 4- This site benefits from a good status (place/position).	.849	
PVSTUT 6- This site is successful.	.881	
PVSTUT 7- The sold products on this site are of high mark.	.821	
KMO	.572	
χ^2	323.640	
Eigen value	2.350	
df (p)	1.368	
	10 (.000)	

- *Purification of the Esteem's Scale*

The factor analysis of the fourteen items measuring esteem of the website provide strong evidence of the appropriateness of the data matrix [KMO=. 685, Bartlett's Test of Sphericity is significant (χ^2=432.090, p=.000)]. Overall, eight items are eliminated (1, 4, 6, 8, 9, 10, 13, and 14). Two factors are extracted from the initial factor analysis. Moreover, we decide to delete the factor one due to the low Cronbach's alpha that it displays (.376). After the elimination procedure, and as shown in table 5, the final exploratory factor analysis yielded one factor accounting for a total of 59.551 % of the variance. The reliability of this factor is acceptable ($\alpha = .791$).

Table 5 : The esteem items retained based on exploratory factor analysis (Study 1; n=322)

Items	Factor loadings
	F1
PVEST 1- This site is helpful.	.584
PVEST 3- This site has an attractive appearance.	.845
PVEST 5- Products sold on this site are very interesting to me.	.743
PVEST 7- I love this site.	.881
KMO	.712
χ^2	250.438
Eigen value	2.382
df(p)	6(.000)

Following the purification phase, we have eliminated in the total 34 items from the other-oriented values of the site. Consequently, it remains 31 items which will be used in the second data collection.

A second study was carried out in order to further assess the factor structure and the reliability of the 31 items measuring other oriented value dimension. Two sources are used in order to administrate the questionnaire: online questionnaires (e-mail and Facebook addresses) as well as paper questionnaire. This method is used in order to increase the number of respondents especially that the Tunisian online shoppers are in limited number. For online question-naire, respondents are invited to visit http://www.survey-monkey.com/s/7XW6TT9 address. Once the question-naire is filled out, they have to click on "ok" button and the response will be automatically sent to the author. At the end, 204 complete and usable questionnaires that cover a range of sites in terms of product variety (clothes, CDs, match ticket, computer, make up, books, accessories, video camera, games, and flight tickets) are obtained. To assess the representativeness of the sample, demographic data about the respondents, were also collected. 50% of the respondents were males and 50% were females. The sample was relatively young (52% are between 24 and 34) and well-educated (98% having a university level and only 2% with a lower education). As for their wage, 60.3% have a wage < 500dt (students), 19.6% between 500 and 700dt, 2% between 700 and 900dt, and 18.1% with a wage >900dt.

The results of the exploratory factor analysis for the second data collection are presented in the following table:

iv. *Sample and the Second Data Collection*

Table 6 : Summary of the other-oriented value principal component analysis (study 2, n=204)

Items	Security	Privacy	spirituality	Status	Esteem
1-This site protects my personal information during the transaction.	.724				
2-You get what you ordered from this site.	.693				
3-This site appears to offer secure payment methods.	.599				
4-This site is credible (it keeps its promises).	.796				
5-Only the personal information necessary for the transaction to be completed needs to be provided.		.818			
6-I can confirm the details of the transaction before paying.		.762			
7-This site displays the conditions of the online transaction before the purchase has taken place.		.702			
1-I feel a big peacefulness when I purchase from this site.			.787		
2-I feel that I do something that has a sense when I purchase from this site.			.785		
3-This site displays the conditions of the online transaction before the purchase has taken place.			.715		
1-This site benefits from a good image on behalf of individuals.				820	
2-This site benefits from a good status.				.810	
PVSTUT 5- Consumers show positive attitudes towards this site.				.630	
3-The volume of sales achieved in this site is very important.				.920	
4-The sold products in this site are of high mark.				.912	
1-I love this site.					.876
2-This site has an attractive appearance.					.844
3-Products sold in this site are very interesting to me.					.727
Alpha of Cronbach	.739	.687	.638	.724	.803
KMO			.700		
χ^2			1730.291		
Eigen value	2.551	2.423	1.806	1.548	1.108
%of the variance	15.861	14.784	13.402	13.235	12.971
Total % of the variance			70.253		
df(p)			153(.000)		

As seen in the table 6, the other-oriented value dimension is a multi-dimensional variable consisted of 5 factors which are Ethics (privacy and security), spirituality, status, and esteem. All of them display good reliabilities ranging from .683 to .803.

a. Convergent and Discriminant Validity

"Convergent and discriminant validity are components of construct validity and refer to the similarity of the measure within itself and yet its difference from other measures. In general, the significant loading of the items on single factors indicates the unidimensionality of each construct, while the fact that cross-loading items were eliminated supports the discriminant validity of the instrument. However, to evaluate the convergent and discriminant validity of the instrument further, the correlation matrix approach was applied" (Molla and Licker, 2005).

"Evidence about the convergent validity of a measure is provided on the validity diagonal (items of the same factor) by observing the extent to which the correlations are significantly different from zero and large enough to encourage further test of discriminant validity" (Molla and Licker, 2005) (Appendix).

The correlations that appear in appendix are significantly higher than zero and large enough to proceed with a discriminant validity analysis.

Discriminant validity is indicated by "predictably low correlations between the measure of interest and other measures that are supposedly not measuring the same variable or concept" (Heeler and Ray, 1972). The results of the following table show that EVA scale has a positive and low correlation with the attitude scale (r=.275, N=204).

Table 7 : Correlations between the attitude scale and the other-oriented value scale

		Attitude scale	EVA
Attitude scale	Pearson correlation	1.000	.275**
	Sig. (2-tailed)		.000
EVA	Pearson correlation	.275**	1.000
	Sig. (2-tailed)	.000	
	N	204	204

b. The Nomological Validity

According to Peter (1981), the nomological validity serves to confirm empirically the theoretical associations of the other-oriented value construct with one or many constructs. In that case, a ONEWAY variance analysis that reveals significant, shows that the attitude varies in the same sense that the experiential value. Consequently, the experiential value scale has a good level of nomological validity.

Table 8 : The nomological validity

		Sum of squares	df	Mean squares	F	Sig.
REGR factor 1 for analysis 1	Between groups	182.748	38	4.809	39.183	.000
	Within groups	20.252	165	.123		
	Total	203.000	203			
REGR factor 2 for analysis 1	Between groups	182.748	38	4.809	39.183	.000
	Within groups	20.252	165	.123		
	Total	203.000	203			
REGR factor 3 for analysis 1	Between groups	178.730	34	5.257	36.605	.000
	Within groups	24.270	169	.144		
	Total	203.000	203			
REGR factor 4 for analysis 1	Between groups	181.722	39	4.660	35.912	.000
	Within groups	21.278	164	.130		
	Total	203.000	203			
REGR factor 5 for analysis 1	Between groups	197.224	41	4.810	134.909	.000
	Within groups	5.776	162	.036		
	Total	203.000	203			
REGR factor 6 for analysis 1	Between groups	197.224	41	4.810	134.909	.000
	Within groups	5.776	162	.036		
	Total	203.000	203			

II. CONCLUSION

The increasing level of competition motivated many firms to look for new sources of differentiation (Shobeiri et al. 2013). In the last decade, Internet has been considered as a tool to increase business performance and improve customers' perceived value (Levenburg, 2005). But, fewer are the studies interested on experiential values through new interactive technologies as an important positioning. Between authors that investigated the importance and the impacts of experiential value in the digital context, we note Mathwick et al. (2001). These latter are limited in the study of the impact of the first dimension of experiential

value, the self-oriented value, constituted of service excellence, aesthetics, playfulness and the active investment of financial, temporal, behavioral and psychological resources that potentially yield a return (CROI) (Mathwick et al.2001).

One objective of this study was to study the place and the importance of the other-oriented value in the online context by developing a measurement scale.

Results show that, similar to the dimensions studied by Mathwick, Rigdon and Malhotra (2001), consumers display favorable response with regard to the second dimension of experiential value. Likewise, two important contributions emerge from our study.

First, EVA is a multi-dimensional construct composed of four dimensions: ethics, spirituality, esteem, and status. These results are consistent with the findings of Holbrook (1996). The first dimension *"involves dealing in a manner that respects the rights and dignity of others (consumers)"* Guilla (2004). This type of value appears to be the most searched by consumers. In fact, the aspect nature of Internet exacerbates the feeling of fear. The fear to fall in unsecured system characterized by unauthorized sha-ring of personal information (privacy), and the fear to receive a product that appears better than it is. As a consequence, when the website pursuit ethical values, protects the personal information of people, consumers will automatically prefer it.

The second dimension, spirituality, refers to "one experience of meaning and purpose in life" (Skokan and Bader, 2000). Websites can get out from the simple function of purchase and the sale. They can give to consumer, when buying, a sense to their life. This can be achieved thanks to the connectedness with people. E-retailers can permit this by offering the possibility to contact other (through forums of dis-

cussion for example) with whom consumers can give and receive such human elements such listening, love, trust, etc.

The third dimension is, "an evaluation or as an assessment of how good or bad the site is" Richins, Dawson (1992). At the end, the dimension of status refers to "the motivational process by which e-retailers strive to improve their standing through their reputation and their image that confer or symbolize to them status".

The second contribution of this paper is the application of such values on the Net in general and on merchant websites in particular. For example, if we take into consideration the value of spirituality we find that this latter is achieved by other type of websites by other than merchant websites.

Besides, too few or even nil are the studies that have applied esteem and status values to the virtual context.

Despite its contributions, this study has limitations that should be addressed in future research. This study employed convenience samples of online consumers to develop the scale. These samples, belonging to developing countries (Tunisia) where the e-commerce is not developed, have especially bought from other countries where they work or study. These samples are in totality young, the thing that can make from the results not generalizable to the consumer population. Nevertheless, the samples may be biased toward those who are more aged and less educated compared to the general consumer population. Therefore, utilizing a random sampling of general consumers should make EVA more useful and generalizable.

Future research is needed to test this scale in developed countries.

Appendix

	ET3	ET4	ET5	ET7	ET8	ET9	ET10	SP3	SP4	SP5	ST1	ST3	ST4	ST5	ST7
ET3	1.000														
ET4	.467	1.000													
ET5	.399	.404	1.000												
ET7	.183	.145	.224	1.000											
ET8	.362	.110	.124	.528	1.000										
ET9	.143	.412	.223	.467	.676	1.000									
E10	.394	.458	.555	.172	.180	.140	1.000								
SP3	.494	.333	.235	.383	.114	.166	.353	1.000							
SP4	.224	.101	.423	.310	.274	.163	.240	.520	1.000						
SP5	.160	.206	.298	.291	.182	.280	.138	.484	.489	1.000					
ST1	.614	.258	.272	.259	.113	.254	.235	.549	.298	.323	1.000				
ST3	.303	.110	.220	.149	.677	.136	.801	.710	.338	.168	.598	1.000			
ST4	.475	.109	.459	.093	.419	.896	.123	.243	.187	.145	.626	.625	1.000		
ST5	.403	.320	.232	.110	.450	.358	.145	.220	.166	.142	.413	.238	.505	1.000	
ST7	.276	.623	.149	.132	.240	.115	.212	.323	.224	.187	.290	.321	.331	.321	1.000
ES3	.204	.144	.242	.297	.408	.224	.166	.325	.242	.143	.155	.168	.137	.399	.349
ES4	.103	.242	.176	.437	.274	.165	.323	.446	.275	.485	.231	.229	.230	.428	.126
ES5	.242	.289	.109	.535	.501	.301	.453	.569	.477	.222	.312	.182	.282	.388	.337

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Study of Effective Distribution Networks and Availability of Products at Hyperstar

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Abstract - Hyperstar is most economical store with best quality produts in different verity. It has 47 stores in 16 countries. Hyperstar management follows the roles of distribution networks. The availability of products at this store is very impressive. They have 100,000 products in their stock. They follow the Push and Pull strategies to supply chain management. Implementation of cyclic view of supply chain management is so much effective in hyperstore. In this research I collect data from the employees of hyperstar. The sample size is 10. SPSS software use to analyze the data. Chisquare test use to analyze the data also the T-test as well. Supply chain management and distribution networks can make much difference in the sales. Availability of products at hyperstar, only possible when they maintain their distribution networks.

GJMBR-E Classification : *JEL Code: L17, L14*

STUDYOFEFFECTIVEDISTRIBUTIONNETWORKSANDAVAILABILITYOFPRODUCTSATHYPERSTAR

Strictly as per the compliance and regulations of:

Study of Effective Distribution Networks and Availability of Products at Hyperstar

Hassam Ali Hashmi

Abstract - Hyperstar is most economical store with best quality produsts in different verity. It has 47 stores in 16 countries. Hyperstar management follows the roles of distribution networks. The availability of products at this store is very impressive. They have 100,000 products in their stock. They follow the Push and Pull strategies to supply chain management. Implementation of cyclic view of supply chain management is so much effective in hyperstore. In this research I collect data from the employees of hyperstar. The sample size is 10. SPSS software use to analyze the data. Chi-square test use to analyze the data also the T-test as well. Supply chain management and distribution networks can make much difference in the sales. Availability of products at hyperstar, only possible when they maintain their distribution networks.

I. Introduction

Hyperstar is most vibrant and stirring market in all over the Pakistan. Hyperstar is the world's superstores chain. It has 47 stores in 16 countries. It provides best quality and variety products in Pakistan as well as in other countries. The prices of this store are economical than others.

Majid-al-futtain known the best markets in all over the world. This group introduced first store in Middle East in 1995. They offer same quality products in Pakistan as they offer in other countries. There specialty is to provide fresh and best quality products in minimum price. They are known about their customer services.

They think that customers are always right. They provide on time products to their customers they don't bear that the shortage of any product. That is why there supply chain department is so much active. Their distribution network is also so much strong.

They sell their products with best quality, personal care and freedom. The products which they sell are; food, communication devices, entertainment devices, FMCGs, grousers, cloths, electronics, footwear's, and music instruments and pots. They provide all useful things under one roof.

More than 2,500,000,000 people do shopping at all hyperstar stores in the world yearly. They should have around 100,000 items in the stock every time. How it is possible?

Only because they follow all rules of distribution networks and provides facilities to their customers.

a) Distribution Networks

Distribution networks are the flow of products and information from manufacturer to consumer. Distribution networks play very important role in the retail outlet. Manufacturer must have to manage the flow of products as well as information from manufacturer to consumer and consumer to manufacturer. Distribution networks act like buses which control the flow of passengers in the form of products and information.
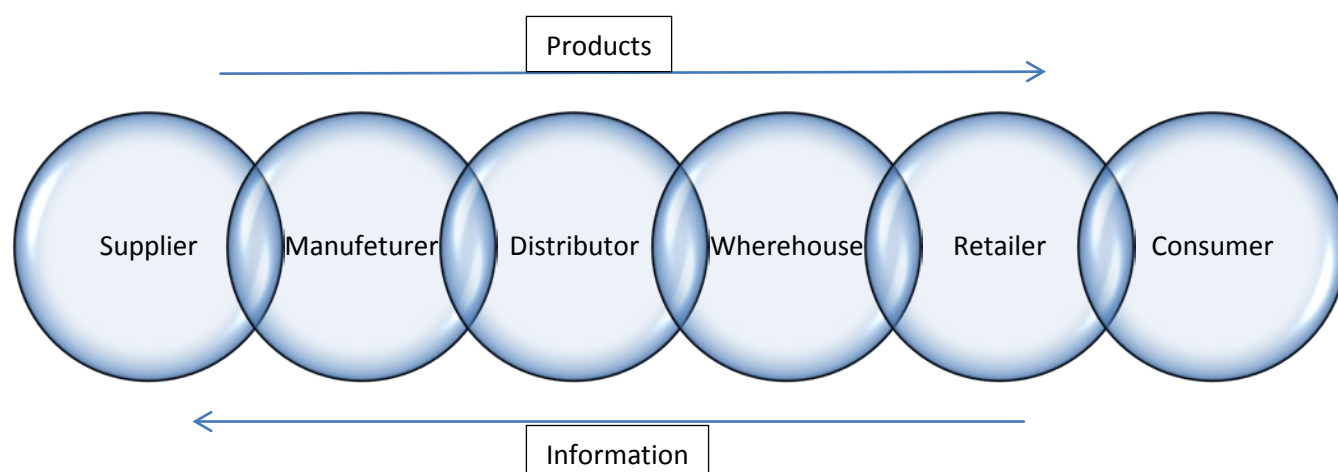
Distribution networks plays lot of activities in the form of procurement, logistics, warehouse, and inventory and customers order.

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b) Cycle view

Thehyperstar,s distribution network process divided into different cycles each of them perform a relation with each other in the cycle view.

- Consumer cycle (consumer→ retailer)

- Renewal cycle (retailer→ distributor)
- Developed cycle (distributor → manufacturer)
- Procurement cycle (manufacturer → supplier)

Cycle view clearly described that the role and responsibilities of each network in hyperstar and they can easily find the outcome of each network.

c) Pull and Push strategies of distribution network

They follow Push and pull strategies which are as follows:

i. *Pull strategy*

It is responsive on customer's order which is reactive. All depends upon the customer.

ii. *Push strategy*

It is anticipation on customers order and it depends upon manufacturer, supplier, distributor and retailer.

Why distribution network is so much important?

- There are so much marketing organizations which help out the distribution of raw material to manufacturers and manufacturers to consumers.
- They are called "middle man". Which connect one network to other network.
- Distribution network is a series which connect one channel to other.

- It can reduce the production cost as well as other costs.
- Because of effective distribution network the lead time of product should be reduced.
- Supply chain management is a structure who bond to each network for fast moving of products.
- Distribution networks are the parts of supply chain.
- There is so much software in the market whose can organize the inventories.
- Because of fast transformation of information as well as quantity of products, distribution networks play so much important role.

d) Supply chain management

The procedure of organizing the raw material supplier to manufacturer and finished products manufacturer to customer, and procedure of inverse transfer information is called supply chain management. Supply chain management is basically group of some organization who deal the form of material and services for the collective goal.

Following are the fundamentals of supply chain which are connected to each other on one platform.

- Procurement
- Logistics
- Warehouse
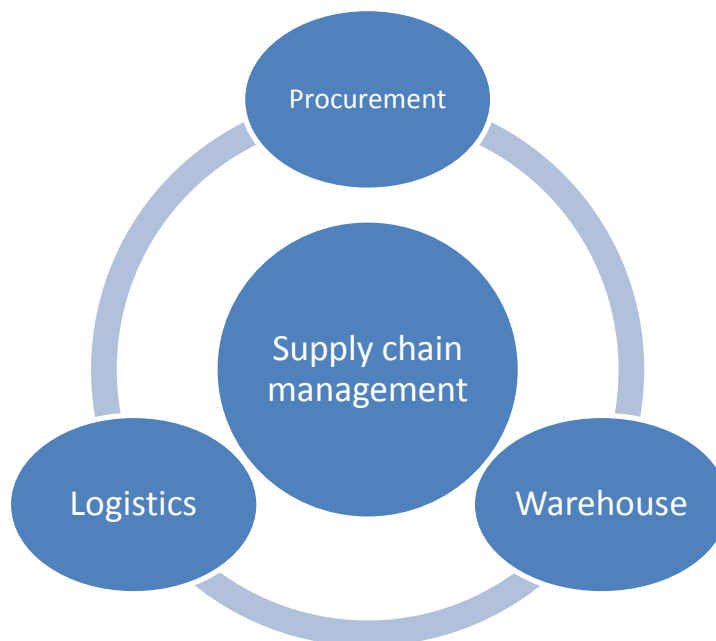
In hyperstar they follow very strict rules regarding supply chain management. They don't make compromise on the availability of product. They have very strong supply chain department. They have a big warehouse. They have their own transportation as logistics.

Areas on which supply chain can reduce cost:

- Stock
- Logistics
- Services
- To provide best quality suppliers

e) *Customer Services*

Following customer services which hyperstar management follows

- Responsive time
- Varity of products
- Availability of products
- Order reflectivity
- Discount schemes
- Information about new products

f) *Problem of Study*

In our local network we don't have the facilities to buy so many different products under one roof. Our general stores don't have lot of verity in products why they can't do that? howhyperstar manage these all things?

g) *Objective of Study*

- To explore the value to hyperstar
- How hyperstar manage their distribution networks
- How the handle the availability of products
- How other stores can achieve the hysteria of hyperstar

h) *Literature Review*

This is very difficult to hold the speed of communication and exchange information. The speed could be multiply the information through distribution. It might be possible that information which we have is untrue on other moment.

i) *Edward R. Murrow*

Today we are living in the real retailer world; the software has been use by the Wal-Mart stores to give the power to make strong logistics and distribution networks, which is the core competency of Wal-Mart.

j) *Marc Andreessen*

In all over the world most effected business by the gasoline prices is distribution. The petroleum prices and business of distribution are vise versa.

k) *Jack Welch*

If there is so much problem occurs in our business. Then start to resolve it from distribution channels 60% problem should solved.

l) *Wangari Maathai*

If u want anything in this world so Just Google it, you will find everything what u want. The best distribution network is internet.

m) *J. J. Abrams*

Supply chain management is a process in which different attitudes exploited to professionally participation of suppliers, manufacturers, wholesaler and retailors. So this procedure is called effective supply chain management, at right time and right place.

n) *Barney Frank*

Gradually, when management is familiar then the processes of management being started then first time defined supply chain management through all the networks of management.

o) *Freeman Dayson*

How to build a relationship of management and the customer is called customer relationship management. A management choose group of different customers and they have been targeted for the firm's mission.

p) *Keely L. Croxton*

The customer service basically defines the facilities for customer by the management. In the form of information, availability of products or others.

q) *Douglas M. Lambert*

The best supply chain management is to complete the customer order with the customer desire. It is only possible when functions to logistics, manufacturing and marketing perform collectively.

r) *Sebastin J. Gracia*

s) *Research Scope*

Other stores can achieve their targets with the help of this research.

- Study period is 2013
- Data collect from hyperstar employees, 10 employees of hyperstar participate in questionnaire

II. Methodology

a) *Data Collection*

In this research primary data collection technique has been used. The data collect through questionnaire and interview of different employees of different departments of hyperstar.

b) *Sample Size*

In this research, 10 questionnaire filled by 10 employees. So, sample size is 10.

III. Analytical Result

Data Analyses through frequency and chi-square test. Frequency tells us how many employees rely on one option and how many are chose other options. And chi-square tells the association of dependent variable and independent variable. SPSS software use to analyze the data.

Q1. Role of warehouse in distribution networks according to hyperstar?

In this question mostly employees think that the role of warehouse in distribution network is to store inventory in any place. One employee answer is as production and storage places. They both are correct but a retail store only use warehouse to store inventory.

So, this study shows hyperstar use warehouse to store inventories. And hyperstar have their backup in bulks.

	Employees
production and storage places	1
inventory stored places	9
Total	10

Frequency

- production and storage places
- inventory stored places
- Total

Q2. What is the inventory in distribution networks?

Table shows that the point of view of hyperstar employees. They think that finished goods are there inventories. Hyperstar is a retail market and that's why they use their warehouse to store their finished goods. Finished goods are those goods which are ready to sell.

	Employees
finished goods	9
raw material	1
Total	10

Frequency

- finished goods
- raw material
- Total
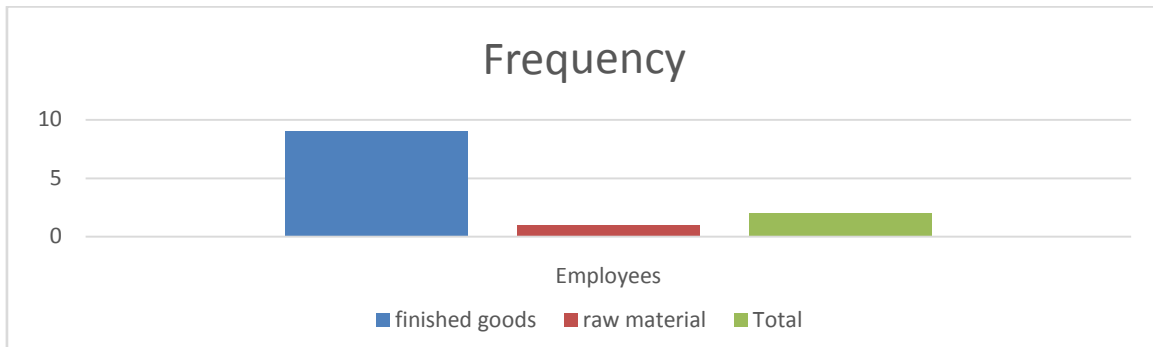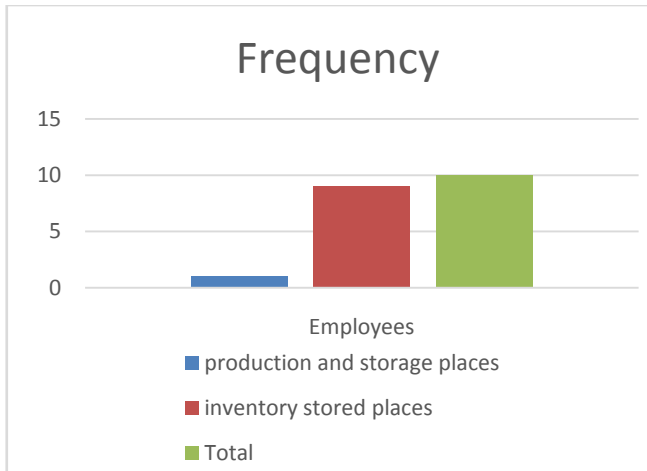
Q3. What is the role of transportation in distribution networks?

In this question there is different opinion of employees. Some of them think that the role of transportation is the modes or to describe the routs to deliver the products. And other think that moving inventories one place to another is the role of transportation.

	Employees
transportation modes	4
moving inventory	6
Total	10

Frequency

- transportation modes
- moving inventory
- Total
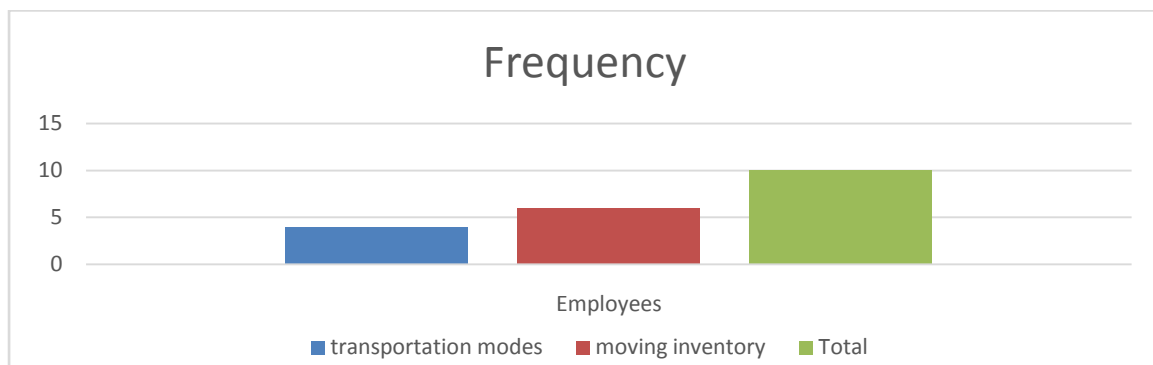
Q4. What is information in distribution network?

In this question mostly employees think that information in distribution network is analysis of data regarding transportation inventory and facilities. So, with this research I find information is anaylisis of data which transfer one department to another.

	Employees
biggest driver of supply chain	2
data regarding transportation, inventory and facilities	8
Total	10
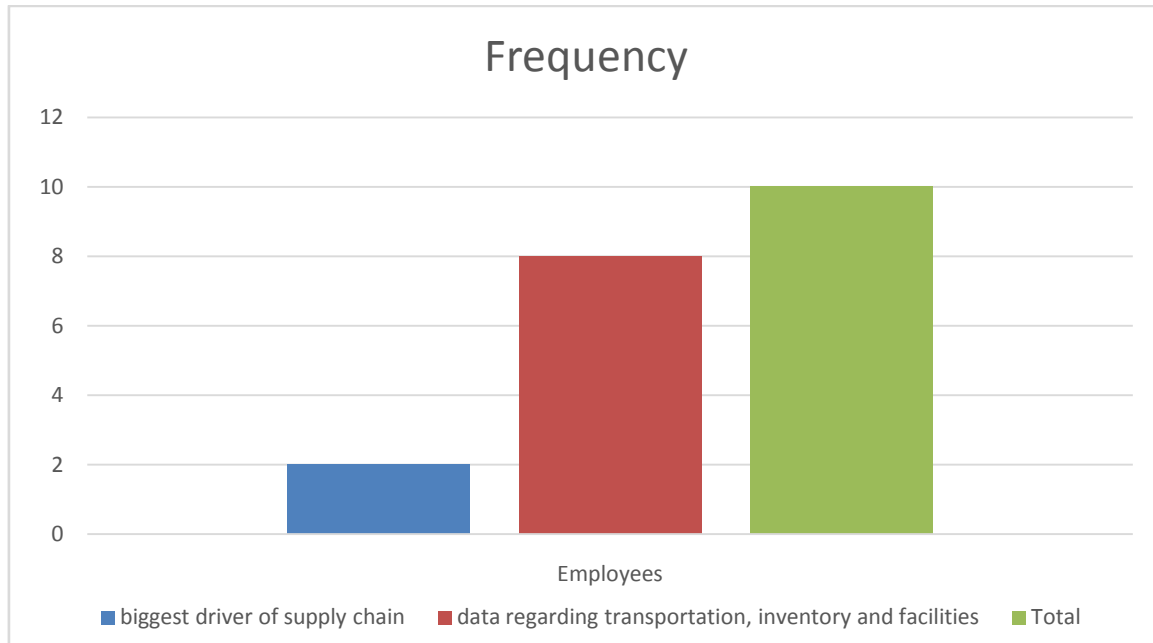
Q5. What is sourcing strategy according to hyperstar?

Clearly answer from all the employees; they think that sourcing strategy is the functions of firm. A firm can outsource the department as well. Like, they hire a team for the counseling of their employees etc.

	Employees
functions of firm	10
Total	10
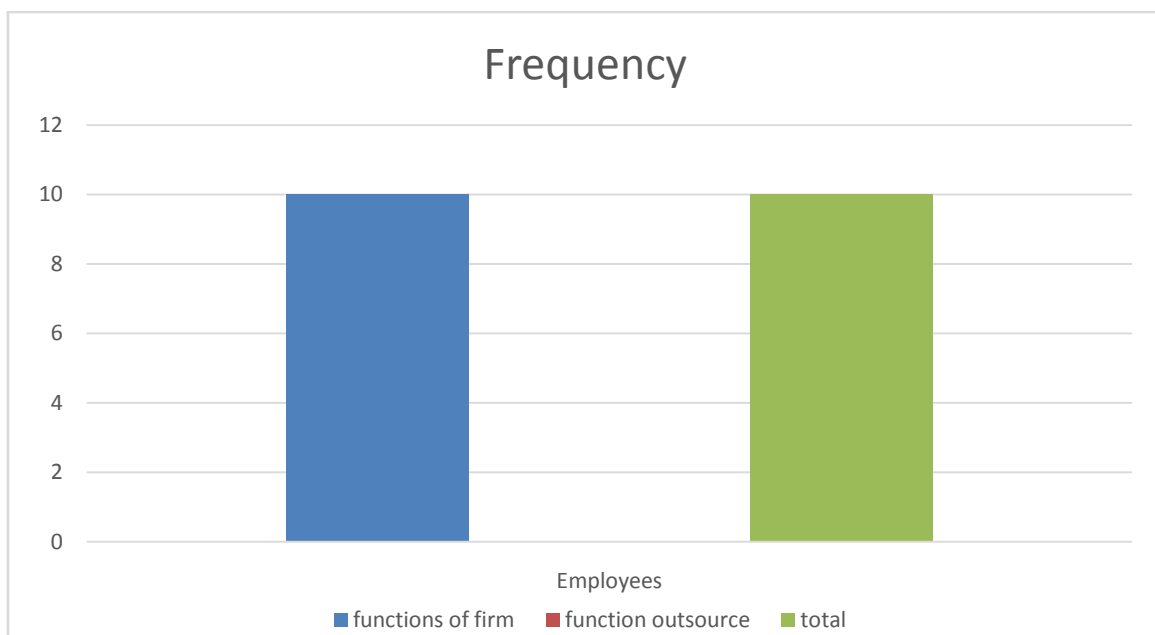
Q6. How hyperstar allocate prices?

Most of them think that hyperstar allocate their prices by the service which they are providing.

	Employees
services provided by firm	8
Prices associated with products	2
Total	10

Frequency
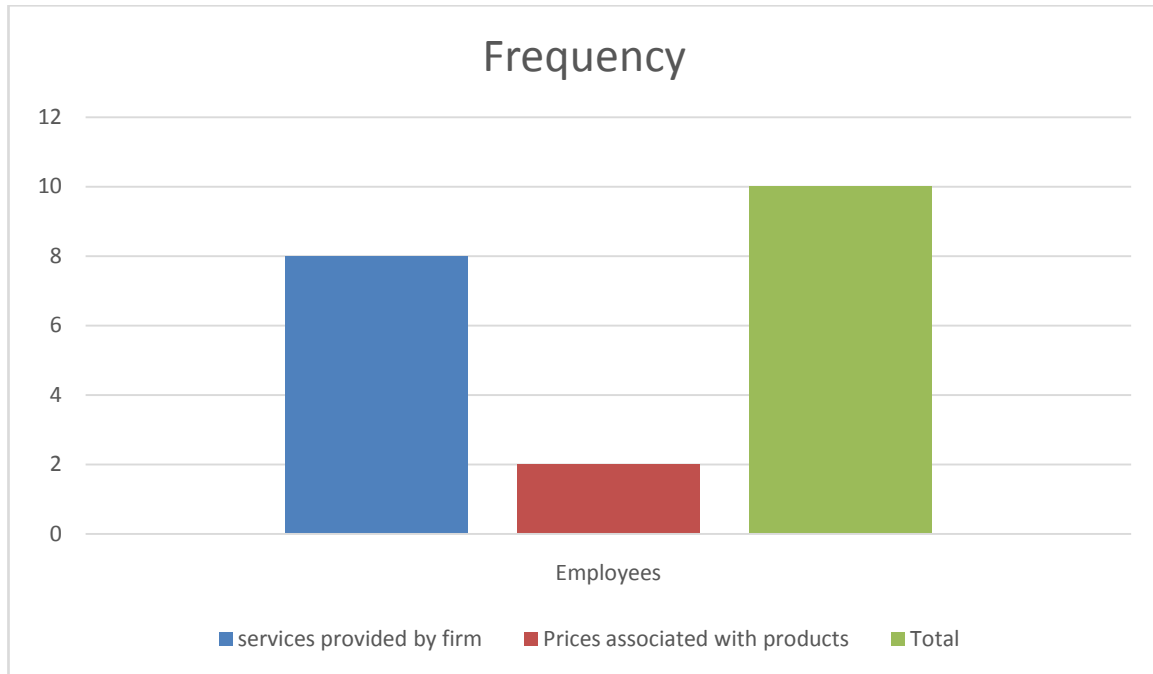
c) Hypothesis

(H1)The chi-square table shows P-value and chi-square value of those particular questions. Here is all P-values are grater then 0.05. So, it's proved that there is no association between employees and distribution networks.

Test Statistics

	Role of warehouse in distribution network according to hyperstar?	What is the inventory in distribution networks?	What is the role of transportation in distribution networks?	What is information in distribution network?	howhyperstar allocate prices?
Chi-Square	6.400	6.400	.400	3.600	3.600
P- Value	.011	.011	.527	.058	.058

IV. CONCLUSION AND RECOMMENDATION

a) Conclusion

This research shows the value of distribution networks and availability of products at hyperstar. The management of hyperstarrelies on the distribution networks. They think that if we manage efficient distribution network through supply chain process to we can make our sale healthy. They have very strong supply chain department. They don't compromise any mistake from supply chain department. Distribution networks are the key element for them. If there will be little ups and downs, all system should be clashed. There sale depend upon distribution networks.

This research also shows the importance of supply chain management for availability of products at hyperstar. For best availability of products they should maintain the level of distribution networks. They should have to maintain relationship between supplier to manufacturer and manufacturer to retailer which they are.

b) Recommendations

- They should have to build strong relationship with the customers
- They should have to make relationships with the distributors
- They should have to improve their logistics
- They should have to maintain their supply chain department because all the sale of that store depends upon availability of products.
- Availability of products are only possible when they have strong distribution network

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Trust-Building Capabilities in E-Commerce: An Investigation into E-Ticketing Service in Aviation Industy

By Dr. Amue Gonewa John

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Abstract - In India, the service sector has assumed greater economic importance over the past decade and enjoys the largest share in GDP. Banking and financial services, being an important part of service sector, are facing critical challenges to compete with the international players while satisfying customers by offering quality services. As delivering quality service to customers is a must for success, it needs to be continuously evaluated. Extant literature on the subject supports the contention that SERVQUAL and SERVPERF are the two most prominent scales forming the genesis for service quality assessment in different service sectors. Present paper attempts to present a review of the above mentioned two scales in an elucidative, concise and thoroughly documented manner. It also tries to posit the best approach of evaluating service quality in a more efficient and valid method for marketing managers/researchers in Indian context.

TRUSTBUILDINGCAPABILITIESINE-COMMERCEANINVESTIGATIONINTO E-TICKETINGSERVICEINAVIATIONINDUSTY

Strictly as per the compliance and regulations of:

Trust-Building Capabilities in E-Commerce: An Investigation into E-Ticketing Service in Aviation Industy

Dr. Amue Gonewa John

Abstract - In response to an increasing competitive market arena, growing attention is being devoted in the development of capabilities as a competitive strategy that enable firms to transform input effectively into superior value propositions. This paper explores e-commerce performance through the development of trust-building capabilities in the aviation industry. Data were drawn from 115 managers out of a population of 130 managers of the four airports selected for this study. The results of our analysis showed that, trust-building capability development is significantly related to sales volume and market share. There is no significant relationship between trust-building capability development and profit. Based on the findings we conclude that trust building capabilities promotes online sales volume related to expectations. We therefore recommend that airline firms in the Nigeria aviation industry should develop trust building capabilities that will serve as a competitive strategy that offer superior value proposition to their customers.

Keywords : competitive strategy, capability, trust building, e-ticketing, e-commerce, firm performance.

I. Introduction

The link between trust building capability development and e-commerce performance has attracted much research concern in e-commerce literature and in particular, the concept of internet marketing has accelerated a huge research over the years. A good trust-building number of researchers in marketing arena has argued, that trust-building contributes to e-commerce performance through the capabilities it helps to developed in the firm (Morgan and Sanchez, 2008 and Timit and Bartus, 2006). Trust plays a significant role in commercial exchange across a wide array of situation (Ganesan, 1994 and swan and Nolan, 1985). In fact, ensuring e-commerce success can be considered the ultimate goal of trust-building capability development efforts in the organization (Clarkson and Batubo, 2010). Nowhere is the issue of trust between customers and service providers more important than in the area of service transactions (Richard and Perrien, 1999 cited in Anderson, 2011).

Trust has emerged as a major issue in the use of the internet and e-commerce exchange transactions (Reicheld and Schefter, 2000 and Urban Qualls, as cited in Barnas and Pierson 2009). Organization engendering a perception of trustworthiness is critical because online transactions are laden with issues of security and privacy. Building and maintaining customer trust in the product or service is the capstone of strategic implementation on the internet (Amit and Jean, 2005). However, works on the link between trust-building capability and e-commerce performance are far from being fully explained. It is therefore important for the company to understand the impact of trust-building capability on e-commerce performance. This study through literature review will make a significant contributions to e-commerce performance and hopefully improve patronage.

This paper explores the influence of trust-building capability on e-commerce performance in the Nigeria aviation industry. Nigeria with a well developed aviation industry has complied 100% to the e-ticketing agreement. All transactions are done across her networks, the air transport firms provide online ticket sales using debit card which allows customers to buy tickets online, select seat of their choice and then print out a boarding pass. The services of the industry are purely online transactions. Trust is a major issue in the use of the internet and e-commerce exchanges. It is against this background that this study was initiated to determine the impact of trust-building capability development on e-commerce on performance in the Nigeria aviation industry. Thus, our objectives are three fold; first, we examine trust-building as an organizational capability in the context of online business practice. Second, on the basis of some studies among e-ticketing service providers in the aviation industry, we refine and develop measure of trust-building capability in e-commerce. Thirdly, we assess the predictive validity of trust-building competence development on e-commerce performance outcome and we discuss the implications of our findings for both theory and aviation managers.

II. Literature Review

Trust is important to firms because it lubricates the relationships that form the interacting components of coordination which like motor gear, turn the wheels of commerce. Trust building capability is pervasive; almost every relationship begins from somewhere. This work builds on the research of many trust researchers

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(Holmes, 1991; Irolmes and Rempel, 1989; Rempel et al 1985). Regarding assumptions and attributions behind trust, Luhmann's (1979) cited in Kofi et al (2010) integration of interpersonal and system trust that is institutionally based trust. Building of trust has been applicable in three domains; organizations, e-commerce and virtual teams (Wells and Kipnis 2001 and Bell et al, 2002) suggest that trust has been built in organizational domain more than a decade ago. Tan and Thoen (2003) review how several researchers introduce trust-building capabilities for initial relationships and how Mcknight and Chervany (2001) apply these in the e-commerce domain. Tan and Thoen; Jarvenpaa and Tractinsky (1999) cited in Katosky (2011) argued that initial trust-building is especially applicable to e-commerce because in this domain, many of the customers have never dealt with each other before. Richard and Perrien (1999) cited in mayor et al (2009) argued that trust has emerged as a major issue in the use of the internet and e-commerce exchanges. We conceptualize a set of trust-building capabilities on the basis of our assessment of key processes and skills that a firm needs to conduct commercial transactions over the internet. These trust-building capabilities are reputable image, degree of reliability and credibility, knowledge of how to communicate with customers, establishment of brand name, listening to customer, authenticity and demonstrating that you know your customers. we can group the above concepts into four dimensions development of recourse and voice mechanisms, information sharing, openness and receptivity in communication pattern, and act or behavior that demonstrate honesty and integrity (Johnson and Cullen, 2002 cited in Amit and Jean, 2005).

To study e-commerce performance in the aviation industry, we postulated a model that integrated the measures of trust-building capability in e-commerce. We distinguish between specific characteristics and firm's activities that signal trustworthiness and to study effects of the specific characteristic and firms' activities on e-commerce performance outcome. Thus, the model includes two basic dimensions to signal trust. First, firm specific character which includes reputable image, ability to signal that we are reliable, credibility and honesty or integrity.

Reputable image means how much you have put into a particular service and it is prove satisfactory before all doubts. The more work you do the more people will begin to respect and trust your input anywhere and anytime (Jacobson and barter, 2012). After doing insightful works that matters, you can use your expertise to deliver it to people thus allowing you to build a reputable image. Once you have established a reputable image in a particular area, this will signal trust. On the basis of this argument, we suggest the hypothesis in terms of-

H1 : e-commerce performance is a function of specific firms' character reputable image.

Secondly, firms' specific activities in the form of spending time and efforts in building trust, working hard to establish brand name and sending message to our customers form the nucleus of signaling trust in the organization. Working hard to establish a brand name is firm activities that signal trust. The use of brand name as distinguishing symbols (such as logo, trademark or package design) continues to evolve. Initially, brand names were used to identify and distinguish between specific manufacturers of consumer goods. Today, brand names are widely recognized as important vehicle for differentiating among services, people, ideas and organizations (Beverly et al 2005). Previous research has explored a series of concepts related to the meaning, value and effective use of brand name. Brand equity refers to the inherent value of a name, symbol or product or service design. Thus, working hard to establish brand name which identifies and differentiates the service of one firm from the other actually signal trust. We propose as follows:

H2 : Working hard to establish brand name result to high customer patronage which lead to e-commerce performance.

Social exchange theory has often been used in the relationship and service marketing literature as a basis for developing trust (Amett et al, 2003 cited in Dendyson and Major, 2010). Trust in e-commerce business has been defined as a willingness to rely on an exchange partner in whom one has confidence, building on this definition and conceptualized trust as existing when one party has confidence in an exchange partner's reliability and integrity. This suggests that reliability and integrity play a central role when current and potential customers evaluate e-commerce organizations because of the intangibility of the service that e-ticketing service provider's offer and the nature of exchange in relationship. And because it is an online transaction, current and potential customers must be able to trust that e-commerce firm will actualize the business process. Thus, we hypothesize as follows:

H3 : The higher the confidence in an exchange partner's reliability and integrity (trust) the greater is the influence on e-commerce performance outcome.

Lander and Barsuala (2009) examined the effects of openness and receptivity in communication pattern on e-commerce performance and they did this in the context of trust-building competence. They investigated the differential impact of repeated advertising exposure on consumers' perceptions of and attitude toward its product/service using messages or information that focused on either peripheral cues or brand benefits Lender and Barusda's study finds that openness and receptivity in communication pattern has

the potential to overcome at least some of the perceived doubt in the service in question. This finding may be the result of information sharing pattern which focuses messages on brand benefits. Thus, the few studies that have examined opening and receptivity in communi-cation pattern in the context of trust, suggest that information sharing has the potential to influence consumers' perception about a brand name. Such influence, however, appears to be contingent on the degree of the openness and receptivity. While these studies are useful and indicate an important role for managers in determining the success of trust-building capability, they does not examine how this signal trustworthiness in organization. We hypothesize that:

H4 : Openness and receptivity in communication pattern has a significant relationship with e-commerce performance outcome.
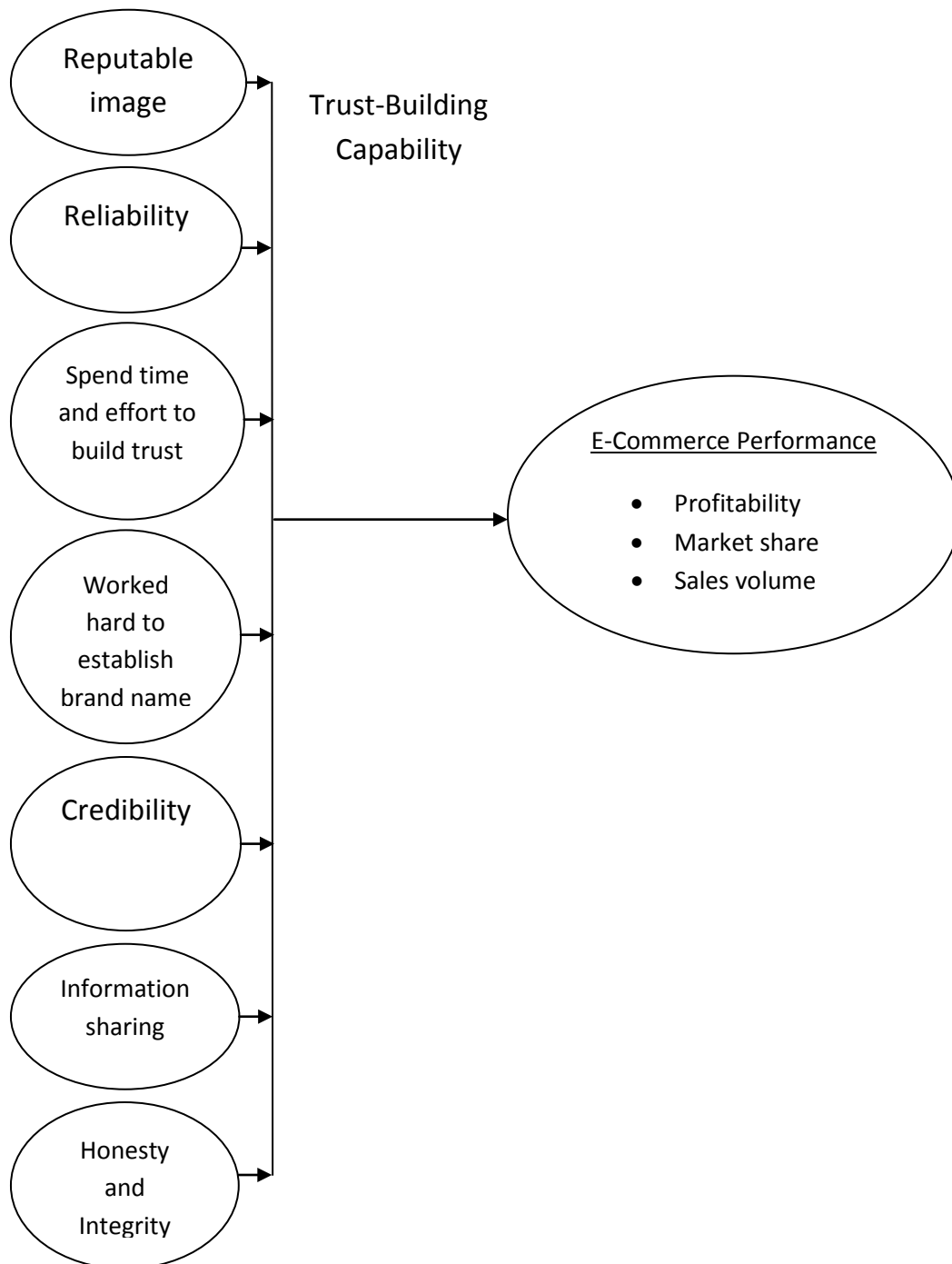
Source :Conceptualized From Review Of Related Literature, 2013.

Figure 1 : Model of Trust Building Capability and E-Commerce Performance

III. RESEARCH METHODOLOGY

This work aims to answer research questions by understanding other peoples' perceptions and experience in building trust, in order to gain insight, and also to test an existing hypotheses with a necessity to generalize conclusion, a qualitative as well as a quantitative method have been deemed appropriate for this study. The researchers used semi-structured interviews to collect data from senior management staff. This choice was necessitated because it offered a sufficient flexibility to approach different respondents differently while still covering the same areas of data collection. The interviews were conducted online. We also used questionnaire to collect data from other classes of managers in the four international airports in Kano, Port Harcourt, Lagos and Abuja. We use convenience sampling to draw a sample of participants for the study, making a total of 130 managers. This was done because these managers have knowledge about the development of competencies in the organizations.

In total 130 copies of questionnaire were sent out to respondents 122 of these were returned but only 115 used for the purpose of analysis. The response rate achieved is 88% which is deemed appropriate for the purpose of this study.

a) Data Analysis

The two key variables in the study are; trust-building capability dev elopement and e-commerce performance. An appreciable amount of data was generated on each of these as could be seen in the frequency and rank data distribution table.

Table 1 presents the frequencies on trust-building capability (TBC) dimensions, seven items in the questionnaire were used to elicit the data. These items and their frequencies score generated are displayed in the table below.

Table 1 : Trust-Building Capability Measured Score

S/N	Trust building items	RESPONSE OPTIONS AND SCALE					
		V.Poor	Poor	Moderate	Very Good	Excellent	
		1	2	3	4	5	Total
1	We have the ability to convey a reputable image to the market place	6 (5.2%) 6	10 (8.7%) 20	42 (36.5%) 126	37 (32.2%) 148	20 (17.4%) 100	115 400
2	We have the ability to signal that we are reliable	10 (8.7%) 10	12 (10.4%) 24	31 (27%) 93	42 (36.7%) 168	20 (17.4%) 100	115 395
3	We spend a lot of time and effort to build trust in the market place	10 (8.7%) 10	14 (12.2%) 28	30 (26.0%) 90	46 (40%) 184	15 (13%) 75	115 387
4	We are good at letting our customers know they can count on us	5 (4.3%) 5	10 (8.7%) 20	33 (28.7%) 99	42 (36.5%) 168	20 (21.7%) 125	115 417
5	We have worked hard to establish a brand name that our customers can trust	10 (8.7%) 10	15 (13.0%) 30	32 (27.8%) 96	40 (34.8%) 160	20 (15.7%) 90	115 386
6	We know how to send the message to our customers that we can be trusted	5 (4.3%) 10	20 (17.4%) 40	30 (26%) 90	40 (34.8%) 160	20 (17.4%) 100	115 395
7	We work hard to let our customers know that we are reliable and credible firm	12 (10.4%) 112	10 (8.7%) 20	30 (26.1%) 90	35 (30.4%) 140	28 (24.3%) 140	115 402
	Total	58 - 58	91 - 182	228 - 684	282 - 1128	146 - 730	805 - 2782

Source : survey data, 2013

The table above shows a concentration of the majority responses on the moderate extent option. This shows that majority of our respondents said trust-building capability is developed in their firms to a moderate extent, even the specific tasks of reputable image, reliability, attainment of customer trust, brand name, information sharing, reliability and credibility are developed in the organization to a very good extent. The highest relative scores for the seven items on the very good option are; degree of reliability and attainment of customers and establishment of brand name are 34.8% respectively. Reputable image has 32.2%, degree of trust has 40%, reliability and credibility has 30.4%. However, comparatively, they scored more on attainment of customers' trust (417) followed by reliability and credibility (402), reputable image (400), knowledge on how to send message to customers and degree of reliability are weighted (395). While

establishment of brand name 368 and degree of trust weighted 387 points.

Second study variable is e-commerce performance with three dimensions, they include; profit, (Pf), sales volume (Sv) and market share (Ms). Frequencies on these are contained in table 2 below.

We used composite analysis to represent the frequencies of the three measures of e-commerce performance, using a scale from very poor to excellent (1 - 5), respondents were requested to indicate how they have fared on these items.

Table 2 : composite analysis on e-commerce performance dimensions

e-commerce performance Dimension	RESPONSE OPTIONS AND SCALE					
	V.Poor	Poor	Moderate	Very Good	Excellent	
	1	2	3	4	5	Total
Online profitability relative to expectations	1 (0.9%) 1	5 (4.3%) 10	32 (27.8%) 96	45 (39%) 180	32 (27.8%) 160	115 (33%) 447
Market share of online offerings relative to expectations	--	2 (1.7%) 4	30 (26%) 90	42 (36.5%) 168	41 (35.7%) 205	115 (34%) 467
Online sales volume relative to expectations	1 (0.9%) 1	7 (6.1%) 14	25 (22%) 75	51 (44.3%) 204	31 (27%) 155	115 (33%) 449
Total	2 (0.6%) 2	14 (4%) 28	877 (25.6%) 261	138 (40%) 552	104 (230%) 520	345 (100%) 1363

Source : survey data, 2013.

We compared the three dimensions of e-commerce performance as shown in table 2. The table shows that, when all the measures of Pf, Sv and Ms dimensions are taken together to form a composite analysis, many firms were very satisfied with online profit, sales volume and market share performance to a very good extent. However, near majority (26%) of them were moderately satisfied with their market share. This is further complicated by their highest column relative frequency of 40% in favor of the very good extent response option.

A comparison of the three measures of e-commerce performance as could be seen in the raw margin of the table, shows that market share has the highest frequency score than sales volume and profitability. While market share has 467 points representing 34% of the total respondents, sales volume has the same percentage of 33% with profitability but with little different point of 449 and 446 respectively.

b) Data Analysis

To empirically evaluate the relationship between trust-building capability development and e-commerce performance, the spearman's rank correlation coefficient was employed using the statistical package for social sciences (SPSS). The spearman's rank correlation coefficient was used because all the variables of study were measured in ordinal scale. The analysis considered the influence of the dimensions of trust-building capability development on the measures of e-commerce performance.

c) Statistical test hypotheses

The correlation matrix in table 3, shows the relationship between trust-building capability and e-commerce performance.

Table 3 : Trust-Building capability and e-commerce performance

Type	Variables Statistics		Trust building	Reputable image	Brand name	Reliability and integrity	Openness and receptivity	profit	Sales volume	Market share
Spearman's rho	Trust building capability	Correlation t Sig (2-tailed) N	1.000 115							
	Reputable image	Correlation Sig (2-tailed) N	.513** .000 115	1.000 115						

		1	2	3	4	5	6	7	8
Brand name	Correlation	.610*	.320*	1.000					
	Sig (2-tailed)	.000	.001						
	N	115	115	115					
Reliability and integrity	Correlation	.712**	.425**	.009	1.000				
	Sig (2-tailed)	.000	.000	.031					
	N	115	115	115	115				
Openness and receptivity	Correlation	.320*	.420	.210	.110	1.000			
	Sig (2-tailed)	.000	.021	.023	.001				
	N	115	115	115	115	115			
profitability	Correlation	.028**	.210	.180	.310	.412	1.000		
	Sig (2-tailed)	.012	.001	.031	.001	.032			
	N	115	115	115	115	115	115		
Market share	Correlation	.421**	.210*	.321**	.280**	.402	.301	1.000	
	Sig (2-tailed)	.000	.001	.000	.000	.025	.240		
	N	115	115	115	115	115	115	115	
Sales volume	Correlation	.536**	.302**	.210*	.202	.301	.280	.301	1.000
	Sig (2-tailed)	.000	.001	.000	.000	.023	.005	.001	
	N	115	115	115	115	115	115	115	115

Source : survey data, 2013
Key ** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)

Hypothesis 1 : relationship between reputable image and e-commerce performance

This hypothesis states that e-commerce performance is a function of specific firms' character in terms of reputable image, we used the spearman's rank correlation coefficient to test for relationship, the result (rho = 0.513, $P<0.05$) (see table 3) shows a significant relationship.

Hypothesis 2 : Relationship between brand name and e-commerce performance

This hypothesis sought to find out if significant relationship exists between establishment of brand name and e-commerce performance. The spearman's rank correlation coefficient to test for significant relation-ship, the result (rho = 0.610, $P<0.05$) (see table 3).

Hypothesis 3: Relationship between reliability and integrity on e-commerce performance.

The third hypothesis states that 'the higher the confidence in an exchange partner's reliability and integrity the greater is the influence on e-commerce performance outcome'. The hypothesis seek to examine the relationship between reliability and integrity and performance, using the spearman's rank correlation coefficient to test for relationship, the result (rho = 0.28, $P<0.01$) (see table 3) shows no relationship.

Hypothesis 4 : relationship between openness and receptivity in communicating pattern and e-comm commerce performance.

This hypothesis sought to find out if significant relationship exists between openness and receptivity in communicating pattern as a trust-building capability and e-commerce performance. The spearman's rank correlation coefficient to test for relationship, the result (rho = 0.320, $P<0.05$) (see table 3) shows a moderate significant relationship.

IV. DISCUSSION

It is scholarly believed that trust building capability contribute to improve e-commerce performance. An effective trust building capability development can in particular, engendering a perception of trustworthiness which is critical because online transactions are laden with issues of security and privacy (Johnson and Cullen, 2003) suggests that trust building is an invaluable tool of management for improving performance to (Schefter and Urban 2000), the existence of an effective trust development is associated with superior e-commerce performance.

Our findings in this study contradicts the above positions. We found out that there was no significant relationship between reputable image which is a measure of trust-building capability and profit of airline firms. That is reputable image does not influence the profit levels. This findings is at variance with the findings of (Amit and Jean, 2005), which identified a positive association between trust building capability and profitability. The absence of a significant relationship found between trust building capability development and profitability may be attributed to the size of the airline firm involved in the study. Therefore, the seemingly de-emphasis on trust development by

majority of the airline firm may have contributed to the absence of a significant relationship between trust building development and profit levels. The above discussion leads to a very significant conclusion, trust building capability where it is developed, does not significantly influence profitability levels. However, trust-building capability development has a significant relationship with sales volume and market share.

These findings are in support of previous studies (Johnson and Cullen, 2003; Jelly et al, 2010, and Luwis and Keta 2001). In the e-commerce context, the greater the firms knowledge and understanding of how trust is signaled and built, the more skilled the firm is in conveying its trust to customers, the more effective the firm will be in its sales volume. It is indicated in literature that the experience overtime provides the firms with knowledge bases that can combine with trust-building skills to generate positive increase in sales outcomes. Whenever, a firm build reputable image, worked hard to establish a brand name that our customer can trust and have a high degree of reliability to the market place. Then the firm can quickly generate a high level of naira sales. Meaning that, there is a significant relationship between trust-building capability and online sales volume relative to expectations.

Finally, our result offer equivocal for H3 and H4, which predict positive association between trust-building capability (reliability and integrity and openness and receptivity in communication pattern) and e-commerce performance (market share of online offerings relative to expectations). As Luwis and Keta (2003) posits that trust-building capability provides the requisite synergy to enhance market share. Honesty and integrity, reputable image to the market and establishment of a brand name are likely to be firms' competitive advantage which enhance market share. Our findings are in tandem with existing literatures. Baggozi and Thompson, (2012) argued that firms loss market share as a result of lack of organizational credibility, this means that when organizations are credible, trustworthy and reliable, they will capture a greater percentage of market.

V. Implications

Operating in an evolving internet economy requires resource allocation and development of capabilities for appending structures and processes. This research work responds to the need, pointed out by scholars and practitioners for a systematic study of performance drivers in e-commerce, given the enormous potentials of the internet business world. The study, therefore makes the following contributions to the growing literature on both trust-building capability development and e-commerce;

- We identify, conceptualized and measures four capabilities in building trust and data from the firm under study to contribute new empirical insights.

- Our notion of examining performance in e-commerce in e-commerce from a trust-building capability development perspective bring s forth the theoretical insights of the resource-based view of the firm, in that firms' trust building capability development, due to their heterogeneity as intangible resources explain the presence of sustainable competitive advantage. Our model thus links trust-building capability development to e-commerce performance.
- Social exchange perspective brings to fall the theoretical insights of the social exchange theory which serve as the theoretical foundation for developing trust, this conceptualized trust as existing when one party has confidence in an exchange partner's reliability and integrity. Our framework also links trust capability development to sustainable competitive capability that cannot be traded.
- The results of this study demonstrate the importance of exchange partner's confidence on reliability and integrity of their partners. Online firms need to recognize the importance of developing honesty, reliability and integrity that will sustain continuous relationships.
- Finally, we advance a model of trust-building capability development and e-commerce performance for aviation managers to understand the driver of e-commerce performance in terms of firm trust-building capabilities. Managers can look inward by examining their industry context and firms core processes in tandem. When these capabilities are identified, they can build, develop, measure, monitor and improve so that the firm can always tap into them whenever the need arises.

VI. Area of Expected Work

This work was conducted to examine the influence of trust building capability development on e-commerce performance in the aviation industry. It would be required that further research should be conducted on other organizations capabilities, like strategic flexibility competence, information technology capability, and inter-functional capability.

The research work does not consider the present of any moderating variables, it just examine the relationship between the independent variable and the dependent variable. The present of thee moderating, controlling variables were not taken into consideration. Future studies should determine the interaction variable in their study and also to find out the effect of their moderating factors. The study specifically look at e-ticketing services in the aviation industry, further research should examine e-ticketing services in motor vehicle transportation, rail road transportation and any other transport business where tickets are being used. Out of the seven measures of trust as was specified in

the model, this study concentrated on only four measures for the purpose of analysis, future study should also look at the remaining measures.

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Overview the Effect of Mixed Elements of Servings Marketing with Customer in Iran's Insurance Industry

By H. R. Mir Ali

University of Sabzevar, Iran

Abstract - In this study, we overview the effect of mixed elements of servings marketing with customer in Iran's insurance industry. In the study we asked what's the effect of mixed elements of marketing on communication management with customer? and present some hypothesis bases on whether there is a meaning relation between mixed factors of servings marketing (serving, price, distribution, promotion, personal, facilities and physical possessions) and CRM or not; we try to identify and prioritize the elements. Then distribute the questionnaires among the customers of Iran's insurance company fulfill the importance and priority on communication management with customer through solidarity coefficient and Chi-square test, and the results show price is the most effective factor on CRM, and then after that, are putting the serving's offering personnel's character's, distribution channel facilities and possessions, in order.

Keywords : marketing mixture, servings, communication management with customer, insurance.

GJMBR-E Classification : JEL Code: G22, M00

OVERVIEWTHEEFFECTOFMIXEDELEMENTSOFSERVINGSMARKETINGWITHCUSTOMERINIRANSINSURANCEINDUSTRY

Strictly as per the compliance and regulations of:

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Keywords : marketing mixture, servings, communication management with customer, insurance.

I. Introduction

Insurance is a service, it's not represent able easily, neither are its beneficial results. So, it can't be exposure in public vision. Therefore insurance diffusion and it's expansion is a great task, which needs to empirical research to recognize the reasons and factors of lack of welcome people from insurance. Today, in competitive period, organizations should go forth synchronous and along with the changes in science and technology's area, and keep update their knowledge, try to create axial capability in its organization. The competitive superiority obtained, when it can establish effective communication with their customers, and this matter ascertain, when it can analyze the behavior of potential from different dimensions axial customer attitude to exert in society by organizations.

Iran's abundance population and supply's necessary and offering of insurance servings, and providing the security for the society's people and lack of available management in insurance servings has issued as a complicated problem in the society. It requires a lot of appeals to express all reasons and factors of insurance unsnap and providing in our country.

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Aim of the study, regard to minted elements of servings marketing, is priority of the effective factors on communication management with customer (CRM), to achieve to the aim, should explain the relation between mixed elements of marketing and CRM, which determined by using of simple random sampling way and calculation formula of 100 sample people among customers of Iran's insurance company of sabzevar city.

a) *Used method in the study is descriptive Survey*

i. *Independent Variables*

Independent variables in the study are mixed factors of servings marketing (service, price, distribution, promotion, personnel, possibilities and physical possessions, operations management).

ii. *Dependent Variable*

Dependent variable of the study is communication management with customer.

iii. *Hypothesis of the research are*

- There is a meaning relation between service offering and CRM.
- There is a meaning relation between proper price and CRM.
- There is a meaning relation between distribution factors and CRM.
- There is a meaning relation between promotion factors and CRM.
- There is a meaning relation between personal characters and CRM.
- There is a meaning relation between possibilities and physical possessions and CRM.
- There is a meaning relation between operations management and CRM.

II. Methods of Data Analysis

It's used of descriptive statistics to explain more better available conditions of each hypothesis. Another statistical way is kido test or Chi-square test, which is used in the study in because of low error and simple analysis. Also, It's used of solidarity Coefficients to prioritize the hypothesis to show that, which one of the mixed factors of marketing has the most effect on CRM? As well as it calculates amount of Cronbach's alpha of this study with the help of spss software equal to 88%.

a) Comments

Here, regard to the results of statistical analyze and offered priorities related to hypothesis, presented suggestions are:

i. Prioritizing the hypothesize indicates the most important factor of servings marketing factors upon CRM. So, insurance companies should pay special attention to the price. Reduction of prices, giving facilities, possibility of insurance costus, payment through credit cards can have remarkable effect in customer relations with company.

ii. Service offering is the second factor with the respect to the effect importance upon on CRM. Service at the moment of offering to the customer, is out of influence of produce management, In other words, it's not controllable after production. Customer understanding of quality is impressed by work procedure as well as is impressed by serving presenter. Service presenters should pay attention to the servings quality, they presented. As an American manger expressed "promise whatever you can do and do more than what you have promised", It's certain that servings present with superior quality fulfill the customer's satisfaction and this purpose needs more cost. Regard to inseparable feature of service of servitor, insurance is a service that customer sells and because it's a long time service, the communications of in insurer and servitor would be longer. It's natural to have great importance, how to contact and behavior virtue of insurance company's personal with insurers in these communications has great importance. So, regard to four principles such as selection, instruction, protection and payment, select and equipping skillful experienced workforce and familiar to proper human relationships help the insurance companies to achieve their goal.

iii. Personnel have placed in third row of importance in presented priority. Therefore, whatever the personnel are update and intimately with the customers, and act speedy to solve the customer's problem and give their insurance policy, and also when they're selling the insurance policy, try to solve the insured difficulties, not only effect more on insurance selling, but also effect on the relations between company and customer.

iv. The fourth effective factor upon CRM are distribution channels. Insurers referral to home or work place of people, existence and being available many insurance representatives can effect upon the customer communication with company. Possibility to buy insurance or extension of insurance policy through company's internet site can effect a lot upon communication between the customer and company.

v. The fifth effective factor on CRM are promotion factors. They send similar messages to many people, so rate increasing of advertisements give the possibility to customer to repeat the messages many times. Buyers know that all people understand their trend to buy. Sellers should have high public relations and give information to customer in order to guide him to the goods. It can be used of electric telephone systems to consult services, or centers to give consult services through television reports, press, guide booklets, to present proper information to the insured to have the best select at the time of insurance policy purchase and his request cover of his favorite insurance company.

vi. How to performance and connect of company's management and create the balance between need to insurance and meet customers request can effect upon relations of insurer and the insured. The company's management should try to solve the customer problems sociably and looks at the customer as the main investment of the company.

vii. The seventh effective factor on CRM is possibilities and physical possessions. Therefore, insurance companies should consider should exactly the work environment situation such as order and arrangement, air conditioning, light decoration and ..., as well as considering to present good insurance services, because these unnoticeable problems can effect on relations of customers and company.

In final, we suggest to the researches who are interested to search in this field, to study in relation with electric marketing and its effect on CRM or CEM (customer experience management).

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Stock Market: A Comparative Study between S&P 500 and DSE General Index

By Imran Parvez & Iftakhar Parvej

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Abstract - A healthy financial sector is crucial for economic growth. The stock market to an economy, what a clinical thermometer is to a human body, reflects the health of the economy. Again, the economy of the developed countries always has a great impact on the other economically weak countries. In this study our aim is to compare S&P 500 Index and DSE General Index, which may tell about the major similarity and dissimilarity about the compared stock markets. Here, to compare the stock markets we take volatility comparison, different time series models and so on.

Keywords : S&P 500 index, DSE general index and volatility.

GJMBR-E Classification : JEL Code: D40

STOCKMARKETACOMPARATIVESTUDYBETWEENSP500ANDDSEGENERALINDEX

Strictly as per the compliance and regulations of:

Stock Market: A Comparative Study between S&P 500 and DSE General Index

Imran Parvez [α] & Iftakhar Parvej [σ]

Abstract - A healthy financial sector is crucial for economic growth. The stock market to an economy, what a clinical thermometer is to a human body, reflects the health of the economy. Again, the economy of the developed countries always has a great impact on the other economically weak countries. In this study our aim is to compare S&P 500 Index and DSE General Index, which may tell about the major similarity and dissimilarity about the compared stock markets. Here, to compare the stock markets we take volatility comparison, different time series models and so on.

Keywords : S&P 500 index, DSE general index and volatility.

I. Introduction

Capital formation is very core of economic development. No economic development is possible without capital formation. Capital formation indeed plays a decisive role in determining the level and growth of national income, hence economic development. Thus, in any programme of planned economic development capital formation must be assigned a significant role on account of a very close connection between economic growth and capital growth. [see also Dewett, K. K., pp-642-643].

For any country one of the most important sources of capital formation is financial market of that country. Financial markets also play a crucial role in helping individuals or corporations invest in financial assets. They offer alternative investment opportunities for individuals or corporations with excess funds. The main participants in financial market transactions are households, business (including financial institutions), and governments that purchase or sell financial assets. Financial markets facilitate the flow of funds form surplus units of deficit units. Those financial markets that facilitate the flow of short-term funds (with maturities of less than one year) are known as money markets, while those that facilitate the flow of long-term funds are known as capital markets.

Securities with a maturity of one year or less are called money market securities, whereas securities with a maturity of more than one year are called capital market securities. [see also Madura, J.,(1998)] Three common types of capital market securities are bonds, mortgages, and stocks. The stock market is a pivotal institution in the financial system of a country. Stock market tends to very efficient in the allocation of capital to its highestvalue users. These markets also help increase savings and investment, which are essential for economic development. [see also Madura, J., pp. (1998)]. Stock markets are categorized as efficient or inefficient or less efficient market where an efficient market is one which reacts quickly and in an unbiased manner to the release information. Stock market tends to very efficient in the allocation of capital to its highest-value users. These markets also help increase savings and investment, which are essential for economic development. An equity market, by allowing diver-sification across a variety of assets, helps reduce the risk the investors must bear, thus reducing the cost of capital, which in turn spurs investment and economic growth.

The stock market plays a vital role on financial condition of any country. There is a great impact of the 1987 stock market crash on financial markets all over the world. On October19, 1987, the Dow Jones industrial Average declined to 1798.42 form 2246.74 on the previous trading day. This represents a 22.6 percent decline, significantly exceeding the 12.8 percent oneday decline on October 28, 1929 . Various financial markets and institutions were affected by the stock market crash. (See also Madura, J., 1998, pp.266-267).

From the above it is clear that the stock market of the developed countries have some impact on the economy of lower developed countries. Here, in this study we compare two stock market indices SP500 and DSE General Index.

II. Data

a) DSE General Index

Bangladesh capital market is one of the smallest in Asia but the third largest in the south Asia region. It has two full-fledged automated stock exchanges namely Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). Both the stock markets are operated by Security and Exchange Commission (SEC).

Dhaka Stock Exchange (Generally known as DSE) is the main stock exchange of Bangladesh. It was incorporated in 1954. Dhaka stock exchange is the first stock exchange of the country. Several indices are available for Dhaka Stock Exchange. The data set we

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use is the DSE General index from 01st January 2002 to 19th August 2012.

b) S&P 500 Index

     Standard & Poor's introduced its first stock index in 1923. Before 1957 its primary daily stock market index was the "S&P 90", a value-weighted index based on 90 stocks. Standard & Poor's also published a weekly index of 423 companies. The S&P 500 index in its present form began on March 4, 1957. Technology has allowed the index to be calculated and dis-seminated in real time. The S&P 500 is widely employed as a measure of the general level of stock prices, as it includes both growth stocks and the generally less volatile value stocks. The S&P 500 is a stock market index containing the stocks of 500 American Large-Cap corporations. The index is owned and maintained by Standard & Poor's, a division of McGraw-Hill. All of the stocks in the index trade on the two largest US stock markets, the New York Stock Exchange and Nasdaq. In this study we use S&P 500 index from 01st January 2002 to 19th August 2012.
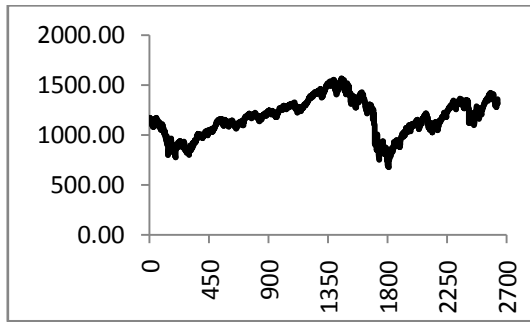
Figure 1 : S&P 500 Index
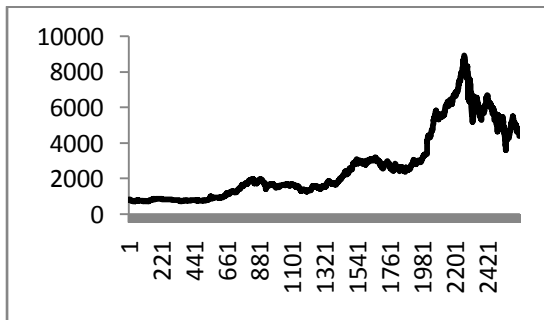
Figure 2 : DSE General Index

Table 1 : Descriptive Statistics

	S&P 500	DSE General Index
Minimum	676.53	742.23
Maximum	1565.15	8918.50
Mean	1174.06	2688.62
Standard Deviation	182.9343	1975.34
Skewness	-0.16989	1.092
Kurtosis	-0.57584	0.120

III.   RETURN SERIES AND VOLATILITY

    Returns are defined as the natural logarithm of price relatives; that is,   , where   is the daily S&P500 or DSE General Index. We obtain the daily volatility simply squaring the return series. To find the volatility period, the monthly volatility will be more friendly then daily volatility. In literature there are a number of ways to obtain monthly volatility series. Here, Merton (1980) and Perry (1982) who calculate the monthly volatility simply as the sum of squared daily returns in that month that is

$$\sigma_T^2 = \sum_{i=1}^{N_T} r_t^2$$
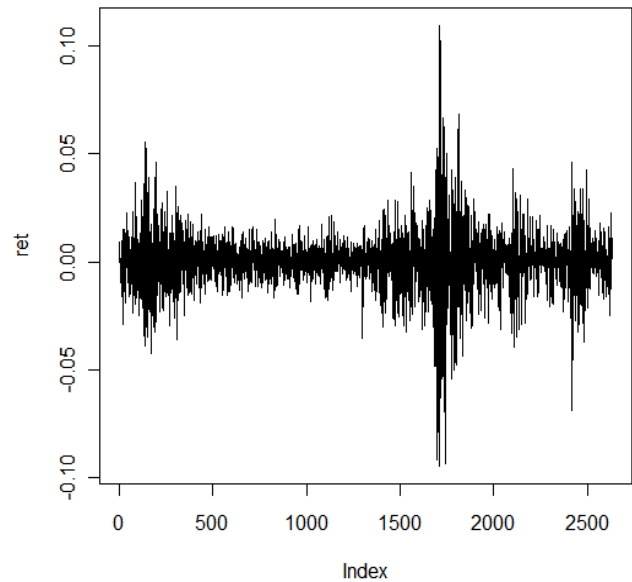
Figure 3 : Return Series (S&P 500 Index)
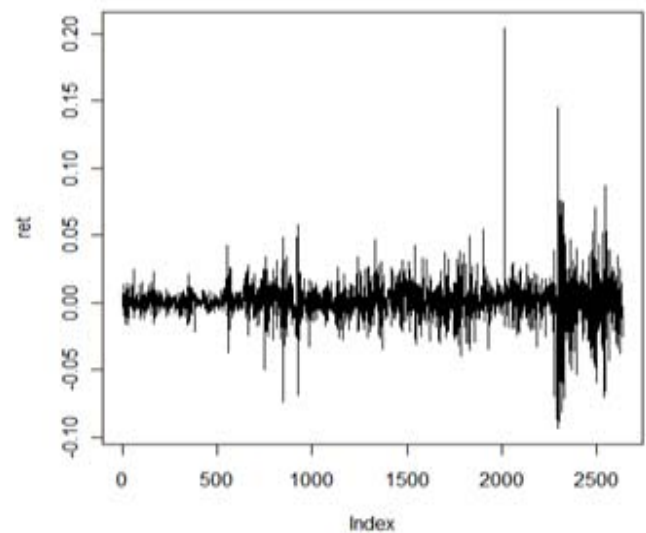
Figure 4 : Return Series (DSE General Index)
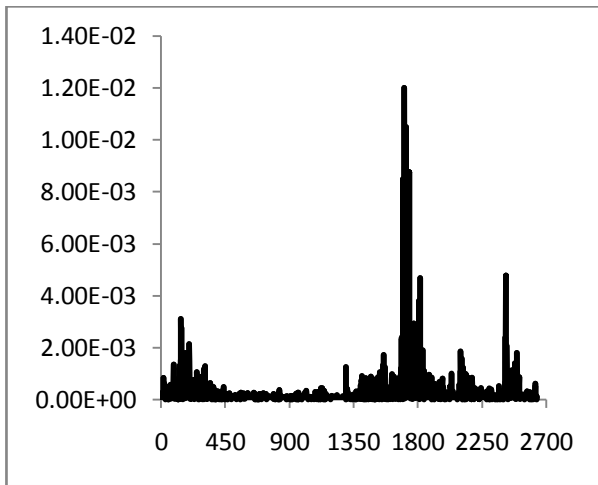
Figure 5 : Volatility Series (S&P 500 Index)

The table-2 shows the descriptive statistics return series of DSE General Index and S&P 500 index. From these we see that maximum occurs at 2008 in S&P500 and its impact may fall on DSE on 2009. Here also we see from the standard deviation of deferent year the S&P 500 index is more stable than DSE general index, because the standard deviation of return series fluctuates more in DSE General Index than the S&P 500 index. Which is also reveals from the mean, where also the DSE exhibits same scenario. The DSE General Index shows its leptokurtic pattern three times which are: 2003, 2005 and 2009 and the S&P 500 index shows only one time which is in 2008 is slightly over than platykurtic. The S&P 500 index return series shows its nature near the symmetricity in most of the year (i.e., closer to zero) than the DSE General Index.

Figure 6 : Volatility Series (DSE General Index)

Table 2 : Descriptive statistics of return series of S&P 500 index and DSE General Index

	Mean		Standard Deviation		Skewness		Kurtosis		Maximum		Minimum	
	DSE	S&P 500	DSE	S&P 500	DSE	S&P 500	DSE	S&P 500	DSE	S&P 500	DSE	S&P 500
2002	0.00006	-0.0009	0.006	0.016	0.252	0.43	1.07	0.64	0.02	0.06	-0.017	-0.042
2003	0.0005	0.0008	0.008	0.011	0.434	-0.01	6.44	0.74	0.04	0.03	-0.037	-0.036
2004	0.0027	0.0003	0.011	0.007	-0.445	-0.11	2.41	-0.14	0.03	0.02	-0.050	-0.016
2005	-0.0006	0.0002	0.014	0.007	-0.515	0.01	6.99	-0.09	0.06	0.02	-0.074	-0.017
2006	-0.0002	0.0004	0.011	0.006	0.185	0.08	0.26	1.26	0.03	0.02	-0.028	-0.018
2007	0.0027	0.00009	0.012	0.010	0.073	-0.49	0.83	1.43	0.05	0.03	-0.035	-0.035
2008	-0.0003	-0.0017	0.013	0.026	0.107	-0.04	0.71	3.71	0.04	0.11	-0.040	-0.095
2009	0.0020	0.0008	0.017	0.017	7.010	-0.07	82.03	1.97	0.20	0.07	-0.035	-0.054
2010	0.0025	0.0005	0.012	0.011	-1.101	-0.22	5.15	2.05	0.04	0.04	-0.070	-0.040
2011	-0.0019	0.0000	0.030	0.015	0.345	-0.52	2.95	2.92	0.14	0.05	-0.093	-0.069
2012	-0.0015	0.0005	0.025	0.008	0.083	-0.14	1.33	0.72	0.09	0.02	-0.070	-0.025

IV. FORECASTING MODEL

a) Auto Regressive Conditional Heteroscedasticity (ARCH)

The $ARCH(q)$ model is proposed by Engle(1982) defined by

$$\begin{cases} r_t = \mu + \sigma_t \varepsilon_t \\ \sigma_t^2 = \lambda + \alpha_1 (r_{t-1} - \mu)^2 + ... + \alpha_q (r_{t-q} - \mu)^2 \end{cases}$$

where $\varepsilon_t \sim iidN(0,1)$. Hence the volatility σ_{t+1}^2 can be represented by

$$E\left((r_{t+1} - \mu)/I_t\right) = \sigma_{t+1}^2$$

$$= \lambda + \alpha_1 (r_t - \mu)^2 + ... + \alpha_q (r_{t+1-q} - \mu)^2$$

where I_t is the information set at the end of the period t.

b) Generalized Arch (GARCH)

For the ARCH (q) model, in most empirical studies, q has to be large. This motivates Bollerslev (1986) to use the GARCH (p; q) specification which is defined as

$$\begin{cases} r_t = \mu + \sigma_t \epsilon_t \\ \sigma_t^2 = \lambda + \sum_{j=1}^{q} \alpha_j (r_{t-j} - \mu)^2 + \sum_{j=1}^{p} \beta_j \sigma_{t-j}^2 \end{cases}$$

V. RESULT AND CONCLUSION

The Stock Market is the main pillar of economy of any country and plays very important role for the economic development of any country. The Stock Market can be a reliable source for investing in industrial sector of any country by the investment of the population. The investors be a partner in the development of country by investing in Stock Market. So, the Stock Market is a important one for any economy and that's why we should make a great concern about stock market to make a healthy economy.

In this study we make a comparison between the S&P 500 index and The DSE General Index which may portrait a small impact of American economy to Bangladeshi economy. From the above we see that the Dhaka stock exchange is not a stable market where the American stock market is a very stable one. In 2009 the DSE shows the maximum return (the maximum volatility) and it also makes the mean, skewnes and kurtosis of return series maximum. In 2008 the S&P 500 index shows its maximum return (the maximum volatility) and the DSE General Index's maximum may be the result of

it. If we make a look on the table-2 it can be easily seen the standard deviation of DSE General Index fluctuation is very high among the different year where the S&P 500 index shows very smooth fluctuation, which is a sign of very stable economy. And from the skewness it can be easily say, in most of the year the return of series of DSE General Index is very apart from the symmetricity where the S&P 500 index shows closeness to the symmetricity in maximum number of years.

Here, the following table-3 shows different model estimate of both S&P 500 index and DSE General Index volatility. Here, we present those models which significantly forecast the volatility of both index and among the six candidate models, GARCH (2,2) is best for DSE General Index, which is very clear from the value of AIC and BIC and its estimates are highly significant at 0.1% level. But for the S&P 500 index the ARCH(2) model forecast best according to AIC and BIC.

Table 3 : Volatility forecasting by several time series models

		DSE General			S&P 500		
		Estimate	t-value	sig	Estimate	t-value	sig
GARCH(1,1)	μ	0.00145	7.57	0.000(***)	0.00047	2.78	0.006(**)
	λ	0.000012	5.92	0.000(***)	0.0000014	4.52	0.000(***)
	α_1	0.3845	9.94	0.000(***)	0.084	9.22	0.000(***)
	β_1	0.649	26.4	0.000(***)	0.91	95.83	0.000(***)
		AIC=-5.9612	BIC=-5.9522		AIC= -6.28111	BIC=-6.2722	
		Estimate	t-value	sig	Estimate	t-value	sig
GARCH(2,1)	μ	0.00123	7.043	0.000(***)	0.00049	2.93	0.0034(**)
	λ	0.000014	5.448	0.000(***)	0.0000022	4.65	0.000(***)
	α_1	0.2047	6.202	0.000(***)	0.000	0.00	1.00
	α_2	0.3982	8.345	0.000(***)	0.1147	5.71	0.000(***)
	β_1	0.5080	14.25	0.000(***)	0.8702	65.03	0.000(***)
		AIC=-5.9902	BIC=-5.9791		AIC=-6.2954	BIC=-6.2842	
		Estimate	t-value	sig	Estimate	t-value	sig
GARCH(2,2)	μ	0.0012	6.87	0.000(***)	0.000495	2.97	0.0030(**)
	λ	0.000013	5.20	0.000(***)	0.0000024	4.08	0.000(***)
	α_1	0.19	6.03	0.000(***)	0.00	0.00	1.00
	α_2	0.52	10.89	0.000(***)	0.13	5.38	0.000(***)
	β_1	0.20	3.43	0.000(***)	0.66	2.44	0.0148(*)
	β_2	0.23	4.82	0.000(***)	0.20	0.79	0.428
		AIC=-5.9956	BIC=-5.9823		AIC=-6.2948	BIC=-6.2815	
		Estimate	t-value	sig	Estimate	t-value	sig
ARCH(2)	μ	0.00142	7.27	0.000(***)	0.00041	2.08	0.038(*)
	λ	0.000063	16.42	0.000(***)	0.000077	21.45	0.000(***)
	α_1	0.37	9.99	0.000(***)	0.19	6.86	0.000(***)
	α_2	0.58	11.46	0.000(***)	0.41	10.92	0.000(***)
		AIC=-5.351	BIC=-5.9262		AIC=-6.4067	BIC=-6.0317	
		Estimate	t-value	sig	Estimate	t-value	sig
ARCH(4)	μ	0.0013	7.12	0.000(***)	0.00047	2.72	0.0064(**)
	λ	0.000039	11.36	0.000(***)	0.000041	14.96	0.000(***)
	α_1	0.26	7.37	0.000(***)	0.053	3.46	0.000(***)
	α_2	0.57	11.56	0.000(***)	0.26	8.58	0.000(***)
	α_3	0.17	4.99	0.000(***)	0.24	8.65	0.000(***)
	α_4	0.13	5.35	0.000(***)	0.25	8.36	0.000(***)
		AIC=-5.9792	BIC=-5.9658		AIC=-6.1844	BIC=-6.1711	
		Estimate	t-value	sig	Estimate	t-value	sig
ARCH(5)	μ	0.0013	7.15	0.000(***)	0.00048	2.82	0.0049(**)
	λ	0.000033	9.11	0.000(***)	0.000035	13.91	0.000(***)
	α_1	0.25	7.22	0.000(***)	0.03	2.25	0.0245(*)
	α_2	0.58	11.87	0.000(***)	0.20	7.35	0.000(***)
	α_3	0.16	4.568	0.000(***)	0.19	7.47	0.000(***)
	α_4	0.11	4.57	0.000(***)	0.21	7.62	0.000(***)
	α_5	0.095	3.58	0.000(***)	0.17	6.73	0.000(***)
		AIC=-5.9860	BIC=-5.9704		AIC=-6.2213	BIC=-6.2057	

Signif. codes: '***' 0.001   '**' 0.01   '*' 0.05   '.' 0.1   ' ' 1

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SMES in Nigeria and the use of Relationship Marketing Strategy a Survey Study of IGBO SMES in Nigeria

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Abstract - This paper contains the general introduction to our study. The research is expected to discuss the background of study which highlights what marketing and relationship marketing is, and its emergence as a strategy by Igbo SMEs in Nigeria. The research will go further to discuss our statement of problems, the research questions, research hypotheses, objectives of the study, significance and scope of the study, and the foreseeable limitations of the study. The significance and research questions form the basis of the hypotheses formulated. It also reviewed both emperical and theoretical literature, discussed the findings and made relevant recommendations that will assist the Igbo SMES in adopting relationship Marketing in Nigeria.

GJMBR-E Classification : *M19, M30*

SMESINNIGERIAANDTHEUSEOFRELATIONSHIPMARKETINGSTRATEGYASURVEYSTUDYOFIGBOSMESINNIGERIA

Strictly as per the compliance and regulations of:

SMEs in Nigeria and the use of Relationship Marketing Strategy a Survey Study of IGBO SMES in Nigeria

Dr. Jacob. S. Oboreh [α], Dr. Umukoro. G. Francis [σ] & Ayozie Daniel Ogechukwu [ρ]

Abstract - This paper contains the general introduction to our study. The research is expected to discuss the background of study which highlights what marketing and relationship marketing is, and its emergence as a strategy by Igbo SMEs in Nigeria. The research will go further to discuss our statement of problems, the research questions, research hypotheses, objectives of the study, significance and scope of the study, and the foreseeable limitations of the study. The significance and research questions form the basis of the hypotheses formulated. It also reviewed both emperical and theoretical literature, discussed the findings and made relevant recommendations that will assist the Igbo SMES in adopting relationship Marketing in Nigeria.

I. Background of the Study

Relationship marketing, according to Gordon (1998) is not a wholly independent philosophy but draws on traditional marketing principles. This view suggests that the basic focus upon customer needs still applies but that it is the way marketing is practised that requires changing fundamentally Christopher et al (1996). If RM is indeed a descendant of traditional marketing then a good starting point in developing a definition of relationship marketing would be to look at how marketing has traditionally been perceived. This traditional view might be summed up succinctly using the Chartered Institute of Marketing's (CIM 1963) definition of marketing as:

The management process of identifying, anticipating and satisfying customer requirements profitably.

This definition includes a number of assumptions that are important in the discussion of relational strategy development. 'Process' assumes that traditional marketing is a series of activities carried out as part (only) of a company's other functions. It implies a functional marketing department responsible for a fixed number of responsibilities presumably closely associated with the 'marketing mix'. It also implicitly suggests that 'identifying, anticipating and satisfying customer requirements' is the singular responsibility of the marketing department. 'Profitably' is assumed to

mean that these responsibilities are carried out in a competitively superior manner Gordon (1998), although there is no indication of the time scale over which this profitability should be measured.

This description of traditional marketing and others of a similar nature emphasise, above all, the functional and process nature of traditional marketing and make no explicit recognition of the long-term value of the customer Buttle (1996). The focus of traditional or mass marketing also implies that whatever the status of the customer (non-customers, current customers and past customers) they are all treated in the same way and are of comparable worth status to the organisation.

Berry (1983) was among the first to introduce the term 'relationship marketing' as a modern concept in marketing. He suggested that this 'new approach should be defined as:

Attracting, maintaining and… enhancing customer relationships.

While recognising that customer acquisition was, and would remain, part of a marketer's responsibilities, this viewpoint emphasised that a 'relationship view of marketing' implied that retention and development were of equal (or perhaps even greater) importance to the company in the longer term than customer acquisition. It further implied, by differentiating between customer types, that not all customers or potential customers should be treated in the same way.

Relationship marketing (RM) has been a topic of serious discussion among academics and marketing practitioners for the best part of 20 years. It was, however, during the last decade of the 20th century that relational strategies gained a wider following, and that debate on relationship marketing began to dominate the marketing agenda. During this period relationship marketing was probably the major trend in marketing and certainly the major (and arguably the most controversial) talking point in business management. Relationship marketing in the 1990s became the leading topic of discussions at academic conferences in Europe, North America, Australia and elsewhere around the globe. Relationship marketing was frequently the subject of dedicated practitioner conferences, academic journal articles, (as a general topic, in relationship

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marketing editions of major publications as well as in at least one dedicated Relationship Marketing Journal, (the International Journal of Consumer Relationship Management), and specialist marketing magazines. Relationship marketing was the basis of academic and practitioner texts by major marketing writers e.g. McKenna, (1991); Christopher et al., (1991); Payne et al., (1995), and such was RM's perceived importance that all, marketing books will include at least one section dedicated to the concept.

RM's rise to prominence was rapid. As the last decade of the 20th Century passed into history, the number of devotees to the concept continued to grow fast. Indeed, RM had, according to one prominent marketing writer became an important reference point in marketing and management. If this was true of marketing academics, then marketing practitioners were just as enthusiastic. Indeed, practitioner's interest became the driving force behind RM's growth O'Malley and Tynan, (1999), with innumerable case studies reported at conferences, in magazines and in texts supporting and justifying the relational approach.

Businesses and Companies, especially the Igbo owned SMEs have for long used the Relationship Marketing Strategy to attract and retain customers. It is not an entirely new concept, but a refocusing of the traditional marketing concept, with the emphasise now on customer value.

Small and Medium Scale Enterprises (SMEs) abound in Nigeria and the world and have contributed significantly to the economic growth of a nation. There are many definitions of SMEs but it is accepted that those firms in Nigeria whose total Asset, excluding cost of land, are less than one million naira, and not exceeding one hundred million naira, and with a work force of between ten and one hundred employees constitute the classification of SME (Small and Medium Scale Enterprises) Alawe (2004). SMEs in Nigeria mostly fall within the exclusive preserve of indigenous entrepreneurs. Well managed small and medium scale enterprises (SMEs) have been used as a veritable tool of industrialization and economic growth, especially in the developed economies of Western Europe, the USA and Japan. In Nigeria despite the efforts of the various tiers of government to revitalize the SMEs and provide the much needed funds for their growth, the realization of the full potentials of SMEs are fairly successful in Nigeria. Among the Igbo speaking part of Nigeria, SMEs have a great success stories in cities like Onitsha, Aba, Nnewi, Abraka, Umuahia, Kano, Lagos, Ibadan, Kaduna, hence the Igbos are often regarded as the "Japan of Africa", both in the marketing, sales and production of goods and services. To the Igbo Entrepreneurs at the popular Alaba electronic market in Lagos, motor parts market in Lagos, Nnewi Aba, and other towns, success and customer satisfaction, and retention had always being their watch word.

The attempt to provide answers to the Role of Relationship Marketing Concept and Strategies as a competitive tool by Igbo SMEs has led to this study. The focus of this study therefore shall be to analyse the Role of Relationship Marketing Strategies and Concepts, as a competitive strategy to the growth of Igbo SMEs in Nigeria. The study will also examine the various RM strategies and theories, the procedures to handle customer complaints, and what the SMEs must do to attract, maintain, retain and enhance customers relationships which will in effect lead to profitability.

II. Statement of Research Problem

There is that tendency that when new ideas in management emerge, a lot of people tend to embrace them keenly for a while and to see them as the ultimate solution to whatever problems that we perceive to exist (Payne et al, 1998). Equally there is a tendency to put them aside after the initial novelty has worn off, and they are found to be not quite the panacea that are once thought. Marketing has been proved to this "flavour of the mouth" syndrome. The Experience curve, the Boston Matix, all useful tools in themselves are recent examples of ideas that achieved widespread coverage and brief acclaim, only to be quietly dropped by many of their advocates shortly afterwards.

Already there are people who would claim that "relationship marketing" is another of these short-life cycled management phenomena. Indeed there is always a danger that when something is presented as new and different, it will be oversold and thus be rejected when it fails to deliver everything that was promised.

Relationship marketing as it presented is not in itself a new concept; rather it is a refocusing of traditionally marketing with a greater emphasis being placed upon the creation of customer value. Customer value is the summation of all the positive effects that a supplier has upon the customer's business or in the case of end users, their personal satisfaction.

Creating or enhancing customer value clearly requires a detailed understanding of the customer's value chain and in particular whereabouts in that chain, the opportunities for value enhancement lies.

The fundamental principle upon which relationship marketing is founded is that the greater the level of customer satisfaction with the relationship, not just the products or services, then the greater the likelihood that the customer will stay with us.

The importance of retaining customers is that there is strong evidence that customer retention and profitability are directly related. It seems that the longer the customer stays with a seller/producer, the higher the likelihood that they will place a greater amount of business with them, even to the extent of single sourcing. Further, there is likelihood that these retained

customers will cost less to service and that they will be less likely to be motivated by price.

In spite of the apparent usefulness of marketing and relationship marketing in particular, the Igbo SMEs are yet to properly accept, adopt and use it. RM has not been fully integrated into the normal marketing and Business strategy of the Igbo SMEs Companies/Firms. Igbo SMEs are yet to fully understand the usefulness of customer retention as compared to customer acquisition. RM has not been appropriately used by Igbo SMEs. Igbo SMEs devote much time to customer acquisition, only to loose such customers to competitors and competing products in a short period of time. Customer acquisition by companies and their managers was akin to looking for a needle in the haystack, finding it and then throwing it back, only to look for it once again. It is not worth the time and money to get customers if one cannot keep them.

This study therefore will address the main impact of Relationship Marketing as a strategy and concept to be used by the Igbo SMEs, and discover why most of the Companies are yet to accord it a proper place in the life of a business. It will identify the modern strategies involved, how to treat customer complaints, how to attract, enhance, maintain, adopt and retain customers, for the purpose of customers satisfaction, loyalty and profitability.

III. Objectives of the Study

As implied from the statement of research problems, this study has the following objectives. The main objective is to provide the basis for the understanding of the relationship marketing concept and strategies as used by the Igbo managed SMEs in Nigeria. The specific objectives are to:

(i) To find out if the relative level of competition perceived by the CEOs/Owner managers of the Igbo SMEs do determine the extent of the implementation of the relationship marketing concept, and strategies.

(ii) To examine if customer satisfaction and loyalty is a function of the regularity and frequency of contacts between the SMEs management, staff, workers and the customer, and to the level of services rendered by the SMEs.

(iii) To examine and explain if customer satisfaction and loyalty is positively related to the volume of business from existing customers vis-à-vis that from new customers, which leads to relationship marketing, corporate success and satisfaction.

IV. Scope of the Study

The boundaries of the area covered by this study are determined by its time dimension, the type and nature of the industry and the number and spread of the Igbo SMEs. The study is concerned with 50 SMEs, in seven states of Nigeria. Ogun, Lagos, Abia, Edo, Delta, Bayelsa and Rivers, established between 1st January 1992, and December 2007, a period of 15 (fifteen) years. The period of 15 years is considered long enough to enable us have the within the population of SMEs of our study, those that are old enough and well established, and SMEs of various sizes with diverse relationship marketing practices and performance profiles. Specifically the SMEs will be in the areas of retailing, provision stores, automobile spare parts, electronic sales, pharmaceuticals, and medical sales.

Thus, it is hoped that this will enable us to arrive at some useful academic and empirical evidence and data that will facilitate the establishment of the sort of relationships anticipated in the objectives enumerated above.

The type and nature of the SMEs in the retailing, electronic, pharmaceuticals, and automobile spare parts sales falls within the definition of SMEs. The operators are mainly SMEs owned and managed by the Igbo ethnic people in Nigeria. It is thus substantially an indigenous industry.

The number and spread is 100 ongoing SMEs spread throughout the seven states of Nigeria. The study will also focus on some 40 (forty) customers for each of the 100 SMEs. This is done to establish the level of customer satisfaction, loyalty and patronage, and relate it to the usage and adoption of relationship marketing by the firms and customers.

V. Research Questions

This study aims to provide answers to the following questions;

(i) Does the level of competition perceived by the CEO/Owner managers of the Igbo SMEs determine the extent of the implementation of the relationship marketing concept and strategies?

(ii) Is the customer satisfaction and loyalty a function of the regularity and frequency of contacts between the SMEs management, staff, workers and the customers and the level of services rendered by these SMEs?

(iii) Is the customer satisfaction and loyalty positively related to the volume of business from existing customer vis-à-vis that from new customers which leads to relationship marketing, corporate success and satisfaction?

VI. Research Hypotheses

This research shall attempt to test and find solutions to the following formulated hypotheses. They are;

Ho : That the relative level of competition perceived by the CEO/Owner-manager of the Igbo SMEs does not

determine the extent of the implementation of the relationship marketing concept and strategies.

Ho : That customer satisfaction and loyalty is not a function of the regularity and frequency of contacts between the SME's management staff, workers and its customers and also to the level of services rendered by them.

Ho : That customer satisfaction and loyalty is not positively related to the volume of business from existing customers vis-à-vis that from new customers, which leads to relationship marketing, corporate success and satisfaction.

VII.   Literature Review

Marketing has a bad press. Phrases like "marketing gimmicks", "marketing puffery", "marketing plays" and "marketing tricks" abound (Jobber 2004). The result is that marketing is condemned by association. Yet this is unfortunate and unfair because the essence of marketing is value, not trickery. Successful companies rely on customers returning to repurchase a product. The goal of marketing is long term satisfaction, not short term deception.

Gronroos (2000) has stressed the importance of relationship building in his definition of marketing in which he describes the objective of marketing as to establish, develop and commercialise long term customer relationships so that the objectives of the parties involved are met.

VIII.   Marketing Defined

Today marketing is understood not in the old sense of making a sale "Telling and Selling" but in the new sense of satisfying customer needs. If the marketer does a good job of understanding consumer needs, develops products that provide superior value, prices, distributes, and promotes them effectively, then these products will sell very easily, and customers will be retained.

"Marketing is managing profitable customer relationships". (Kotler 2004). The two-fold goal of marketing is to attract new customers by promising superior value and to keep and grow current customers by delivering satisfaction.

His definition highlights the importance and role of exchange, transaction, and the development and sustenance of relationships over time.

Exchange takes place where there is sufficient match or overlap in the want lists of the marketer and the consumer. The marketer's task is to formulate and implement an offer that motivates the consumer into a transaction activity. Transaction marketing is part of a large idea called Relationship Marketing (RM), which is the practice of building long term satisfying relationships with key parties; customers, suppliers, distributors, in order to retain long term preference and business. Mckenna (1991).

Kotler and Armstrong (2004) defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others.

Marketers are interested in markets. Each nation/country's economy and the whole world economy consist of complex, interacting sets of markets that are linked through exchange processes .Marketers must work to understand the needs and wants of specific markets and to select the markets they can serve best. In turn they develop products and services that create value and satisfaction for customers in these markets. The result is profitable long term customer relationship.

The American Marketing Association explains that "Marketing is the process of planning and executing the conception, pricing, promotion and distributing of ideas, goods and services to create exchanges that satisfy individual and organizational objectives/goals.

Earlier on, the same AMA (1965), defines marketing as "The performance of business activities that direct the flow of goods and services from the producer to the consumer or user. (The American Marketing Association Committee of Definition 1965). What this definition implies is that marketing starts only after the production of the goods and services, hence, it is an outdated one, and replaced by the one mentioned before it.

A definition by Glos and Baker (1972) sees marketing as involving a twofold task;

- ✦ Discovering what goods and services consumers need and want, and

- ✦ Providing these items for them in the places where the consumers/customers are, at the times that they want them and at prices that they are able and willing to pay".

According to this conception of marketing, it starts before goods and services are produced, and involves the flow of the goods and service to the consumers who demand them. It does not end after the sales have been made. It's object is to provide satisfaction to the customer, and at a profit to the company.

Gronroos (2000) states that "the common theme that surrounds the vast majority of marketing definitions is that marketing is the planning and implementation of almost everything; that an organization does to facilitate an exchange between itself and its customers".

As it facilitates exchange, marketing looks beyond its own organizational boundaries and takes into account external forces that exists in the business environment. Marketing efforts are then adjusted

accordingly to facilitate exchange under the new set of conditions.

As conditions continue to change, so does the marketing effort. Consequently marketing is a continuous and dynamic strategic decision making process.

McDonald (1991) defined marketing as a matching process between a company's capabilities and the wants of customers".

The simple lesson is that all firms have a unique set of capabilities in the form of resources and management skills, which are not necessarily capable of taking advantage of all marketing opportunities as effectively and competitively as other firms. In summary, the matching process between a company's capabilities and customer wants is fundamental to commercial success.

The Chartered Institute of Marketing (CIM) United Kingdom provides a typical definition of marketing,

"Marketing is the management process which identifies, anticipates and supplies customer requirements efficiently and profitably.

While customers may drive the activities of a marketing oriented organization, the organization will be able to continue serving its customers only if it meets its own objective. Most private sector organizations operate with some kind of profit related objectives, and if an adequate level of profits cannot be earned from a particular group of customers, a firm will not normally wish to meet the needs of that group (Palmer 2000) Where an organization is able to meet its customers needs effectively and efficiently, its ability to gain an advantage over its competitors will be increased (for example by allowing it to sell a higher volume and/or at a higher price than its competitors. It is consequently also more likely to be able to meet its profit objectives.

a) *The Definition, Domain and Dimension of Relationship Marketing*

The emergency of relationship marketing (Hennig, Thurau and Hanseen 2000; Gummesson 1999, Payne 1995, Gronroos 1994, Berry 1983) is founded on a criticism of pure transaction focused marketing. Critics claim that traditional marketing concepts and methods developed over decades are based exclusively on transaction (Brodie et al 1997, Juttner and Wehrli 1994). Not only strategic marketing approaches, but also cooperative marketing instruments (e.g. product merchandising, pricing, sales promotion etc) are accordingly aimed at the initiation of transactions with customers often not even clearly defined. However transaction marketing is fraught with problems with respect to the underlying marketing philosophy, the structuring of instruments, and the marketing organization.

All along, customer needs have been by definition, at the center of deliberations on the marketing philosophy. However in a corporation's guidelines or other strategic documents on corporate practice this essential customer related aspect is seldom seen to an adequate degree. On the contrary, structuring of marketing activities exclusively in line with the marketing mix leads to a production and services based marketing definition (Gronroos 1993) frequently used in practice as a customer manipulation instrument (Gummesson 1994).

Another criticism is the isolated focus of a marketing organization around the marketing mix. This is evidenced by the fact that marketing departments in a company are entrusted with catering for customer needs. Precisely within this framework of customer oriented corporate management marketing should have been assigned a function stretching across departments.

Taking the aforementioned criticism into consideration, the domain of relationship marketing seems to be clear, while the goal of transaction marketing is to initiate individual transactions with customers, relationship marketing concentrates on managing and controlling customer relationships.

b) *Relationship Marketing Definitions*

Most of the concepts, ideas and developments discussed above are present in Gronroos (1994) refined definition of RM in which he described the objectives of RM as to:

Identify, establish, maintain, and enhance and, when necessary, terminate relationships with customers and other stakeholders, at a profit so that the objectives of all parties involved are met, and this is done by mutual exchange and fulfilment of promises.

No definition will ever be perfect and it may well be that other ideas and concepts may in times also require inclusion. For the purposes of introducing RM, however, this definition will, for the moment, suffice. In later, we will investigate more closely how these concepts were translated into strategies and tactics and their perceived benefits. In particular we will look at the claims that are implicit in this definition. These may be seen to include six dimensions that differ significantly from the historical definition of marketing (Gordon 1998). These are that:

✦ RM seeks to create new value for customers and then share it with these customers.

✦ RM recognises the key role that customers have both as purchasers and in defining the value they wish to achieve.

✦ RM businesses are seen to design and align processes, communication, technology and people in support of customer value.

✦ RM represents continuous cooperative effort between buyers and sellers.

✦ RM recognises the value of customers' purchasing lifetimes (i.e. lifetime value).

✦ That RM seeks to build a chain of relationships within the organisation, to create the value customers wants, and between the organisation and its main stakeholders, including suppliers, distribution channels, intermediaries and shareholders.

On the tactical side comparisons have been suggested (Payne et al., 1995,) between the different approaches to customers that Transaction Marketing (TM) and RM take.

- Relationship marketing is attracting, maintaining and enhancing customer relationships (Berry 1983).
- The goal of relationship marketing is to establish, maintain and enhance relationships with customers and other parties at a profit so that the objectives of the parties involved are met. (Gronroos 1990).
- Relationship marketing is an integrated effort to identify, maintain and build up a network with individual consumers and to continuously strengthen the network for the mutual benefit of both sides, through interactive, individualized and value added contacts over a long period of time (Shank and Chalasan1992).
- Relationship Marketing is about understanding creating and managing exchange relationships between economic parties, manufacturers, service providers, various channel members and final consumers (Moller 1992).
- Relationship marketing refers to all marketing activities directed towards establishing, developing and maintaining successful relational exchanges (Morgan and Hunt 1994).
- Relationship marketing is to establish maintain, enhance and commercialise customer relationships so that the objectives of the parties involved are met. This is done by a mutual exchange and fulfilment of promises (Gronroos 1994).

c) *Historical Origin and Orientation of Small and Medium Scale Industry in Nigeria*

Economic history is well stocked with enough insights into the humble beginnings of present day big corporations. Evidences abound that almost all of the multinational giant corporations were cottage enterprises, growing as their industry grew, and through their own sheer ability to either reproduce existing products more cheaply or improve their ability. Even at the international level, in the early stages of her industrialization, Japan's economy was dominated by traditional industries, cottage firms, and by a large number of small scale firms, drawing their strength not from abundance of capital but rather from her supply or labour.

Back home in Nigeria, the respective government policies accorded and gave priority to the country's small scale enterprises. This has been in recognition that they constitute the fountain head of vitality for the economy and consequently their problems have been viewed as those of the nation, by virtue of their number, diversity, penetration in all sectors of production and marketing, contribution to employment and to the prosperity of the particular areas in which they operate.

In concrete terms, small scale industries constitute a greater percentage of all registered companies in Nigeria, and they have been in existence for a quite long time. Majority of the small scale industries developed from cottage industries to small enterprises and from small scale to medium and large scale enterprises.

Prior to Nigerian Independence, the business climate was almost totally dominated by the Colonial and other European Multinational companies like United African Company, GB Olivant, Patterson Zochonis, Leventis, etc. They primarily engaged in bringing into Nigeria finished goods from their parent companies overseas. These companies have vast business experience and strong capital base, and dominated the Nigerian economy. The government of those days encouraged them to become stronger by giving incentives, such as favourable tariffs and tax concessions.

Towards the tail end of the 1950s, the NIDB – (the Nigerian Industrial Development Bank) was founded to assist potential entrepreneurs to get involved in Agriculture, Exploration of natural resources, Commerce and Industrial production. This time and the early 1960s saw the massive increase in Nigeria import market, while the Nigerian economy became largely dominated by very few large foreign firms.

However, few Nigerians, mostly the Semi-illiterates benefited from the generous government attitude of this time. The educated Nigerians then were not interested in entrepreneurship mainly because their focus was on the positions being vacated by the expatriate staffs, who were leaving the civil service to return home because of the imminent independence in 1960. Even then, Nigerians considered the civil service to be more prestigious than business despite the creation of the colony development loans board, by the colonial administration.

From 1970-1976, a remarkable breakthrough in small scale business came about through the indigenisation Decree 1972 and later in Nigeria Enterprises Promotion Act 1977.

There were genuine attempts by the Federal Government to make sure that Nigerians play an active and worthwhile roles in the development of the economy. In its 1970-74 National Development Plan, the Federal Government gave special attention to the development of small scale industries particularly in rural areas. This was in recognition of the roles of small and medium scale industries, as the seedbeds and training grounds for entrepreneurship.

The cardinal point of the development plan was;

(a) Accelerating the pace of industrialization and dispersal of industries.

(b) Generating substantial employment opportunities.

(c) Promoting individual initiatives and entrepreneurship among the populace.

(d) Developing and increasing export traders, and

(e) Complementing large scale industries.

An amendment to the decree made in 1997 provided that in order to be economically self-reliant, Nigerians need to take cue from economic history, which is well stacked with enough insight into the humble beginnings of the present day giant conglomerates which started as small scale industries.

Within 1980-1989, the government policy measures placed emphasis on the technological aspects of industrial development of small scale industries in Nigeria. Various Nigeria governments within this decade embarked on corrective measures to divert efforts towards the maximum exploitation of natural resources, and tried to discourage capital intensive mode of production in the light of the abundant resources available. In this regards, the industrial policy tried to focus its attention mainly on local resources utilization through various forms of incentives worked out by governments. Some of the basic policy strategy aimed at revitalizing the industrial sector included the;

(a) Encouragement in the use of more local materials in our industrial development activities.

(b) Encourage greater capacity utilization in Nigerian industries.

In addition, in both the third and forth national development plans, the government then tried to increase her support for and contributions on;

(i) The establishment of research products development company to provide a bridge between research and commercial development of results and cooperate with manufacturing establishments to adopt imported machines to Nigerian conditions, and eventually develop the capability for fabricating such machines.

(ii) The federal institute of industrial research and other institutions as the project development agency.

(iii) The industrial development centres.

(iv) The provision of funds to implement feasible projects emanating from policy paper, prepared by the Nigerian Councils for Science and Technology.

(v) The Industrial Research Council of Nigeria to get organized for coordinating industrial research efforts.

The focal point of these policy measures as mentioned above, placed a great emphasis on the technological aspects of industrial development and the development of small scale industries in Nigeria.

It is worthy of note that the introduction of the Structural Adjustment Programme (SAP) during the General Ibrahim Babagida regime made matters worse for employers of labour and created a veritable ground for self-employment.

From 1990-2005, the federal and state governments have both contributed to the growth of small scale industries in Nigeria especially in the rural areas. Of recent time, various fiscal and non-fiscal incentives have been established for investors and entrepreneurs in the small scale sectors of the economy. Of special mentioning was the strategy adopted by the federal government towards the training and motivation of the unemployed graduates, to be gainfully employed in and out of school. Entrepreneurship development programmes and courses were introduced in our tertiary institutions and in the National Youth Service Corp (NYSC) orientation camps all over the federation. Thus on the presentation of viable feasible projects, approved loans are disbursed through pre-selected commercial banks assisted by the National Directorate of Employment.

The Peoples Bank of Nigeria (PBN) was also in the vanguard of granting of soft loans to unemployed youths and artisans, and this aimed at diverting the attention of youths from government salaried jobs, to that of gainful self employment. National Directorate of Employment and the People Bank of Nigeria were solely charged with the responsibility of generating employment through their various programmes for thousands of unemployed Nigerians.

To show its seriousness, the Federal Government through its educational agencies like the National Board for Technical Education (NBTE), the Nigerian University Commission (NUC), and the National Youths Service Corps (NYSC) programme, gave a directive that entrepreneurship development courses be incorporated into the curricular of tertiary institutions and NYSC programmes.

✦ The Bank of Industry was established by the Nigeria government in October 2001, as a result of the merger of the National Economic Industrial Development Bank (NIDB), the Nigerian Bank for Commerce and Industry and the National Economic Reconstruction Fund (NERFUND). Its major aim is to provide necessary financial assistance and incentives for the establishment of large, medium and mostly small scale projects, and the expansion and diversification of existing industries. It engages in fund mobilization, project appraisals, financing, implementation and investment activities.

d) *Operational Definition of Small and Medium Scale Enterprises*

There is no universal definition of small scale industry (SSI). The definition varies from country to countries and from institution to institutions within the

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country based on the policy focus of different institutions, and sometimes based on the level of development and technological advancement of a nation. Definition also change overtime, owing to changes in price levels, advances in technology and other considerations. Criteria that can be used in the definition of SSIs, SMEs, SSEs are (Small Scale Enterprises often include capital investment (fixed assets), annual turnover, gross output and employment). (Alawe 2004). These factors are used because they are functional and easy to measure.

In Nigeria, before 1992, there were varied definition of SSEs or SMEs, adopted by different institutions including the Central Bank of Nigeria, Centre for industries research and development (CIRD), National Association of Small Scale Industrialists (NASSI), the Federal Ministry of Industry, the Centre for Management Development (CMD) etc. In 1997 the National Council on Industry (NCI). Streamlined the definitions of industrial enterprises for recurrent review every four years (Alawe 2004). In July 2001, the National Council industries at its 13th meeting in Markudi, Benue State (NCI – 13) made the following revisions.

Micro Cottage Industry - This is an industry with capital employed of not more than N1.5 million working capital. But excluding cost of land and or a labour size of not more than 10 workers.

Small Scale Industry (SSI) - This is an industry with total capital employed of over N1.5 million. But not more than N50 million including working capital but excluding cost of land and/or a labour size of 11 – 100 workers.

Medium Scale Industry (MSI)- An industry with a total capital employed of over N50 million but not more than N200 million, including working capital but excluding cost of land and/or a labour size of 101 – 300 workers.

Large Scale Industry (LSI)- An industry with total capital employed of over N200 million, including working capital but excluding cost of land and or a labour size of over 300 workers. Comparatively must advanced countries seemed to have agreed on a maximum limit of 500 employees as a small form.

IX. Research Design and Methodology

a) Research Population

The population of the study is the group about whom the study focuses on. It is the totality of the subjects or elements being studied and to which the conclusions or generalization of our results will apply. (Yomere . and Agbonifo, 1979).

Population is the entire or whole elements of a group that has the probability of being chosen for a given problem of study.

For the purpose of this study, our population shall be the Igbo Entrepreneurs/Owners/ CEOs of the SMEs and their Customers.

This study is on the Relationship Marketing Concept, Strategies and Performances of Igbo speaking SMEs in Nigeria. Our specific study area will be made up of seven states in Nigeria: Lagos, Ogun, Abia, Edo, Delta, Bayelsa and Rivers. These seven contiguous states have a large SME population. (Federal Ministry of Industries Survey of SMEs 2000). Most business activities in Nigeria are done in those areas. The area has the characteristics of a mini-Nigeria with its multi-ethnic features and the dualism of having both civil service towns and industrial cities. Benin City, Aba Yenogoa, and Abeokuta are essentially civil service towns. Warri is an industrial/commercial city while Ikeja and Port Harcourt combine both features of being administrative centres and industrial cities. Thus, there are good reasons to argue that the findings of this study may be generalized to the urban areas of the country, or at least, to the urban centres of Nigeria.

X. Method of Data Analysis

Data analysis is generally a means of testing hypotheses. The data analysis techniques discussed below will relate to the Six hypotheses. The hypotheses are categorized into three groups;

(i) Those dealing with the acceptance adoption and implementation of the relationship marketing strategies (hypotheses one and two).

(ii) Those dealing with the practices and tenets of relationship marketing strategies, customer satisfaction and retention (These are hypotheses three and four).

(iii) The one about the relationship between customer satisfaction and corporate performance. (Hypotheses five and six).

All the three hypotheses will attempt to establish relationships if any between variables or among various variables. The major statistical data analysis technique to be used will be the regression model.

Regression Analysis is a statistical technique that is used to develop a mathematical equation showing how variables are related. In regression terminology, the variable which is being predicted is called the dependent or response variable. The variable or variables being used to predict the values of the dependent variable are called the independent or predictor variable. Regression Analysis involving one independent variable and one dependent variable for which the relationship between the variables is approximated by a straight-line is called Simple linear regression. Regression Analysis involving two or more independent variables is called Multiple Regression analysis. (Anderson et al 1992).

Regression analysis is used to show causality, in the sense that one of the variables can be used to predict the other variable. It is also used to build models explaining variations in dependent variables. The hope is that extrapolations into new population sets other than those observed can be performed by choosing values of the independent variables for new cases and thereby predicting the most likely value of the dependent variable.

All the regression models will be estimated using the STATIX 92 COMPUTER PACKAGE. In testing the hypotheses, the level of significance will be 5%.

For each of the regression analyses to be used in testing the hypotheses, the following measures will be identified, calculated and discussed.

❦ R-squared (R^2) – the coefficient of determination.

❦ Adjusted R-squared (R^2) – used to take care of the problem associated with R^2.

❦ F-test – to find the significance of a group of regressions.

❦ DW – a measure of serial correlation.

a) Presentation and Frequency Analysis of Data

This section deals with the presentation and analysis of the data collected in the field work. This exercise is broken down into different sub-sections, highlighting particular variables in mind let us start with the attributes of the Nigeria SMEs, especially those of Igbo origin or owned and operated by the Igbos.

i. *Attributes of Igbo Managed Smes*

Attributes of Igbo managed SMEs. Status of the company registration

Status of Company Registration		
Status	No of Companies	Percentage (%)
Limited Liability	20	20
Non Limited Liability	40	40
Business name	40	40
Total	100	100

Source : Author's Fieldwork (2007/2008)

The Table above shows that of the Igbo managed SMEs, that have been in existence or operating in the last five years, 20 (20%) are incurporated, 40 (40%) are incorporated and are not limited liability companies and 40 (40%) just have business names.

In table, it is evident that 80 (80%) of the companies and trading concerns are managed by their owners, while the other 20 (20%) have apprentices, supervisors and professional managers as their chief executive officers, who manage it on behalf of the owners.

ii. *Knowledge of Marketing, Marketing Concept and Relationship Marketing*

Here we deal with the respondents answers to section B (a) of our questionnaire. (Appendix I) which states the definition of marketing, marketing concept and relationship marketing.

Frequency analysis of the knowledge of marketing and marketing concept

Knowledge of marketing and marketing concept	No of SMEs	Percentage (%)
Yes	90	90
No	10	10
Total	100	100

Source : Author's Fieldwork (2007/2008)

(Appendix 1) which states the definition of marketing, marketing concept, and relationship marketing.

The table shows that 90 (90%) of the Igbo managed SMEs, has a knowledge of the term marketing, marketing concept, and relationship marketing and 10 (10%) does not understand the meaning and roles of marketing and marketing concept and relationship marketing.

Frequency analysis of the knowledge of relationship marketing concept.

Appendix 1, which states the definition of modern and even Igbo oriented traditional and western oriented relationship marketing concept.

Knowledge of relationship marketing	No of SMEs	Percentage (%)
Yes	80	80
No	20	20
Total	100	100

Source : Author's Fieldwork (2007/2008)

Table above shows that 80 (80%) of the respondents have a knowledge, either in a modern or even the traditional definition of what relationship marketing concept definition and strategies are, while 20 (20%) of the respondents, are unaware of the Relationship Market concept.

iii. *Acceptance of the Relationship Marketing Concept*

Here we deal with the respondent's insurers to section B1 (a) of our questionnaire (Appendix 1) which states the definition of relationship marketing.

Acceptance of the relationship marketing concept and strategies, by the Igbo managed SMEs

Acceptance of relationship marketing	Max Scores	No of SMEs	Percentage (%)
Strongly Agree (SA)	5	30	30
Agree (A)	4	55	55
Uncertain (UC)	3	5	5

Disagree (D)	2	5	5
Strongly Disagree (SD)	1	5	5
Total		100	100

Source : Author's Fieldwork (2007/2008)

Table above shows that 85 (85%) of the Igbo managed SMEs, accept the view that they have one idea or the other on relationship marketing concept 5 (5%) is uncertain about it while 10 (10%) disagree with that notion.

Importance Attached to Competitive Strategies by Igbo Speaking SMEs

Strategies / Scores	Technology & Innovation	Customer needs & relationship marketing	Price of product	Product Quality and Quantity	Promotional Activities	Distribution Efficiency	Total
	No of Coys	No of Coys	No of Coys	No of Coys	No of Coys	No of Coys	
6	4(40%)	45(45%)	4(4%)	50(50%)	Nil	2(2%)	100
5	12(12%)	34(34%)	30(30%)	16(16%)	6(6%)	2(2%)	100
4	12(12%)	10(10%)	30(30%)	20(20%)	10(10%)	16(16%)	100
3	30(30%)	5(5%)	18(18%)	14(14%)	22(22%)	8(8%)	100
2	18(18%)	6(6%)	8(8%)	Nil	32(32%)	36(36%)	100
1	24(24%)	Nil	10(10%)	Nil	30(30%)	36(36%)	100
TOTAL	100	100	100	100	100	100	

Source : Author's Fieldwork (2007/2008)

Table above demonstrates that Igbo managed SMEs rank the six competitive strategies in the following order of descent: Product Quality, (50%). Attention to customer needs and retaining them. Technology/ innovation and price of product (45%) each, Distribution Efficiency (2%); and Promotional Activities (0%). In terms of the first three highest ranks, attention to Customer needs and relationship marketing also first with a total of (84%), Product quality is second with a total score of (86%), Price of product is third with a total score of (64%) followed by Technology/Innovation (28%), Distribution Efficiency (20%) and lastly, Promotional Activities (16%).

It is thus evident that the customer needs and retaining them through relationship marketing strategies still enjoys a dominant place in Igbo managed SMEs, especially among the young SMEs (those below 5 years in operation) though there is strong evidence that the relationship marketing is strongly accepted and adopted. The employment of product quality and product price as competitive strategies is in agreement with Kilby's, 1965 position by which he ranked product quality and price reduction as first and second most important competitive strategies by Igbo SMEs. However, it is worthy of note that since 1965, attention to customer needs and retaining them has displaced product price and it is now in the second most important position (45% in Table). This could be so because competition among SMEs is still being perceived as moderate, ranging from moderate (44%), through acture (16%), to very acute (30%) as shown in Table below. It is hoped that when competition becomes really acute as in a real customer market, more emphasis will be place on customer needs and retaining them, Agbonifoh (1982).

iv. *The Use of Competitive Strategy by IGBO Managed SMEs*

In a competitive environment, to survive and grow, companies employ competitive strategies stated in section in Appendix. The importance attached to each of the strategies by the Igbo SMES is shown in Table, the scores 1 – 6 show the importance attached to each strategy with 1 being the least and 6 the highest.

v. *Level of Perceived Competition in the IGBO Managed SMES*

Very acute competition is one of the factors that compel companies to adopt the marketing concept, Kotler (1997). Table shows how Igbo SMEs perceive competition in the industry.

Level of Perceived Competition in the Igbo Managed SMEs, by the Entrepreneurs

Level of Perceived Competition	No. of SMEs	Percentage
Very Acute	30	30
Acute	16	16
Moderate	44	44
Low	10	10
Very Low	Nil	Nil
Total	100	100

Source : Author's Fieldwork (2007/2008)

Table above shows that (46%) of the SMEs perceive competition in the industry as very acute and acute while 44% perceive it as moderate. Only 10% regard competition in the industry as low.

vi. *Frequency of Interactions with Customers by Personnels, Managers, and Supervisors Managing the SMES*

It is a basic assumption of this study that the more frequent and regular the interactions by all personnel of the SMEs with its customers the more customer and relationship marketing will be, because

such an SME stands in a better position to understand and meet customer needs. Table below is thus an attempt to show the frequency of interactions between the various personnels of the SMEs and their customers.

Frequency of Interactions with Customers by the personnels

Dept. / Frequency	Sales People	Marketing People	Owner/ Manager	CEO	Sales Supervisor	Production	Senior Mgt.
Daily	98(98%)	22	12	4	--	--	--
Weekly	2(2%)	24	6	--	--	--	8
Monthly	--	24	10	10	14	14	22(22%)
Quarterly	--	2	6	2	20	20	16
Yearly	--	--	6	6	2	2	16
Very Rarely	--	2	10	6	4	4	6
Nil Contact	--	26(23%)	50(50%)	72(72%)	60(60%)	60(60%)	40(40%)
TOTAL	100	100	100	100	100	100	100

Source : Author's Fieldwork (2007/2008)

Table shows that contacts by various personnels and senior management staff of the SMEs with their customers are regarded as the responsibility of mainly the Sales and Marketing Departments, Owner Managers, Sales Supervisors, Senior Management Staff which have at least 70% contact level. Production, Marketing Managers, Production and CEOs have very few (if any) contacts with the company's customers. This latter group does not even have more than a minimum of 30% contact level when all the contact frequency levels are considered.

There appears to be a confusion as to the difference between sales and marketing hence Table below shows that there are SMEs having marketing units as opposed to the claim of some SMEs with marketing departments having some periodic contacts with customers.

There are contradictions in respondents' answers to sections C3 and C4 of the questionnaire with respect to Top Management Staff and workers contacts with customers. The claims in section C3 in some cases are at variance with the actual practices in C4.

vii. *Existence of Some Relationship Marketing Concept Entities and Practices In SMES*

The relationship marketing concept entails understanding and helping the customer to solve his problems, seeking closer interactions with them, establishing, developing, commercializing, and maintaining successful relational exchanges, through fulfilment of promises and through cooperative and collaborative efforts. (Gronroos 1994, Sheth 1995, Gummesson1996). Do Igbo SMEs have the instruments, and do they practise the tenets of the relationship marketing concept? Table below attempts to provide an answer.

Existence of some Relationship Marketing Concept Entities and Practices by Igbo Managed SMEs

S/N	RELATIONSHIP MARKETING CONCEPT ENTITIES/UNITS & ACTIVITIES	EXISTENCE		NON-EXISTENCE	
		No of SMEs	%	No of SMEs	%
1	Customer persuasion through price, promotion, distribution and product.	18	18	82	82
2	Customer acquisition, retention and recovery	56	56	44	44
3	Customer Dissatisfaction Problem Solving Teams. Customer persuasion and stimulation strategy	64	64	36	36
4	Constant Training of Employees for Customer needs, and also providing customer training	64	64	36	36
5	Giving adequate authority and training employees and sales people	46	46	54	54
6	Existence of marketing and sales incentives to customers	28	28	72	72
7	Constant Research to solving Marketing and sales problems	60	60	40	40
8	Existence of a Marketing/Sales Professional/ Executive	22	22	78	78

9	Product improvement and purchases based on customer complaints and provision of after sales services	78	78	22	22
10	Product development and purchases based on customer information, and provision of incentives to customers	66	66	34	34

Source : Author's Fieldwork (2007/2008)

Of the 100 SMEs studied, only 28(28%) have a marketing and sales unit and only 22(22%) have a marketing and sales executives. This situation is above some of the required components of the relationship marketing concept, (Sheth 2004), among which is the existence of a full-time marketing and sales executive in the firm, and the usage of various relationship marketing strategies.

However, the existence of customer dissatisfaction problem solving teams in 64(64%) SMEs; customer acquisition, retention and recovery is 56(56%), constant training of employees for customer needs 64(64%), constant research to solving marketing problems is 60(60%), product improvement based on customer persuasion through price, promotion, distributor and product is 78 (78%) and product development based on information from customers is 66(66%) shows that Nigerian SMEs practise these tenets/components of the relationship marketing concept.

viii. *Provision of Some Relationship Marketing Concept Related Services by the Igbo Managed SMES*

Under the relationship marketing concept, to attract and convert, retain, keep and commercialise customers, the firm must provide extra value by offering superior service(s). Table shows some of the services Igbo SMEs offer their customers.

Some Relationship Marketing Concept Related Services by the Igbo SMEs

S/N	SERVICES	EXISTENCE		NON-EXISTENCE	
		No of SMEs	%	No of SMEs	%
1	Augmenting products with customer services, and product efficiency improvement	24	24	76	76
2	Helping to solve customer problems and product error rectification	66	66	34	34
3	Counselling or training customers	46	46	54	54
4	Providing credit gifts and events for customers	84	84	16	16
5	Delivering product to customers' shops, and product customization	72	72	28	28
6	Giving seasonal gifts to customers and assisting them in events and ceremonies	78	78	22	22
7	Offering many complementary products at the same spot to save customer's time	20	20	80	80
8	Discount to customers price reductions, and guarantees and warrantees	82	82	18	18
9	Holding annual parties events and ceremonies for customers	12	12	88	88
10	Reciprocal patronage for customer's products and provision of newsletters.	26	26	74	74

Source : Author's Fieldwork (2007/2008)

Table shows the types of services Igbo SMEs offer their customers. The most popular ones are the tangible or easily quantifiable services. For example, the giving of discount 82 SMES, (82%) and credit sales 84 SMES (84%), which are financial benefits to the customers, are very popular. Helping to solve customer problems such as accepting returns of bad products and replacing them, giving seasonal gifts to customers such as Christmas presents, and delivering products to customers' shops or homes are also popular. Others are price reductions, gifts and assisting in events, customer training, product customisation, error rectification, efficiency improvement, customer newsletter, providing customers with guarantees and warrantees, customer integration, efficiency improvement and special sales.

A combination of the Tables 4 shows that Igbo SMEs have a fair amount of continuing commitment to the relationship marketing concept throughout the organisation including that of the Chief Executive Officer

(Akerele 1978). In the table 4.15, have their top management staff meeting customers regularly and often to collect information, that are very relevant to the relationship marketing concept.

Ho : That Igbo SMEs do not accept, use, and adopt the relationship marketing concept.
Ha : That Igbo SMEs accept, use, and adopt the relationship marketing concept.

XI. Hypotheses Testing and Findings

HYPOTHESIS : Acceptance and Adoption of the Relationship Marketing Concept.

Estimated result of Acceptance usage and Adoption of the relationship marketing concept (AAURMC) by the Igbo SMEs

Dependent variable Independent variable	AAURMC		
	Co-efficient	T-Value	STD Error
Constant (CON)	-0.90257	0.51	1.7542
Attention to customer needs, providing gifts and price reductions and error rectification (ACN1)	0.45101	4.17***	0.10805
Customer persuasion through price promotion and product (CPPP2)	0.20877	2.02**	0.10345
Giving incentives to customers (GIC3)	0.12784	1.34	0.09535
After sales services (ASS4)	0.15440	1.58	0.09745
Providing direct assurances, quality guarantees and replacing damaged products (PDA5)	0.36054	1.81*	0.19866
$R^2 = 0.3236$ $\overline{R}^2 = 0.2467$ $F(5.5) = 4.21$ $DW = 1.7441$			

Source : Author's Fieldwork (2007/2008)
***Significant at 1% level
**Significant at 5% level
*Significant at 10% level

This model was estimated using STATIX 92 computer package. Technology and innovation as a competitive strategy was dropped from the model because of its high correlation with other predictor variables.

Table shows the estimated results of the regression of the relationship marketing concept acceptance usage and adoption (AAURMC) on the five variables, namely, ACN1, CPPP2, GIC3, ASS4 and PDA5. The co-efficient shows that all the five variables are positively related to AAURMC, with only the intercept being negative. This implies that the relationship marketing concept is increasingly accepted, used, and adopted with simultaneous increase in attention to customer needs, distribution efficiency, after sales services, giving incentives, providing direct assurances and quality guarantees, intensive promotional activities, product quality with a corresponding directional movement in product prices, and replacing damaged products. The correct positive signs of the co-efficient agrees with our a prior expectations of the relationship between AAURMC and the five variables. Specifically the co-efficient estimate of the variable ACN1 shows that a percentage increase in attention to customer needs by the firms will bring about a relationship marketing concept acceptance, usage and adoption increase of 0.45%. Similarly, a one percent increase in the quality of a product will lead to 0.36% increase in the acceptance

and adoption level of the relationship marketing concept by the Igbo SMEs.

To explain the variations in AAURMC and these five variables we performed a t-test on each of the coefficients to test the hypothesis. The table above column 3 shows the t-values of the regression at 5% level of significance.

The t-value for attention to customer needs, error rectification, providing gifts and events, (which is the secret of the success of the relationship marketing concept) is 4.17. It passes the 1% level of significance test. It thus strongly suggests that the Null Hypothesis that Igbo SMEs do not accept and adopt the relationship marketing concept should be rejected and the alternative hypothesis that Igbo SMEs accept, use and adopt the relationship marketing concept should be accepted. Thus with the acceptance of the relationship marketing concept, Igbo SMEs, generally, pay more attention to customer needs, error rectification, giving guarantees, discounts, warrantees, gifts and event provision in order to satisfy their customers, and to retain them for a long period of time.

Similarly, customer persuasion through price, promotion and product (CPPP2) passes the test at 95% level of confidence suggesting that as Igbo SMEs practise the relationship marketing concept, they place more importance on product, price and promotion efficiency. In addition, product quality, direct assu-

rances, quality, guarantee, and replacing damaged products passes the test at 10% level of significance; t-test value in 1.81.

Two variables, after sales services (ASS4) and giving incentives to customer (GIC3) fail the 5% significance test with t-values of 1.58 and 1.34 respectively. This suggests that as relationship marketing concept practices grow, product price and promotional activities are not as relevant for success as the other variables to the Igbo SMEs even though from the co-efficient results they are positive. This could be explained by the fact of the very acute competition in the industry which compels many SMEs to charge virtually the same price for the same type products and brand sold. Customer persuasion through price, promotion and product is more important than after sales activities, since with persuasion about prices, promotion and product, a relationship and direct contact is established with customers, on the need to patronize a particular SME as against another.

The F-test is. It failed the 95% confidence level test. The F-test is used to find out whether or not a group regressors is significant if all the co-efficients in conjunction are significant. In this case, the F statistic agrees with the Null Hypothesis that as a group, none of these regressors is significant. The study thus reveals that the regressors as a group are not significant and that they do not matter in determining the adoption of the relationship marketing concept. This is expected in this kind of estimates especially when it is realised that emphasis on some of the variables by producers may lead to the adoption of some less rewarding concepts in the market place. For example, emphasis on product quality not based on customer needs and expectations results in Product Orientation. Also, emphasis on intensive promotional activities and product price manipulations not based on customer needs and wants means reliance on the selling concept/sales orientation.

The R^2 = 0.3236 or 32%. R^2 is the co-efficient of determination. It is a measure of the fit of the model to the data. The study reveals that about 32% of the marketing concept acceptance and adoption is explained by the variations in the independent variables. This is expected because the regression is cross sectional.

Using the R^2 (adjusted R-squared), the value is 0.25%. R^2 is used to take care of the problem associated with R^2. R-squared increases with the number of independent variables. This means that even if we include a variable that is irrelevant to the determination of the acceptance of the relationship marketing concept in the regression, the R-squared will go up simply because there are more independent variables. Thus, in our case, 25% of the variations in AAURMC is attributable to the variations in the independent variables, adjusting for the degree of freedom.

The Durbin Watson statistic is used to test the existence of first order serial correlation. The D.W. value of 1.74 suggests that there is some serial correlation. This could be excepted.

An examination of Tables above in conjunction with the evidence adduced above leads to the rejection of the Null hypothesis and an acceptance of the alternative one which is that most Igbo SMEs (over 70%) accept use and adopt the relationship marketing concept.

HYPOTHESIS : Perceived level of competition extent of implementation of RMC, amongst the Igbo SMEs and other SMEs.

Ho : That the relative level of competition perceived by the CEO/Owner-manager of a firm does not determine the extent of the implementation of the relationship marketing concept.

Ha : That the relative level of competition perceived by the CEO/Owner-manager of a firm determines the extent of the implementation of the relationship marketing concept.

Estimated results of the regression analysis of the level of the relationship marketing concept implementation as a function of the perceived level of competition (PLCEOM) by the firm's CEO/Owner-manager

Independent variable / Dependent variables	PLCEOM (Perceived Level of Compeition)		
	Co-efficient	Student T	STD Error
Constant …………………………………..…. CONS	1.1948	0.49	2.4484
Business from repeat customers ……….…….BRC	0.2174	1.14	0.1903
Knowing what customers value in our competitor and what they do to maintain them ……… KOCVAL	0.0502	0.21	0.2338
Attention to customer needs …………………CAN	0.2379	2.83**	0.1661
Knowing what customers value in us …. KOCVML	0.0480	0.26	0.1815
Distribution Efficiency ……………….. PDE	0.4393	2.28**	0.1408
Competitors and customers ………….. COMCO	-0.0178	-0.10	0.1672
Acceptance, Usage and Adoption of	0.0742	0.41	0.2390
Relationship Marketing Concept ……. AAURMC			

Market segment & targets ……………… MKTGS	0.3235	1.54*	0.2107
Product Development based on RMC …… PDCI	-0.0197	-0.14	0.1412
Research & Information …………………. MRI	0.0830	0.36	0.2325
Product price ……………………………….. PP	0.0289	0.21	0.1352
Practice of RMC tenets ………………. PBRMC	0.1303	1.21	0.1074
Marketing Communication Activities ...... PMC	0.0669	0.50	0.1341
Product Quality and Quantity……………… PQQ	0.0190	0.07	0.2579
Strategies & Activities/Tactic ………….. STRMC	0.8765	0.79	1.1134
Top Mgt Contacts with Customers ……… TMWCC	0.2478	1.31	0.1892
**Significant at 5% level	$R^2 = 0.5818$ $R^2 = 0.3789$		
*Significant at 10% level	$F(5.5) = 2.87$ $DW = 1.6880$		

Source : Author's Fieldwork (2007/2008)

Table (a) shows generally, except for two dependent variables, COMC and PDCI, that coefficients of the dependent variables and the regression intercept are positively signed. This indicates that for the fourteen variables namely BRC, KOCVAC, ACN, KOCVML, DE, AAURMC, MKTGS, MRI, PP, PBRMC, PMC, PQQ, STRMC and TMWCC any increase in perceived competition will lead to some increase in them. Specifically, for example, a one percent increase in PLCEOM will lead to a 0.43% increase in DE, 0.23% increase ACN, 0.32% increase in MKST, a 0.88% increase in STRMC and 0.24% increase in TMWCC.

A student t-test on each of the coefficients of the variables being a function of PLCEOM shows that t-values at 5% level of significance. That t-value for attention to customer needs and retaining them, (which is the relationship marketing concept in operation) is 2.33, which is significant. The same is true of distribution efficiency; its t-value being 2.28. There is much importance attached, in practice, to distribution efficiency. Most Igbo Speaking SMEs have distribution vans with which products are taken to distributors/retailers and consumers or vice versa. This is more or less a standard practice in the SMEs industry.

So, in practice, the use of distribution efficiency as a competitive strategy is very important no matter what some SMEs may say about the importance of other strategies. Distribution efficiency is part of what will make a buyer remain so loyal to a seller or the Igbo SME.

An R^2 value of 0.5818 and R^2 value of 0.3789 are very important in explaining the variations in the various dependent variables in relation to the level of PLCEOM. R^2 value of 0.5818 shows that 58% of the level of implementation of the relationship marketing concept by Igbo Speaking SMEs is explained by the variations in the relative level of competition perceived by the CEO's or Owner-managers Igbo Speaking SMEs. The Durbin – Watson statistic of 1.6880 shows there is a high auto correlation among the variables. All the analysis results, the failure of the F-test (2.87) notwithstanding, point to the conclusion that the Null Hypothesis be rejected and the alternative accepted. In other words, to a large extent the level of perceived competition is positively related to the degree of implementation of the relationship marketing concept by the Igbo Speaking SMEs.

Estimated results of the relationship between PLCEOM and the level of RMC (Relationship Marketing Concept) implementation by two categories of Igbo Speaking SMEs

Independent variable	PLC Level of Education of CEO (PLEOM)			
	A: High: 4 – 5 Scores		B: Low: 1 – 3 Scores	
MC variables ↓	Co-efficient	Student's T	Co-efficient	Student's T
CONS	1.8065	1.11	1.3533	5.80
BRC	0.0797	0.56	-0.2050	-0.15
KOCVAC	0.0092	0.03	-0.1809	-1.63
CAN	0.6673	2.38*	-0.0248	-0.24
KOCVML	0.4623	2.47	-0.4323	2.40*
PDE	0.8544	3.65*	0.3132	-4.06
COMCU	0.0823	0.44	-0.1502	-2.04
AAURMC	1.06835	4.25**	0.0240	0.56
MKST	-0.0606	-1.80	0.0082	0.64
PDCI	0.0712	0.52	0.0361	0.52
MRI	-0.1353	-0.60	-0.0183	0.12
PP	0.3030	2.82*	-0.0732	0.89
PBRMC	-0.0116	-0.10	0.0310	0.55
PMC	0.2177	1.38	-0.2716	2.96
PQQ	0.0318	0.15	0.6858	4.92

STRMC	0.1433	1.37	-0.0337	-0.62
TMWCC	0.1250	0.67	-0.1129	1.03
** Significant at 5% level, * Significant at 10% level	$R^2 = 0.6232$, $R^2 = 0.1594$ $F(5.5) = 1.34$ DW = 2.0766		$R^2 = 0.9894$ $R^2 = 0.94471$ $F(5.5) = 24.48$ DW = 1.9866	

Source : Author's Fieldwork (2007/2008)

In table (b) the SMEs are categorised into two:

(a) A: Those with high PLCEOM with scores of 4 and 5

(b) B:Those with low PLCEOM with scores of 1, 2 and 3

The variables are the same as those used in table 5.25(a)

The table above (b) shows a significant difference between the levels of RMC implementation by the two categories of Igbo SMEs. For SMEs with relatively higher PLCEOM, most of the implementation variables, (13 out of 16) namely, BRC, KOCVAC, ACN, KOCVML, PDE, COMCO, AAURMC, PP, PMC, PQQ, STRMC and TMWCC with the intercept are positively correlated with the PLCEOM (the perceived level of competition). Specifically, for category A the regression coefficients for AAURMC (1.068); PDE (0.854); ACN (0.667); KOCVML (0.462) and PP (0.303) are fairly high. They show, for example, that a ten percent change in PLCEOM will lead to 10.7% increase in the relationship marketing concept acceptance usage and adoption level, 8.5% increase in Distribution Efficiency, 6.7% increase in attention to customer needs; 4.6% increase in the importance and offer of what is identified as what customers value in our organisation, and 3.0% increase in the use of product price as a competitive strategy. However, MKTGS, MRI and PBRMC are inversely related to PLCEOM.

A t-test on each of the coefficients in an attempt to test Hypothesis Five gives the following explanations about the variations in the implementation variables in relation to the PLC. The t-values are shown in column three of table 5.25(b) category A.

AAURMC 4.25, Significant at 1% level of significance

PDE   3.65, Significant at 5% level of significance

ACN   2.38, Significant at 5% level of significance

KOCVML 2.47, Significant at 5% level of significance

PP   2.82, Significant at 5% level of significance

The positive correlation between PLCEOM and most of the Relationship Marketing Concept imple-mentation variables especially ACN, KOCVML and PDE indicates that the higher the level of the perceived threat resulting from competition, the greater the efforts at mounting and implementing RMC related strategies by Igbo Speaking SMEs, so as to maintain a competitive advantage. That Null Hypothesis should be rejected is thus the inevitable and correct conclusion.

This conclusion is also apparent with regard to the behaviour of Igbo SMEs in category B in Table above (b). Here, most of the coefficients (10 out of 16) are inversely related with the low level of perceived competition (PLCEOM) namely BRC, KOCVAL, ACN, PDE, COMCO, MRI, PP, MCA, STRMC and TMWCC. The only variables positively correlated with PLCEOM are KOCVML, AAURMC, MKTGS, PDCI, PBRMC and PQQ.

The scenerio confirms our apriori expectation that the lower the level of PLCEOM the lower the level of Relationship Marketing Concept implementation.

The absence of the relationship marketing concept implementation, the more prominent or prevalent the practice of some other market orientations. In this case the Product or Production Orientation is dominant among firms that have relatively low PLCEOM. This assertion is supported by the t-value of the coefficient (4.92), which is significant at 1% level for PQQ, that is the high importance attached to product quality and quantity and its employment as a veritable strategic instrument in competition.

The Null Hypothesis should be rejected and the alternative one accepted.

HYPOTHESIS : Management staff interactions with customers and customer satisfaction and loyalty

Ho : That customer satisfaction and loyalty is not a function of the regularity and frequency of contacts between the SME's management staff, workers and its customers.

Ha : That customer satisfaction and loyalty is a function of the regularity and frequency of contacts between the SME's management staff, workers and its customers.

From the testing of this hypothesis we examine how frequent and regular interactions between a SME's management staff and workers and its customers affect customer satisfaction and loyalty. In this regard, the following simple equation is used to state the relationship.

$$CSL = f(TMWCC) \qquad (1)$$

Where CSL = Customer Satisfaction and Loyalty and TMWCC = Top Management Staff and Workers Contacts with Customers.

Customer satisfaction as reported by customers is measured by these variables:

QUPDDW - Quality of product offered, delivered, with guarantees and warrantees.

MECSAL - Firm's reliability in satisfying its customers and in fulfilling promises.

CUREMA - Customer relations, and maintenance

PQQ -   Product quality and quantity for meeting customer needs.

Therefore;

$$QUPDGW + MECSAL + CUREMA + PQQ = f(TMWCC) \qquad (2)$$

Estimated results of the regression analysis: Customer satisfaction and loyalty (QUPDGW) with Top management and workers contact with customer (TMWCC)

Dependent variable → Independent variables ↓	QUPDGW (Measure of customer satisfaction)		
	Co-efficient	Student's T	STD Error
Constant ……………………………..….. CONS	2.5277	8.82	0.2865
TMWCC	0.3691	4.99	0.0740
$R^2 = 0.3416$ $R^2 = 0.3278$ F(5.5) = 24.90 DW = 1.7191			

Source : Author's Fieldwork (2007/2008)

Table shows the results of the regression analysis using management staff and workers interactions with customers as a determinant of customer satisfaction. Here the quality and quantity product delivery to customers from the customers' point view is used to depict customer satisfaction. The coefficients of both the intercept (2.5277) and the independent variable TMWCC (0.3691) are positive. This implies that customer satisfaction (QUPDGW) is positively correlated with TMWCC. This is saying specifically that a ten percent change in TMWCC will lead to a 3.69% change in customer satisfaction (QUPDGW).

In order to explain the variations in customer satisfaction and the variable, TMWCC, a t-test was carried out and the t-value is 4.99. It passes at the 99 percent level of confidence. In order words, it passes at the 1% level of significance. This is strong evidence that customer satisfaction is a function of the interactions between the Igbo Speaking SMEs management staff, workers and their customers.

The F-test is 24.90. This passes the 95% confidence level test.

The $R^2 = 0.3416$ or 34%. The reveals that 34% of customer satisfaction is explained by variations in TMWCC. The R^2 value of 0.33 is equally significant.

The facts above lead to the conclusion that the Null Hypothesis should be rejected.

Table : Estimated results of the regression analysis: Customer satisfaction (MECSAL) with Top management and workers contacts with customers (TMWCC)

Dependent variable → Independent variables ↓	MECSAL (Measure of customer satisfaction and loyalty)		
	Co-efficient	Student's T	STD Error
Constant …………………………………..….. CONS	2.3734	6.29	0.3771
TMWCC	0.3399	3.49	0.0974
$R^2 = 0.2024$ $R^2 = 0.1858$ F(5.5) = 12.18 DW = 1.8.342			

Source : Author's Fieldwork (2007/2008)

In table 4.26(b) customer satisfaction is depicted with the variable, reliability, that is, how satisfied are the firm's customers when they, the customers, rate the firm on the factor of reliability. The coefficients of both the intercept (2.3734) and the predictor variable, TMWCC, (0.3399) are positive. A positive coefficient of 0.3399 indicates that for any ten percent increase in the interactions between Igbo SME management staff, workers and customers, they, customers feel 3.40% increase in satisfaction, and need to be loyal.

The t-value of 3.49 shows that a t-test of the coefficient passes at 5% level of significance. The F-test shows a pass mark of 12.18 at 5% level of significance. All the other parameters equally suggest that it is evident that customer satisfaction and loyalty is a function of the frequency and regularity of top management and workers contacts with customers. The Null hypothesis is thus rejected.

XII. Discussion and Implications of Research Findings

Our task in this chapter is twofold, viz to summarize and discuss the findings of this study. In doing this, we shall relate our findings and the discussion based on them to our two part model of the adoption and implementation of the relationship marketing concept, with regard to the practices of the tenets of the relationship marketing by Igbo managed and operated SMEs. The relationships between customer orientation, customer satisfaction, customer loyalty, the adoption, implementation and usage of the relationship marketing concept, and relating it to corporate performances and success of the SMEs. All

these will be highlighted and discussed. It should be noted that where necessary in treating our findings in chapter five, prompt explanations were given to some curious findings. In this section, our discussion shall be subdivided into three main parts.

To highlight the implications and benefits of the research findings for the various stakeholders in the Igbo managed SMEs, the governments, academics, and for the SME industrial sub-sector of the economy in general.

The transformation and change from the basic market orientation of production, product, sales, marketing and to the rather sophisticated relationship marketing concept is evolutionary. The relationship marketing itself has to go through four main stages of Acceptance, Adoption, Implementation and Practical usage, although the dividing line between any stage as mentioned is thin or blumed indeed.

Acceptance of the relationship marketing concept is the diagnostic stage. It involves identifying the compelling environmental and recent societal factors that make the adoption and usage of the relationship marketing concept inevitable, and recognising that the relationship marketing concept is the major solution to the problems of declining sales, profits, and customer disloyalty, and an increase to promotional expenses it involves recognising that for the SME to have a competitive edge in the market place and have many loyal customers, it has to enthrone the customers as a king and pivot pint of all activities, and identifying that a loyal customers is more preferable than a new one. The 'new' IBM says it will reap greater rewards from long lasting relationships with customers. Sony Thailand says it is going from excessive mass marketing to relationship marketing (RM) and banks everywhere in Nigeria, now claim that they can pursue strategies to strengthen the relationships with their customers. Drucker an early proponent of the marketing concept, in his classic management book from 1954 says that "marketing is the whole business seen from the point of view of its final result, that is from the customer's point of view. The essence of the concept is understanding customer needs and wants. If a company offers goods and services that satisfy needs and create value for the customer, customer satisfaction and the right customer perceived quality, the company stands the best chance of success. This marketing-oriented and customer centre approach is in opposition to production orientation, according to which the customer is obliged to buy what is available or not buy at all. The marketing concept is popularly expressed as "customer in focus".

The most fundamental values of RM (Relationship Marketing) are that marketing management should be broadened into marketing oriented company, marketing management and sales function are more than just the activities of specialized departments. They are functions that must permeate every corner of an organisation, not least the minds, and actions of management. Marketing management in this sense, requires marketing orientation of the whole of the company, that is, marketing oriented management in RM, there should be long term collaboration and win-win. The core values of RM are found in its emphasis on collaboration and the creation of mutual value. It includes viewing suppliers, customers, and others as partners rather than opposite parties, hence in 1976 Michael Baker suggested that marketing be defined as "Mutually satisfying exchange relationships". RM should be more of win-win than win-lose, more of a plus sum game, than a zero sum game. In a plus sun game, the parties increases value for each other, in a zero sum game, what one gains is the loss of another. A constructive attitude is expected by all those involved and all should find the relationship meaningful. If these conditions are fulfilled, the relationships may become sustaining, for a company and supplier, it is important to retain existing customers, a fact which is increasingly being stressed. Extending the duration of the relationship becomes a major marketing goal. Too much emphasis has been put on the acquisition of new customers and too little on caring for existing customers. RM and CRM encourage customer retention and discourage customer defection. They encourage retention marketing first, and attraction marketing and getting new customers second.

And the third reason is that all the parties in RM should be active and take responsibility. RM should not be mixed up with traditional selling, which represents the supplier perspective and does not put the customer and an interactive relationship in focus. In relationship selling, the initiative comes from the sales person and depends on – how well the relationship is managed by the seller. In this sense, relationship quality and a long-term relationship become the consumers trust in the sales person based on the sales person's present and past performance. But the initiative to action cannot be left to a supplier or a single party of a network, everyone in a network can and should be active. Contrary to the mythology of marketing, the supplier is not necessarily the active part.

In B-to-B, customers initiate innovation and force suppliers to change their products or services.

And fourthly in RM, relationship and service are valued, instead of bureaucratic legal values. Bureaucratic legal values are characterized by rigidity, legal jargon, application of dysfunctional laws and regulations, a focus on internal routines, more interest in rituals than in results, belief in the supplier as the expert, and the customer as ignorant, the customer being a cost, and a residual of the system, customers as masses and statistical averages, and the importance of winning over the customer in a dispute. RM is a valid concept for public organisations as well, and an understanding of how marketing could be applied to

public bodies to the benefit of the customer/citizen is growing. RM requires different values based on relationships and services to the customer. These values establish that all customers are individuals and different in certain respects that the outcome is the only thing that counts, that customers are the source of revenue and should be in focus, and that the supplier's task is to create value for the customer.

Like in the medical practice, after the diagnosis of an ailment, the Doctor/Physician prescribes the necessary drugs for the treatment of the patient. The adoption stage of RM, follows the diagnosis – Acceptance. This follows the setting up of the relevant organisational structure, values, beliefs and concepts, and the articulation and definition of the SME/Organisation's corporate mission, that determines the SME's focus, direction and personality.

a) *The Relationship Between the Sme Size and the Degree of Implementation of the Relationship Marketing Concept*

The Null Hypothesis: That the size of the firm is not related to the degree of implementation of the relationship marketing concept by the SME is accepted. The size of the SME is thus not an important factor in the implementation of the relationship marketing concept.

Cannie (1992:96) said "any size of business can play and win in this game". Our findings totally agrees with this assertion. Mitchell and Agenmonmen (1984), Iyasere John (2002), is also in agreement with the assertion, that both the small and large business firms and SMEs accept the basic ideas of the marketing concept and by extension the relationship marketing concept, as equally valid for them in their operations.

However in the actual implementation of the RM concept, the smaller Igbo SMEs, have some constraints. For example with regard to the value of assets which is dependent in the amount of the financial resources at the disposal of the company. The smaller Igbo SMEs have a major financial handicap, in the size of their business, and in the amount of capital it can raise from the banks, family members and other financial institutions so as to start the business. This is a result of the lack of financial and material resources to carry out some of the important activities or putting in place, the rather expensive facilities to implement the relationship marketing concept effectively. However, that this difficulty is the exception rather than the rule is worthy of note, and so, it does not invalidate our conclusion above.

b) *The Relationship Between the Level of Perceived Competition (Lpc) by the Ceo's/Managers of Igbo Managed Smes and the Degree of Implementation of the Relationship Marketing Concept*

One of the most important factors that compel SMEs and other firms to adopt the relationship marketing concept is the mounting competitive pressure that exists among the SMEs most especially those of Igbo origin, that are engaged with very many relationship marketing strategies and tactics (see the relationship marketing concept adoption process model in chapter three). The adoption of the relationship marketing concept in such a situation thus becomes a survival mechanism amongst the SMEs, and its implementation is the sure development of a competitive edge by the firm in the market place (Kotler 1997:25, Bruhn 2003).

Our general finding – The rejection of the Null hypothesis is consistent with Bruhn and Kotler's position above. However, the inverse relationships between PLCEOM and two variables COMCO and PDCI in table 5.23a and the negative correlation between and three variables MKGTS, MRI, and PBRMC in table 5.5 are curious because these findings run counter to our apriori expectations. They are indeed a contradiction in terms, especially when compared with the positive relationship between ACTN (attention to customer needs) and PLCEOM (perceived level of education of the CEOs and managers). One only hopes that further research will reveal the real cause(s) of these contradictions.

c) *Relationship Marketing Concept Pratices and Customer Satisfaction, Loyalty and Retention*

The practice of the tenets and philosophy of relationship marketing concept, includes among the following activities. (Gummesson 2002, Iyasere 2002, Bruhn 2003). These most fundamental values of RM are;

(i) Marketing management should be broadened into marketing oriented company management. Marketing and sales function are more than just the activities of specialized departments. They are functions that must permeate every corner of an organisation, not least the minds and actions of management (Gummesson 2002). This an old thought according to Gummesson (2002) which has turned out to be enormously difficult to convey and implement. In companies he used the terms full-time marketers (FTMs) and part-time marketers (PTMs) to stress that everybody, irrespective of task and expertise, in fluencies customer relationship either full time or part time. Marketing management in this sense requires marketing orientation of the whole of the company, that is marketing-oriented management.

(ii) Long term collaboration and win-win. The core values of RM are found in its emphasis in collaboration and the creation of mutual value. In includes viewing suppliers. Customers and others as partners rather than opposite parties. RM should be more of win-win, than win-lose, more of a plus sum game, than a zero sum game. In a plus-sum game, the parties increase value for each other, in a zero sum game, what one gains is the loss of another. A constructive attitude is expected by all

those involved, and all should find the relationship meaningful. If those conditions are fulfilled, the relationships may become sustaining. For a producer and supplier, it is very important to retain existing customers, a fact which is increasingly being stressed. Extending the duration of the relationship becomes a major marketing goal. Too much emphasis has been put on the acquisition of new customers and too little on caring for existing customers (Gummesson 2002). RM and CRM encourages customer RETENTION and discourage DEFECTION. They encourage RETENTION MARKETING first, and ATTRACTION MARKETING; getting new customers second.

(iii) All parties should be active and take responsibility. RM is not to be mixed up with the traditional selling, which represents the supplier perspective and does not put the customer and interactive relationship in focus. In relationship selling, the initiative comes from the salesperson and depends on – how well the relationship is managed by the seller (Levitt 1983p iii). In this sense, relationship quality and a long term relationship becomes the consumer's trust in the salesperson based on the salesperson's present and past performances (Crosby, Evans and Cowler 1990). But the initiative to action, cannot be left to a supplier or a single party of a network; every one in a network can, and should be active. Contrary to the mythology of marketing, the supplier is not necessarily the active party, in B-to-B customers initiate innovation and force suppliers to change their products and services. Consumers suggest improvements but have a tough time getting lethargic and complacent suppliers to listen chat groups on the internet empower customers to reach out at no cost, but time. It makes customer-to-customer interaction (C-to-C) possible.

(iv) Relationship and service value instead of Bureaucratic and Legal values. Bureaucratic and legal values are characterised by rigidity, legal jargon, application of dysfunctional laws and regulations. A focus on internal routines, more interest in rituals than in results, belief in the supplier as an expert, and the customer as ignorant, the customer being a cost and a residual of the system. Customers as masses and statistical averages and the importance of winning over the customer is in dispute. These values historically dominate government and their agencies. Its representatives have previously disclaimed marketing, but the international wave of privatisation, deregulation and demand for competition, as well as the failure of the command economies, has forced a change. RM is a valid concept for public organisations as well, and an understanding of how marketing could be applied to public bodies to the benefit of the consumer/citizen is growing. Unfortunately, bureaucratic-legal values are also common in private companies. Relationship marketing (RM) requires different values based in relationships and services to the customer. These values establish that all customers are individuals and different in certain respects, that the outcome is the only thing that counts, that customers are the source of revenue and should be in focus (Gummesson 2003) and that the suppliers task is to create value for the customer (Gummesson 1993 pp. 40-42). Although collaboration is the core property of RM, our RM concept holds that both competition and collaboration are essential in a functioning marketing economy.

(v) In RM, loyalty especially customer loyalty is emphasized. In the loyalty ladder, the lowest rung is the contact with a prospect who hopefully turns into a customer, and at first purchase. Recurrent customers are clients, that those who have come back and a long term relationship is in the making. In the next stages, the client becomes a supporter and finally an advocate for the supplier. The fact that this research work is about RM and advocates relationships as essential in marketing does not imply a religious belief relationships as a magic panacea. On the contrary we know that human relationship can be a source of insurmountable hassle as well as of unlimited joy. But we cannot live without them. The larger share of world literature and entertainment deal with relationships between adults, parent and child, police and crook, and between the players in a business ventures.

(vi) It is worth noting that a relationship should not be retained if it works badly. Long term relationships and customer care are not the same as admitting customer to the geriatric ward of the supplier, attaching them to the bed, and keeping them on life support. (Gummesson 2002). Relationships should not necessarily be broken just because there is a conflict, however, they can often be resorted and improved or they may be the best option for the parties despite a conflict. The beginning of a relationship is often romantic and passionate. It is when the passion phase fades that the real work of building a relationship starts.

(vii) Jackson (1985a p. xi), Dwyer, Shurr and Oh (1987) states a common sense RM strategy. "Relationship marketing – can be extremely successful where it is appropriate, but it can also be costly and ineffective if it is not. Conversely, transaction marketing-can be profitable and successful where it is appropriate, but a serious mistake where it is not".

(viii) RM involves the provision of high quality services by the SMEs (firms) to the customers and;

(ix) The placement of premium value on existing customers and satisfying them on a continuous basis so as retain their loyalty to the SME (firm).

(x) The Igbo SME involved in the above seven core RM values mentioned above is considered to be customer oriented, with the singular important objective of giving maximum satisfaction to its customers and to gain their loyalty over time.

d) The Relationship between the Corporate Mission Definition and the Customer Satisfaction

In the literature discussed in earlier chapters, the existence of an articulate corporate mission is an integral part of the practice of the relationship marketing concept by the SMEs. To establish a relationship between corporate mission statements and customers satisfaction, we used the equation AVCS = f(AVCM) as explained in the testing of hypothesis two.

The rejection of the Null hypothesis that a well-defined and comprehensive corporate mission state-ment is not positively related to the level of the satisfaction of the organisation's customers is consistent with Kotler's (1997) position, that the marketing concept rests on four pillars among which are market targets and customer needs. The parameters of the definition of corporate mission are market segmentation and targets and the other variables are knowing our firm's present and potential customers and competitors (KOPPCC), knowing what customers value in our firm (KOCVSME) and knowing what the customers value in our competitors (KOWCC).

These are all parts of what Kotler terms as the pillars of marketing concept, which also incorporates the values of RM, as seen in Chapter two and three.

The major objectives of the relationship mar-keting concept is customer satisfaction, relation-ships and loyalty, for the attainment of the SME/firm's long term profitability. Igbo managed SMEs try to and do and infact define their corporate mission statements with the pillars of the RM and CRM (Relationship Marketing and Customer Relationship Marketing) in mind, and through this method, give satisfaction to their customers and maintain the loyalty.

Our finding is also consistent with Cannies (1992) customer-driven strategy, which is building company policies and products around the customer's needs. This strategy requires quality and service excellence at every level but based on customer needs. We have used the ratings of services to customers, product quality and quantity, and product delivery quality and pre/after sales services as some of the measures of customer satisfaction and loyalty.

e) The Relationship between the Frequency and Regularity of the Igbo Smes Management, Staff and Workers Interaction With its Customers and Customer Satisfaction

It is reasonable, logical and natural that an entrepreneur/business person gets to know a customer intimately, especially through having frequent and regular interactions with them. Most get to know the name, status and family details of the customers, including their dates of birth. The establishment of useful data bases and the necessary updating of information on customers is based mostly on the constant interactions with them, to known their needs, the product and brands required and the dynamic nature of such needs. In real life situations, behaviours, conversation, sights, events, sound, and smells, all of which identify the conditions under which a behaviour will be rewarded, ignored or punished (Cannie 1992:71). They also identify the conditions under which a behaviour, or action will be repeated. (Iyasere 2002).

Very frequent and regular interactions between the management staff, sales representatives, workers and customers, also have its own benefits. Letting the customers know how they are appreciated and valued, uncovering problems before they reach major damaging proportions helping them to solve existing problems, attending to customers minor/major problems and guiding the sales/marketing department and the management staff, and a daily reminder of the real world happenings will bring about customer sovereignty (the customer being the KING/QUEEN of Business).

The positive correlation between top management and workers contacts with customer (TMWCC) and each of the other four customer variables of quality of product delivery (QPD) and the SMEs reliability in satisfying its customers (SMERELIA), customer relations (CURSEL) and product quality for meeting customer needs (PQ) leads us to reject the Null hypothesis. Our findings thus confirmed Gummesson (2002), Bruhn (2003) and Akerele' (1978) assertions, that one of the conditions for the existence of the implementation of the relationship marketing concept (and therefore of customer orientation, sovereignty and satisfaction) is the top management and workers commitment to the relationship marketing concept. The Igbo SMEs can keep customers for life and treat them as special. One of the ways of doing this is to maintain regular interactions by the management staff, workers and the SME customers.

Our findings also support the assertion by Rodger (1982) stated in Cannon (1996:1) which is that "many innovative companies get their ideas from customers. That comes from listening regularly, sincerely and intently.

Top management and other workers contact with the customers is a very significant means of achieving customer satisfaction among the Igbo SMEs and is so recognised and appreciated virtually by other SMEs and businesses in Nigeria and worldwide. This significance is demonstrated by the high student's t-values of the coefficients of regression in the four regression analyse as shown in table 5.24(a), 5.24(b), 5.24(c) and 5.24(d).

Other researchers who have similar findings to ours are Sander and Wong (1985) who found, that

successful British companies keep close to their customers through a mixture of regular and positive interactions. Cannon (1990), Porter (1990, John Kay (1995), Iyasere (2002), Gummesson (2002), Bruhn (2002) all had similar conclusions about keeping close to the company's customers.

Miles (1980) is also of the view that the absence in a firm/company of the facilities for gathering of timely and relevant environment information is evident in the high failure rates of new businesses. Dollinger (1985), Iyasere (2002) reinforced this position, as they found a positive correlation between the use of gathered environmental information and small firm's performance.

f) The Quality of Services and Customer Satisfaction

From the five tests carried out to find out the influence of a firm/SMEs services on customer satisfaction, the conclusion in each case is that it is a truism that Igbo managed SMEs use quality services to crate customer satisfaction. In all five cases, the coefficients of correlation between the quality of corporate services rendered by Igbo SMEs and customer satisfaction are very positive. The significance of corporate services in enhancing customer satisfaction is demonstrated by the high student's t-values of 4.57, 4.13, 4.06 and 4.96 all passing the significance test at 1% level and the least being 3.60, a pass at 5% level of significance.

The above findings lead to the rejection of the Null hypothesis-that customer satisfaction has no positive relationship with the quality and quantity of services rendered by the SME to its customers and the acceptance of the alternative hypothesis. They are thus in agreement with the opinion and practices of many authors, experts and companies. For example, Cannie (1992) opined that it is the quality of a corporation's service that distinguishes it in the market place.

An assertion that Iyasere (2002) also agreed upon. Cannie (1992) opined that "many customers base their first purchase on price but they buy second time on the basis of services rendered by a company". Regis McKenna (1988) says that integrated product includes services and personal image of the CEO. He asserts that this is important because first, it is getting harder to make a product clearly better than your competitors, and second, buyers are more interested in these service quality aspects that they are in mere features. Companies in Nigeria and international that regard high-quality services as "powerful competitive weapon" are IBM, Coca-Cola, DHL, MTN, Globacom, V-mobile, Vodacom, British Rails, British Airways, Virgin Atlantic, to mention a few and all these companies are doing well (Cannie 1992:22).

g) The Volume of Business from Repeat or Existing Customers and the Customer Satisfaction and Loyalty

The conclusion from our analyses is that customer satisfaction and loyalty has a very strong correlation with Business from Repeat or existing customers in the Igbo SME industry and the SME industry generally in Nigeria. It thus follows that in the SME industry, customer retention is more important than customer attraction. This retention is the core value of loyalty. Many Igbo SMEs retain customers by paying attention to high quality product delivery services, customer relations, offering of warranties, guarantees prices reductions, high quality products and product delivery with special services. These they do, so as to reduce costs as stated by Patricia Seller (1989), reduce cost of attracting new customers, and reap the benefits of customer retention Kotler (1997), Gummesson (2002).

XIII. Implications of Research Findings

The findings of this research confirm the following;

- That Igbo SMEs in particular and Nigerian SMEs in general are very much aware of the relationship marketing concept.

- That majority of Igbo SMEs have accepted and adopted the principles of the relationship marketing concept as a mechanism to cope with increasing competition and a means of developing a competitive advantage in the market place. The degree of adoption is still low, though.

- That overtime there is a gradual shift from the product and sales orientations as shown by Kilby (1965) to the more sophisticated and rewarding relationship marketing concept.

- That there is conclusive evidence of the positive influence of customer satisfaction on corporate success.

- The importance of the SME sector as the catalyst of industrialisation and economic growth has been highlighted in this study. Of recent, the Federal Government of Nigeria has demonstrated its awareness and appreciation of this fact. To effect the development of the real sector which includes the SME sub-sector of the economy the Federal Government has established the Bank of Industry, and amalgam of the erstwhile Nigerian Industrial Development Bank (NIDB), Nigerian Bank for Commerce and Industry (NBCI), and the National Economic Reconstruction Fund (NERFUND) with an initial equity capital of 50 Billion Naira. In the nearest future, all Nigerian Community Banks, would be converted to specialised micro finance institutions, to assist in financing the activities of SMEs. The mandate of the new development finance institution is to "provide long-tenured loan facilities, to be repaid on generous terms, that will include concessionary interest rates and absorption of exchange rate risk by the Federal Government, in respect of foreign currency dominated loans". The

mandate of the new bank incorporates those of the defunct financial institutions in the areas of fund mobilisation, enterprise promotion and development, project appraisal, financing, investment, supervision and loan recovery. There is also a directorate in charge of SMEs, in the presidency. The Directorate headship, Mrs. Dupe Adelaja, is charged with the Development and Management of SMEs in Nigeria. Small and Medium Enterprises Development Agency (SMEDAN).

The private sector especially the banks and the Central Bank of Nigeria (CBN) have also woken up to meet the challenges of the small and medium industries (SMI). The importance of the sub-sector to economic growth and industrialisation demands the creation of a more pragmatic alternative funding arrangement to enable it play its role effectively. This is why they have come up with the Small and Medium Industries Equity Investment Scheme (SMIEIS) to create funding opportunities for the SMI. Consequently the Bankers' Committee approved, on December 21, 1999, that 10 percent of profit before tax (PBT) of Banks be set aside annual and be channelled into equity investments in small-scale industries. Presently all Community, Banks have been giving a mandate to recapitalised and concentrate solely on SME micro financing, as from 2007.

In the past two years, both the Federal Government and the organised private sector have worked toward the realisation of the objectives of the SMIEIS. Indeed, the Presidency, the CBN, the Bankers' Committee, Presidential Committee on SMI and even the Manufacturers Association of Nigerian (MAN), the National Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA), the National Association of Small and Medium Scale Enterprises (NASME) have worked assiduously for the take off of the scheme. The latter group, that of various associations, mentioned above has helped mainly in providing enlightenment to their members on the SMIEIS.

Let us now examine the implications of our research findings for each of the stakeholders of the Igbo SME in particular and the SME sub-sector in general.

a) Implications for Nigerian IGBO Sme Operators

As competition becomes more acute in the Igbo SME industry and in the SME sub-sector as a result of both growing internal competition among firms and the imported one (competition) resulting from liberalization and globalisation, the Nigerian business firms and non-business organisations have to embrace the relationship marketing concept; the practice of which ensures survival, profitability and growth. The watchwords of the Nigerian entrepreneur should be a commitment to customers for life. This requires the employment of customer-driven strategy, which entails quality and

service excellence at every level. In the process, customers are brought into every department of the company and their voices heard and acted upon. The long-term result of this approach is keeping customers for life, and making them permanently loyal and committed to the firm.

In very simple terms, this means changing attitudes towards customers right from top management to the sales representatives and workers of the company. Top management commitment to the relationship marketing concept at all times is a necessary condition for success. The whole process and activities tagged internal marketing should be meticulously followed by Nigerian corporate bodies. These include top management commitment to relationship marketing concept and its frequent and regular interactions with customers, staff empowerment through training, motivation and adequate authority in order to make them customer-advocates, harmony of department objectives for delivering customer satisfaction, high quality of human resources achievable through the employment and continual training of marketing professionals and the articulation and precise definition of a corporate mission that enthrones the customer and marketing in the organisation.

The Nigerian manufacturer must therefore establish information system facilities and activities such as marketing research to identify, on a continuous basis, customer needs and wants, facilities for handling customer complaints, ways through which all company staff interact with customers and measurement and review mechanism to ensure that results are in tune with set objectives and targets whose major aim is the achievement of customer satisfaction always.

As for external marketing, marketers should pay adequate attention to customer needs in designing, pricing, distributing, physical evidences, process and promoting their products, which must be augmented with high quality services. Marketing mix consistency must not only be an achievable objectives, it must also be achieved to avoid any dissonance among marketing elements.

Customer satisfaction is enhanced by easy accessibility of CEO's and top management staff and workers by customers, high quality and reliable product delivery system, good customer relations and high quality and dynamic services to the customer. Nigerian and Igbo entrepreneurs in order to avoid the high failure rate among SMEs must practice those tenets of the relationship marketing concept to ensure customer satisfaction-a sure recipe for success, and for the loyalty of customers.

XIV. Conclusion

There is evidence that our model could be put into practice and produce rewarding results. This study suggests a route that firms especially SMEs could follow

to success. We have also realized that corporate success, flows from identifying the mutuality and congruence of interests and benefits of both the producer/seller and those of the customer. Corporate profitability and growth are determined, to a very large extent, by a firm's satisfied customers.

For SMEs to succeed and for the economy to realize the full potentials of SMEs, the firms must practise relationship marketing by each firm forming a win-win network with its stakeholders. One way of doing this is through a lively marriage between SMEs and their sponsors especially the Development Finance Institutions. This partnership should involve not only the provision of the necessary funds by the banks to the SMEs but must also include their equity participation and management of the firms they sponsor. It will also be mutually rewarding if they serve on the firm's Board of Directors and provide consultancy services to the firm on a continual basis.

The findings discussed above should however be moderated by the limitations of this study, namely, the small sample size relative to the Nigerian national population, the narrow spatial/geographical spread covering only seven of thirty-six states of Nigeria and the fact that some companies prepare at least two Financial Statements each year, each for a specific statements creates some doubts about the authenticity of some of the financial statements submitted by some Igbo SMEs to this researcher. It is sincerely hoped that the generalizations from this study will be confirmed by similar studies from other geographic areas covering a wider population.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

INFORMAL GUIDELINES OF RESEARCH PAPER WRITING

Key points to remember:

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

Final Points:

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

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

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

General style:

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

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

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

In every sections of your document

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

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

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

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

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

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

Title Page:

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

Abstract:

The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

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

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

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

Approach:

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

Introduction:

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

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

Approach:

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

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

Procedures (Methods and Materials):

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

Materials:

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

Methods:

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

Approach:

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

What to keep away from

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

Results:

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

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

Content

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

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.

- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

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

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
- All figure and table must be adequately complete that it could situate on its own, divide from text

Discussion:

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

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

Approach:

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

Please carefully note down following rules and regulation before submitting your Research Paper to Global Journals Inc. (US):

Segment Draft and Final Research Paper: You have to strictly follow the template of research paper. If it is not done your paper may get rejected.

- The **major constraint** is that you must independently make all content, tables, graphs, and facts that are offered in the paper. You must write each part of the paper wholly on your own. The Peer-reviewers need to identify your own perceptive of the concepts in your own terms. NEVER extract straight from any foundation, and never rephrase someone else's analysis.

- Do not give permission to anyone else to "PROOFREAD" your manuscript.

- Methods to avoid Plagiarism is applied by us on every paper, if found guilty, you will be blacklisted by all of our collaborated research groups, your institution will be informed for this and strict legal actions will be taken immediately.)

- To guard yourself and others from possible illegal use please do not permit anyone right to use to your paper and files.

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

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