Online ISSN : 2249-4588
Print ISSN : 0975-5853
DOI : 10.17406/GJMBR

Global Journal

of Management and Business Research: E

Marketing

Categories of Product & Services

Variables to Customer Satisfaction

Highlights

Digitalized Marketing Environment

Adoption of Social and Moral Values

Discovering Thoughts, Inventing Future

VOLUME 16 ISSUE 5 VERSION 1.0

Global Journal of Management and Business Research: E
Marketing

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Volume 16 Issue 5 (Ver. 1.0)

Open Association of Research Society

Incorporation No.: 0423089
License No.: 42125/022010/1186
Registration No.: 430374
Import-Export Code: 1109007027
Employer Identification Number (EIN):
USA Tax ID: 98-0673427

Global Journals Inc.

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Sponsors: *Open Association of Research Society*
Open Scientific Standards

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Global Journals® Headquarters
945th Concord Streets,
Framingham Massachusetts Pin: 01701,
United States of America
USA Toll Free: +001-888-839-7392
USA Toll Free Fax: +001-888-839-7392

Offset Typesetting

Global Journals Incorporated
2nd, Lansdowne, Lansdowne Rd., Croydon-Surrey,
Pin: CR9 2ER, United Kingdom

Packaging & Continental Dispatching

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Pricing (Including by Air Parcel Charges):

For Authors:

22 USD (B/W) & 50 USD (Color)

Yearly Subscription (Personal & Institutional):

200 USD (B/W) & 250 USD (Color)

Contents of the Issue

Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

E-Consumers' Protection in India

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GJMBR-E Classification: JEL Code: P36

ECONSUMERSPROTECTIONININDIA

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Dr. Shashi Nath Mandal

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Keywords: e-commerce, e-transaction, internet, information technology, e-consumer protection, e-privacy, dispute resolution; consumer contracts, e-jurisdiction.

I. Introduction

Economists of the age indicates that we are moving from the traditional economy that emphasized on physical manufacturing of goods to the new economy where institutions concentrate more on knowledge and information than anything. The key to the new digital world is e-commerce, electronic commerce, an electronic transmission medium to engage in the exchange, including buying and selling, of products and services requiring transportation. Supply and demand still remains the same as the forces that control prices and quantities, but e-commerce changes how these forces appear themselves. E-commerce brings forth a tougher business competition, creation of new marketplaces, faster speed of transactions, and rapid growth in technologies, and also determines the nature of the leadership which it has put itself to become one of the must-haves for institutions these days.

Movement from the Industrial Age to the Information Age and later on shifting to the New Digital World, our economy has developed rapidly. Invention of EDI (Electronic Data Interchange), use to sends purchase invoices electronically, in the late 1970s accelerated the growth of e-commerce. However, real economic growth period was in the 1990s when Tim Berners-Lee introduced the "World Wide Web" to the economy. Soon after, e-commerce was introduced in a well organized way on the web. It served the web with secure connections with electronic data transferring, internet marketing, and electronic payment services. Today, e-commerce is being implemented to e-business. Electronic business' not only exchanges information between buying and selling of goods but also distributes information and provides support and services to consumers. More consumer demands appear in the internet than any other transmission mediums today. Nowadays, we prefer internet more because our old systems of economic are being replaced by the new technology. Our time value has gone up and our activities are more convenient, accurate, and faster. It does not require us to go to the store to buy any given product. One or two clicks do just enough to get the product shipped right to the door step. Traditional distribution of products had to go through many steps until consumer receives. E-commerce allowed skipping of many of these steps, getting us the profits that could have been lost in those steps.

According to Morgan Stanley U.S. Investment Research, the internet only takes four years to reach fifty million people while television take more than ten years and radio about 38 years. It demonstrates that the internet has a huge potential to grab many customers in a short amount of time, which in turn can become a target market for growing firms.

II. E-Commerce

E-commerce is defined as, "the use of electronic transmission medium (telecommunication to engage in exchange, including buying and selling of products and services requiring transportation, either physically or digitally, from location to location."[1] E-commerce relates to buying and selling of information, products and services via computer networks, i.e. it is a means of transacting business electronically through Internet. In other words, it is a means of conducting business/ trading /marketing online. Most of the transactions, since beginning of internet was online consumer shopping on the web.

E-commerce is beneficial for several reasons. For example, it provides convenient access to products that may otherwise not be accessible, which is

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[1] Greenstein, Marilyn and Todd M. Feinman, Electronic Commerce: Security, Risk Management and Control. USA: McGraw-Hill Companies, Inc., 2000.

particularly important in rural areas. It is an efficient way of entering into transactions, both for consumers and e-retailers. Further, e-commerce has made possible low-value cross-border transactions on a scale that previously was unimaginable.

To a large extent, e-consumers have the same requirements and needs as traditional consumers. However, in many ways, e-consumers are more vulnerable as they typically cannot examine the product prior to purchasing it and may not know from whom they are buying. In light of this, it could be suggested that the need for "trust" is even greater in e-commerce than in offline trade. Yet businesses have been poor at creating trust in e-commerce, and in many jurisdictions consumer protection laws continue to be weak. With e-retailers failing to create the necessary trust, the law plays a crucial role in creating consumer trust in e-commerce-trust that will benefit businesses, consumers and society. As a result better e-consumer protection will increase consumer confidence leading to greater e-consumerism, which benefits the trio partners i.e. businesses, consumers and society.

The reception of e-commerce was immediate as it offered automation of e-commerce for instance, displaying products on the web, taking orders, processing payments online and co-ordinating inventory and delivery departments. The e-commerce industry is likely to evidence an upsurge in online consumer base new product categories and online retailer to optimize the online shopping experience. It has been predicted that e-commerce sales will increase at a steady rate of 19 percent year to year.2

E-Commerce is an evolution that helped our traditional economy adapt to the new digital world, using electronic technology through the internet, resulting in more competitions, more marketplaces, faster transactions, and more advanced technologies to make activities between customers and producers more active. Internet has changed economy so much that most of the business activities today are made in the web. Therefore, beside government's responsibility to protect e-consumers, we being consumers/customers and internet users are also responsible to keep our e-commerce healthy and safe so that e-business can be more reliable in the future so that every single person in the world will be able to take advantage of e-commerce.

III. E-Consumer

In general the rights of a consumer as provided by the domestic legislations like Sec. 6 of Consumer Protection Act, 1986 in India, are also available to electronic consumer because no special stipulation has been framed in most of the Consumer laws regarding applicability or non-applicability of electronic transactions. But due to difference in the nature and place of business or medium of business few unique practical problems like place of business, jurisdictional issues, non-availability of common dispute resolution system, as there is every possibility of cross border transaction in electronic system (e-shopping), i.e. the buyer of one nation purchase from seller of another nation or vice-versa etc., are indispensable in case of electronic transactions or e-commerce, which certainly requires special measures that are not provided in the existing consumer legislations. The right of consumers and e-consumers though equal in theory but different in operation or enjoyment. Thus, in case of act of buying and selling of products or services on the virtual electronic world the buyer is known as e-buyer, seller is known as e-seller, retailer is known as e-retailer, consumer is known as e-consumer and the transaction is known as e-transaction. Due to ease in transaction the number of e-consumer is growing at high rate and within a very short period it will defeat physical consumer[3]. Considering these aspects strong protective mechanisms are required to be set up and stringent measures in form of laws needed to be framed otherwise it will not only affect the e-consumers but respective Government shall also lose their state revenues.

a) *Reasons of Growth of E-Consumer*

E-consumer is nowadays, working as essential parts of day to day life due to its acceptability by a huge number of people throughout the globe. India is also not out of reach of this electronic fever. There are many reasons for the acceptability of e-consumers and electronic transactions which are discussed in brief hereunder:

i. *Affordability*

Normally shifting from one type of activity to another involves high costs in case if physical businesses but in case of electronic businesses the picture is certainly opposite one. The internet is a flexible platform that provides a greater value than offering alternative.

ii. *Convenience*

Today internet is common to most of the people over the globe as *Laura Rush* stated that e-commerce sale will increase at the rate of 19 percent per year[4] thus within a short period it will catch considerable number of family because of its user friendliness. Easy to use interface of the internet provide an additional incentive to change existing habits.

[2] Laura Rush, The Biggest E-commerce Trend of 2003, available at http://commerce.internet.com.

[3] Laura Rush, The Biggest E-commerce Trend of 2003, available at http://commerce.internet.com.

[4] Supra note.2

iii. *Availability*

The all-pervasive nature of the technological platform makes it popular. The Internet is a platform that is not restricted by geographical or time periods. One can purchase/avail any products or services from any corner of the globe simply by few clips of mouse.

iv. *Wider Choice*

In traditional market to chose one goods or products one has to move from one shop to another shop or one place to another place and some time have to take unwilling products due to scarcity of the product in particular area because in traditional market options are lesser than the options available in electronic world.

v. *Better Bargain*

Due to lack of numerous varieties of products or numerous service providers in locality one has to opt for below quality products or services by paying a higher price sometimes as it is not possible to visit different places to have a good quality product or service but in case of electronic market the options are wide and thus one can not only chose as per their desire moreover can have more bargaining option.

vi. *Speedier and Cheaper Shopping*

In traditional market one has to travel from one place to another which not only waste valuable time but has to spent extra money for commuting from one place to another but in electronic shopping one can select best goods or services from one place without travelling from here and there which saves one's time as well as money.

b) Need of E-Consumer Protection

Number of e-consumer is growing like nothing these days due to its user-friendly nature but at the same time the risk factors for using internet for e-shopping is also increasing and about to catch danger mark if not restricted and regulated properly by a time bound regulation on the same. Numerous reasons are there for the protection of e-consumer like creations of hackers duplicate account, disclosure of private information without consent, masking, caching etc. but few problems make the protective measure indispensible in this respect and required speediest protective mechanism. It ranges from rules for opening bank accounts to standards for the manufacture and safety of goods. Government, from the local trading standards office to the regulators of the stock market and banks, ensure that these regulations are applied, and provide complaint procedures when things go wrong. Few of these are discussed below:

i. *Phishing*

Online identity theft of the consumer has long been an epidemic. An official definition of online identity theft is the practice of pretending to be someone else on the internet. The purpose can be quite harmless (like ordering to some product to someone under someone else's account), but when referred to in the media, it's often about the criminal activity of stealing someone's personal information for his or her own financial gain. More often than not, it involves phishing (online fraud) for a person's banking information and using that to order goods or transfer money to another bank account. There is a framework of legal regulations designed to provide protection as a consumer in physical or traditional modes means when shopping from a local shop. But, at present there is no similar framework that covers all situations where one purchase goods on Internet by electronic transactions. In India though the Government has promoted e-commerce aggressively which is indirectly a promotion to e-consumers activities, focusing especially on the delivery of services and legal controls for the online sale of goods have yet to catch up with those for conventional shopping.

ii. *Insecurity*

Another important factor is lack of guidelines for buying online with a degree of safety. It is important to realize that all computer systems cannot be one hundred percent secure, there is always a degree of risk involved in using the Internet for buying goods. Thus, it requires a strict and user-friendly law which should not only provides the security at the time of shopping but also protect the interest of the e-consumer for post transactional consequences.

iii. *Online Jurisdiction*

Third factor is that the Internet is a communications medium without geographical or national boundaries. By contrast, consumer protection legislation is based within national and local boundaries. To be protected by law under the present laws in India at the time of electronic shopping, the first thing an e-consumer need to be ensured is that all the parties involved in the transactions are based within national boundaries where his municipal consumer protection laws apply; in other words, that the organisations one is dealing with must come under the same legal jurisdiction as they do which is not possible in the process of e-shopping on internet because in internet the jurisdiction is borderless.

c) Measures for the Protection of E-Consumer

In this portion, the author will analyse an outline of his proposition that he suppose is needed to protect consumers' interest in this electronic age. The author finds out following areas of central importance for the effective protection of e-consumers.

i. *Apposite Information*

It has been said that an informed consumer is the asset of the nation and considerably better equipped to look after her/his own interests than is an uninformed consumer. Businesses must be required to make all relevant information available that can help the consumers to assess the benefits and risks of entering into a particular transaction. Having access to such information equips the consumer to decide whether to contract or not, and ensures that the consumer knows what to expect. Hence unnecessary disappointments, with subsequent disputes, are avoided.

E-consumers are particularly dependent on appropriate information being provided, because such information acts as a substitute for the real-life 'touch-and-feel' that occurs during offline transactions. In addition, e-commerce is a particularly suitable transaction form for the supply of information. While it would be virtually impossible to provide signage or printed information materials outlining the specifications of all items sold in physical shops, it is easy for an e-retailer to include links to detailed information about the products it sells. Thus, legal regulation requiring e-retailers to provide detailed information about their products, the sales process, etc. is not particularly onerous for the e-retailers.

The type of information that e-retailers should be required to provide can be broken down into six categories; information about the e-retailer, information about the product, information about the sales process, information about the terms of the contract, information about how the consumer's personal data will be dealt with and information about applicable dispute resolution processes.

a. Information about the E-Retailer

The Internet is a particularly suitable communications medium for those seeking to engage in fraud- a web shop with a professional look can be created in a couple of hours, it can be operated at distance and can be moved, and removed, as suits the needs of the criminal. Consequently, consumers need information that allows them to assess the reliability of the e-retailer. E-consumer protective regulation must require e-retailers to provide, at least the information regarding the e-retailer's identity, the e-retailer's place of registration, the e-retailer's physical location, and the e-retailer's contact details including physical address, postal address, e-mail address and telephone number.

b. Information about the Product

Perhaps the most obvious type of information needed by a consumer is such information that allows the consumer to assess the characteristics, quality and price of the product. E-consumer protection regulation must consequently require e-retailers to provide, at least, information regarding an accurate, and appropriately detailed, description of the product, its characteristics, uses, limitations, compatibility, as well as the need for services and maintenance, the full price of the product, including applicable taxes and surcharges (such as delivery costs); all costs itemized, the applicable currency, applicable warranties and guarantees, any applicable after-sales service provided by the seller, manufacturer or a third party, and safety-related information.

c. Information about the Sales Process

E-retailers have worked hard to ensure a streamlined sales process, making it as easy as possible for consumers to place their orders. However, the simplicity of the ordering process is typically coupled with complex terms and conditions governing the transaction. In other words, while it may be very easy to order a particular product, it may be very difficult for a consumer to understand the rules governing the sales process. It is consequently important that e-consumer protection regulation requires e-retailers to provide, the information about the sales process, at least, about the technical steps to be followed in order to conclude a contract; about any constraints placed on the sale; about the expected delivery time and method; about any applicable order tracking system in place; about the payment process; about the parties' rights to cancel, terminate or retract, as well as applicable refund, exchange and returns possibilities; about what will appear on credit card statements in case of sale by credit card; and about the security measures applied to the transaction. Furthermore, e-retailers must be required to ensure that any commercial communication (e.g. e-mail or website) is clearly identified as being of a commercial nature.

d. Information about the Terms of the Contract

It has been seen that that few consumers ever take the time to read the terms and conditions they agree when entering into contracts online. For example, in one study it shows that 90% of the respondents indicated that they never read the whole agreement, while at the same time 64% indicated that they always click "I agree". Furthermore, 55% did not believe that they entered into a legally binding contract when clicking "I agree".[5]

However, that should not be seen as an indication that e-retailers need not provide their consumers with information about the terms and conditions of the contract. Instead, the fact that few consumers ever take the time to read the terms and conditions they agree to highlights that: (1) businesses, including e-retailers, must be required to provide easily accessible information about the terms and conditions they stipulate in their contracts, and (2) the law must be structured to meet the consumers' legitimate expectations of protection.

Any jurisdiction aiming at providing useful consumer protection regulation must insist on e-retailers providing their consumers with, at least, the terms of the contract expressed in clear, unambiguous and simple language; information of any avenues for negotiating the

[5] A. Gatt, "The Enforceability of Click-wrap Agreements", 2002, 18 Computer Law & Security Report 408.

terms of the contract; and technical facilities for the safekeeping of the terms (such as printing or downloading).

Furthermore, it is not enough that e-retailers are required to provide the types of information listed above. Satisfactory regulation must also demand that the information be presented in accessible language.

e. Information about the use of Consumers' Personal Data

A consumer's personal information is a significant resource, with a commercial value. As a consequence, e-retailers typically have an incentive to collect as much personal information as they can. This creates a conflict with the consumer's privacy interest. At a minimum, e-consumer protection regulation must require e-retailers to provide existing, and potential, consumers with detailed, yet accessible, information about how it collects data; what that data will be used for; who will have access to the data; and how the data will be kept safe etc

Such regulation should also require e-retailers to highlight the consumer's rights in relation to the data, such as access and correction rights. A further concern arises relating to the lack of power of consumers to negotiate terms, and the risk that e-retailers generally will make the sacrifice of privacy a condition of doing business.

f. Information about Applicable Dispute Resolution Processes

Few consumers take account of the availability of a dispute resolution process when deciding whether or not to purchase a particular product. However, consumer re-visits and customer loyalty will be greatly harmed by negative experiences, and aggrieved consumers and consumer advocacy organisations can be expected to generate critical media coverage of unfair behaviour by e-retailers. Moreover, if exposed to information about the applicable dispute resolution process, consumers are better placed to assess the risks of engaging in the transaction. Consequently, e-consumer protection regulations should require e-retailers to provide information about applicable dispute resolution process, at least, limitations to the consumer's legal rights, such as lawful exclusion, or limitation, of the seller's liability; limitations to the consumer's avenues for redress, such as binding choice of forum clauses; applicable choice of law clauses; arbitration clauses; options for mediation; applicable internal complaint systems; and applicable external complaints systems etc.

g. Accuracy and Validity of Information

In addition to requiring e-retailers to provide the above-mentioned information, consumer protection regulation should prescribe that the types of information listed above should be made available both before and after the transaction is entered into. Furthermore, such regulation should prescribe a time limit for how long the information must be accurate. In other words, it is not sufficient that the information in question is accurate at the time a consumer visits the e-retailers website, the information must also remain valid and accurate for a reasonable period of time after the visit. For example, it is of little comfort to an aggrieved consumer that the e-retailer's contact details were valid at the time of contracting, if the e-retailer then stops using those contact details so as to avoid being contacted by the consumer.

Unless a consumer can be sure that no alterations have been made to the information provided, consumers would have to read all the information at the start of each visit to a website. However, if an e-retailer indicates the date that the information was posted, and brings attention to changes where changes are made, a consumer can assess whether she/he needs to re-read parts of the information. Consequently, it is crucial that consumer protection regulation requires the use of version numbering on all information provided by e-retailers. Further, consumer protection regulation must require old versions of information to be stored by the e-retailers in a manner that make them accessible to the consumers for future reference in case of a dispute.

h. Confirmation of the Transaction

Consumer protection regulation should require e-retailers to provide consumers with a prompt confirmation of the transaction as soon as an order has been placed. That confirmation should contain information acknowledging that the order has been accepted, information regarding expected delivery time and method used, as well as information regarding payment and applicable cancellation rights and procedures. Furthermore, the confirmation should be printable and possible to store in electronic form (for example, e-mailed at consumer's option or made available as a downloadable file).

ii. *Fair Contracts*

It has also been seen that few consumers ever take the time to read the terms and conditions they agree to when entering into contracts online.[6] There are several reasons for this. First of all, some consumers simply do not think that the terms and conditions are legally binding.[7] Second, most consumers are poorly equipped to understand the significance of the terms of the contracts they enter into. Consciously or subconsciously, they rely upon the legal system to protect them from unfair contractual clauses. They take a more or less calculated risk, hoping to be treated fairly by the law. If this is true, it could be argued that consumer protection laws have created lazy and irresponsible consumers who do not take the time to

[6] Gatt, "The Enforceability of Click-wrap Agreements" [2002] 18 Computer Law & Security Report 408.

[7] Ibid

seek to protect their interests. Further, many standard contracts contain complex legal clauses, such as choice of forum clauses and exclusion clauses, that even legally trained people may struggle to fully comprehend. As a result, consumers in general do not read the terms and conditions of the contracts they enter into.

Different features have been discussed here under which any useful consumer protection regulation must possess. These features can be divided into two categories: features relating to the regulation of contract formation and features relating to the regulation of the terms of the contract. However, there is some degree of overlap between these two categories of features, such as the need for an adequate regulation of unconscionable conduct.

iii. *Adequate Regulation of Unconscionable Conduct*

Unconscionable conduct comes in many forms. For example, it is unconscionable for an e-retailer to put undue pressure on a consumer. It is also unconscionable for an e-retailer to take advantage of a consumer's mistake or other weakness. Satisfactory consumer protection regulations must adequately protect consumers against such unconscionable conduct. The following are some examples of unconscionable conduct that are typical, or particularly relevant, for the e-commerce context:

- Useful consumer protection regulation ensures that e-retailers cannot use sales processes that confuse consumers into entering into an agreement or appearing to accept unreasonable terms. All sales processes should contain a step at which the consumer is asked to verify the purchase, and at that step, the consumer should have access to an easy mechanism for correcting or cancelling the order;
- The impossibility of knowing who you contract with places a particular onus on e-retailers to avoid contracting with consumers who lack, or have limited, legal capacity. Consumer protection regulation should contain special rules protecting consumers who lack, or have limited, legal capacity, such as children and mentally ill, and their guardians;
- Unconscionability rules must also prevent e-retailers from holding a consumer liable for purchases not authorised by the consumer. For example, an e-retailer should not be allowed to seek payment from a consumer where the consumers' credit card has been used in an unauthorised manner; and
- E-retailers, like their offline counterparts, often include clauses in their standard contracts, giving them the right to unilaterally vary the terms of the contract. The scope of the unconscionability rules must be broad enough to ensure that such unilateral variation is not allowed.

iv. *Adequate Regulation of Product Quality and Suitability*

Consumer protections regulations must ensure that products sold meet an adequate quality and safety standards. Further, where a consumer has made clear the purpose for which a product will be used, the law must ensure that the e-retailer may only deliver products suitable for the purpose described by the consumer. Finally, products provided must correspond with any descriptions provided of the product.

a. *Adequate Regulation of Liability Issues*

A contract under which the e-retailer excludes all forms of liability would rarely be fair to the consumer. Consumer protection regulations must make clear that an e-retailer may only exclude liability in specific circumstances, where a reasonable balance of risks between buyer and seller has been prescribed by law.

b. *Adequate Regulation of Return, Exchange and Refund Issues*

Useful consumer protection regulation should include provisions protecting the consumer's right to return or exchange products where appropriate. Such regulations should also ensure that consumers have a right to a refund where it is reasonable to ask for one. For example, a right to refund should exist where a faulty product has had to be returned or where a payment error has occurred.

It is also important that consumer protection regulation provides for an adequate 'cooling off' period. In other words, such regulation must give consumers the right to return goods or cancel a service within a reasonable time of entering into the contract for that product. Where goods are returned to the seller, the cost for the return may fall on the consumer.

c. *Adequate Regulation of the Rights in the Goods*

Consumer protection regulations must include adequate rules regarding the consumer's legitimate right to title in, and quiet possession of, products they purchase. Furthermore, such regulation must address at what point the risk in the product passes from the e-retailer to the consumer.

d. *In Dubio or Undetermined Rules*

One way of ensuring that businesses take care to draft clear and accessible contracts is to implement rules stipulating that inconsistent or unclear clauses are interpreted in a manner favourable to the party that did not draft the contract. Useful consumer protection regulation must include such rules. In other ways the interpretation of the confusing / unclear / inconsistent words should be made in favour of subject i.e. for consumers.

e. *Adequate Privacy Protection*

Much has already been written about what is required, by way of regulation, to ensure a sufficient level of protection of consumers' privacy. Furthermore, the work of international organisations has resulted in a certain degree of international harmonisation of different countries' privacy regulation.[8] Here, the author will merely repeat and draw attention to the key elements required in any scheme aiming at providing appropriate protection of e-consumers' personal information.

The starting point of any attempt at protecting e-consumers' privacy must be an aim that as little data collection as possible takes place, and the data that necessarily must be collected ought to be non-personal where possible. Further, data protection schemes must ensure that where personal data is collected, the data subject is made aware of the collection, its purpose and uses, and has the right to access and correct that data. The data collector must also make sure that the data is kept safe, and is only used and disclosed for the purpose it was collected for. Finally, scheme aiming at providing useful protection of e-consumers must adequately protect e-consumers' engaging in cross-border trade and should provide particular protection for sensitive data like health related information etc.

v. Fair Dispute Resolution

Ensuring a fair resolution to a dispute between an e-retailer and a e-consumer requires a multi-facetted approach. The starting point must be a realisation of two fundamental considerations: (1) the combination of the small values typical of consumer e-commerce transactions and the complexities of, and costs associated with, litigation means that few consumer disputes are suitably handled by the legal system; and (2) a consumer's right to seek redress is an important incentive to businesses to not try to avoid their responsibilities. Taking account of these two considerations, the conclusion must be that any useful consumer protection regulation ought to provide consumers with a realistic avenue for taking legal action against the seller/service provider, but with the alternative or prior step of a more appropriate dispute resolution system.

a. A Realistic Avenue for Legal Action

Sometimes, when the litigations cross the borders mostly it becomes complex and typically very costly litigation. A consumer is usually better advised to accept the loss than to take legal action against the seller. Indeed, anecdotal evidence suggest that consumers often expect to be 'defrauded' in a number of online transactions, but that they consider the overall gain to outweigh the losses so caused.

This is detrimental to consumers, and consumer doubts about the fairness of e-trading represents an impediment to the adoption of efficient electronic mechanisms. Hence, consumers must always have a realistic avenue for taking legal action against the seller, as the existence of such avenues puts pressure on the e-retailers to not simply ignore consumer complaints. There are two key components in ensuring that consumers have some degree of access to taking legal action against a seller:

First, to be effective, a consumer protection scheme must ensure that the consumer, in an e-commerce transaction, can take legal action at her/his place of residence or domicile. This main rule may be departed from where the consumer has actively and consciously misled the e-retailer on the matter. It may also be departed from where a consumer is located outside their country of habitual residence and, while entering into the transaction, specifically identified their actual location at the time of the transaction. In such a case, the consumer may reasonably be limited to take action at that location.

Second, the consumer in an e-commerce transaction should always be allowed to rely upon the consumer protection provided by their country of residence or domicile. The same two limitations as are discussed in the context of where the consumer can sue would also be applicable in this context.

In addition, useful consumer protection regulation will also ensure that consumers have adequate access to advice and assistance where they take legal action. Meeting this requirement will typically involve the work of a governmental department or agency working with consumer protection questions. Such a department or agency ought to have the capacity to act on consumers' behalf in both local and cross-border litigation. Moreover, domestic consumer protection agencies should actively participate in international co-operation so as to maximise the chance of successfully protecting e-consumer interests in cross-border trade. Finally, taking account of the typical weakness of individual consumers, useful consumer protection regulation requires that consumers have the option of participating in class actions.

b. An Appropriate Alternative Dispute Resolution System

In civilised countries, nowadays ADR system has been adopted by corporate houses to resolve their disputes. The ADR scheme has been willfully accepted by both consumers as well as retailers/producers. Many sectors have developed a user friendly complaint handling system under ADR scheme and adopted mature dispute resolution mechanisms that operate administratively or as tribunals, with less strict rules and lower costs than the courts. The provision for ADR system should also be encouraged by legislation protection e-consumers right. For an alternative dispute resolution mechanism to be adequate, it must be cost-effective, easy to understand, accessible, credible, timely, transparent to the parties, fair and capable of providing effective remedies. Further, a consumer must

[8] Clarke R. (2005) 'Privacy Statement Template' Xamax Consultancy Pty Ltd, December 2005, available at http://www.rogerclarke.com/DV/PST.html.

have the right to be represented, and or assisted, by a third party.

IV. Conclusions and Suggesions

Consumer protection issues in the context of e-commerce have gained a considerable amount of attention both from academics and policy-makers. Furthermore, governments[2] as well as inter-governmental organisations[3] have discussed the issues involved and developed various frameworks. Some of those instruments deal with e-commerce consumer issues specifically,[4] while others address consumer protection more generally.[5] Despite this attention, a review of existing legal frameworks shows that they have failed e-consumer needs. It has emerged within public policy frameworks dominated by commitments to economic progress, to freedom of corporations to do business as they choose, and to protect the interest of the consumers whose rights have been infringed p in traditional mode. It is not able to protect the consumers form infringement of their rights in electronic modes. Even those frameworks that have begun from the consumer perspective have been significantly become frozen in time due to technological advancement, or by a lack of will law making authority to make the existing law a dynamic one so that it can cover protective issues of both sots of violations of consumer rights which is really far-reaching in its present shape and provisions. In India we have lots of fragmented laws to cope up the challenges mentioned in the forgoing paragraphs apart from Consumer Protection Act, 1987. But we need a consolidated law to deal with all above mentioned situations so that the electronic consumers' right can be protected properly.

In the foregoing paragraphs, the author has outlined and discussed a range of features necessary for any useful e-consumer protective regulation. Few of the features, the author has discussed, are revolutionary or novel which will certainly useful for evaluating and designing consumer protection regimes in the electronic age.

The author is confident enough that the article shall not only be helpful to fight against the electronic violation of e-consumers rights but hope that it will be used by others as well, to spark and guide law reform leading to better consumer protective regulation in the context of e-commerce.

a) *Suggestions*

The electronic transactions in the present legal set up is full of insecurity and uncertainty because of absence of proper legal mechanism and that is due to a universal fact that technology developed faster than law though out the globe but it does not mean that law shall not be able to protect technological offences. To cope up with the technological advancement we have to take the help of technology as Charles Clark's renowned remark 'the answer to the machine is in the machine'[9] is perfectly suited in the modern situation. Indeed, the perfect reply to the technological abuses is the application of technological innovation.

The existing consumer laws of India is unable to protect e-consumers' right properly so the consumer have to be more cautious and careful about the use of e-market for e-shopping. The consumer should remember and observe following remarkable practice at the time of electronic transaction for smoother and safer transactions over internet:

- If things go wrong user will have more protection if user uses a credit card rather than a debit card. Company issuing Credit Cards are now issuing separate card security codes to protect credit card transactions from fraud. Maintaining a separate place for keeping credit card number far away from place for the security code which obviously indicates that even if the card number is disclosed on the Internet it cannot be used for purchases.
- If someone is purchasing from a site that is not a part of an India based accreditation scheme, one should make sure that the company is based within India. If the company is based outside the India then the user has the risk of losing money if the goods do not turn up or if they are defective, but one might also be surcharged for import duty and VAT before they are handed over to the purchaser. If the site purchasers are purchasing from does not provide information on the payment of VAT or duty, one should consult Customs and Excise or avoid transactions.
- One should never give credit card or personal information as part of any purchase by email, or via a web page that is not encrypted (a secure socket). E-mail addresses can be set up fraudulently, and so sending users details encrypted by email are still no guarantee of security. Sending once details via a web site form provides some extra security because of the more exacting requirements for the registration of Internet sites. One can ensure that the form with users' details is sent encrypted if the small padlock in the corner of users' browser is locked.
- One should keep all the details of once purchase (copies of the advertisement, for example, or details of the 'shopping basket' of goods you have collected to buy) by printing out each screen that contains details of the electronic purchase. If user needs to complain at a later date these pages will provide the information needed.
- One should not remain once account open for a long time after the transaction is over because hackers might get the opportunity to hack the

[9] Charles, Clark, 'The Answer to the Machine is in the Machine', in: P. Bernt Hugenholtz (ed.), The Future of Copyright in a Digital Environment, The Hague: Kluwer Law International, p. 139

password or relevant information from users PC or destroy users important information.

Object of the Article

The article has described the necessary components of useful consumer protection protective measures. To achieve active results a particular jurisdiction's consumer protection regulation must contain all the components described hereunder. Present creation is of latent value to several parties, including students, academics, consumer protection professionals, consumer advocacy organisations, law reform agencies, and those regulatory agencies that are actually seeking to identify and address weaknesses in current consumer protections. The work may achieve twofold purpose i.e. ignite law reform act and be a valuable tool for studies of the various approaches to consumer protection. It will also fruitful for the jurisdictions in which no e-commerce consumer protection exists or the existing framework is inadequate and a new scheme is desired. Finally, this work provides a prospect for consumer marketing business houses to critically examine their relations with their customers, and work out ways to cost-effective project for tuning the customer-orientation superior attitude for their contenders.

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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

The Influence of Customer Relationship Marketing on Customer Loyalty (Case of Selected CBE, in Jimma Zone)

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Abstract- These days a significant number of research works have been carried out on various issues relating to customer relationship management. However, limited empirical studies on market orientation and performance have been established in banking sector of Ethiopia. In an effort to contribute to the existing customer relationship marketing works, a study of selected Commercial Bank of Ethiopia in Jimma Zone was conducted. A framework of customer relationship marketing was designed to guide the study and quantitative research techniques and semi-structured questionnaire were designed.

In order to collect primary data, a self-completed questionnaire was designed and distributed to the customers of the banks. For the purpose of analysis, SPSS 20.0 version was used to carry out descriptive statistics and correlation analysis. Additionally, regression analysis was carried out to examine the influence or contribution of independent variables.

Keywords: customer relationship marketing, satisfaction, trust, communication, bonding, empathy and customer loyalty.

GJMBR-E Classification: JEL Code: M39

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In order to collect primary data, a self-completed questionnaire was designed and distributed to the customers of the banks. For the purpose of analysis, SPSS 20.0 version was used to carry out descriptive statistics and correlation analysis. Additionally, regression analysis was carried out to examine the influence or contribution of independent variables. The findings showed that Trust, Bonding and Empathy have impacts on Satisfaction.

Satisfaction is positively and directly related to customer loyalty. However, Communication is found to be less correlated with satisfaction.

Finally this research may indicate some directions for other researchers as a pine hole to conduct other research on the area and it may contribute a significant role in the banking sector and for the nation as a whole.

Keywords: customer relationship marketing, satisfaction, trust, communication, bonding, empathy and customer loyalty.

I. Introduction

Over the past decades, marketing literature has recognized the existence of a shift in the nature of customer-firm relationships from a transactional to a relational approach (Ganesan, 1994). This change has generated an increasing interest in the study of the factors and mechanisms determining the establishment, development and maintenance of successful relational exchanges (Morgan and Hunt, 1994). As a consequence, practices that have been common up to now, which focused on attracting new customers and gaining a large market share, have given way to policies aimed at consolidating the firm's customer base and retaining the existing customers (Dick and Basu, 1994).

Due to the competitive environment in today's business, the most important issue the sellers face is no longer to provide excellent, good quality products or services, but also to keep loyal customers who will contribute long-term profit to organizations (Tseng, 2007). Furthermore, caused by fierce competition in today's business, many companies are required to build long-term profitable relationship with customers and to achieve customer loyalty. Therefore, relationship marketing has become important since last decade of 20th century, especially in service industry.

Relationship marketing helps to develop marketing productivity and builds up mutual values for both customer and company through growing marketing effectiveness and efficiencies (Sheth and Parvatiyar 1995). Meanwhile, Kotler (1992) claimed that companies can make more profit if they move from relationships with short-term goals towards long-term relationships.

Furthermore, as stated by Grönroos (1994), the most important goal of customer relationship marketing is to obtain and keep customers. Based on previous studies, all marketing activities intend to create customer loyalty.

Many empirical studies have provided evidences that relationship marketing tactics have positive impact on behavioral loyalty which affects customer retaining. Therefore, awareness of the target consumers and building good relationship with them is the most noteworthy issue. As customer relationship marketing's role in both the marketing and overall strategy of an organization's strategic mix gains momentum, thus research into this area becomes increasingly important.

Even if in our country banking sector has long history and the number of banks is increasing and expanding from time to time, the service is still poor. There is customer's dissatisfaction over the service offered and the available services didn't match the expectation of the customer (Mesay, 2012).Not many studies have been done on customer management and organizational performance of Commercial Bank of Ethiopia. Banks increasingly find it difficult to handle customer management and organizational performance. There are problems in areas of customer handling, service quality (Robson, 2013).

As a result, CBE in Jimma Zone, as an organization, is selected to inquire the issues regarding relationship marketing efforts and their outcomes to

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develop loyal customers and business sustainability. In practical sense, the proposed study could try to see as to how customers were served by the CBE to ensure their loyalty for future businesses. Furthermore, by seeing the bank as a key partner in the economic development of the nation, the researcher realized the importance of customer relationship practices to be adopted by the banks in order to develop certain competitive advantages while focusing on the financial needs of their customers. Based on the above justification, the study raised the following basic research questions: What are the antecedents of relationship marketing? How does Commercial Bank of Ethiopia in Jimma Zone practice relationship marketing to ensure customer loyalty? What kind of relationship exists between relationship marketing blocks, customer satisfaction and loyalty in the context of CBE, in Jimma Zone?

The basic objective of the study was to examine the influence of relationship marketing practice of some selected Commercial Bank of Ethiopia in Jimma Zone on maintaining loyal customers. The specific objectives include: To identify the building blocks of relationship marketing in the context of commercial banking, to describe the practices of CBE in ensuring customer loyalty in Jimma Zone and to examine the relationship between relationship marketing antecedents, customer satisfaction and loyalty.

II. Towards a Framework for Customer Relationship Marketing

Now a day's transactional marketing can be integrated into relationship marketing (Tyler and Stanley, 1999), relational exchange is a long-term and complex relationship between service providers and customers, not simply or only a series of transactions (Jackson, 1985).

Relationships are likely to rely less on contract law and more on issues such as trust, equity, responsibility, and commitment (Gundlach and Murphy, 1993). Many factors including product, quality, price, exchange rate, and demand can all have a major influence on sales. However, relationship marketing can also impact sales and brand loyalty (Heffernan 2008).

Several studies on the effects of relationship marketing on the business performance of firms across a range of industries have been reviewed Palmer (2000). Given that relationship marketing is more important in the industrial business-to-business context than the consumer context, most studies are located in the industrial business-to-business context. Briefly, the findings of these studies indicate that relationship marketing has a significant impact on the business performance and brands of firms in both service and industrial industries (Lee, 2001). Much of the relational literature has been concerned with identifying the key dimensions of relationship marketing and exploring how these dimensions interact, Morgan and Hunt (1994).

Although marketing academics and practitioners have been examining relationship marketing for more than a decade (Gronroos et al, 2000), most of the studies on relationship marketing have been criticized as overly simplistic because of their one-dimensional perspective and unlike the model of Callaghan et al. (1995) which used a multi-dimensional perspective. In order to retain loyal customer who will bring long-term profit to the firm, the key issue for service provider is to make use of this relationship in the way it manages customers by offering what the customers' needs and wants.

There have been various ways for measurements of service quality proposed by previous researches and literatures. The famous measurement model of service quality is SERVQUAL developed by Parasuraman et al (1988), who measured the differences between customer expectations and perceptions or dimensions. Some of these are: forming bonds, communication, trusting and be mutually empathic.

a) *Communication*

According to Morgan and Hunt (1994), successful relationship communication can be taken into account as a prominent dimension. Many authors argued that communication must be employed as an effective means in order to enhance partner's trust to each other (e.g. Anderson 1991, Morgan and Hunt, 1994). It can help partners to construct a system by which resolving disagreement would be possible. So in establishment of any strong alliance, communication is considered as an important characteristic which is also believed to be a core competency.

It can justly be argued that a relationship can only be established if dialogue or communication with a client is started (Jarvis, 2004). In a firm-client relationship, communication has to become a two-way process or dialogue (Christopher et al., 2002). Two-way communication occurs when firms listen to their consumers, and with better interaction between consumers and firms. Communication before, during and after transactions can build and maintain relationships.

Furthermore, research has confirmed many benefits resulting from effective communication. These benefits include unbiased marketing, cost savings, a higher quality of service, increased impact on clients, elimination of misconceptions about the service, and greater professional expertise provided to clients (Baker, 2003).Several of these benefits are beneficial for clients, for example, professional service delivery, and may therefore ensure an increased positive perception of a service firm.

b) Trust

According to Berry (1995), trust can be stated as the confidence in the dependability of one party to act in the long term interests of the other party. A party to a relationship has trust, if the feeling that the other party can be depended on the other one. Furthermore, in the context of relationship marketing, trust can be seen as the dimension of a business relationship that determines the level to which each party feels they can rely on the integrity of the promise offered by the other (Callaghan et al., 1995). In the banking branch of the financial services industry, clients will trust the bank if they believe the bank will always act in their best interests.

Based on Little (2003), he systematically studied organizational trust and defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trust or, irrespective of the ability to monitor or control the other party. .

c) Bonding

Bonding is stated as the dimension of a business relationship that results in two parties (the customer and the supplier) acting in a unified manner toward a desired goal (Callaghan et al., 1995). In the dyadic relationship of a buyer and a seller, bonding can be described as a dynamic process that is progressive over time (Dwyer, 1987).

The win- win relationship of the two parties in such a way that a bond is developed is said to be bonding. In the banking branch of the financial services industry, for example, clients will have a strong bond with their bank if they would not switch to another bank and if they feel part of the bank's valued client base. Various bonds exist between parties and indicate different levels of relationships.

d) Empathy/Concern

It consists of caring and customized responsiveness to customers. This empathy contains access and understanding the customer (OluOjo, 2008). Concern or empathy exists if two parties have an appreciation of, and caring, emotional feeling for each other. Based on such concern, each party will consider the viewpoint of the other party in negotiations and interactions. In the banking branch of the financial services industry, for example, concern will be evident if clients and bank employees care about each other and show respect during negotiations. Therefore, empathy is a necessary condition to foster a positive relationship between two parties.

e) Satisfaction

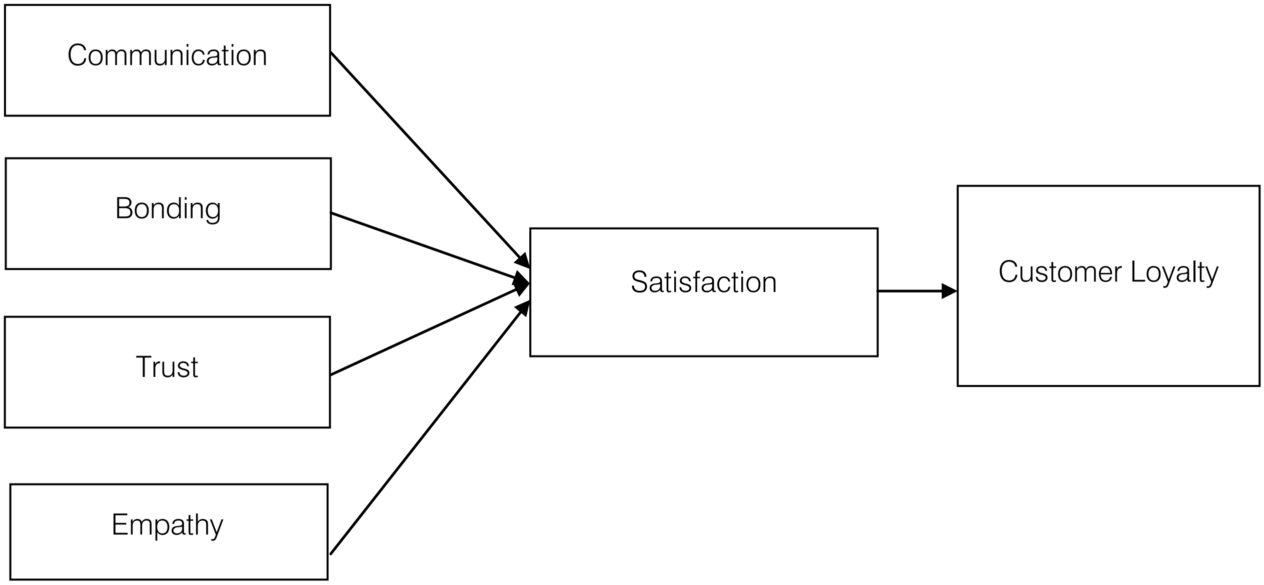
According to Fornell (2006), satisfaction can be defined as an overall evaluation dependent on the total purchase and consumption experience of the target product or service performance compared with repurchase expectations over time. Customer satisfaction is the result of the correlation between a customer's assumption and a customer's feelings.

Based on Zineldin (2000), satisfaction is an overall customer attitude towards a service provider or an emotional reaction to the difference between what customers anticipate and what they receive regarding their need, goal or desire. In addition, Oliver (1981) conceptualized customer satisfaction as an individual's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations.

f) Customer Loyalty

According to (Kotler, 1997), loyalty is defined as deeply held commitment to re-buy or re-purchase a preferred product or service in the future, despite situational influences and marketing efforts having the potential to cause a switching behavior. Furthermore, Soren and Mogens (2009), agrees that true customer loyalty is a substantial intangible asset for a company for branded products/services; it is the most valuable asset of all because it is the ultimate indicator of future sales and profits. Thus, there are virtually no companies that have any factual-based knowledge about their customer's loyalty and the value of such loyalty. Following from the literature review and empirical studies, a research conceptual frame work was designed.

Figure Conceptual Framework: Relating CRM, Customer satisfaction and Loyalty



Source: Lindgreen (2001)

III. Research Methodology

For the study, quantitative method of research was employed. The researcher followed a descriptive inquiry along with causal research design to see the influence of one variable over other. Survey approach was applied to obtain primary data; however, secondary sources such as books, journals, internet etc. were explored to gather background data and practices being adopted by the bank.

a) *Sampling Technique and Sample Size*

Based on a clear definition of the research population, customers who use the services of Commercial Bank of Ethiopia in Jimma Zone were selected as the study population and 6(six) branches among 40 branches which were found in the Jimma Zone were selected by the researcher randomly. These were: Jimma main branch, Aba-Jifar, Hermata, Jiren, Agaro and Serbo. To achieve accuracy, it is important to use a large sample size in a survey study, therefore, the study drawn a sample of 370 respondents (each from 6 selected branches), selecting customers to be entered into the branch by simple random sampling. Additionally, only those customers who have been using the CBE's services for more than a year were selected to take part by considering having relatively good experience of banking services and provisions.

b) *Data Collection Instrument*

For the purpose of gathering primary data, structured questionnaire were developed and administered with the selected sample respondents (customer of those selected branches). In this survey, self-completion questionnaire with closed questions were developed.

c) *Data Analysis Techniques*

The collected data were analyzed in line with the stated research objectives. For the purpose of analysis, SPSS 20.0 version was used to carry out descriptive statistics and correlation analysis. Additionally, both simple linear (for model 2) and multiple (for model 1) regression analysis were carried out to examine the influence or contribution of independent variables (relationship marketing antecedents and customer satisfaction) to predict dependent (customer loyalty). For the purpose of presentation of findings, tables were developed.

d) *Research Model Specification*

In order to study the influence of customer relationship marketing on customer satisfaction and then to evaluate the influence of customer satisfaction on customer loyalty in the banking sector and to test and explain the causal relationship models were provided.

Model 1. SAT= β1+ β2 COM + β3 BON + β4 TR + β5 EM and then

Model 2. LOY= β6 +SAT β7

Where,

SAT=Satisfaction (dependent variable/ explained variable/predicted variable).

COM=Communication, BON=Bonding, TR=Trust and EM=Empathy are independent variables/ (explanatory variable/ predictors/ relationship marketing antecedents/ and then LOY= Loyalty as dependent variable and finally SAT=Satisfaction as independent variable.

The above beta values were representing the following: β1 represents constant beta value for the first model, β2 showed the beta value of communication; β3 indicated the beta value of bonding, β4 showed beta value of trust and β5 represented beta value of empathy. And β6 showed the constant beta values of the second model and β7 showed the beta value of satisfaction.

IV. Results and Discussion

a) Basic Data of Respondents

Table 4.1: Biographic Data of Respondents

Attribute	Demographic Distribution	
	Frequency	Percentile
Gender		
Male	203	55
Female	167	45
Total	*370*	*100.0*
Age		
18-30	98	26.0
31-42	155	42.0
43-58	70	18.9
59-74 75& above	30 17	8.1 5.0
Total	*370*	*100.0*
Level of Education		
No formal schooling	42	11.0
Primary	71	19.5
High/Vocational School	156	42.5
Diploma	57	15.0
University Graduate /More	44	12.0
Total	*370*	*100.0*
Employment Status		
Student	109	29.5
Private business	142	38.5
NGO worker	15	4.0
Governmental	104	28.0
Total	*370*	*100.0*
Years of being client of the Bank		
1-3 yrs	*96*	*25.5*
4-7 yrs	*68*	*18.0*
8-11 yrs	*60*	*16.5*
12 &+ yrs	*146*	*40.0*
Total	*370*	*100.0*

Source: Survey Data

According to Table 4.1 it is evident that the majority of the respondents were male (55 %; n = 203). The rest of the respondents consisted of 167 females (45 %). Based on the table above the majority of the respondents belonged to the 31– 42 years age group (42%; n = 155). The second largest belonged to the 18-30 years age group (26%; n=98) of the respondents. The smallest percentage of respondents, with regard to age, belonged to the 75+ years age group (5 %; n = 17).

Based on the above table when we see the educational level of respondents the first largest 42.5%, n=156 of the respondents were high/vocational school. The second largest of respondents with regard to education level (19.5 %; n = 71) had primary school complete. Only 12%, n=44 of the respondents were university graduate. Most of the clients of the bank were private business workers which accounted 38.5%, n=142. The second and the third were students and governmental workers which accounted 29.5%, n=109 and 28%, n=104 respectively. The clients of the bank who were NGO workers accounted 4 %, n=15 which was the least.

Finally based on table 4.1 due to the extensive number of years that the majority of the respondents indicated that they were clients of their current bank, the conclusion can be made that the majority of the respondents would rather remain as clients of their current bank than change to another. This is confirmed with the highest percentage of respondents (40%; n = 146) having remained clients of their current bank for between 12 and above years. The second and the third were 1-3 years and 4-7 years which accounted 25.5%, n= 96 and 18%, n=68 respectively.

b) Data Reliability Testing

In this survey, there were total of 370 feedbacks from sample population as respondents. All the feedbacks were complete, i.e. no missing data in the questionnaires. Cronbach Alpha coefficient scores were calculated in order to assess the internal reliability of the measuring instrument. Cronbach Alpha coefficient scores with a value of more than 0.70, is recommended. The measuring instrument can therefore be considered as reliable and for all items Cronbach's alpha was 0.848(see table 4.2).

Table 4.2: Reliability Analysis

Constructs	Cronbach's Alpha	Number of Items
Communication	0.866	3
Trust	0.769	3
Empathy	0.701	3
Bonding	0.878	3
Satisfaction	0.874	2
Loyalty	0.777	3
Overall Scale Reliability	0.848	17

Source: Survey Data

c) Descriptive Statistics and Correlation Analysis

After checking the reliability of the items, it needs to take the average scores of items for each construct as the final score upon which the researcher conduct further analysis. Table 4.3.1 shows the means, standard deviations for all the constructs. All of the six constructs had scales mean that were within half of the scale of the center of scales. The sample standard deviations of trust (0.7319) and bonding (0.7799) were relatively higher, while the others range from 0.5927 to 0.7.

Table 4.3.1: Descriptive Statistics

Constructs	Mean	Std. Deviation	N
Communication	2.103	.6168	370
Trust	2.576	.7319	370
Bonding	2.597	.7799	370
Empathy	2.369	.5927	370
Loyalty	2.466	.6711	370
Satisfaction	2.428	.7463	370

Source: Survey Data

The Correlations procedure computes the pair wise associations for a set of variables and displays the results in a matrix based on table 4.3.2. It is useful for determining the strength and direction of the association between two variables.

By looking at the correlation matrix between the factors we can understand that trust is the most correlated element with satisfaction. The correlation of 0.671 between these two factors shows that a little change in the trust has a major influence on the satisfaction of the customer towards his/her bank.

The bank must be trustful and reliable for its customers to make them satisfied such as fufill obligations and keeping security. Once the bank is trustful, the customers' level of satisfaction increased. The next factor which is more important is bonding. The correlation between bonding and satisfaction is 0.543 which shows that the highly bonding of the bank is always bring satisfaction to the customers. The next factor which is more important is the loyalty with a correlation of 0.528 which shows a strong relationship with satisfaction. This shows that if our customers are satisfied, it can lead to loyalty to the bank.

Finally the correlation between communication and satisfaction is 0.225 which indicates that communicating our clients/customers leads to satisfied customers to the bank.

The empathy factor is also correlated but not as much as the trust, bonding, loyalty and communication. Then the researcher analyzed the correlation of each factor with other factors. Trust is most correlated with the bonding factor and least correlated with empathy factor. So to have more satisfied customers, trust and bonding factors are more important to be considered by the bank. If the bank is successful in increasing the bonding activities like fast and efficient service, treating customers equally and establishing long term relationship, the bank becomes successful in increasing the number of satisfied customers.

When a bank is flexible and tries to give personalized services as its concern customer is delighted and loyal to the bank.

The bonding factor is also correlated with the loyalty. This means that when the bank maintains long term relationship, give fast and efficient service to the customers, loyalty on the sides of customers is improved.

Table 4.3.2: Pearson's correlations between constructs

	Satisfaction	Loyalty	Communication	Trust	Empathy	Bonding
Satisfaction	1					
Loyalty	.528**	1				
Communication	.225**	.236**	1			
Trust	.671**	.280**	.437**	1		
Empathy	.123**	.119**	.136**	.139**	1	
Bonding	.543**	.413**	.237**	.202**	.146**	1

Source: Survey data.

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

d) Modelling Relationship Marketing Constructs, Customer Satisfaction and Loyalty

For this study, both simple (model2) & multiple regression (model1) analyses were used to test and explain the casual relationships between variables. For model 1, multiple regression analysis was conducted to predict the dependent variable (Satisfaction) based on the independent variables.

Table 4.4.1: Model Summary/(Constant), bonding, empathy, communication, trust and dependent Variable: satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.54[a]	.296	.295	.6653	.2916	19.679	4	295

a. Predictors: (Constant), bonding, empathy, communication, trust

b. Dependent Variable: satisfaction

Table 4.4.1(see above) shows that the independent variables in the multiple regression analysis explained 29% of the variance (R^2) in the dependent variable satisfaction. In other words, it can be said that 29% of a possible change in the level of satisfaction in a bank is caused by trust, bonding, empathy and communication. Therefore, it is possible that other variables, which influences were not measured in this study, could have an influence on satisfaction.

Table 4.5.2: ANOVA/(Constant), bonding, empathy, communication, trust and dependent Variable: satisfaction

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.840	4	8.710	19.679	.000b
	Residual	126.140	285	.443		
	Total	160.979	289			

a. Dependent Variable: satisfaction

b. Predictors: (Constant), bonding, empathy, communication, trust

Based on table 4.4.2, analysis of variance (ANOVA) was done to establish whether there was difference between the independent variables and satisfaction. The significance value (p-value) 0.000 in the study is less than 0.05 thus the model is statistically significant in predicting how the independent variables influence on satisfaction. The F(4,285) = 19.679 from the ANOVA (table4.4.2).This shows that the overall model was significant.

The four predictors based on (table 4.4.3) were positively related to the outcome variable/satisfaction, such as communication (β= .130, t=1.514 & *p* = .008), trust (β= .290, t=4889 & *p* = .000), empathy (β= .194, t=1772 & *p* = .007) and bonding (β= .272, t=4985 & *p* = .000).

Model 1. SAT= 1.132 + 0.130 COM + 0.272 BON + 0.290TR + 0.194 EM

Table 4.4.3: Coefficients/(Constant), bonding, empathy, communication, trust and dependent Variable: satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.132	.219		5.171	.000
	Communication	.029	.056	.130	1.514	.008
	Trust	.296	.060	.290	4.889	.000
	Empathy	.091	.051	.194	1.772	.007
	Bonding	.260	.052	.272	4.985	.000

Dependent Variable: satisfaction

Moreover, regression analysis shows the following results based on table 4.4.3:

- The relationship between customer Relationship satisfaction and communication is supported and it is significant at alpha value (0.008<0.01).
- The relationship between customer Relationship satisfaction and trust is supported and it is significant at alpha value (0.000<0.01).
- The relationship between customer Relationship satisfaction and customer bonding is supported and is significant at alpha value (0.000<0.01).
- The relationship between customer Relationship satisfaction and empathy/concern is supported and is significant at alpha value (0.007<0.01).

The table 4.4.3(see it) shows that the four independent variables namely trust, bonding, empathy and communication, exert a statistically significant positive influence on the dependent variable/satisfaction respectively and each has an impact on it.

These relationships imply that when there is high trust and extensive bonding of bank employees lead to improved, maintained relationships between a bank and its customers.

Table 4.4.4: Model Summary/(Constant), satisfaction & Dependent Variable: loyalty

R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
			R Square Change	F Change
.306	.293	.6702	.006	1.758

Predictors: (Constant), satisfaction & Dependent Variable: loyalty

Table 4.4.4 indicates that the independent variable/satisfaction in the regression analysis explains 31% of the variance (R^2) in the dependent variable. In other words, it can be said that 31% of a possible change in the level of loyalty in a bank is caused by satisfaction.

The low variance (R^2) can be attributed to the fact that only the influence of satisfactionon loyalty was measured. It is possible that other variables, which influences were not measured in this study, could have an influence on loyalty.

Table 4.6.5: ANOVA /Constant), satisfaction & Dependent Variable: loyalty /

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.790	1	.790	16.75	.000
	Residual	129.365	288	.449		
	Total	130.155	289			

Dependent Variable: loyalty & Predictors: (Constant), satisfaction

The ANOVA analysis (see table 4.6.5) was conducted b/n satisfaction and loyalty. The significance value (p-value) 0.000 in the study is less than 0.05 thus the model is statistically significant in predicting how the independent variables influence on satisfaction. The F (1,288) =16.75and this shows that the overall model was significant.

Table 4.4.6: Coefficients/ Constant), satisfaction & Dependent Variable: loyalty

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.295	.134		17.113	.000
	satisfaction	.370	.053	.378	1.326	.000

Model 2. LOY= 4.295+0.378SAT

According to table 4.4.6, the independent variable (satisfaction) positively influences the dependent variable (loyalty). The relationship between satisfaction and loyalty (point estimate 0.378; $p < 0.001$) is significant at the 99% confidence level.

Moreover, regression analysis shows the relationship between customer relationship loyalty and satisfaction is supported and it is significant at alpha value (0.001<0.01).

This relationship implies that if a bank successfully satisfies its clients, the bank's level of perceived loyalty would increase.

V. Conclusion and Recommendations

The purpose of relationship marketing is to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. Besides, it can help to create and maintain long term relationships for the firm and its customers as a win-win approach. This is done by a mutual synergy and fulfillment of promises. The basic aim is to foster customer loyalty, which is a deeply held commitment to re-buy or re-patronize a preferred product or service in the future.

The following are some of the recommendations. These are:

- So as to build client relationships, a bank may provide special benefits to loyal clients, for instance, lowering bank charges.
- Bank employees should be motivated to acknowledge clients, interact with clients and generally make clients feel welcome.
- A lovely atmosphere should be created in a bank branch to ensure that clients feel clam, and important and then they can trust the bank.
- The managers should try to maintain long term relationship with their customers. The customers must believe firmly that their respective banks deliver what they promise in their advertisement.
- The managers should regularly take the feedback of the customers and should incorporate the changes desired by the customers in their feedbacks.
- The managers must arrange training programs for their employees in order to make them more effective while dealing with the customers.
- Managers must ensure that customer complaints are addressed with top most priority.
- Managers must ensure that all main services are available in each branch of bank.

- Managers must ensure efficiency in their operations so that customers do not have to suffer or wait for long time for their intended work.
- The managers should ensure that whatever services they advertise should be available to the customers in every branch of the banks in order to increase their trust.
- The managers should always consider the needs of the customers. The loyalty comes in the customers and their stated as well as unstated needs are fulfilled by the managers of the banks.
- Managers have to improve the number of contact days in each branch with its clients. So clients can have ample time to discuss the challenges they face in accessing the services of the bank.
- The empathy aspect of the firm's relationship building is not such attractive. So managers and employees know their problems and must show keen interest in helping them.

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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Factors Influencing the Behavior of the Mobile Phone users to Switch their Service Providers in Andhra Pradesh

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Abstract- Consumer Behavior is a study of how individuals make decisions to spend their available resources like time, money and effort on consumption related items what they buy, why they buy, when they buy , where they buy, how often they buy and use a product or service for satisfying their needs. From a marketing point of view, the consumer behavior is, "the psychology of how consumers think, feel, reason and select between different alternatives like brands, products". The consumer switching behavior is there in between both, companies and customers, because the consumer switching behavior restricts both parties to make long term relationships and even it breaks the pre-developed long term relationships. Similarly the consumer switching behavior is basically the behavior of consumers in shifting their attitude from one brand (product) to another brand (product). Due to this dramatic growth, the cellular industry all over the world has been witnessing fall in the costs of cellular services, very high growth rates in subscriber base, and increasing competition and deregulation.

Keywords: consumer, buying behavior, tele-communication, cellular services etc.

GJMBR-E Classification: JEL Code: M30

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Strictly as per the compliance and regulations of:

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Keywords: consumer, buying behavior, tele-communication, cellular services etc.

I. Introduction

The consumer behavior study is basically the psychology of consumers, like when, how, why and people buy and use the products for satisfying their needs. From a marketing point of view, the consumer behavior is, "the psychology of how consumers think, feel, reason and select between different alternatives like brands, products". The companies are always trying to build mutual relationships with their customers through delivering better value and fulfilling their commitments, but due to competitive business environment, it's becoming difficult for marketers to do so. The consumer switching behavior is there in between both, companies and customers, because the consumer switching behavior restricts both parties to make long term relationships and even it breaks the pre-developed long term relationships. Similarly the consumer switching behavior is basically the behavior of consumers in shifting their attitude from one brand (product) to another brand (product).Due to this dramatic growth, the cellular industry all over the world has been witnessing fall in the costs of cellular services, very high growth rates in subscriber base, and increasing competition and deregulation. For developing countries in particular, cellular services are becoming a very significant proportion of the overall telecom infrastructure. The increasing competition in cellular service industry may be for the purpose of attracting consumers towards the firms because consumers are the main source of profitability of the firm.

The service providers are offering most sophisticated mobile services with an expanding number of value added services such as Short Message Service (SMS), Wireless Application Protocol (WAP), subscription services (SS), General Packet Radio Services, and Third Generation services, which will help to attract consumers and the influence their buying behavior. This value added services are increasing the level of consumers' expectations from service provider and if the service provider is unable to meet these expectations then, the consumers considers switching to competitors services. The switching behavior of the consumers will significantly affect the revenues, service continuity, and market share of the firm (Oyeniyi and Abiodun, 2013). Therefore, in order to prevent consumers from switching to competitors, the service providers are forced to add new schemes, offers, technological advancements, and benefits with the services.

Cellular services have become the main source of growth in telecommunication sector in India. The flexibility offered in communications and falling tariffs are playing a significant role in popularizing mobile communications. In the last decade, the mobile revolution has played a significant role in the growth and development of Indian economy. As the number of cellular service providers are continuously increasing, it is expected that the Indian telecom industry will grow at

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a compound annual growth rate (CAGR) of 15.8 percent between 2010 and 2014 and will touch revenues of $92 billion (377,683 crore INR) (telecomleads.com). The Indian cellular consumer market is expected to double its subscription base by 2017 when compared to present subscriptions.

The earnings and profitability of the company will be highly affected, if it loses even a single consumer, as it can cost five times more to acquire new customer than to retain an old customer. Therefore, in order to retain the old consumers and reduce the rate of consumers from switching to competing service providers, it is very important to study the factors that influence consumer behaviour in terms of switching between the cellular service providers.

Telecommunication industry is characterized by high growth. Due to intense competition in telecommunication industry customers frequently switch from one service provider to another. It has become very important for service providers to investigate the switching behavior of customers.

II. Review of Literature

The factors that influence switching behaviour and decisions of consumers in terms of cellular service providers. The literature review firstly explains impact of marketing in relation to cellular service industry, and then the main concept of this study has been discussed i.e. consumer switching behaviour including the major factors that determine consumers' switching behaviour (switching determinants) in cellular services such as service quality, price, switching costs, change in technology, advertising, social influences and involuntary switching. Lastly, the hypothesis has been developed on the basis of the literature.

According to Kotler, et al. (2009:6), ''marketing is a customer focus that permeates organisational functions and processes, and is geared towards marketing promises through value proposition, enabling the fulfillment of individual expectations created by such promises and fulfilling such expectations through support to customers' value generating processes, thereby supporting value creation in the firm's as well as its customers' and other stakeholders' processes''.

Today, Marketing must not be understood in the old sense of making a sale – '' telling and selling'', but in the new sense of satisfying customer needs (Kotler and Armstrong, 2008:7). This implies that, if the companies want to gain long-term benefits from its customers, they have to understand marketing in the new sense of satisfying customer needs. If the companies are able to satisfy the needs and expectations of its customers, then customers will repurchase the products or services of a particular company i.e. they exhibit loyalty towards the company, regardless of competitors' efforts to distract customer attention towards them.

Muddie and Pirrie (2006), identified four basic characteristics of services i.e. intangibility, inseparability (simultaneous production and consumption), variability (heterogeneity) and perishability. He also argued that marketing activity is normally structured around the '4Ps' i.e. product, price, promotion and place; but the distinctive characteristics of services requires 3 more Ps in addition i.e. people, physical evidence and process.

Schiffman, et al. (2008) stated that, consumer behaviour is a root of marketing concept. Therefore, the concept of consumer behaviour in terms of switching in cellular service industry has been discussed below because it may be significantly important for the cellular service providers to understand the grounds in which consumers' exhibit switching behaviour in order to gain understanding on consumers' needs and expectations, and the ways for satisfying them. It can enable cellular service providers to reduce the risk of customers switching from one cellular service provider to another, as the success or failure of the company may depend on its consumers.

a) Consumer switching behaviour

i. *Consumer behaviour*

According to Loudon and Betta (2013), consumers are those individuals who purchase goods or services for the individual or household consumption purpose. They defines consumer behaviour as ''the decision process and physical activity individuals engage in when evaluating, acquiring, using, or disposing of goods and services''. Similarly, Hoyer and Macinnis (2012), defines consumer behaviour as ''the totality of consumers' decisions with respect to the acquisition, consumption and disposition of goods, services, activities, experiences, people and ideas by decision-making over time''.

ii. *Switching behaviour*

Switching in the context of consumer behaviour is referred to the times when consumer chooses a competing choice rather than the previously purchased choice on the next purchase occasion (Babin and Haris, 2011). Switching behaviour reflects the decision that a consumer makes to stop purchasing a particular service or patronising the service firm completely (Boote, 1998).

According to Brown and Chen (2001), some studies suggest that customer satisfaction is an important antecedent of loyalty. Customer loyalty is influenced by customer satisfaction and a loyal customer base is the real asset for a company.

Customer loyalty has a powerful impact on organisation's performance and most of the companies consider it as a source of competitive advantage. It increases revenue, reduces customer acquisition costs, and lowers the costs of serving repeat purchasers, which leads to greater profitability. Hence, cellular service providers have to to satisfy its consumers in every aspect relating to their services and because if they fail to satisfy its consumers, then consumer loyalty may be lost and they may consider switching their service provider which in turn may bear loses for the firm. The impact of consumer switching or defection on the firm is discussed below.

iii. *Switching determinants*

According to Lee and Murphy (2005), there are several factors that determine consumers to stay with their current service providers or to switch. Some of the important factors which determine switching are:

- Price is rated as the most important reason for switching.
- Brand trust leads to commitment towards brand, which then reduces the consumers' behaviour to switch the service provider.
- Switching costs are also important switching determinant because switching costs such as monetary loss and uncertainties with new service provider deter switching regardless of dissatisfaction.
- Reference Groups which plays a significant role in influencing consumer to switch the service provider in order to conform to others, norms, broad values and behaviour. According to a classification given by Bruhn and Georgi (2006), reasons for switching can be divided into three groups:

1. Customer-related switching reasons are concerned with customer characteristics with a more or less direct connection with the service provider. Characteristics concerns customers age, sex, preferences, lifestyles, etc and are directly connected to customers' needs (Bhrun and Georgi, 2006)
2. Provider-related switching reasons are closely connected to cause customer retention and it is concerned with perceived service quality and customer satisfaction. Service prodders can easily manage this category of reasons. It is the most important source for avoiding customer defection (Bhrun and Georgi, 2006).
3. Competition-related switching reasons lead to customer defection because consumer behaviour not often depends on the current service provider and its service but also on its competitors. For example, when a mobile phone customer's basic criterion of buying is price, and then they compare the price system of their current service provider and other provider (Bhrun and Georgi, 2006).

Some of the important factors that determine consumer switching behaviour in cellular service industry have been discussed below to gain the knowledge about underlying facts of those factors for the purpose of achieving the objectives of this research.

III. Objectives of the Study

The research is designed to address the following aims and objectives. The broad aim of the research is to explore and examine the factors that determine the consumers switching behavior of young adults (aged 18-35 years) in cellular service providers. The objectives of the research are as follows.

- To investigate the factors that influence consumers to switch the cellular service providers.
- To critically evaluate the most and the least significant factors that influence consumers switching behavior in cellular services?
- To investigate the likeliness of consumers to switch from current cellular service provider to another.

IV. Hypothses of the Study

For the convienience of the study the following hypothesis are developed which are to be test.

H1: Tariff package has significant effect on consumers' switching behavior in terms of switching cellular service provider.

H2: Network coverage has significant influence on consumers' switching behavior in terms of switching cellular service provider.

H3: Price has a direct and significant influence on consumers' switching behavior in terms of switching cellular service provider.

H4: Promotional activity has significant influence on consumers' switching behavior in terms of switching cellular service provider.

H5: Customer service quality has a direct and significant influence on consumers' switching behavior in terms of switching cellular service provider.

V. Research Methodology

The present study is based on descriptive research design as we wish to know the reasons why consumers are switching in the telecommunication industry. Survey research method is adopted to gather data on the variables determined. The target population was 100 consumers using different mobile networks. A random sample of 93 consumers were selected by stratified random sampling technique keeping in the view the probability proportion.

The study

The study will be exploratory in nature with survey method being used to complete the study.

Sampling unit

Customer on the basis of age, gender, income, occupation, education in Vijayawada.

Sampling size

100 Respondents in Vijayawada.

Global Journal of Management and Business Research (E) Volume XVI Issue V Version I Year 2016

Tools used for data analysis

Stratified Random Sampling & Appropriate statistical tool to be applied to interpret data like Test of significance, Chi square test.

Tools used for data collection

A structured questionnaire was personally administered to collect data on the sampled respondents. Questionnaire consists of two main parts having a total of 32 items related to name of the respondent, gender, age and occupation, educational background covering both dependent and exploratory variables of consumer switching behavior. Likert type scale was used to measure the items. Of the 100 questionnaires administered 93 valid filled questionnaires were retained. As the basic objective of the study is to identify the factors effecting consumer switching behavior.

Data Analysis

Data analysis is the process of identifying trends, patterns and insights in the data. Generally data analysis is of three types:

- Descriptive data analysis which describes and summarizes the data.
- Explorative data analysis or graphing of the data.
- Inferential data analysis which makes generalizations about the populations based on the information from sample data.

VI. Data Analysis & Interpretation

First we shall start with description of the sample which is given below:

Table 1: General Profile of the Respondents

93 Telecom Consumers , Vijayawada		
	No of Respondents	% of Total
Gender		
Female	38	40.86%
Male	55	59.13%
Age		
18-24	54	58.06%
25-29	20	21.50%
30-35	19	20.43%
Occupation		
Student	20	21.50%
Self-employed	34	36.55%
Labourer	09	9.67%
Unemployed	25	26.88%
Others	05	5.37%
Education level		
Primary	02	2.15%
High School	20	21.50%
Bachelor Degree	48	51.61%
Post Graduation	19	20.43%
Others	04	4.30%

Interpretation

- The sample of 93 consumers from vijayawada city, out of which 38 are female and 55 are men.
- Of the sampled 93 consumers, 54 belongs to 18- 24 years, 20 belongs to 25-29 years, 19 belongs to 30-35 years.
- Out of 93 consumers, 20 members are students, 34 members are self-employed, 9 members are labourer, 25 members are unemployed and 5 members are others.
- Out of 93 consumers, 2 members belongs to primary education, 20 members belongs to high school education,48 members belongs to bachelor degree,19 members belongs to post graduation degree, 4 members belongs to others.

Which Telecom company's service are you using currently?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	AIRTEL	18	18.0	19.4	19.4
	VODAFONE	31	31.0	33.3	52.7
	TATA DOCOMO	19	19.0	20.4	73.1
	IDEA	19	19.0	20.4	93.5
	OTHERS	6	6.0	6.5	100.0
	Total	93	93.0	100.0	

Table 2: Responses of the Respondents

	SA	A	NEUTRAL	DA	SDA
Are you likely to switch from current cellular service provider to another?	8	43	25	14	3
Consumer Satisfaction Level on the Basis of Performance of current Service Provider is good	1	4	23	57	8
Network coverage of the current cellular service provider is good	1	5	19	56	12
Call quality provided by current cellular service provider is good	0	5	18	56	14
Current service provider offers suitable tariffs for different age groups	2	9	27	37	18
Call rates offered by current service provider are high	0	3	16	51	23
Value added services offered by current service provider are costly	0	6	19	50	18
Switching costs will take too much time to switch to new service provider	2	9	20	46	16
Switching costs will cost lot of money to switch to new service provider	2	17	24	38	12
Advertisements of the competitors are encouraging them to switch the cellular service provider	4	7	26	45	11
Family and friends are influencing you to switch current cellular service provider	3	14	20	41	15
Customer care service of previous operator was poor	2	17	23	40	11
Better service quality has persuaded you to switch over current service provider	0	6	23	52	12

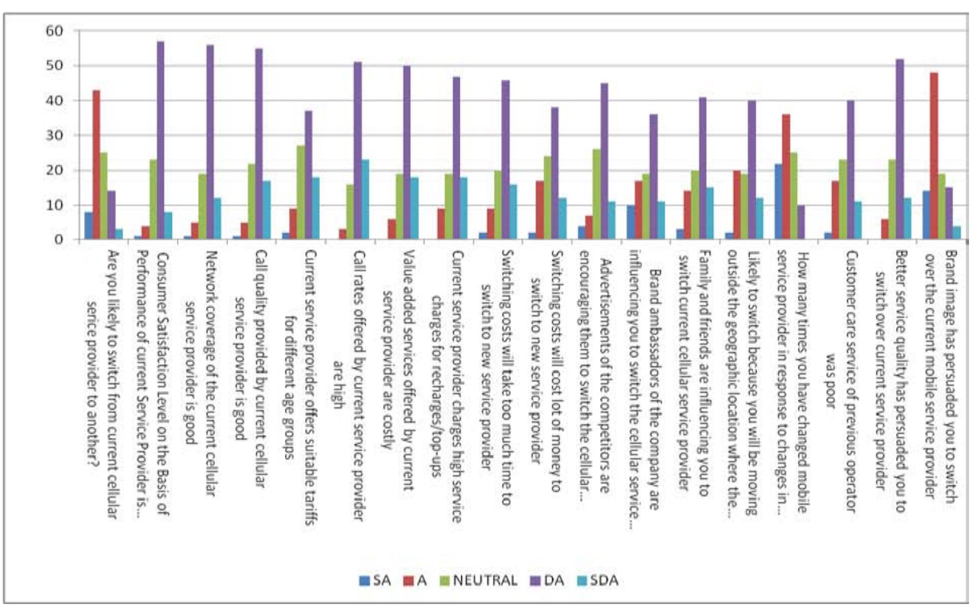

Figure 1: General Responses of the Respondents

Chi square test:

1. Is there a relationship between gender and switching behaviour.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender *Switching Behaviour	93	100.0%	0	0.0%	93	100.0%

Gender * switching Behaviour Cross Tabulation

Gender	Switching Behaviour					Total
	VERY LIKELY	LIKELY	Neutral	UNLIKELY	VERY UNLIKELY	
Male	6(4.7)	23 (25.4)	15 (14.8)	8 (8.3)	3 (1.8)	55
Female	2 (3.3)	20 (17.6)	10 (10.2)	6 (5.7)	0 (1.2)	38
Total	8	43	25	14	3	93

Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	3.505[a]	4	.477	.505		
Likelihood Ratio	4.630	4	.327	.408		
Fisher's Exact Test	3.049			.573		
Linear-by-Linear Association	.206[b]	1	.650	.663	.367	.079
N of Valid Cases	93					

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is 1.23.
b. The standardized statistic is -.454.

Null Hypothesis: The relationship between gender of the respondents and their switching behaviour of their mobile connection is not significant.

As the calculated Chi-Square value (3.505) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the relationship between the gender and switching behaviour of the mobile phone users is not significant.

2. Is there a relationship age of the respondents and switching behaviour of the mobile phone users

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Age of the respondent * Switching Behaviour	93	100.0%	0	0.0%	93	100.0%

Age of the respondent * Switching Behaviour Cross tabulation

		Switching Behaviour					Total
		VERY LIKELY	LIKELY	Neutral	UNLIKELY	VERY UNLIKELY	
Age of the respondent	18-24	3 (4.6)	25 (25)	14 (14.5)	11 (8.1)	1 (1.7)	54
	25-29	4 (1.7)	9 (9.3)	5 (5.4)	2 (3.0)	0 (0.6)	20
	30-35	1 (1.6)	9 (8.8)	6 (5.1)	1 (2.9)	2 (0.6)	19
Total		8	43	25	14	3	93

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	10.725[a]	8	.218	.212		
Likelihood Ratio	9.886	8	.273	.365		
Fisher's Exact Test	8.686			.319		
Linear-by-Linear Association	.130[b]	1	.718	.738	.388	.050
N of Valid Cases	93					

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .61.

b. The standardized statistic is -.361.

Null Hypothesis: The relationship between the age group of the respondents and their switching behaviour of the mobile phone users is not significant.

As the calculated Chi-Square value (10.725) is less than the table value (15.507) at 5% level of significance for 8 degrees of freedom, the null hypothesis is accepted and it could be concluded that the relationship between the age and switching behaviour of the mobile phone users is not significant.

Correlation Analysis

In order to test whether and how strongly the pair of variables (dependent and independent variables) are related, correlation analysis has been carried out using SPSS 19. The independent variables are service quality, price, switching costs, change in technology, advertising, social influence, and involuntary switching, and the dependent variable is switching behavior. In correlation analysis, if the value falls in between 0.1 and 0.5, it means that there is a weak correlation between the variables and if the value falls in between 0.5 to 1, then it indicates that there is strong relationship between the variables. The correlations between the switching determinants and the switching behavior have been shown in the following table.

Summary of correlation between variables

	Switching_Behavor	Tariff_ Package	Network_ Coverage	Price	Adevetisments	Service_ Quality
Switching _Behavior	1	.223*	.358**	.174	.177	.184
Tariff _Package		1	.730**	.320**	.276**	.218**
Network_ Coverage			1	.342**	.371**	.240**
Price				1	.345**	.273**
Advertising					1	.118
Service_ Quality						1

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

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

Source: Calculation through SPSS: 23.0

H1: Hence the above table represents the summary of correlation between variables, which illustrates the association between the tariff packages and switching behavior was significant at 0.05 level with the correlation coefficient 'r= 0.223'. The analysis indicates that the tariff packages have a positive relationship with the switching behavior of consumers. So, according to the hypothesis 1, tariff package has significant influence on consumers' switching behavior in terms of switching cellular service provider. The hypothesis was accepted. It means that the consumers are prefer low call charge, SMS charge, etc.., they were intended to switch another cellular service provider.

H2: The result of the relationship between network coverage and switching behavior was significant at 0.01 level with the correlation coefficient 'r=0.358'. The analysis indicates that the network coverage have a positive relationship with the switching behavior of consumers. So,. So, according to the hypothesis 2, network coverage has significant influence on consumers' switching behavior in terms of switching cellular service provider. The hypothesis was accepted. It means that the consumers are prefer to good network coverage.

H3: The third hypothesis tested the relationship between price and switching behavior was not significant at 0.01 level. Hence the correlation coefficient was 'r= 0.174', which shows that the price has no significant influence on significant influence on consumers' switching behavior in terms of switching cellular service provider. The result did not support the null hypothesis.

H4: The correlation represents the association between advertisements and switching behavior of consumers, which was not significant at 0.01 level with the correlation coefficient 'r=0.177', the analysis indicates the advertisements has no significant influence on switching behavior in terms of switching cellular service provider. The result did not support the null hypothesis.

H5: The correlation represents the association between service quality and switching behavior of consumers, which was not significant at 0.01 level with the correlation coefficient 'r=0.184', the analysis indicates the service quality has no significant influence on switching behavior in terms of switching cellular service provider. The result did not support the null hypothesis.

All the above statistical tests and hypotheses tests have satisfied the objective one of this study i.e. to investigate the factors that influences the consumers to switch their cellular service providers and it was found that these factors are statistically significant. This shows that all the research questions have been answered and the objectives of this research have been satisfied and in turn the main aim of this research has been successfully achieved

VII. Findings

After collecting information from the data i.e. primary and the secondary data, the next step is to analyse the data. In this chapter, firstly the findings from the collected will be drawn and explained in terms of tables and graphs representing frequency and percentage of respondents by using SPSS for the purpose of bringing the ease in representation

1. Customers especially in the age group (18-24) are likely to switch from the current cellular service provider to another.
2. Consumers are disagree that the customer service provided by the current cellular service provider is not good.
3. Consumers disagree that the network coverage of the current cellular service provider is not good.
4. Consumers disagree that the call quality provided by the current cellular service provider is good.
5. Consumers disagree that the call rates offered by the current cellular service provider are high.
6. Consumers disagree that the advertisements of the competitors are encouraging them to switch the cellular service provider.
7. Consumers are agree that the customer care service of previous operator was poor.

VIII. Suggestions

- This research was carried out only on consumers with specific age group between 18-39 years. It can be suggested, similar study can be conducted on consumers with other age groups as well.
- This study empirically examined seven factors that may influence consumers' switching behaviour in cellular services. However, there may be some other factors that can have an impact on consumers' switching behaviour but were not examined in this study. Further empirical research is required to examine the other factors that can impact or influence consumers' switching decisions.
- Service providers should create trustworthy and rational appeal in their advertisements. They should introduce innovative promotional strategies and connect consumers with the promotional activities.
- Improving the performance of customer services by establishing more customer care centers, and to educate the customers regarding the essential features of mobile phones and its services.
- Finally providing the services that are expected by the consumers as early as possible.

IX. Conclusion

Conclusively, the study has explored some of the major factors that are influencing the consumers' behaviour to switch their cellular services providers, through an exploratory investigation. However there may be some other factors that have impact on consumers' switching behaviour but only the factors which are most important and relevant to cellular services were examined. The results of this study have proved that all the seven factors are significantly influencing the switching behaviour of consumers. An understanding of these influencing factors allows managers to direct efforts and resources in the most effective and efficient way to prevent consumers' switching behaviour, and reduce business losses in the long run that results from consumers' switching behaviour.

The results have disclosed that amongst all factors, price was the most influential factor that influences the behaviour of young adults in Vijayawada to switch from their current cellular service provider to another. The cellular service providers should pay attention to all factors and especially towards the price of the services, because the consumers' switching intentions were found to be most significantly influenced by the price, followed by service quality, change in technology, social influence, switching costs, advertising, and involuntary switching which is least important. The unfavorable price perceptions are the principally affecting consumers to switch loyalties to competing service provider. Favorable price for the cellular services is very important in order to gain loyalty, market share, and corporate image of the firm. As it has been acknowledged that majority of respondents are likely to switch from their current cellular service provider i.e. around 53 percent. Hence, the cellular service provider can make use of the information provided in this research to gain loyalty by meeting their expectations and satisfying needs and desires because, if the service providers are unable to meet the expectations then consumers will take their business to somewhere else.

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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Determinants of Purchasing Non Local Fast Moving Consumer Goods in Bangladesh: Evidence from Khulna City

By Kajol Karmoker, Md. Enamul Haque & Md. Reaz Uddin

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Abstract- This study has put a great stride to identify the factors that derive the Khulna city customers to purchase some selective FMCGs (Fast Moving Consumer Goods) of Multinational companies (MNCs). Data were collected from 200 FMCG consumers of Khulna city using structured questionnaire developed based on the previous studies. Factor analysis was applied and the analysis showed that the 25 variables loaded on eight factors titled as Perceived quality, reliability & celebrity endorsement, product development & variety, price, good image, country of origin effects (COO), availability & security and Advertisement. Kaiser-Meyer- Olkin (KMO) measure of sampling adequacy of this study is 0.665 and the cumulative percentage of variance explained is 61.295.Later regression technique was used. In the regression Perceived Quality, Good Image, Availability & Security are found statistically significant indicating that 46.6% variation in the dependent variable (purchase of the FMCG of the foreign companies / MNCs) is explained by the independent variables used in this study.

Keywords: FMCGS, MNCS, perceived quality, good image, availability and khulna city.

GJMBR-E Classification: JEL Code: M39

DETERMINANTSOFPURCHASINGNONLOCALFASTMOVINGCONSUMERGOODSINBANGLADESHEVIDENCEFROMKHULNACITY

Strictly as per the compliance and regulations of:

Determinants of Purchasing Non Local Fast Moving Consumer Goods in Bangladesh: Evidence from Khulna City

Kajol Karmoker [α], Md. Enamul Haque [σ] & Md. Reaz Uddin [ρ]

Abstract- This study has put a great stride to identify the factors that derive the Khulna city customers to purchase some selective FMCGs (Fast Moving Consumer Goods) of Multinational companies (MNCs). Data were collected from 200 FMCG consumers of Khulna city using structured questionnaire developed based on the previous studies. Factor analysis was applied and the analysis showed that the 25 variables loaded on eight factors titled as Perceived quality, reliability & celebrity endorsement, product development & variety, price, good image, country of origin effects (COO), availability & security and Advertisement. Kaiser-Meyer- Olkin (KMO) measure of sampling adequacy of this study is 0.665 and the cumulative percentage of variance explained is 61.295.Later regression technique was used. In the regression Perceived Quality, Good Image, Availability & Security are found statistically significant indicating that 46.6% variation in the dependent variable (purchase of the FMCG of the foreign companies / MNCs) is explained by the independent variables used in this study.

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I. Introduction

Fast Moving Consumer Goods (FMCG), one of the largest sectors in the economy of Bangladesh has experienced a dramatic growth in the last few years (Ullah & Prince, 2006). In Bangladesh the sector is characterized by the presence of a number of domestic and multinational companies (MNCs), because the impact of globalization has put the business cross national and international with a fast pace. (khattaak & Shah, 2011). Foreign companies and brands competing with that of local is a customary event of this age (Uddin, et al., 2008). Some of the best known examples of multinational FMCG companies in Bangladesh include Reckitt Benckiser, Nestle, Unilever, Procter & Gamble, Johnson & Johnson, GlaxoSmithKline, Coca-Cola, Kraft, PepsiCo, Marico etc while Some national FMCG companies are Square, PRAN and ACI etc. (Ullah & Prince, 2006).

The multinational FMCG companies are dominating the market throughout the country with a number of successful brands. The sales turnover of MNCs is much more than that of domestic companies. For instance US giants like Proctor & Gamble and Johnson & Johnson have already recorded encouraging surge in sales of their products in Bangladesh. The FMCG market watchers say good performance of Unilever, having around $500 million dollar annual turnover in Bangladesh, might have opened the eyes of $80 billion plus P&G and $60 billion plus Johnson & Johnson on Bangladesh's fast growing market of middleclass consumers (Positive Bangladesh, 2011).Most of The consumers here purchase the FMCG of foreign/ multinational companies on a regular basis. They rarely think about the local producers brands.

So it is strongly recommended to find out some valid and reliable factors behind their products' success. This study focuses around identifying the factors significantly influencing the consumers' preferences for MNCs brands in the field of FMCG products during actual purchase from the retail outlets. But the study has used only the Khulna city consumers. As FMCGs are frequently purchased and low involvement items the Purchase decisions of these products can be based on company preferences, brand equity, brand image and associations, unavailability of local substitutes, perceived quality, security feelings, emotions, sales promotions, celebrity based advertising, family & friends, social status etc (Uddin, et al., 2008).

II. Objectives and Scopes of the Study

The objectives of the study that are:

- To find out the factors those drive the consumers to purchase the FMCG of multinational companies.
- To arrange the factors according to their influence in the purchase decision.

As the FMCG covers different kinds of consumer products, this study considers only the cosmetics products (soap, shampoo, cream, face/hand wash, perfume), shaving products, detergents, toothpaste, and soft drinks. And the study has been conducted within the Khulna city.

III. Conceptual Framework

Definition of FMCG: Fast Moving Consumer Goods (FMCG) are the products that are sold quickly at relatively low prices. It is also known as consumer packaged goods (Singh. P, 2013). Brand Careers Glossary (n. d.) cited in (Ullah & Prince, 2006) states

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that FMCG is an expression used to describe frequently purchased, low cost, low involvement, convenient consumer items. The most common items in FMCG include toiletries, cosmetics, oral hygiene products, shaving products, soaps and detergents. FMCG may also include pharmaceuticals, consumer electronics, packaged food products and soft drinks, although these are often categorized separately (Ullah & Prince, 2006).

Multinational Corporation (MNC): A multinational corporation (MNC) or multinational enterprise (MNE) is a corporation that is registered in more than one country or that has operations in more than one country. It is a large corporation which both produces and sells goods or services in various countries. Some of the best known examples of multinational FMCG companies in Bangladesh include Reckitt Benckiser, Nestle, Unilever, Procter & Gamble, Johnson & Johnson, GlaxoSmithKline, Marico, Colgate-Palmolive, Coca-Cola, Kraft, PepsiCo etc. Some national FMCG companies are Square, PRAN and ACI etc.

Some successful FMCG brands: In Bangladesh some of the successful as well as dominating brands offered by the multinational FMCG companies in the product category of detergents, toiletries, cosmetics, oral hygiene products, shaving products and soft drinks are Lux, Dove, Lifebuoy, Sunsilk, clear, Head & shoulder, Panteen, Pepsodent, Close up, sensodine, Meswak, Wheel, Surf excel, Rin, Vim, Matador, Mr. clean , oral B brush, *Coca Cola*, pepsi, mountain due, sprite, Gillette, Dettol, Nivea, Rexona, Fair & Lovely, ponds, Boro plus, Betnovate, Parasut, Vaseline, Addidas, Denim, Johnson, Loreal, Bic, Treet, Venus, Garnier etc.

IV. Review of Earlier Studies

Many researchers of many countries have conducted study to find out the factors that actually influence the customers to prefer the foreign companies' brands. In a study Ismail, et al., (2012) found that the most important factors that influence a consumer's final decision are the price, quality, social status, family & friends. They found that consumers in developing countries value foreign companies brand especially for their assumed high quality and prestigious image. To the Internationally well-established brand name can act as a "halo "constructs to the customers. So quality is commonly recognized as an elementary and dominating force of purchase intention. And few consumers are ready to pay higher price but no compromise on the quality. However Zeithaml (1982, 1988) suggests that in most purchasing decision customer's objective is to "Get the best for the money". Therefore price is also one of the most important extrinsic cues that consumers use when evaluating the product/brand (Hansen, 2005). Uddin, et al. (2008) also conducted a study regarding the determinants of purchasing foreign companies' product. They found that the determinants like brand preference, COO bias, trust in retail store, uninterrupted availability, fewer local alternatives, prestige, symbol in reference group etc have positive influence on customers mind. Researchers including Brouthers and Xu (2002), Cordell (1992), Johansson and Ebenzahl (1986), Klein (2002), Lee, et al. (2005), Nagashima (1970) and Roth and Romeo (1992) have also conducted studies focusing country of origin (COO) effects on brand choice. They believe that country of origin is a significant factor in influencing international marketing and buyers use country of origin as an indicator of a product's quality (Rezvani et al., 2012). So not only brand name but also COO shapes the quality expectation of customers. In addition according to many researchers brand availability serves as a key brand performance driver (Tolba, 2011). Consumer generally switches to another brand if their preferred brand is not available at the time of purchase (Ullah & Prince, 2006). So when there is no local substitute available for consumers, they have no option other than to go for foreign companies' products (Khattak & Shah, 2011). Moreover Schuiling & Kapferer (2004), Shocker, et al.(1994), Steenkamp, et. al. (2003) have stressed that consumers may prefer global brands because of the associations of higher prestige. And the knowledge that consumers obtain through direct personal experience is perceived to result in more strongly held beliefs (Swaminathan et al., 2001 cited in Ismail, et al., 2012). Brand awareness also plays an important role on purchase intention because consumers tend to buy a familiar and well known product (Macdonald & Sharp, 2000 cited in Chi et al., 2009). Consumers prefer brands that are easy to recognize and brands whose Information is easy to understand. So a product with a high level of brand awareness will receive higher consumer preferences because it has higher market share and quality evaluation (Chi et al., 2009). According to Rio et al., (2001) good Brand image and association have a positive influence on the consumer's willingness to recommend the brand, pay a price premium for it and accept brand extensions. Consumers generally evaluate brand extensions more favorably in case of leading brands and companies that enjoy a good reputation and are purchased by many people for a long day (Aaker, 1991). Promotional mix like sales promotion, advertising, direct selling, personal selling and public relation also increases the sales of FMCG (sukhmani, et al., 2012). In separate studies Ullah and Prince (2006), Jakštien, et al. (2008) and Chakrabortty, et al. (2013) found the advertising and sale promotion as the dominant factors to affect the selection of FMCG among the Bangladeshi customers. Sales promotion and advertising is much more effective in low involvement category products. Advertising shapes the attitudes of the society and the individual, make aware of the product attributes and inevitably influences customer behavior. And to get the brand noticed amidst the clutter advertisers often select celebrities as a promotional strategy to communicate the attributes of their product or brand. Today, this advertising approach appeared to be on the increase across all media types (Sherman, 1985 and Levin, 1988 cited in Balakrishnan & Kumar, 2011). Celebrity usage helps in accelerating the brand image and acts as a credible means of spending money. Celebrity (actor, sports figure, entertainer, etc) is an individual who is known to the public. Sulekha & Mor (2013) conducted a study with 22 variables. After applying the factors they found 6 influential factors that affect the customers to select FMCG such as product, promotion, value, attitude, inetrest and demographic. Singh (2013) conducted a study on the success factors of FMCG and he found that promotion, product knowledge, ecommerce facility, environment facility, marketing mix facility and positive distribution are the factors that affect the success of FMCG.

V. Methodology

a) Type of the Study

A descriptive study has been conducted to get a clear understanding about the factors that influence the Bangladeshi customers to purchase foreign company's consumer products and to know the importance of those factors in consumer's decision making process.

Sampling: A total of 200 FMCG consumers above 15 were selected from Khulna city. Quota sampling technique was used. 50% were male and 50% were female. And they were chosen from a variety of professions including students, service holders, businessman, housewives and others.

Data collection: Primary data were collected by distributing a self administered questionnaire among 200 FMCG consumers of Khulna city. In the questionnaire there were 25 statements/ independent variables related with price, product quality, social status, advertising, sales promotion, country of origin, product availability etc. There was a dependent variable- the purchase of the FMCG of MNCs. 5 point Likert scale was used to measure the relative importance of each statement. And secondary data have been collected from a review of literature of related studies.

Data Processing Tools: 189 questionnaires were found complete and thus used for data analysis applying two major statistical techniques including factor analysis and regression analysis. Factor analysis was used to purify and validate those variables. Before that the internal consistency of the items was also examined by applying the reliability statistics (cronbach alpha).Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy has also been applied. Varimax rotation, a principal component of the factor analysis was used to identify the factors. The rotated component matrix shows that eight factors affect the purchase of FMCG of foreign companies. After that regression analysis was done to find out the statistically significant factors. In the regression analysis the dependent variable was the "Purchase of the FMCG of MNCs or foreign companies" and the independent variables were eight factors. Statistical package SPSS 20 was used for data analysis.

VI. Data Analysis and Findings

Data collected form the respondents were used for factor analysis. Before that Cronbach's α score was calculated to find out the internal consistency of the data. In the factor analysis 25 variables loaded on eight factors (Table 3).Kaiser-Meyer- Olkin (KMO) (Table 1) measure of sampling adequacy of this study is 0.665. This indicates that the data support the factors analysis. Bartlett's test of sphericity with significance (.000) means the relationship among the variables was strong. The cumulative percentage of variance is 61.295 (Table-2).

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.665
Bartlett's Test of Sphericity	Approx. Chi-Square	1255.297
	df	300
	Sig.	.000

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Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.938	15.753	15.753	3.938	15.753	15.753	2.657	10.626	10.626
2	2.536	10.142	25.896	2.536	10.142	25.896	2.391	9.564	20.191
3	1.991	7.966	33.861	1.991	7.966	33.861	2.172	8.687	28.877
4	1.561	6.244	40.105	1.561	6.244	40.105	1.957	7.828	36.706
5	1.490	5.961	46.066	1.490	5.961	46.066	1.632	6.529	43.235
6	1.362	5.450	51.516	1.362	5.450	51.516	1.592	6.367	49.602
7	1.305	5.218	56.734	1.305	5.218	56.734	1.506	6.022	55.625
8	1.140	4.561	61.295	1.140	4.561	61.295	1.418	5.671	61.295

Table 3: Rotated Component Matrix of Affecting Factors to Purchase of FMCG of MNC

Factors	Variables	Loading value
1. Perceived Quality	Superior quality products	.720
	Higher price means higher quality	.686
	Better Performance	.599
	prestigious brands	.569
	exclusivity	.451
2. Reliability &Celebrity Endorsement	Reliability on the brands	.857
	Celebrity based advertising	.806
	Good packaging and style	.770
3. Country of origin effects (COO)	purchasing if it foreign company's name	.780
	Not to purchase if it domestic company's name	.740
	Asking company name before purchasing	.599
	Seeing the COO while purchasing	.563
4. Product Development & variety	Adding new ingredients	.777
	Discount or lucrative prizes with the products	.688
	Different sizes and variety	.656
5. Price	Cheaper than Bangladesh	.791
	Loosing money by purchasing	.608
	Highly cost concern	.599
6. Good image	Good reputation of the brands	.739
	Good quality is first to you	.676
7. Availability & security	Security feelings after purchase	.765
	Availability in the nearby store	.645
8. Advertisement	Television advertisements	.772
	Satisfaction of the product performance	.554
	Repeated exposure to advertisements while watching TV	.467

Regression Analysis: After finding out the factors regression analysis has been done. In the Table-4 Regression model shows a good fit with F value 20.866 and R square value .466 indicates that 46.6% variation in the dependent variable (purchase of the FMCG of the foreign companies/ MNCs) is explained by the independent variables used in this study. Perceived Quality, Good image, Availability & Security are found statistically significant in influencing the purchase of the FMCG of foreign companies. The result also indicates that perceived quality, Availability & security are the strongest predictors followed by Good image, Reliability & Celebrity endorsement, Advertisement, Price and Product development & variety.

Table 4: Regression statistics

Independent Variables	Standardized Beta
Perceived Quality	.597*
Reliability & Celebrity endorsement	.094
Product Development & Variety	.022
Price	.036
Good image	-.121*
Availability & Security	.277*
Country of origin effects	.032
Advertisement	.084
R Square	.466
F Value	20.866

*$p<.05$

Dependent Variable: Purchase of the FMCG of MNC

VII. Factors Discussion and Implications

There were 25 variables and the variables loaded on eight factors (Table 3). The first factor is referred as perceived quality. This factor explains 10.626 percent of variance (Table 2).There are five variables under the factor. The factor indicates that most of the consumers of Khulna city perceive the foreign FMCGs as of good quality and better performance than domestic products. They value foreign companies brand especially for their assumed high quality and prestigious image. The second factor is titled as Reliability & Celebrity Endorsement. The study shows thatKhulna city consumers can rely on the foreign companies' FMCG. And their reliability on the brands increases when they see that their favorite celebrity is endorsing the product. They believe what the spokespersons say about the products. For that reason most of successful brands are endorsed by the famous celebrity who is popular among the Bangladeshi consumers. This factor explains 9.564 percent of variance. The third factor is titled as the country of origin (COO) effects. We have said earlier that People from the developing countries like Bangladesh have a general perception that the products from the foreign countries are of good quality. The study also found that Khulna city consumers are not out of that perception. When they hear the name of a foreign company or country they become interested to purchase that product. They become less interested and hesitate to purchase if it is made in Bangladesh. At the same time there are some countries and some companies which are famous for some specific products. This factor accounts for8.687 percent of total variation (Table 2).The fourth factor is termed as product development and variety. To retain the market share and to keep up with the changes of customers' needs and demands the marketers bring the changes in their product quality and design. Sometimes they segment the market in terms of customers' needs and purchasing power. And the foreign FMCG companies operating in Bangladesh perform this job more consciously than the domestic ones. So product size, variety and continuous development are significant factors that derive the Khulna city customers to purchase the FMCG of MNCs. This factor explains 7.828 percent of variance (Table 2).Another factor that the consumers consider while purchasing is price. In Khulna most of the customers' assumption regarding the FMCG of foreign companies is that they are not loosing money by purchasing those though the price is not cheaper than the domestic companies' products. But as some

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people are price sensitive the MNCs launch mini sized product at a cheap price. This factor explains 6.529 percent of variance (Table 2).

The sixth factor is good image of the brands and company. In the field of FMCG foreign companies have a number of products those have good image and association throughout the world. This good image and association positively influence the consumers in Khulna to purchase the products, recommend the brand, pay a premium price for it and accept the brand extension. This factor explains 6.367 percent of variance (Table 2).

Product availability and security serve as a key driver among the Khulna city consumers. The consumers generally switch to the other brands if their preferred brands are not available at the time of purchase. But the MNCs in Bangladesh make the products available in a divisional city like Khulna. To make the products available the foreign companies have broad distribution channel in Khulna that sometimes convince the retailers to keep only their products by rewarding some commission. So when there is no local substitute available for consumers, they have no option other than to go for foreign companies' products. Even after purchasing they feel secured about the product quality. The factor explains 6.022 percent of variance (Table 2). *Advertisement* makes the Khulna city customers aware of the products and its features. Sometimes repeated exposure to the advertisement influences them to purchase the products. And this factor explains 5.671 percent of variance (Table 2).

VIII. Conclusion

This study has successfully dealt with a number of relevant factors associated with the purchase intention of foreign companies' consumer products. After the factor analysis the study has identified eight essential factors that ultimately influence the Khulna city customers of Bangladesh to purchase the FMCG of foreign companies or MNCs. The factors are perceived quality, reliability & celebrity endorsement, product development & variety, price, good image, country of origin, availability & security and advertisement. Among these Perceived Quality, Good image, Availability & Security are found statistically significant. Similar findings were also identified in other studies. The study might have failed to find out many other factors like reference group, ethnocentrism and sales promotion that also affect the customers to purchase the FMCG of foreign companies'. But what identified is obviously not less important. The study was conducted based on the opinions of Khulna city customers. The result may not be generalized reflection of all the customers of the country. And the findings of this study have clear implications for the domestic companies of Bangladesh.

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Global Journal of Management and Business Research: E
Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Adoption of Social and Moral Values through Advertising: An Analysis from the Literature

By Jaiman Preet Kaur & Dr. Jagmeet Bawa

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GJMBR-E Classification: JEL Code: M37

ADOPTIONOFSOCIALANDMORALVALUESTHROUGHADVERTISINGANANALYSISFROMTHELITERATURE

Strictly as per the compliance and regulations of:

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Jaiman Preet Kaur [α] & Dr. Jagmeet Bawa [σ]

Abstract- This paper aims to investigate the social and moral values predominating in the different aspects of advertising. It reviews and seeks to understand how different human values depicted in advertisements can be used to enhance the academic courses.

I. Introduction

The interest in knowing the drivers behind consumer attitudes and behaviour has encouraged marketing researchers to investigate their possible causes. Human values and their relationship with opinion and attitude are prominent lines of investigation in this area. Studies suggest that values are related to the way one behaves in society or to final states of existence that, once internalised become–consciously or unconsciously –a criteria that guide attitude and actions toward relevant situations. A value is therefore a reference people use to judge themselves and others, or to influence the values, attitudes and actions of other people (like children, for example).Despite the numerous definitions for the word values, almost all of them have some elements in common: values are concepts or beliefs, about desirable behaviours or end states of existence, transcending specific situations, guiding selection or evaluation of behaviour or events, and according to an order of importance (Anana and Nique, 2010). When acting as a consumer, besides values, every one of us has his/her own attitudes toward products, services, advertisements, brands or ideas (Clawson and Vinson, 1978. Attitude expresses the most intimate feelings regarding an object (a brand, a service or an idea, for example). Consequently, it is highly important that universities, as service providers, correctly understand students' evaluations of their facilities, human resources capacity, academic career structures and orientation. But even more important than accurately understanding the students' likes and dislikes, is the correct comprehension of what makes them like or dislike such tings. India, as a country, is so heterogeneous in nature that it is complex for a marketer to identify common threads of Indian culture and core values. There are many different sub-cultures coexist in Indian society with their own distinctive values, norms, beliefs and behaviors. So, In India, people are socialized by getting input from their cultures and core values. Some studies state that culture has two fundamental components: Abstract and Material. In terms of abstract components, one may consider values, attitudes, ideas, type of personalities, symbols, rituals and summary constructs like politics and religion. Material component represents visible cultural objects which represent the society as a whole. Cultural values are classified into three categories: other, environment, and self. Firstly, Other-oriented values tell about a society's viewpoint about the appropriate relationships between individuals and groups within that society. Individual/collective, extended/limited family, competitive/cooperative, diversity/uniformity, masculine/feminine and youth/age are some of the relevant values of this nature. Secondly, Environment-oriented values depict a society's associations with its economic, technical, and physical environments. Factors under consideration of environment values are cleanliness, performance/status, tradition/change, risk taking/security, problem solving/fatalistic and nature. Thirdly, Self-oriented values frame the objectives and approaches to life that individual members of society aspire for. These include active/passive, material/nonmaterial, hard work/leisure, postponed gratification/immediate gratification, sensual gratification/ abstinence and religious/secular. (Banerjee, 2008).

We are all aware of our current inability to cope with such challenges as the spread of ethnic violence, including both the use of terror against the heartlands of industrialized nations and the use of actual and threatened violence by those nations in their efforts to "pacify" the world and keep it safe for trade. The growing income gap within industrial societies and between such societies and the rest of the world, and the deteriorating environment, equally resist easy solutions. The principal cause may well be an increase in the gaps between kinds of knowledge. If the social sciences fail, those in the natural sciences will become more contemptuous of them, and as the cultural lag between science and technology and the understanding of values increases, workers in the humanities will become ever more fearful of "scientism" and its consequences. Certainly the unification of knowledge is made difficult by the strong tendency for some kinds of knowledge to accumulate rapidly while others languish. Fragmentation and what has been called "cultural lag" go together. Furthermore the growth of technical and scientific knowledge which increases our powers to destroy one another and which is apt to transform the

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environment in unexpected ways forces our applied social sciences to focus on repairs. They become patchy, and theory languishes or lapses into the anti theory of "deconstruction". One cannot unify theoretical physics with theoretical sociology unless theoretical sociology is well developed. Another cause of the failure to attain unity in virtually all fields is an apparent failure to integrate our knowledge of universals with our knowledge of particulars. We know quite a lot about physics and chemistry, and much of what we know can be expressed as scientific laws. We can translate or develop this into knowledge about geology and to some extent into biological knowledge. But when we pass from geology to geography there are serious problems. Each of us knows the way around a few cities and knows the elements of the environments to which we are attached. But we are not very good at connecting these kinds of knowledge (Armour, 2003).

II. Objectives of the Study

The specific objectives of the present study are:

i. To understand the concept of social and moral values.
ii. To review and analyze the previous studies/literature on the subject of different social and moral values depicted and adopted through advertising.
iii. To identify the gaps in the previous studies and suggest implications for future research.

III. Review of Literature on Social and Moral Values

Powney et al (1995) opined that there are three principal ways in which schools transmit values: through the curriculum (both formal and informal); through the so-called hidden curriculum; and through the personal interaction between teachers and their pupils. *Pang (1996)* discussed and defined values in this study as "taken-for-granted beliefs about the proper functioning of a school". They may mean "the ways we do things here", "what ought to be", and "the ways a school should be operated". The results indicate that cultural linkage in schools promotes teachers' feeling of commitment, job satisfaction, sense of community, order and discipline. *Nicholsan and Stepina (1998)* examined work- related cultural values for a sample of nearly four thousand managers, professionals, and business students across three culturally distinct nations- the USA, Venezuela, and the People's Republic of China. Revision of work related culture scales were used to examine cross- national differences in: Individualism (versus collectivism); masculinity (versus femininity); uncertainty avoidance; power distance, and paternalism. Multiple analyses of variance revealed significant differences in value structures across the three nations. Implications for current theory, directions for future research and practical applications were discussed. *Carlo et. al. (1999)* focused on social and contextual processes in young adolescents' pro-social and moral behaviors. In this introductory article, a brief review of the research on parents or family, peers, school environment, culture, and nationality as resented. The research indicates that the social context plays an important role in pro-social and moral development. However, research on the social and contextual correlates of pro-social and moral development in early adolescence is at an embryonic stage. Research is needed that integrates analyses of individual and social contextual processes to fully understand pro-social and moral development. It is hoped that researchers focus more attention on the positive processes and behaviors associated with the various social contextual transitions in early adolescence. *N.N. Prahallada (2000)* has beautifully explained the role of moral values in education. To quote him, "Indian Culture is rooted deeply in her spiritual values and unless these values find their way into the life of students, education will lose its significance and will not fulfill its function of endowing the students with a vision to life and by and with ideals to work for, therefore, indifference to the cherished goals of democracy, socialism, humanism and secularism, it is very essential that our education system should evolve a new positive morality which could effectively be built into the school, under graduate/post graduate curriculum. *Wakefield et. al. (2000)* summarized the results of empirical studies on cigarette advertising and promotions, anti-smoking advertising, product placement in movies, on television and in music media and news coverage about smoking. It concluded that the media both shape and reflect social values about smoking; media provide new information about smoking directly to audiences; media act as a source of observational learning by providing models which teenagers may seek to emulate; exposure to media messages about smoking also provides direct reinforcement for smoking or not smoking; the media promote interpersonal discussion about smoking; the media can influence 'intervening' behaviors that may make teenage smoking less likely, and; anti-smoking media messages can also set the agenda for other change at the community, state or national level. *Williams (2000)* identified that emotional advertisements have a substantial impact on consumer attitudes, as well as upon purchase intentions. However, research on the influence of emotional appeals on memory has been somewhat mixed, with some researchers asserting that they result in poor consumer memory, while others argue that if tested properly, they have a substantial impact. *Gunilla et al. (2001)* identified the ability of children to differentiate between advertising and programme content. It is found that children as young as two could differentiate between advertising and programme content. However, it is pointed out that it is not until late childhood – from 8 to 12 years – those children completely understand the aim of advertising. The study also claimed learning is a continual process that depends upon family and friends. *Blandina (2002)* investigated that the age at which children learn to understand the aim of advertising, is linked on the one hand to the parents' attitude and level of education, and on the other to the ability of school teaching to explain and discuss advertising with children and young people. The study also suggests that when a request for a product (just advertised) is made, the connection between advertising and request is cemented in the minds of parents. *Perkins (2002)* articulated a review of conceptual and empirical studies on the role of social norms in college student alcohol use and in prevention strategies to counter misuse. The normative influences of various constituencies serving as reference groups for students are examined as possible factors influencing students' drinking behavior. The study focused that there is significant potential for engaging norms to serve in prevention efforts to reduce problem drinking among students. Work on correcting misperceived student norms to constrain problem drinkers and empower responsible students, in particular, holds great promise based on theory and research to date. *Greenfield (2004)* identified that the genesis of the moral leadership concept in educational administration and examples of studies exploring this idea during the 1979-2003 period. The study recommended more contextually sensitive descriptive studies with a focus on the social relations among school leaders and others, giving particular attention, in a phenomenological sense, to the meanings, perspectives, and espoused purposes of school leaders' actions, social relationships, and interpersonal orientations. *Kapoor and Verma (2005)* provided a study with an increase in the age of the child, the parents' perception of the children's purchase request being influenced by TV advertisements tended to decrease. Parents' response to children's purchase request is also found to be strongly influenced by the family income. The results further implied that parent-child interaction plays an important role in the children's learning of positive consumer values and parents' perception of the influence as positive on their children's buying response. *Gulcin (2008)* explored that children's age is important to understand the TV advertisements. Their comprehension of television commercials increases with age. As children become older, their comprehension of TV advertising increases. Young children have a low awareness of what commercials want to communicate and they can be persuaded easily than older children. *Anana and Nique (2010)* analysed how human values can be used to enhance the academic courses according to the profile of each group. The sample consisted of 1,609 students attending a large Brazilian university, whose values are measured using the Rokeach values survey. The data are firstly submitted to exploratory factor analysis to identify a set of factors later used to construct perceptual maps. Finally, the careers are grouped and typified according to the predominant values in each one. The results suggested that students of some careers are more prone to be classified through their values than others, but in general terms each professional group shows some particularity. *Ray and Jat (2010)* illustrated that media has demonstrated potentially profound effects, both positive and negative, on children's cognitive, social, and behavioral development. It is widely accepted that media has profound influence on child health, including violence, obesity, tobacco and alcohol use, and risky sexual behaviors. Simultaneously, media may have some positive effects on child health. The study is aimed at finding ways to optimize the role of media in our society, taking advantage of their positive attributes and minimizing their negative ones. *Singh and Sandhu (2011)* discussed that although there exists no consensus about the impact of television commercials on the social and moral behavior of viewers, the accusations that we come across in past research are grave. This study is an attempt to examine the same in India. An empirical analysis of the views of 520 respondents revealed that television commercials undermine social, moral and religious values and negatively influence human behavior. They violate ethical norms and disrespect the integrity of cultures, the consequences of which manifest themselves in the form of degradation of women, sexual preoccupation and boost to materialism. Degradation of relationships in Indian families and the misleading and untruthful content of television commercials are yet other points of concern highlighted by the study. *Walker (2011)* opined that parents often lack a clear understanding of the ways in which their children are being influenced and so lack the ability to make an informed choice regarding what is best for their children. The key difficulty, therefore, is not necessarily one of content material, though much modern content is certainly offensive to human dignity, but that parents are not empowered with the necessary knowledge and understanding needed for deciphering the dangers and traps posed by the virtual world to their children. Such knowledge is incredibly valuable and greatly needed to facilitate the righteous transition of a child entering into adulthood. *Torelli et al (2012)* conducted a study to assess the reliability, validity, and cross-cultural invariance of a measure of brand concepts as representations of human values, as well as to identify the dimensional structure of this measure. The study included eight countries located on five continents, specifically, it selected four individualistic countries—Norway, the United States, Australia, Canada and four collectivistic countries—Turkey, China, Mexico, and Brazil. To analyse the data, factor analysis test and multidimensional scaling analysis was used. *Hattemet. al. (2013)* examined how life roles and values relate to each other. Moreover, the possible role of gender within these associations is explored. The paper analyzed cross-sectional survey data of114 employees of the Dutch public sector. Frequency tables, factor analysis, correlation and regression techniques were used for the analysis of data. Values were operationalized according to the Dolan et al.'s dimensions: emotional-developmental; ethical-social; pragmatic-economic; life roles were measured as "parental" and "occupational". The study found no direct association between life roles and values but it found gender differences suggesting that the more parental role oriented a woman is, the less occupational role oriented she is. In addition, the results show a negative association between emotional-developmental values and ethical-social values. *Jose and Maritza (2013)* discussed some considerations about the formation values at mid-superior value. The design of the investigation was based on a documental analysis in Mexico. The study indicates that a child learns values from his society, teachers and parents. Educational institutions help in eradicating societal diseases like racial discrimination, violence, frauds etc through values like prudence, justice, strength and temperance, protection of the environment, respect, love, mercy, solidarity and equality. *Tolmacheva (2013)* revealed main aspects of the influence of advertising on the formation of value orientation of the youth and conducted the sociological survey in which young people at the age of 14 to 30 took part. The survey was carried out in two stages in 2006 and in 2012. The results of the survey allowed among all the rest to reveal the primary resources of the formation of value orientation of the youth: family, mass media and advertising. Respondents consider that advertising fulfills not only information and commercial function but also aesthetic, cognitive and developing which, in turn, orientate towards moral values and definite behavior acquiring more and more significant position in life activity of young people, determine common outlook of the youth. *Dhesi (2015)* ascertained the impact of modernization on moral behaviour in village communities in North India. The empirical analysis results suggest that in-group, inter-group and generalized trust are not exclusive and the significant sources of inter-group trust are trust in neighbours, trust in village council, development/modernization and education. The sources of generalized trust seem to be inter-group trust, trust in village council, development and education. The study pertains to village communities in Indian Punjab embedded in region's evolved syncretic culture and it concludes that majority of individuals in the evolved, heterogeneous communities are inclusive and subscribe to moral values that persist with modernization. But core values may become dormant in a situation of social disequilibrium. Inclusive development and spread of education in a conducive local institutional framework is required to restore them. *Kostyukovaet. al. (2015)* opined that traditional moral values are, first of all, the initial values that were chosen by a certain people in the course of its history and formed its culture and traditions. These values or the moral standards are like 'the aspiration to the good, justice, honour, dignity, charity, humanism are important both for the world society and for every person. The study was carried out during the academic year 2013-2014 in Russia and frequency percentage method was used to analyse the data. *Stoeber and yang (2015)* discussed that personal moral standards showed unique positive relationships with moral values/virtues like empathy, resourcefulness, order, serenity and judgments in terms of gratitude, indebtness and willingness to help others; whereas concern over moral mistakes did not. Personal moral standards (but not concern over moral mistakes) showed unique positive relationships with moral values, virtues, and judgments and a unique negative relationship with moral disengagement. The present findings suggest that moral perfectionism is a personality characteristic that is relevant in both Asian and Western cultures and explains individual differences in moral attitudes beyond general perfectionism. *Lisievici and Andronie (2016)* explored the perceptions of teachers on the effectiveness of values clarification techniques versus traditional moral education methods currently used in Romanian education, after receiving training and applying the new techniques. The study found motivation of teachers and willingness of students to participate in making moral education more effective. A deductive category content analysis was used to identify teachers' perceptions and judgements, motivation for improving moral education, as well as relevant comments and suggestions for the same.

a) Comprehensive Summary of the Literature available

The study covers the comprehensive summary of the literature available worldwide on the subject of adoption of social and moral values by children through advertising. Table 1 presents as many as 25 studies conducted across different periods of time and covering Asian as well as other countries of the world.

S.No	Author	Year of Study	Period under Study	Markets under study	Tools used	Results
1.	Powney	1995		Scotland (UK)	Frequency distribution	Teachers foster values in students through their curriculum and personal interaction and carry on what parents began in educating their children.
2.	Pang	1996	1994-1995	Hongkong	Principal component analysis, Structural equation modeling	Cultural linkages in schools promote teacher's feeling of commitment, job satisfaction, sense of community, order and discipline.
3.	Nicholsan	1998		USA, Venezuela, People's republic of China	MANOVA, mean. Standard deviation, correlation	Cross-cultural values based aspect is required as cultural values vary among distinct nations.
4.	Carlo et al.	1999		United States of America	Secondary data review	Social context plays an important role in pro-social and moral development. However, research on the social and contextual correlates of pro-social and moral development in early adolescence is at an embryonic stage.
5.	Prahallada	2000		India	Secondary data only	Without Indian cultural value in the life of students, education will lose its significance and students a vision to life. Therefore, our education system should evolve a new positive morality for the goals of democracy, socialism, humanism and secularism.
6.	Wakefield et al.	2003	2000-2002	USA, Australia	Experimental analysis	The study suggested that anti-smoking advertising appears to have more reliable positive effects on children in pre-adolescence or early adolescence by preventing commencement of smoking.
7.	Williams	2000		USA	Factor analysis. Chi-square test, ANOVA.	Intense emotional appeal in advertising is superior to milder appeal and can have a substantial impact on consumer's memory.
8.	Gunilla	2001	1999-2000	Europe	Secondary data only	Children become able to differentiate between advertising and other TV content and understand the intent of advertising as they get older, which is linked with children's cognitive development.
9.	Blandina	2002		Ireland	Secondary data only	The age at which children learn to understand advertising, is linked on one hand to the parents' attitude and level of education, and on the other to the ability of

						school teaching to explain and discuss advertising with children and young people.
10.	Perkins	2002		Geneva(New York)	Experimental analysis	Student peer norms to be the strongest influence on students' personal drinking behavior. There is significant potential for engaging norms to serve in prevention efforts to reduce problem of drinking among students.
11.	Greenfield	2004	1979-2003	USA	Secondary data only	The results focus on the social relations among school leaders and others, giving particular attention to the meanings, perspectives, and espoused purposes of school leaders' actions, social relationships, and interpersonal orientations.
12.	Kapoor and Verma	2005		India	Frequency distribution.	The results implied that parent-child interaction plays an important role in the children's learning of positive consumer values and parents' perception of the influence as positive on their children's buying response.
13.	Gulcin Uyan	2008		Halmstad (Sweden)	Frequency distribution, correlation.	Children's comprehension of television commercials increases with age. Parental control is weaker and children have pester power.
14.	Anana and Nique	2010		Brazil	Rokeach values survey, factor analysis.	Different Careers require different social and personal values.
15.	Ray and Jat	2010		India	Secondary data only	Media has profound influence on children's health, including violence, obesity, tobacco and alcohol use and risky sexual behaviors. Simultaneously, media may have some positive effects on child health.
16.	Singh and Sandhu	2011	2009-10	Punjab (India)	Factor analysis, regression.	TV commercials undermine social, moral and religious values and negatively influence human behavior. They violate ethical norms and boost materialism. Degradation of relationships in Indian families and the misleading and untruthful content of television commercials are yet other points of concern highlighted by the study.
17.	Walker	2011	-	United Kingdom	Secondary data only	Parents must themselves accept ample responsibility in ensuring that their children are safe from the ill effects of television, advertising and the targeted sexualisation of

						children. After all, parents are responsible for the food consumption, consumer purchasing, and TV intake of their children.
18.	Torelli	2012		Norway, US, Australia, Canada, China, Mexico, Brazil, Turkey	Kruskal- wallis test, factor analysis.	Brand concepts established on the basis of emotional and motivational meanings induce more favourable consumer responses than functional attributes based meaning.
19.	Hattem	2013	2011-2012	Dutch public sector	Frequency distribution, factor analysis, correlation, regression, t-test.	There is no direct association between life roles and values.
20.	Jose and Maritza	2013		Mexico	Documental analysis	Moral value education of students prevents the felonies such as fraud, corruption, racial discrimination, pollution, terrorist acts, violence and murders.
21.	Tolmacheva	2013	2006-2012	Tyumen (Russia)	Frequency distribution	Advertising fulfils not only information and commercial function but also aesthetic cognitive and developing which orientate towards moral values and definite behaviour in youngsters' life.
22.	Dhesi	2015	2007-2008	Punjab(India)	Mean, correlation, regression.	Trust and cooperation are crucial for the existence of civilized humanity.
23.	Kostyukova	2015	2013-2014	Russia	Frequency distribution	Traditional moral values are important both for world society and every person.
24.	Stoeber and Yang	2015	2015-2016	China	Correlation and Regression	Moral perfectionism explains individual differences in moral attitude beyond general perfectionism
25.	Lisievici and Andronie	2016		Bucharest, Romania	Deductive category Content analysis	Moral education and development requires the support of both the teachers and students.

IV. Conclusion

In conclusion, we can articulate that the previous studies reveal a considerable shift in the Indian society with regard to the social and moral values of today's children who are in a great dilemma regarding what is right to do. Today, things are not what they use to be in terms of discipline, respect for elders and constituted authority, humility, hard work, honesty, faithfulness and love for others. Many studies discussed that missing morality in the society is the most deterring factor of crime, antisocial behavior, terrorism, assault, cyber crime, corruption etc. It is imperative to realize the potential perpetuating threat of deteriorating social and moral values in children. Such orientation of children needs to be strengthened to build up a harmonious society. Although, major portion of the studies is done in other countries than India and Indian perception is weak to identify. Whatever studies have been done on India, most of them have concentrated at the inter-relationship of values with children. Therefore, in a nutshell, we can say that it is very much required to make and implement some constructive approaches like proper execution by censor board in case of children advertising, social audit of advertisements, teaching value education to the young students through their curriculum, on which the country's present and future depends; also parents must themselves accept ample responsibility in ensuring that their children are safe from the ill effects of television, advertising and the targeted sexualisation of children. Otherwise it will be too difficult to make a positive and harmonic atmosphere of morality and humanity among children. The paper concludes through a few lines of Mahatma Gandhi "If wealth is lost nothing is lost""If health is lost something is lost, If character is lost everything is lost".

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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Digitalized Marketing Environment of Bangladesh

By Mahbub Ullah Miyan, Md. Nuruzzaman & Arbia Binte Chowdhury

IUBAT University

Abstract- Bangladesh is a small low-mid-level country. Information and Communication Technologies are recognized as a powerful tool for socio-economic development. Nowadays technology confines this world into a small maze. Everything can be found in web. Yes, we are talking about online shopping; from land to dress everything can be sold or bought through online. So, online shopping become a trends in our busy corporate life and its impact has fallen in our country. This paper refers the challenges for the digital marketing of online shopping; or e-commerce or m-commerce. Also describe the present status of digital marketing and their impacts on the socio-economic development of the country. To sustain in today's fast economy online shopping need excellent marketing mix to grow, introduce into consumers perception. Research will focus on as a bird eye view of constraints of marketing of this sector such as people's perception, lack of efficient user, high price of electronics commodities.

Keywords: *information, technology, challenges, digital marketing, perception, price.*

GJMBR-E Classification: *JEL Code: M31*

DIGITALIZEDMARKETINGENVIRONMENTOFBANGLADESH

Strictly as per the compliance and regulations of:

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I. Introduction

Today's world is the miracle of modern science and technology where everything is almost achievable. Even a few years ago it was literally impossible anything but it has become now a miracle of science; a common and easy way to perform within the twinkling of an eye. Here, the newly emerging concept of "Digital Marketing" is a 21st-century approach that has taken the world beyond the traditional concept of marketing philosophy and so, innovative thinking, creative idea and global attitude are absolutely desirable. In simplistic terms, digital marketing means a unique and innovative notion about the marketing ideologies through the digital channels to promoting products or brands via one or more forms of electronic media that goes even the way beyond messaging. But the principles of the digital marketing differ from the traditional one as it involves the use of channels and methods that enable an organization to analyze marketing campaigns and understand what is working or not - typically in real time. At times, the core idea of marketing was simply selling and buying efforts but, with the passage of time these ideas have been changed now and different creative concepts and branches of marketing have already emerged that compel the organizations to do their business in a different way. Because of the digital technology, the marketing ideology is shifting towards digital marketing. Moreover, it has been called internet marketing, e-marketing and web marketing and these alternative terms have varied with the passage of time. But, digital marketing is considered more targeted, measurable and interactive.

a) *Objective of the Study*

To understand the present situation of online based marketing and people's perception towards digital marketing in Bangladesh and find out the way (s) on how to make more popular this environment. Some specific objectives are as follows:

- To define the challenges for online marketing
- To indicate the steps that required for digitalized marketing
- To identify the constraints of digitalized marketing
- To find the gap of country's basic strategy on digitalized marketing in Bangladesh

II. Literature Review

Though the concept of digital marketing is a new one in Bangladesh, nevertheless it is grabbing people's attention day by day. So, Bangladesh in respect of digital marketing is a newcomer as the term digital came to light in 2014. Though the growth rate of internet has been phenomenal for the last couple of years in Bangladesh, the real taste of digitalization was savored with the approach of 3G technology and now we are waiting for the 4G to have better experience. Digital advertising started its journey in the year 1990 in Bangladesh and is capable of capturing the market with this short span of time and promotes the brands globally. Therefore, digital marketing is undoubtedly one of the key buzzwords in today's business world. Unlike traditional forms of marketing, it involves strategies designed to engage consumers and drive brand conversation through various digital channels, ranging from email to mobile applications. This topic is well researched topic but we found theoretical and experimental research. Here we include some basic theories of traditional marketing and digital marketing in the process of understanding the processes of challenges the marketers face. First of all we need to

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understand "what is marketing? What is digitalized marketing? What is digitalized marketing set up tool?" Now, moving towards the main point of this topic:

a) Marketing

According to AMA (American Marketing Association 2013) it is defined as such: "Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large." The basic of marketing is maintain the consumer relationship with the company but in those previous days marketing was confined in telling and selling the product but this idea is outdated because now marketers need to understand the customer's need, demand, satisfaction. "Philip Kotler" already explains the 4p's of marketing, According to him, marketing is:

- Price
- Product
- Promotion
- Place

These four are the basic tools or components of marketing. It is a simple model for companies in five steps: first, understanding the customer; second, designing a marketing strategy that appeals to potential customers; third, creating customer value; fourth, building strong customer relationships; and in the final step, creating value for customers. In return, the company receives value from the consumers in the form of sales, profits, and long-term customer equity. (Armstrong 2012: 9; Kotler 2013: 5)

b) Digitalized Marketing

Technology has taken all over the world, so today's market became a trend over this century. Now the definition of this topic is slightly complex because if you ask 10 countries about "what is digital marketing" they will give 10 different answers. No matter how much the definition has complexity but this topic is now the most vogue topic in nowadays because it is the most widely speeded process all over the world and carries much important to our life."In the developed world, companies have realized the importance of digital marketing. In order for businesses to be successful they will have to merge online with traditional methods for meeting the needs of customers more precisely (Parsons, Zeisser, Waitman 1996)". "Introduction of new technologies has creating new business opportunities for marketers to manage their websites and achieve their business objectives (Kiani, 1998)."As a matter of fact how much digitalized marketing take over in our country, we can raise some valuable question. Marketers who don't adapt digitalize marketing; it will be tough for them to achieve their desired level of marketing of their product. In the modern world marketer choose different types of internet medium to promote, pricing and maintaining relationship with customers such as facebook, youtube, google and different websites."Social media with an extra ordinary example Facebook has opened the door for businesses to communicate with millions of people about products and services and has opened new marketing opportunities in the market. This is possible only if the managers are fully aware of using the communication strategies to engage the customers and enhancing their experience (Mangold, 2009)."

c) Digital Marketing set-up

In our country we have some known marketing set-up tool for digital marketing. In Bangladesh people use social media in their daily life a huge amount rather than they use before. Digital marketer uses those social media as their marketing tool, such as:

Facebook: Facebook is a place where people view, like, share and post photos and other things. They use as a medium of their connection with people around them. The numbers of facebook user in Bangladesh is 3 core. So, it's a huge number for marketing.

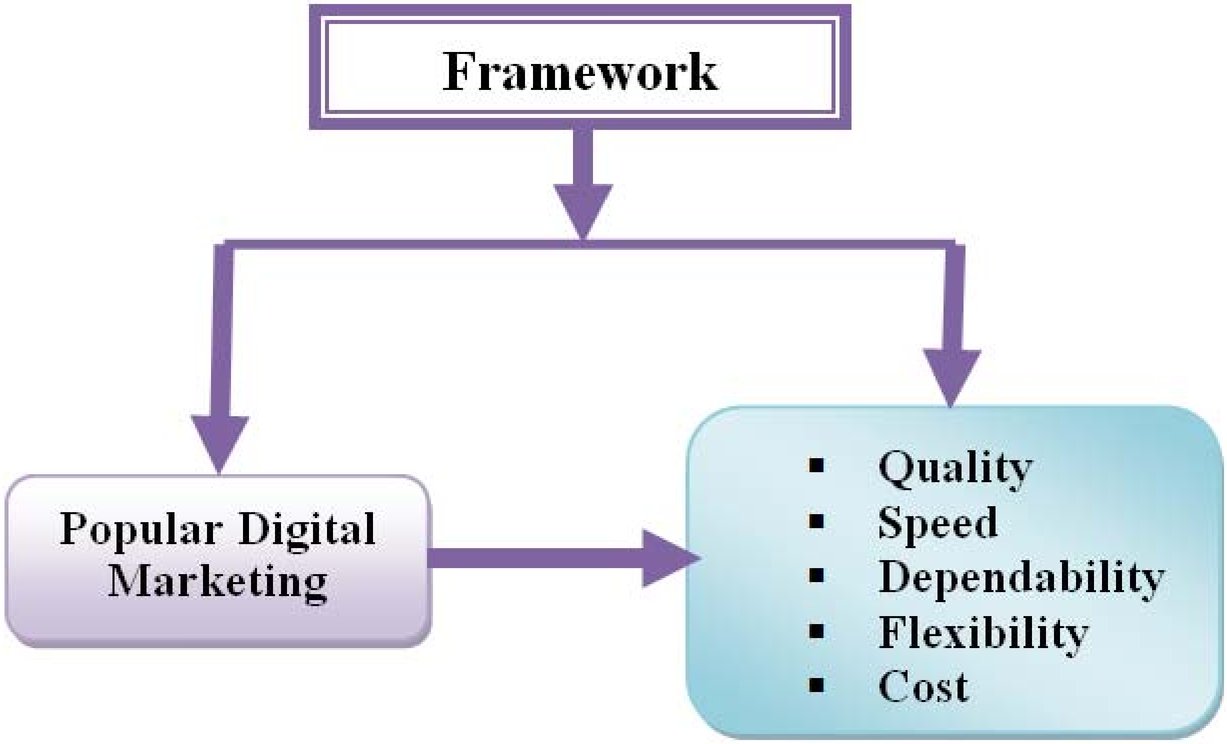
Blogs: Independent web-based journals where blog writers (bloggers) publish content such as news, pictures, product reviews, opinions and experiences. Modern blogging has evolved from online diaries in the mid-90s to the new decade as it is now.

YouTube: YouTube is a medium of uploading video and viewing video. Marketer gives advertisement as a pop-out on the video. Our country now has a huge number of YouTube surfers. Not only has that all over the world YouTube had 1 billion visitors.

E-mail newsletter: When we open our e-mail account, we can see some advertising news letter in news feed. It is the first medium of sharing information about products or websites.

Display advertising: It's like banner ad on the websites or e-mail. It is a visible way for marketers to make the consumer aware of the brand. Targeted product recommendations based on user's clicks are also a rapidly growing means of advertising which may increase product awareness and trigger purchase action. (Blanding 2013; Damian 2011:267; Court 2009)

III. FRAMEWORK OF THE STUDY



IV. RESEARCH METHODOLOGY

It's a quantitative research and this research is made to identify the barrier of digital marketing in our country's perspective. Sometimes the findings of such research may be fluctuated through region to region. We targeted internet user as our sample and our sample size is 50. We prepared some survey questionnaire and conducted the survey through simple random sampling process. After conducting the survey we proceed to interpret the collective data. This research may not bring decisional outcome but can present an informative insight.

V. DATA ANALYSIS

Bangladesh is densely populated country. The internet user is increasing day by day with the number of population. Our Government motto is "to make Bangladesh Digitalized by 2021" and that's why internet is being made available for all the people of our country. Already they have taken so many steps to make this motive successful. BTRC are preparing to open a free market for VoIP operation. According to BTRC the total number of internet subscribers exceeds 58 million till March, 2016. The statistics are shown below:

Table 1: Number of subscriber of internet

Operator	Subscriber (mil)
Mobile Internet	55.512
WiMAX	0.136
ISP + PSTN	2.669
Total	58.317

(Source: BTRC active users till March, 2016 statistics)

So, these huge subscribers are a great medium for promoting digital marketing through online shopping, etc. Internet subscribers of our country are very familiar with many online shopping but question is how many of them use online shopping. An illustration can describe it better which are given in the attachment.

VI. FINDINGS

1. Around 80% respondents are using online shopping.
2. Out of total respondents 58% are male where 24% are female respondents.
3. Bikroy.com site is used maximum user in Bangladesh than other sites

4. Regarding insufficient product information 24% strongly agree and 28% are agreed with the statement.
5. Around 30% respondent's perception is fair about online shopping is risky.
6. Around 50% respondents are strongly agreed with the statement that traditional shopping is still favorite than online.
7. Around 30% respondent's are fairly agreed that online shopping product price is so expensive.

Appendix A: Graphical Representation

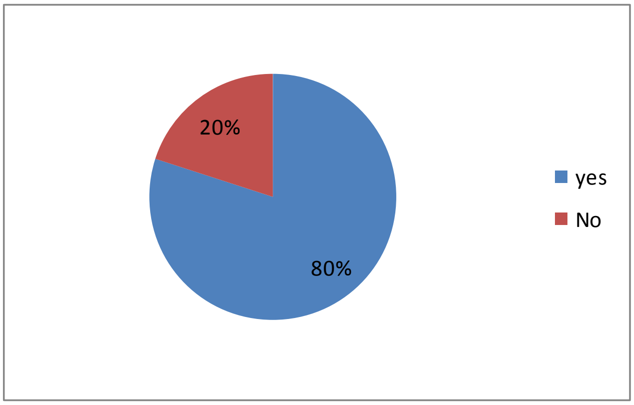


Fig.1: Do you use online shopping site?

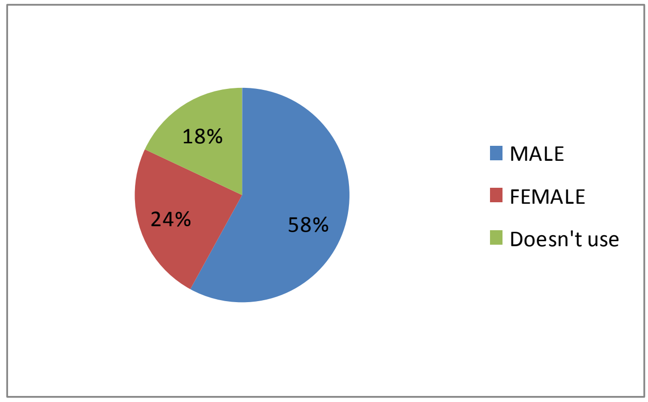


Fig.2: Percentage of using online shopping

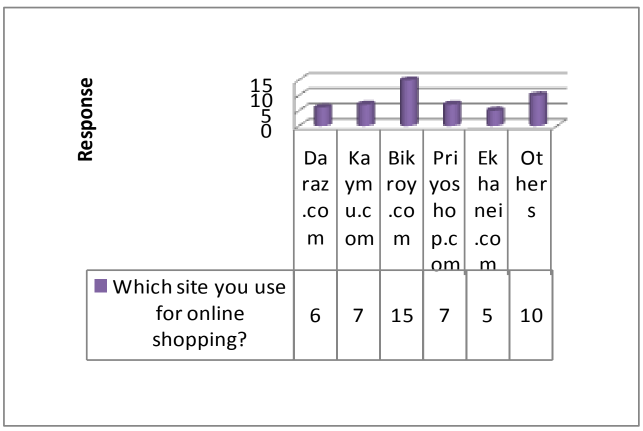


Fig. 3: Which site you use for online shopping?

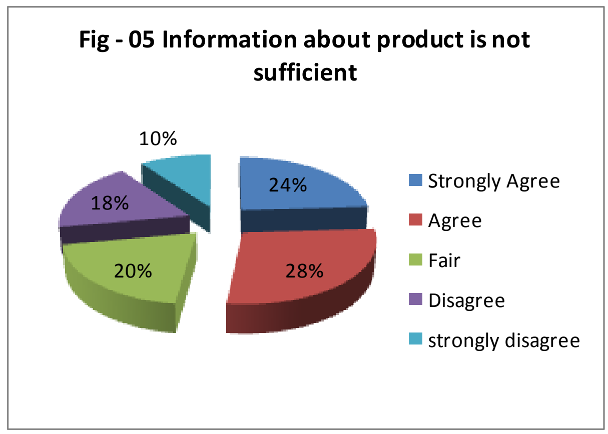


Fig. 5: Information about product is not sufficient

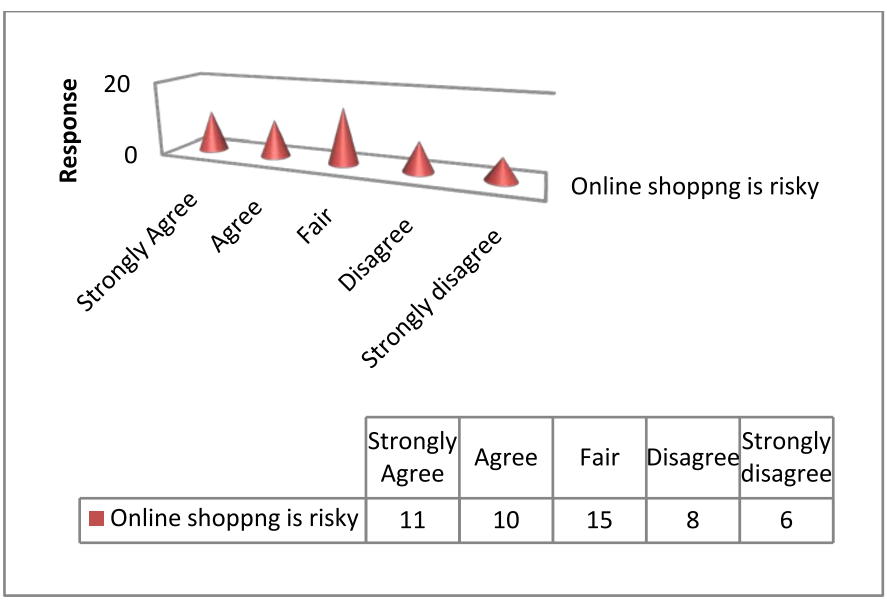


Fig. 4: Online Shopping is risky

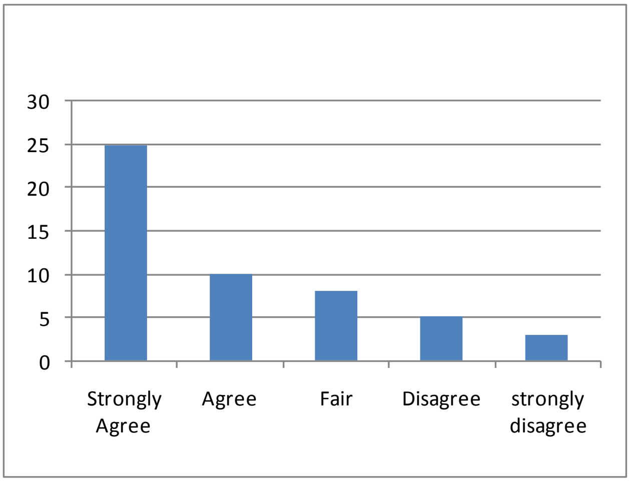


Fig.6: Traditional shopping is still being preferred than online shopping

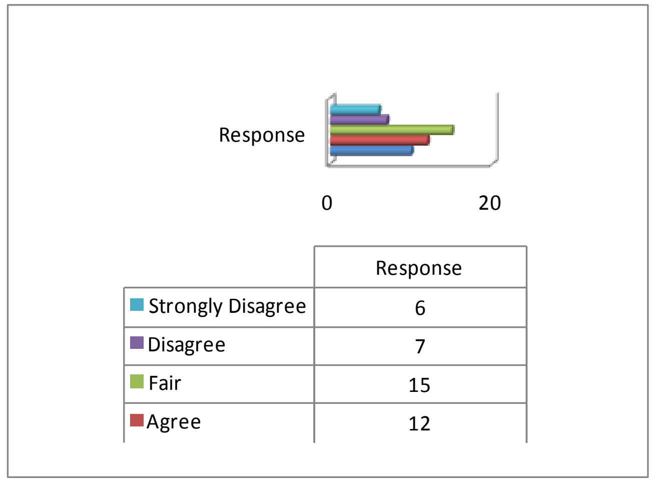


Fig.7: Products are more expensive in online

B- Abbreviation

- ETC: Et cetera
- BTRC: Bangladesh Telecommunication Regulatory Commission
- WiMAX: Worldwide Interoperability for Microwave Access
- ISP: Internet Service Provider
- PSTN: Public switched telephone network
- VoIP: Voice Over Internet Protocol

Work Citation

1. Acceptance of Online Shopping in Bangladesh: Consumer's Perspective. (n.d.). Retrieved April 02, 2016 <http://www.academia.edu/11221572/ Acceptance_of_Online_Shopping_in_Bangladesh_Consumer_s_Perspective>
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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Content Mixes used in Advertisement on Social Media for Particular Categories of Product & Services: A Brief Study

By Ridhwan-Un-Nissa, Dr. Pratika Mishra & Dr. Manmohan Rahul

Ansal University

Abstract- Innovativeness is requirement for a long ran we can't overlook the significance of either. This research work talks about that which where the major categories of products and services being advertised on social media during the period of this study. This further suggests with regards to the identification of the content which has been used to advertise the selected categories of products/services identified for the study on the selected social media website. Further the sixteen identified variables which are Message, Tag line, Brand Logo, Images, Celebrity, Offers/Discounts, Colour, Text, Customer Reviews, Jingles, Audio, Video, Product Information, Product Comparison, Price information, Call To Action and there relation with the selected social media websites and categories of products and services selected for the research study has been studied in detail.

Keywords: content variables, content, social media, advertisement.

GJMBR-E Classification: *JEL Code: M37*

CONTENTMIXESUSEDINADVERTISEMENTONSOCIALMEDIAFORPARTICULARCATEGORIESOFPRODUCTSERVICESABRIEFSTUDY

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I. Introduction

Content visualizes one of the imperative ways to commune with an audience is by expressing the thoughtful memos to the masses by putting the pictures in use which are sufficiently adequate for it. The content in the form of the pictures proves quite working in terms of the communication. They are being employed upon in the every type of the communication platform be it TV, outdoor, internet or print. The pictures are responded upon instantly as it is the right brain in the humans which processes the pictures, while the left brain engrosses speaking and reading (Krugman 2000). The left brain and the right brain read and visualize the message respectively. Feminity and the masculinity differences also have a key segregation on the use of pictures in ads. Women lean to be more focused on the left hemisphere of the brain which designates more dependence on the verbal component of the advertisement while it is the men who are more focused on the pictures due to more right brain engrossing which in turn inclines the men towards the interpreting of the pictures present all over the ads (Meyers-Levy 1994). Thus the ads focused on women must be more rich in imagery while those of the women should much made of the verbal genre of the ads. The ads which are broadcasted over to the users in the peculiar media environment is transformed due to the change in the media set up. The black and white pictures have evolved with time to vibrant and colourful. If truth be told, the whole media scenario has witnessed revolution in terms of the ads which are now more cheerful, high-spirited, and enthusiastic, unsurpassed and paramount (Geller 2001).

The music is one of the key things in today`s time for the ads. Rather the background music acts as the corner stone in the building of promotions through the ads. By fairing the decibels, pitch, and other dimensions of music, an advertiser can suspiciously concentrate on a little but chief facets of the spoken communication. The music was used in the first radio network broadcast for the first time in the 1923 (Hettinger 1933). But it is also a fact that many of the researchers are critics to usage of music in the ads and have not been in accordance with working of music in getting through the minds of the people. This criticism is there from the times when Gorn (1982) had conducted a study on the on the presence of pleasant and the unpleasant music. He concluded on a note that the pleasant music affected and assisted the customers in buying a colour pen of their own choice. It was after a lot of time that the researchers took music as the tool in building up of the purchase intents (Allen and Madden 1985). Music is believed to boast the power to hit the nervous system like a key in the lock, by this means acting upon the brain to fabricate preferred and pet poignant rejoinder (Clynes 1975, 1977) (Clynes and Nettheim 1982). The emotions of the audiences are to some extent governed upon by the musical advertisements (Wintle 1978).

The colours are polar contents that must be utilized to create a sensory and the visual effect over people. (Childers & Houston 1984). The ads leave a great influence and the colourfulness of the ads makes them more attractive. Colours make available individuality to tone in a picture which or else would not be perceptible in a black-and-white portrait (Suzuki and Takahashi 1997). The ads which focus on the minority of the selective features make much more use of the colours. The scope of the differentiation in the colour, music and the pictures in the orthodox brick-and-mortar stores have been researched upon by many of the researchers (Turley and Milliman 2000) but the infliction of attention in these companies remains unseen yet. One more question that is ought to be answered is that the choosing of the colours, should it be the bright or

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Global Journal of Management and Business Research (E) Volume XVI Issue V Version I Year 2016

dull colour usage to draw the audience or should be an ad which is minimally coloured which prove to be more credible and swaying for a punter?

The relevant verbal content enhanced by the picture and musical rhythms with the colours redefines the advertising. The punch lines within an ad help consumers to recall and remember the advertisement the retention and remembrance of the contents in then ads easy. The piercing of the media with every part of the world has made the masses as the modernized villagers of the global village (De Mooij 1998). The linguistic link bridges the gap between audience and the advertisers. It helps to create a powerful punch line. With English being secondly more spoken common lingo all over the world (Di Mooji 2005), it makes it choosy among other languages for the ones who create the ads with a punch line. In non-English speaking countries, the tagline is English while the rest of other is printed in the local language (Nelson and Paek 2007). In addition to this a consequential union between the words that are being sworn in as a tagline in an advertisement as it smoothens the progress of swift salvage and response (Bower 1970, 1972).Confluence theory is the theory that represents the ingenuity and originality. It is the flowing together of the hexagon of creativity which involves: intelligence, knowledge, environment, motivation, personality, and the thinking process. This theory is imperative because it aids in adding a sense to the shattered clusters of the data (Sternberg and Lubart 1996) at times the use of the slang that is not quite conducive for the use among the people makes the ad more retainable in the minds of the people.

The animation is one of the innovative skills that employed by the advertisers mostly over the online advertisement. The online advertisement is put into the use because of its advancement in the intermingling of conversations. This intermingling of the consumers is the scope to which the audience can communicate with each other and also edit the content that is put up in the ad (Steuer 1992). The peculiar features that exist in the interactivity include animation, colour, graphics, audio, and video (Macias 2003). Moving images, or animation, are having the ability to redefine the advertising message (Ellsworth and Ellsworth 1995). In the orthodox manner, the animated advertisements are considered feasible for the online advertisement. Dynamism or motion is measured an essential module of banner advertisement (Rieber 1991). The fact that attracts the advertisers towards the animated ads is that it has the attention grabbing power than that of the ones which don't lack the motion pictures (Reeves and Nass 1996). Now what the question stands is that, what is the stretch till which the animated ads can be put into the use so that it does not turn to be source of exasperation and monotonous sequence of the same thing for the consumers. The question also stands that should these ads be fast or slow paced?

Various researchers consider the emotions of utter importance as well for gaining the purchase intents, as emotions engender purchase resolutions (Gardner 1985; Hill and Gardner 1987). The neuroscientists tell of the significance of emotions on deciding about any issue and the behavior of people (Ambler and Burne 1999; Du Plessis 2005; Hall 2002). The advertisements are categorized into the two components as (1) thinking advertisement, where the key stress is laid on the information plus the benefits of the item for consumption; and (2) feeling advertisement, where the main focus is lead on the emotions associated with the handling and utilization of the product. Also what remains unanswered is that should ads be highly sentimental or not? Or what kind of the emotion should reach out to the people and where it should aim at their nervous system as it is these emotions that form the key of the life in the form of happiness or the sadness, which are processed upon by the nervous system so as to get some upshot (LeDoux 1996; Damasio 1994)

The advertisers and managers can thus get the tips and the insights about the gamut of the content, that the orthodox or novel media should be equipped with in the today`s era. The utilization of this research can be effortlessly determined for both of the media channels be it orthodox or novel as the idea of promotions has appeared in the abundance that is from media-motivated. To multi-media motivated (Clynes 1980);. The ads this can be made extra ordinarily more tempting and likable by adopting these tactics. But still the gamut of content which is to be employed still remains in ambiguity.

II. Literature Review

To create creative strategies that too accordingly to the customers are a bit hard but it will certain show positively results in present and future as well. It will help in building brand image and will retain large customer portfolio Creative strategy helps a brand to get recognized in the market and achieves certain place. The company's total revenue/profit depends upon the strategy used to advertisement to promote its products (Rehman, Vaish & Roseman1991). There are many ways to write creative strategy. You can't assume anything but to think and write the strategy that works your way.

a) Key components while designing an ad

The content should be precise & accurate and to the point which consumers could understand easily and get attracted towards the product or brand. Besides it needs a proper strategic plan to develop such attractive content which attracts consumers. Company should highlight the positive sides of its brand and publish such content that will influence ad persuade customers to get attracted towards the products

(Moorman, Deshpande, & Zaltman 1993). In order to do so a company needs an advertising company to advertise its products, agency or some strong source to create attractive advertisements, identical platform to demonstrate or publish the ads and researchers that finally reach out to the customers. The content published actually decides the future of the brand and the feedback received from potential customers helps advertisers to make positive changes and update the content with its new products and services (Gountas & Ewing, 2003).

There are many creative strategies to get to know how ads will create an impact on the target market and potential customers (Phillips & Lee. 2005). The five best strategies to know what is going inside the mind of customers and how you will attract your customers are as-

i. *Colour* is a way of expression and a source of information. Consumers get attracted to certain colours and some colours are easily visualized. Use of sensible colours can have positive impact on the attitude of the consumers and can influence feelings as well. Warm colours like Bright red, Orange and Yellow represents excitement and are mostly used by the companies for advertisements. Colourful advertisements can get noticed easily by the customers than the blank advertisements. So it becomes important for the marketers to know the value of colour in marketing strategy.
ii. *Humour* Playful attributes can show off the bright and positive side of a brand and will attract customers much easily. Ads that will make customers feel cherished and excited are much appreciated in the market. Marketers should not create an advertisement that is dull in nature. People get influenced by such kind of advertisement and will pass on to their near ones as well. This is the best way of promoting one's brand.
iii. *Compelling Images* refers to the visual advertisement which is one of the most influential ad. Almost everybody observe and perceives things as they are shown. We get easily attracted to things that are goods in looks be it or for or automobiles or even clothes. According to HubSpot creating visuals behind your ads can have a great impact on your brand. Images or visual content attract customers more often. We have a live example of Face book, as the engagement of its customers increase drastically after it introduces Timeline.
iv. *Well- Written copy* the master piece work content that can be framed creatively with a certain aptitude and knowledge is persuasive and inspiring. Here you get an opportunity to edit the content and update the customers about your new products and additional features to the existing products any time. Plus on the basis on customer feedback the company can upgrade their products and make it effective for the customers. Newspapers, television and radio are few of the sources of written advertisements. This kind of strategy can be also used where marketers needs to publish lot of content but the content should be attractive and easily understandable and it should highlight the benefits, achievements and show positivity about a product.
v. *The right size for the right message* the last and the important strategy is how to place your brand ahead of your competitors in the minds of customers. While creating advertising content the company's must describe their product cleverly. They must differentiate their product from competitors and high light the strengths. They should publish their ads consistently to keep their customers up-to-date regarding the products and their features. So marketers need to understand their target market first before creating any content so that it can boosts its revenue.

b) Innovative focus on content used in advertisement to increase the customer engagement

The Significant of online networking advertising is thinking imaginatively, apply innovativeness to each crusade and program, and don't depend on single method for achievement. The new developments that have been taken place in this shift of advertisements are referred to as the content marketing. Content Marketing refers to the marketing technique of creation and sharing of valuable information about the products and services on company's websites or through other ways of advertisements in order to reach out to the large masses and attract them towards your product (El-Murad & West 2004). Content means anything that is written, displayed or shown. So content marketing is an art of displaying and distributing information of the products & services and create the brand image in the minds of customers. As today almost every organization is using social media websites to promote their products. Marketers can write or portray detailed information about their brands, company profile, products & services on social website to update their customers about the new products & services and make it easy for them to have access. (Rehman and Vaish 2013) had been the motivation of the study that encompasses almost all the ways that are employed by an advertiser for making prevalence among the audience. This including the content that are utilized for advertisements. The heightening media networks consumed for ads have changed the scenario. The connectivity in between the tremendous number of people has provided this technology with a different vision. However the traditional media has a different advantage with regard to the beneficial plusses which cannot be ignored (Rehman and Vaish 2013). Each of these media networks has their very own content variants covering the audiences' attention, but the content dimensions of one channel cannot be used by the other; they require some modifications and improvements. The article demonstrates a theory which can help to understand the content formulation, its utilization and mix for every extensive media agency (e.g., radio, TV, print, outdoor, and Internet). The content present over the traditional media is improvised to be put onto the ads in the newer forms of the media. The theoretical perceptions and the applicable models are the same for both advertising agencies. The improvisation invokes more intent due to its animated sculptures, colourful designs and music. The traditional media channels have static content (Evans 2009), but the altering advertising ideologies, the broadened and innovative media channels have put the reservations towards the advertisers to go for the amending the content, for these amendments may include the of animation, graphics, and multimedia. However, that does not exclude them from opting for other content variants (e.g., picture, music, colour, words), the modifications that are positive should be added to them only.

c) *Three categories of digital marketing: paid content, owned content, and earned content*

The paid content lays the stones of the things like pay-per-click, the use of OTA`s (online travel agencies). The owned content comprises of hotel`s website and social media pages. Earned content is the most obscure and subtle part which includes the user reviews and media coverage. The paid and the owned content metamorphosed into a liability and an obligation as the digital marketing solidified. The consumers have however elevated in giving and taking opinions. The earned content hugely affects the repo of a hotel, for the reviews are the one of the main judging factors. (Bagley & Lanz, 2014). It has been marked that 92 percent of the guests go through the online reviews before booking up a hotel. The requisitions of the earned content are counted all along. The reviews are considered of utmost importance. These might be textual or visual. The hotels too must be check with this opinion maintenance and their response should be immediate According to a report by Bain & Company, guests who are attached to a company by social media, spend the 20-40 percent of the money with them only because of the caring system due to which these companies reached out to them. Trip advisor, one of the acknowledged primary user content website has about 3 million customers and 75 million increasing reviews. It is a proven source of monitoring the benefits of earned content. Its trip barometer shows a substantial data that explains the usefulness of the earned content its stipulation for utilization and maintenance of a positive reputation is must thing (Singhal, Cody, Rogers, et, al 2003). Trip Barometer's 2013 survey says that 92 percent of the booking decisions are affected by the reviews and identifies the reviews as one of the top three booking factors along with price and location. Similarly the travel reviews suggest that 96 percent of travel reviews impact the booking and are crucial for reservations. This study by Trip Advisor was reinforced by a Cornell University Center for Hospitality Research study in late 2012. The results have given industries a substantial and concrete rationalization for targeting earned content, an obliging part of digital marketing which can survive the uplifting of revenue (Bagley & Lanz, 2014).

(Federal Trade Commission 2008), despite the fact that, the earned content`s positive enhancement and maintenance is evident, the hotel commerce is consistently evolving making itself more intricate. We have interviewed many sources which encompass the industry experts of the field and tried to acquire their perspectives on how hotels should move on, the pathways for success and lapses and how is marketing, a channel of career building in this genre of hospitality. To gather the actual transformational change in substantiating the earned content in the lines of digital marketing, we analyze at various industry leaders who have had consumed the social media, earned content and user experiences to heighten their brands and firms. Starwood Hotels & Resorts is seen as a success full firm in utilizing the social media as a tool for their benefit. They have exploited the marketing sense modern by using millennial to invite young guests. Understanding the need for brand loyalty, earned content is supported in a brand-unique fashion in order to engage the specific demand segment that is most strongly attracted to each brand. An instagram account has been put into use that aims only to upload content that is magnetizing the travellers especially youngsters. They also have a mobile app that enables these preferred guests to review and book reservations. Kimpton hotels have been engaging the guests on personal note from a long ago. They have been putting interest with the guest experiences as a contrivance for the property motivation. They have also hired a manager for the social media for their corporeal use. Also regional marketing directors are supplemented nationwide by a "social squad" of operations staff that doubles as social media ambassadors for their properties. Each property is represented by one social media ambassador or more than one somewhere. The guest management teams at the office of Kempton have been tasked to maintain a positive earned content. (Gerbner, Gross, Morgan, et, al 2002) The directors of operations and the marketing directors are closely allied to this team which conveys the guest responses to the entire company. Kimpton has not witnessed any specific elevation in marketing budget as they have been giving preference to the user generated content. We do have another seeing approach on the benefits and flaws of the earned content that is conveyed to us by the specialist of this forum. As per (Oestreicher & Zalmanson 2013) marketing manager at reinvade, an Online Reputation Management (ORM) industry leader that provides services for over 23,000 hotels and restaurants in the industry. Reinvade is facilitating the orthodox marketing services which include the private surveys sent via email and also the high tech earned content services that are tomorrow`s digital marketing efforts which include a social media dashboard, an alerting ticketing system for hotel`s department heads for the review follow ups. It also involves a sentiment analysis milieu. They further illustrated the milieu compares a hotel`s` overall sentiment, calculated through reviews, to those of its competitive set. ORMs like Reinvade, Review Pro, and Digital Alchemy provide the alternatives and the way outs to hotels so as to get with their customers via social media and check into the reviews to improvise the services by monitoring the digital panorama in an effectual and fruitful trend. This digital marketing is an evolving and sprouting concept and the generations that are heading might witness it as an implemented lucrative model in use. In (Palumbo &Herbig 1998).defined content as king. But what does it exactly employ to? Does it mean that by creative and attractive ads, the buyers will throng to you along with their complete decisions inclusive of presales? By mailing the curtained ads randomly you cannot convert readers to action in actuality.

III. Research Methodology

The frequency distribution of different products and service categories identified from the selective screen shots identified during the period of June 2014 to July 2015 as well as the social media used for the advertisement is estimated and shown in the table given below:

Table 4.1: Frequency distribution of products/services categories

Product/Services categories	Frequency	Percent
Online Course	34	29.06%
Clothing, accessories and Makeup range	36	30.77%
Electronics	20	17.09%
Online Jobs	14	11.97%
Matrimonial	11	9.40%

The Result indicates that the maximum advertisements are found for Clothing, Accessories and Make Up Range. This may be due to the reason that the social media is popular among the youth and educated people. Hence most of the companies are focusing on these customers and most of the advertisements belong to fashion related products. This is followed by online courses 29 percent of the advertisements for online courses. Online courses recently gained an importance and the companies found social media as the most suitable media for the advertisement of online courses. 17 percent of the advertisements are related to electronics while 12 percent of the advertisements are of online jobs and 10 percent are found of matrimonial. It is observed that most of the advertisements are focusing on the youth of the country who may be interested in online courses, Online Jobs, matrimonial and Fashion Related Products. Social media is used as a media for the advertisement of these categories of products and services.

Table 4.2: Frequency distribution of social media websites

Social Media Websites	Frequency	Percent
Facebook	24.8	26%
Twitter	20.5	21%
LinkedIn	19.7	20%
You Tube	15.4	16%
Google+	16.2	17%

The result of frequency distribution indicates that 26 percent of the advertisements are considered from Facebook followed by Twitter (21 percent), LinkedIn (20percent), You Tube (16percent) and Google+ (17percent). Most of the advertisements are found on the Facebook as it is one of the most popular social media site during the period of this study. Twitter & LinkedIn are mostly followed by the working professionals.

a) *Association between social media and product category*

In the research study the effort is being done to analyses the association is any exists between the type of selected products and services categories and social media websites used for advertisement. The Chi Square test is applied in order to identify the association between social media websites and categories of products and services selected whose advertisements are found on social media websites. The Null Hypothesis is Given Below:

Null Hypothesis: There exists no significant association between the type of Social Media used and Categories of Products & Services Selected.

The result of Chi Square is shown below in the table

Association between social media websites and product category

			Product Category Name					Total	Pearson Chi Square Statistic (p value)	Cramer's Statistic (p value)
			Online Course	Clothing, accessories and Makeup range	Electronics	Online Jobs	Matrimonial			
Website	Facebook	Count	6	10	6	3	4	29	.304 (.000)	41.893 (.000)
		(Expected Count)	-8.7	8.7	5.1	3.6	2.8	29		
	Twitter	Count	4	10	7	3	0	24		
		Expected Count	7.2	7.2	4.2	3	2.3	24		
	LinkedIn	Count	6	7	5	0	5	23		
		Expected Count	6.9	6.9	4.1	2.8	2.2	23		
	You Tube	Count	5	7	2	2	2	18		
		Expected Count	5.4	5.4	3.2	2.2	1.8	18		
	Google+	Count	13	0	0	6	0	19		
		Expected Count	5.7	5.7	3.4	2.4	1.8	19		
Total		Count	34	34	20	14	11	113		
		Expected Count	34	34	20	14	11	113		

The result of Chi Square statistics indicates that the probability value of the person's chi square statics is found to be less than 5percent level of significance hence with 95% percent confidence level the null hypothesis of no significant association between the type of social media used for the advertisements of selected categories of product and services cannot be accepted.

Hence It can Be Concluded that specific categories of products and services are advertised on specific social media websites e.g. Clothing, accessories and Makeup range is more advertised on Facebook & Twitter and less on Google + and LinkedIn. Online Courses are more available on Google+ while as Electronics are more on Twitter and less on Google+. Online Jobs are more on LinkedIn & Google+ and less on Twitter & Facebook while Matrimonial are more on Facebook and less on Google+ & LinkedIn.

b) *Association between selected categories of product/services with that of identified variable for an advertisement.*

Identified content Variables are the most important aspects used in an advertisement in order to attract the potential buyers. The use of Variables makes the advertisement more informative, attractive and appealing. In some categories of products and services variable are of high importance in an advertisement while as in some of the categories these variables are not of much importance in an advertisement. In this study the Chi square test is used in order to analyses the level of association if any between the selected categories of Product and services and the use of content variables for an advertisement. The Null Hypothesis of the chi Square is given below:

Null Hypothesis: There Exists No significant association between the selected categories of product & services and the use of identified content variables in an advertisement.

Chi square test showing the impact of identified content variables in an advertisement of selected product/services categories

Products & Services categories		
Variables Of Content Mix	Pearson Chi-Square Statistic	Cramer's V
Message	11.64 (-0.02)	0.318 (-0.02)
Tagline	0.81 (.937)	.084 (.937)
Brand Logo	4.527 (-0.339)	0.198 (-0339)
Images	15.812 (003)	0.371 (.003)
Celebrity endorsement	8.818 (.066)	.277 (.066)
Offer Discounts	2.062 (.724)	.134 (.724)
Colour	3.866 (.425)	.183 (.425)
Text	7.948 (0.093)	.263 (.093)
Customer Review	3.148 (.533)	.165 (.533)
Jingle	2.340 (.673)	.143 (.673)
Audio	1.577 (.813)	.117 (.813)
Video	6.738 (.150)	.242 (.150)
Product Information	10.910 (.028)	.308 (.028)
Product Compression	1.810 (.771)	.125 (.771)
Pricing	1.648 (.800)	.120 (.800)
Call To Action	6.222 (.183)	.233 (.183)

The result indicates that the p value (0.02) of Chi Square statistics (11.64) is found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of message in an advertisement can be rejected from the result. Therefore it can be concluded from the results that message are equally important for all the product categories. The result indicates that the p value (0.937) of Chi Square statistics (0.81) is found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of Tagline in an advertisement can be accepted from the result. Therefore it can be concluded from the results that Tagline are equally important for all the product categories. The result indicates that the p value (0.339) of Chi Square statistics (4.527) is found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of Brand Logo in an advertisement can be rejected from the result. Therefore it can be concluded from the results that Brand Logo are equally important for all the product categories. The result indicates that the P Value of Chi Square test if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Images in an advertisement cannot be accepted from the result. Images are used significantly high in case of Electronics. However it is less used for the categories like online Courses and Online Jobs. However in case of Matrimonial ads the observing frequencies are found similar to that of expected frequencies. The result indicates that the P Value (0.066) of Chi Square test (8.818) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Celebrity Endorsements in an advertisement cannot be accepted from the result. Celebrity Endorsements are significantly less used for the categories like online Courses, electronics and Online Jobs. However in case of Matrimonial ads the observing frequencies are found similar to that of expected frequencies. The result indicates that the P Value (0.724) of Chi Square test (2.026) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Offer/Discounts in an advertisement is accepted from the result. Online Courses, Clothing, Accessories and Makeup Range electronics and Online Jobs ads the observing frequencies are found similar to that of expected frequencies. The result indicates that the P Value (0.425) of Chi Square test (3.866) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Colours in an advertisement is rejected from the result. Online Courses, Clothing, Accessories and Makeup Range electronics and Online Jobs ads the observing frequencies are found similar to that of expected frequencies. The result indicates that the P Value (0.093) of Chi Square test (7.942) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Texts in an advertisement is rejected from the result. In case of Online Course and Online Jobs ads the observing frequencies are found more to that of expected frequencies However in case of Clothing, Accessories and Makeup Range & electronics ads the observing frequencies are found less to that of expected frequencies. The result indicates that the p value (0.533) of Chi Square statistics (3.148) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of customers review in an advertisement can be accepted from the result. Therefore it can be concluded from the results that customer reviews are equally important for all the product categories. The result indicates that the p value (0.673) of Chi Square statistics (2.304) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of jingles in an advertisement can be accepted from the result. Therefore it can be concluded from the results that jingles are equally important for all the product categories. The result indicates that the p value (0.813) of Chi Square statistics (1.577) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of audio in an advertisement can be accepted from the result. Therefore it can be concluded from the results that audios are equally important for all the product categories. The result indicates that the p value (0.150) of Chi Square statistics (6.738) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of video in an advertisement can be rejected from the result. Therefore it can be concluded from the results that videos are equally important for all the product categories. The result indicates that the P Value (0.028) of Chi Square test (10.910) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Product information in an advertisement is rejected from the result. In case of Online Course and Online Jobs ads the observing frequencies are found more to that of expected frequencies However in case of Clothing, Accessories and Makeup Range & Matrimonial ads the observing frequencies are found less to that of expected frequencies. In case of electronics observing frequencies are found similar to that of expected frequencies. The result indicates that the P Value (0.771) of Chi Square test (1.810) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected product category and use of Product comparison in an advertisement is accepted from the result. In all the selected categories of product

& the observing frequencies are found similar to that of expected frequencies. The result indicates that the p value (0.800) of Chi Square statistics (1.648) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of Price Information in an advertisement can be accepted from the result. Therefore it can be concluded from the results that Price Information are equally important for all the product categories. The result indicates that the p value (0.183) of Chi Square statistics (6.222) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected product category and use of Call to Action in an advertisement can be rejected from the result. Therefore it can be concluded from the results that Call to Actions are equally important for all the product categories.

The Cramer's V is found to be 0.318 which indicates the absence of a significant association between selected categories of product & Services and message in an Advertisement. The Cramer's V is found to be 0.084 which indicates the presence of a significant association between selected categories of product & Services and Tagline in an Advertisement. The Cramer's V is found to be 0.198 which indicates the absence of a significant association between selected categories of product & Services and Brand Logo in an Advertisement. The Cramer's V is found to be .371 which indicates the presence of media level of association between selected categories of product & Services and Images in an Advertisement. The Cramer's V is found to be .277 which indicates the very less presence of media level of association between selected categories of product & Services and Celebrity Endorsements in an Advertisement. The Cramers V is found to be (.134) which indicates the very less presence of media level of association between selected categories of product & Services and Offer/Discounts in an Advertisement. The Cramers V is found to be (.183) which indicates the very less presence of media level of association between selected categories of product & Services and Colours in an Advertisement. The Cramers V is found to be (.263) which indicates the very less presence of media level of association between selected categories of product & Services and Text in an Advertisement. The Cramer's V is found to be 0.165 which indicates the absence of any significant association between selected categories of product & Services and customers review in an Advertisement. The Cramer's V is found to be 0.143 which indicates the absence of any significant association between selected categories of product & Services and jingles in an Advertisement. The Cramer's V is found to be 0.117 which indicates the less presence of any significant association between selected categories of product & Services and audio in an Advertisement. The Cramer's V is found to be 0.242 which indicates the absence of any significant association between selected categories of product & Services and video in an Advertisement. The Cramers V is found to be (.308) which indicates the absence of media level of association between selected categories of product & Services and Product information in an Advertisement. The Cramers V is found to be (.125) which indicates the very less presence of media level of association between selected categories of product & Services and Product comparison in an Advertisement. The Cramer's V is found to be 0.120 which indicates the less presence of any significant association between selected categories of product & Services and Price Information in an Advertisement. The Cramer's V is found to be 0.233 which indicates the absence of any significant association between selected categories of product & Services and Call to Action in an Advertisement.

c) *Association between selected social media websites with that of identified variable for an advertisement*

Identified content Variables are the most important aspects used in an advertisement in order to attract the potential buyers. The use of Variables makes the advertisement more informative, attractive and appealing. In some social media websites variable are of high importance in an advertisement while as in some of the websites these variables are not of much importance in an advertisement. In this study the Chi square test is used in order to analyses the level of association if any between the selected social media websites and the use of content variables for an advertisement. The Null Hypothesis of the chi Square is given below:

Null Hypothesis: There Exists No significant association between the selected social media websites and the use of identified content variables in an advertisement.

Chi square test showing the impact of identified content variables in an advertisement with that of selected social media websites

	Social Media Websites	
Variables Of Content Mix	Pearson Chi-Square Statistic	Cramer's V
Message	6.783 (.148)	.245 (.148)
Tagline	18.653 (.001)	.406 (.001)
Brand Logo	6.038 (.196)	.231 (.196)
Images	19.968 (.001)	.420 (.001)
Celebrity endorsement	16.856 (.002)	.386 (.002)
Offer Discounts	5.057 (.282)	.212 (.282)
Colour	10.073 (.039)	.299 (.039)
Text	4.039 (.401)	.189 (.401)
Customer Review	4.719 (.317)	.204 (.317)
Jingle	27.628 (.000)	.494 (.000)
Audio	2.790 (.594)	.157 (.594)
Video	57.239 (.000)	.712 (.000)
Product Information	14.651 (.005)	.360 (.005)
Product Compression	6.166 (.187)	.234 (.187)
Pricing	1.067 (.899)	.097 (.899)
Call To Action	5.636 (.228)	.223 (.228)

The result indicates that the p value (0.148) of Chi Square statistics (6.783) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of message in an advertisement can be rejected from the result. Therefore it can be concluded from the results that message are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.001) of Chi Square test (18.653) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of tagline in an advertisement is rejected from the result. In case of YouTube & Google+ ads the observing frequencies are found more to that of expected frequencies However in case Facebook & twitter ads the observing frequencies are found less to that of expected frequencies. In case of LinkedIn observing frequencies are found similar to that of expected frequencies. The result indicates that the p value (0.196) of Chi Square statistics (6.038) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of brand logo in an advertisement can be accepted from the result. Therefore it can be concluded from the results that brand logo are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.001) of Chi Square test (19.968) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of images in an advertisement is rejected from the result. In case of Facebook, Twitter, & LinkedIn ads the observing frequencies are found more to that of expected frequencies However in case You Tube & Google+ the observing frequencies are found less to that of expected frequencies. The result indicates that the p value (0.002) of Chi Square statistics (16.856) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of celebrity endorsement in an advertisement can be rejected from the result. Therefore it can be concluded from the results that celebrity endorsement are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.282) of Chi Square test (5.057) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of offer/discounts in an advertisement is rejected from the result. In case of Twitter, You tube & Google+ ads the observing frequencies are found more to that of expected frequencies However in case of Facebook & LinkedIn the observing frequencies are found less to that of expected frequencies. The result indicates that the p value (0.039) of Chi Square statistics (10.073) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of colour in an advertisement can be rejected from the result. Therefore it can be concluded from the results that colour are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.401) of Chi Square test (4.039) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of text in an advertisement is rejected from the result. In case of Facebook & Google+ ads the observing frequencies are found more to that of expected frequencies However in case of LinkedIn, You tube & Twitter the observing frequencies are found less to that of expected frequencies. The result indicates that the P Value (0.317) of Chi Square test (4.719) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of customer review in an advertisement is rejected from the result. In case of Facebook & You Tube ads the observing frequencies are found more to that of expected frequencies However in case of LinkedIn ads the observing frequencies are found less to that of expected frequencies. In case of Google+ & twitter electronics observing frequencies are found similar to that of expected frequencies. The result indicates that the p value (0.000) of Chi Square statistics (27.628) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of jingle in an advertisement can be rejected from the result. Therefore it can be concluded from the results that jingle are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.594) of Chi Square test (2.790) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of Audio in an advertisement is accepted from the result. In case of Facebook, Twitter, & LinkedIn ads the observing frequencies are found more to that of expected frequencies However in case of YouTube & Google+ observing frequencies are found less to that of expected frequencies. The result indicates that the p value (0.000) of Chi Square statistics (57.239) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of video in an advertisement can be rejected from the result. Therefore it can be concluded from the results that video are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.005) of Chi Square test (14.651) if found to be less than 5percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of Product information in an advertisement is rejected from the result. In case of You tube & Google+ ads the observing frequencies are found more to that of expected frequencies However in case of Facebook, Twitter & LinkedIn the observing frequencies are found less to that of expected frequencies. The result indicates that the p value (0.187) of Chi Square statistics (6.166) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of product comparison in an advertisement can be rejected from the result. Therefore it can be concluded from the results that product comparison are the necessary part of advertisements irrespective of the type of social media websites. The result indicates that the P Value (0.899) of Chi Square test (1.067) if found to be less than 5 percent level of significance. Hence with 95 percent of the confidence level of no significant association between the selected social media websites and use of pricing in an advertisement is accepted from the result. In case of Twitter & LinkedIn ads the observing frequencies are found more to that of expected frequencies However in case of Facebook, YouTube & Google+ the observing frequencies are found less to that of expected frequencies. The result indicates that the p value (0.228) of Chi Square statistics (5.636) is found to be more than 5 percent level of significance. Hence with 95 percent of the confidence level the null hypothesis of no significant association between the selected social media websites and use of call to action in an advertisement can be rejected from the result. Therefore it can be concluded from the results that call to action are the necessary part of advertisements irrespective of the type of social media websites.

The Cramer's V is found to be 0.245 which indicates the absence of any significant association between selected social media websites and use of message in an advertisement. The Cramers V is found to be (.406) which indicates the absence of media level of association between selected social media website and Tagline in an Advertisement. The Cramer's V is found to be 0.231 which indicates the absence of any significant association between selected social media websites and use of brand logo in an advertisement. The Cramers V is found to be (.420) which indicates the absence of media level of association between selected social media website and Images in an Advertisement. The Cramer's V is found to be 0.368 which indicates the absence of any significant association between selected social media websites and use of Celebrity Endorsement in an advertisement. The Cramers V is found to be (.212) which indicates the absence of media level of association between selected social media website and Offer/Discounts in an Advertisement. The Cramer's V is found to be 0.299 which indicates the absence of any significant association between selected social media websites and use of colour in an advertisement. The Cramers V is found to be (.189) which indicates the absence of media level of association between selected social media website and Text in an Advertisement. The Cramers V is found to be (.308) which indicates the absence of media level of association between selected social media website and customer reviews in an Advertisement. The Cramer's V is found to be 0.494 which indicates the absence of any significant association between selected social media websites and use of Jingle in an advertisement. The Cramers V is found to be (.157) which indicates the absence of media level of association between selected social media website and audio in an Advertisement. The Cramer's V is found to be 0.712 which indicates the absence of any significant association between selected social media websites and use of Video in an advertisement. The Cramers V is found to be (.360) which indicates the absence of media level of association between selected social media website and Product Information in an Advertisement. The Cramer's V is found to be 0.234 which indicates the absence of any significant association between selected social media websites and use of product Comparison in an advertisement. The Cramers V is found to be (.097) which indicates the absence of media level of association between selected social media website and Pricing in an Advertisement. The Cramer's V is found to be 0.223 which indicates the absence of any significant association between selected social media websites and use of call to Action in an advertisement.

IV. Conclusion

In the research study the results indicate that the maximum advertisements are found for Clothing, Accessories and Make up Range. This may be due to the reason that the social media is popular among the youth and educated people. Hence most of the companies are focusing on these customers and most of the advertisements belong to fashion related products. This is followed by online courses. As Online courses recently gained an importance and the companies found social media as the most suitable media for the advertisement of online courses. Fallowed by electronics, online jobs & matrimonial respectively advertiser focusing on online media to promote this category. Advertisers observed that most of the advertisements are focusing on the youth of the country who may be interested in online courses, Online Jobs, matrimonial and Fashion Related Products. Social media is used as a media for the advertisement of these categories of products and services. The result further indicates that Facebook is the most followed website by the youth which is then followed by Twitter, LinkedIn, and YouTube & Google+ respectively. Most of the advertisements are found on the Facebook as it is one of the most popular social media site during the period of this study. Twitter & LinkedIn are mostly followed by the working professionals. The research study also shows the relationship between the efforts is being done to analyses the association between the type of selected products and services categories and social media websites used for advertisement. The result of analysis indicates that there exists a significant relationship between the selected social media websites and the selected products and services. Hence It can Be Concluded that specific categories of products and services are advertised on specific social media websites e.g. Clothing, accessories and Makeup range is more advertised on Facebook & Twitter and less on Google + and LinkedIn. Online Courses are more available on Google+ while as Electronics are more on Twitter and less on Google+. Online Jobs are more on LinkedIn & Google+ and less on Twitter & Facebook while Matrimonial are more on Facebook and less on Google+ & LinkedIn.

In the study the content mix that has been used in the advertisement on selected social media websites has been studies and 16 variables has been identified as a result which has then been related to the selected categories of products and services. To achieve the results f this objective the technique of cross tabulation has been applied which has further proved that the seventeen identified variables which are Message, Tag line, Brand Logo, Images, Celebrity, Offers/Discounts, Colour, Text, Customer Reviews, Jingles, Audio, Video, Product Information, Product Comparison, Price information, Call To Action and there relation with the selected social media websites and categories of products and services selected for the research study. The result of the research study indicates that there exists significant association between the selected categories of product& services and use of message in an advertisement. It is found in the research study that the message is an important variable which is used the advertisement of selected categories of products and services. Hence it has been proved from the results that message is equally important for all the product categories. Thus it can be further concluded that the message of an advertising or commercial attempts to convey what the advertiser intends through words and/or pictures. The message has a great impact in the mind of the consumer it can drive the consumer to go on to check the product and drive the sales through it. The conclusion of the study suggested that the variables which are Tagline, Brand Logo, Customer Review, Jingle, Audio, and Video, colour, Pricing, Product comparison and call to action are of utmost importance for an advertisement of selected categories of product and services. The result indicates that the there exists a very strong association between the above mentioned variables and selected categories of product & services. It is further concluded in the study that Tagline, Brand Logo, Customer Review, Jingle, colour, Audio, Video, Pricing, Product comparison and call to action are equally important as an advertisement variable for designing an ad on social media for these particular categories of products and services.

Further the results also indicate that the Images are used significantly high in case of Electronics. However it is less used for the categories like online Courses and Online Jobs. However in case of Matrimonial ads the use of images are said to be significant. The conclusion of the study concludes that the celebrity Endorsements are significantly less used for the categories like online Courses, electronics and Online Jobs. However in case of Matrimonial ads the usage of the variable is said to be equal as expected. It has further been observed in the study that in some categories of products and services Offer Discounts are of high importance in an advertisement while as in some of the categories Offer Discounts are not of much importance in an advertisement. The result indicates that the Online Courses, Clothing Accessories and Makeup Range, electronics and Online Jobs ads uses the appropriate frequency as expected by the respondents. The result indicates that the in case of Online Course and Online Jobs ads the usages of text is found to be more than that of expected once while as in in case of Clothing, Accessories and Makeup Range & electronics ads the usage of text is found to be less that than of expected once. The conclusion of the research study concludes that the product information is very essential in advertisement of the product as customers are getting more inquisitives about the information of the products Promotion that educates the public on (1) what are the benefits and features of a product, (2) what it does or can do, (3) how it compares with competing or similar products in value and benefits, and (4) where it can be bought. The result indicates that In case of Online Course and Online Jobs ads the usages of product information is found to me more than what the consumer is expecting from an advertisement while in case of clothing, Accessories and Makeup Range & Matrimonial ads the usage of product information is found to be less than what customers was expecting to be in the advertisement. However in case of electronic products the usage is found to be appropriate.

The results of the study further concludes that the variable which are message, brand logo, celebrity endorsement, colour, jingle video, product comparison and call to action are the necessary part of advertisements irrespective of the type of social media websites The result indicates that the there exists a very strong association between the above mentioned variables and selected social media websites. It is further concluded in the study that message, brand logo, celebrity endorsement, colour, jingle video, product comparison and call to action are equally important as an advertisement variable for designing an ad on the selected social media websites for some specific categories of products and services. Whereas the study further concludes that the usage of the other selected variable in the study differs from one website to another which is further explained. In the case of variable like product information the usage is found to be more that what the respondent where expecting on YouTube & Google+ ads however in case Facebook & twitter ads the usage is found to be less. In case of LinkedIn the usage of this variable was appropriate. The results further conclude that the variable brand logo the usage on Facebook, Twitter, & LinkedIn ads are found to be more that what was expected by the respondents and on You Tube & Google+ the usage is found to be less. Offer/discount is found to have more used in case of Twitter, You tube & Google+ ads and is found to be less used on the advertisements which are advertised on Facebook & LinkedIn. In case of text the usage is found to be more frequent on Facebook & Google+ ads is found to be less used on the social media websites like LinkedIn, You tube & Twitter. The result further suggested that the usage of customer reviews in case Facebook & You Tube is found to be more than what was expected and is found to be less in case of LinkedIn ads. However in case of Google+ & twitter electronics the usage of customer reviews is appropriately used while designing an ad. The result also proves that the audio used in an advertisement while designing an ad on Facebook, Twitter, & LinkedIn is used more than what was expected from it. However the same is used less in the website like YouTube & Google+. The results of the study further revealed that in case of You tube & Google+ ads the variable which is product information the usage is found to be more whereas in case of Facebook, Twitter & LinkedIn the usage is found to be less while designing an advertisement. The study further proves that on Twitter & LinkedIn ads the usage of pricing in an advertisement is found to be more that what is observed Facebook, YouTube & Google+.

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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Service Quality and Customer Satisfaction in Hospitality Industry: The Case of Selected Hotels in Jimma Town, Ethiopia

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Abstract- Hospitality is an umbrella term covering a variety of businesses, including restaurants, hotels, resorts and casinos. In a highly competitive hotel industry, individual hoteliers must find ways to make their products and services stand out among the others. The main aim of this study was to investigate service quality and customers satisfactions in hospitality industry: the case of selected hotels in Jimma town in Ethiopia, by applying a modified version of the LODGING QUALITY INDEX model. In line with the objective, descriptive and explorative research methods were employed to analyze the data collected through questionnaire from a sample of 172 respondents and correlation and regression analysis were used to see the cause and effect relationships. The key finding showed that there was a negative gap between actual service and expected service in all dimensions of lodging quality index and significant and positive relationships of five service quality dimensions and customers satisfactions.

Keywords: service quality, LODGING QUALITY INDEX, expectations, perceptions, and satisfaction.

GJMBR-E Classification: *JEL Code: M39, M20*

SERVICEQUALITYANDCUSTOMERSATISFACTIONINHOSPITALITYINDUSTRYTHECASEOFSELECTEDHOTELSINJIMMATOWNETHIOPIA

Strictly as per the compliance and regulations of:

Service Quality and Customer Satisfaction in Hospitality Industry: The Case of Selected Hotels in Jimma Town, Ethiopia

Shimekit Kelkay Eshetie [α], Wondoson Seyoum [σ] & Seid Hussen Ali [ρ]

Abstract- Hospitality is an umbrella term covering a variety of businesses, including restaurants, hotels, resorts and casinos. In a highly competitive hotel industry, individual hoteliers must find ways to make their products and services stand out among the others. The main aim of this study was to investigate service quality and customers satisfactions in hospitality industry: the case of selected hotels in Jimma town in Ethiopia, by applying a modified version of the LODGING QUALITY INDEX model. In line with the objective, descriptive and explorative research methods were employed to analyze the data collected through questionnaire from a sample of 172 respondents and correlation and regression analysis were used to see the cause and effect relationships. The key finding showed that there was a negative gap between actual service and expected service in all dimensions of lodging quality index and significant and positive relationships of five service quality dimensions and customers satisfactions.

Keywords: service quality, LODGING QUALITY INDEX, expectations, perceptions, and satisfaction.

I. Introduction

Despite the vast amount of research done in the area of service quality, quality related issues have received little research attention within the hospitality context especially in Ethiopia. The hotel industry consists of many different services, including accommodation, restaurants, cafes, and catering. The market for the hotel industry, especially classified hotels in a developing country like Ethiopia, is closely linked to the tourism industry, because a majority of consumers for the sector come from international tourists (G/egziabher, 2015).

Even though Ethiopia is in development path in different service sectors, still the country suffered from having world class hotel chains in number and providing international service standards. The country also suffered attracting more private hotel owners due to different reasons and the existed hotels do not perform well as per the international hotel standards and these clearly show that the country does not enjoy economic contribution from hospitality industry as expected (Mitiku, 2015).

According to Ethiopian ministry of culture and tourism quality standards to the hotels grading requirements and classification evaluation criteria states that to obtain a higher Star rating a progressively higher quality and range of services and physical facilities should be provided across all areas with particular emphasis in five key areas: cleanliness, service, food, bedrooms and bathrooms (Culture, 2015).

For the reason that Ethiopia initially overlooked the hotel sector by not paying attention to the hospitality industry, authorities likewise failed to monitor the code of ethics governing hoteliers. The hotels handling of customer related issues are not scientific still it is following traditional way for example throwing the food in front of the guest, insulting the guests, cheat the guest or failure to give the change back as fast as possible, chewing gum while serving the guests, pasting finger into the nose while serving, touching hair and other bodies, failure to keep their neatness and the poor quality of food and lack of complaint handling. In addition they were simply collecting money with no progress in service quality and with no applicable practical SERVQUAL model (G/egziabher, 2015). These problems likewise have been seen currently in Jimma town hotels service.

The research results showed that most of the hotels in Jimma town did not meet the standards those are expected in terms of service delivery such as adequate facilities, excellent customer relationship, and knowledge of product or service offerings, trained personnel, provision of confidence and trust of services offered. These have led to customers complaining of poor quality of service, loss of confidence and dissatisfaction.

Moreover, managers of the observed hotels sometimes act as if today's profits are primary and customer satisfaction is secondary. They have lost sight of the idea that customers are their most important priority. Many of them have no idea who their customers are, or what their customers want and have no idea how to find out. This attitude leads to fewer repeat customers and negative word of mouth.

Even if few studies were conducted on hospitality industry for example by G/egziabher (2015) and Andargie (2013) assessed hotel related services in Addis Ababa, deep reviewed of these research result showed that there is a gap in way of measuring customers satisfactions. As different writers stated that customers' satisfactions should be measured based on

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computing the actual service and expected service results. Customer satisfaction is the outcome of customer's perception of the value received in a transaction or relationship, where value equals perceived service quality, compared to the value expected from transactions or relationships with competing vendors (Parasuraman et al, 1988).

The objective of the study is to show the gap between provided services and expected services and relationships in terms of five dimensions: tangibility, reliability, responsiveness, confidences and communications and customers' satisfactions the case of selected hotels in Jimma town, Ethiopia.

Providing high standard of service quality can result in high level of customer satisfaction Suki (2013) and based on the widely common service quality measurement model LODGING QUALITY INDEX developed by Getty and Thompson (1995) and to see the relationship of these five dimensions with customer satisfaction hypotheses were done.

II. Literature Review

a) Service Quality and Customer Satisfaction

Quality in a service business has become a measure of the extent to which the service provided meets the customer's expectations. Companies have found that in order to increase profits and market share, they should pay much attention to service quality. Service quality has become a key strategic factor for companies to differentiate their products and services from other competitors by using service quality. Many researchers recommend that customers assess service quality by comparing what they feel a seller should offer and compare it against the seller's actual service performance (Gronroos, 1982) and the importance of quality to firms and customers is unequivocal because of its benefits contributing to market share and return on investment (Parasuraman et al, 1988).

According to Henning-Thurau et al (2001), the service quality is considered essential for the success and survival in a competitive environment and this influence the consumer behavior in a decision making process, and also the level of relationship between customer and company and can impact customer's loyalty. Measuring service quality is a better way to dictate whether the services are good or bad and whether the customers will or are satisfied with it.

Likewise Murasiranwa et al (2010), the hospitality industry has been facing increased number of competitors and a pressure environment, as a consequence of the combined effect of the current worldwide economic situation, technological advancement and globalization. The competitive environment in a hospitality industry has modified the way the companies' delivery the quality of service to customers and has made them adopting new approaches to maximize the customer satisfaction based in a service quality.

Furthermore, the players in the hospitality industry, precisely the hotel has been directed the efforts to change the way they act in this industry, focusing in understand customer's needs and set out strategies to meet or exceed these needs. The way they have found to achieve this strategy is to raise the attention to service quality from the customer's perspective (Al Khattab & Aldehayyat, 2011).

b) Customer satisfaction

Customer satisfaction is the outcome of customer's perception of the value received in a transaction or relationship, where value equals perceived service quality, compared to the value expected from transactions or relationships with competing vendors (W.H.D.P.U.G, 2014).

In order to achieve customer satisfaction, it is important to recognize and to anticipate customers' needs and to be able to satisfy them. Companies which are able to rapidly understand and satisfy customers' needs, make greater profits than those which fail to understand and satisfy them (Almsalam, 2014).

Commitment towards quality improves the guest's level of satisfaction and increases profits and consequently the benefits gained by the guest and the employee. On the opposite, mistakes in service provision cost the hotel money and its reputation may suffer. This is the "non-quality cost" concept. The scenario created by non-quality service can be daunting for any hotel manager. An unhappy guest does not usually express his/her unhappiness to the management of a hotel, but will on average, inform at least nine other people about poor service experiences. A happy guest will, by contrast, only inform three people about his/her good service experiences in a hotel (W.H.D.P.U.G, 2014).

Moreover based on (Oliver 1980), customer satisfaction is stated based on the expectation disconfirmation point of view. Before purchasing or using the product or service, customers always have their personal expectation about its performance. After buying or using product or service, if the result is equal or better than expectation, it means the expectation has positive confirmation. In the opposite case, if the result is lower than expectation, we have negative confirmation. Customers are said to be satisfied only if there are positive confirmations of expectation. Customer satisfaction leads to repeat purchases, loyalty and to retain customers. Satisfied customers are more likely to repeat buying products or services. They will also tend to say good things and to recommend the product or service to others. On the other hand dissatisfied customers respond differently. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product, or they may try to reduce the dissonance by seeking information that might confirm its high value (Kotler, 2000).

The SERVQUAL instrument is used to assess consumer perceptions and expectations regarding the quality of a service. The original service dimensions used by consumers to judge the quality of a service include:

Assurance– knowledge and courtesy of all employees and their ability to inspire trust and confidence in hotel guests.

Empathy– consideration, individualized attention the hotel provides to its guests.

Reliability– the ability to perform the promised service dependably and accurately.

Responsiveness– a sincere willingness to assist guests and provide timely service.

Tangibles– The ambience and general appearance of the physical facilities, rooms, restaurants, equipment, personnel, and communication materials (Na, 2010).

For each dimension, the SERVQUAL scale provides a score for customer expectations (E) and as core for customer perceptions (P) of service providers' performances. Customer expectations are wants or desires of customer, what they feel from the providers or it can be the prediction of future events. While customer perceptions are measured directly within and after their experience in using service. They reveal the evaluations of customers about what they gain from service (Na, 2010).

According to Parasuraman et al (1988), the difference between the two scores is service quality (Q).

$$Q = P - E$$

The key to optimizing service quality is to maximize this positive gap score. The negative value of this gap score reveals the dissatisfaction of customers. The input to calculate this score is customers' feedbacks.

c) *Lodging Quality Index*

The lodging quality index (LQI) is a multidimensional scale developed on the basis of SERVQUAL model. The process of the LQI scale began with ten dimensions that were originally in the first version of SERVQUAL (Parasuraman et al, 1988). The authors claimed that the LQI is a generic measure of hotel service quality (Na, 2010).

d) *Previous Studies on Hotel Industry*

According to the study by Hasan (2014), on the measuring service quality and customer satisfaction of the Hotels guests in Bangladesh, guest states that the hotel guests' perceptions of service quality provided by the hotel industry were lower than their expectations. The lowest expectations and perceptions were given by Bangladesh guests towards the hotels and domestic and international hotel guests the results showed that the overall customer satisfaction levels towards the hotel stay is not satisfactory. Likewise, Kariru (2014) has made a research on the customers' perceptions and expectations of service quality in hotels in Western tourism circuit, in Kenya indicated that the hotels have room to improve their service quality and adapt to customers' expectations, so as to generate increased customer satisfaction and the resultant competitiveness. It is evident that a gap exists between customers' perceived and expected service quality standards of hotels.

Furthermore, G/egziabher $\frac{\pi}{2}$(2015)examined the service quality and customerss satisfaction in hotel industry in Addis Ababa, Ethiopia on three star hotels stated that the combination of tangibility, reliability, responsiveness, confidence and communication together has significant and positive effect on customer satisfaction. And also the hotel guests' perceptions of service quality provided by the hotel industry were lower than their expectations.

Andargie (2013) conducted a study on foreign customer satisfaction in Ethiopian five star hotels Sheraton Addis and Hilton intercontinental hotels reported that foreign customers are not satisfied by the services of the hotels, more over all services quality dimensions created a gap in their expectation and perception of guests. Besides Zeleke (2012) has examined a study about the impact of service quality on customer satisfaction at the public owned National Alcohol and Liquor Factory stated that the five service quality dimensions brought an impact on customer satisfaction was significant in all factors of service quality.

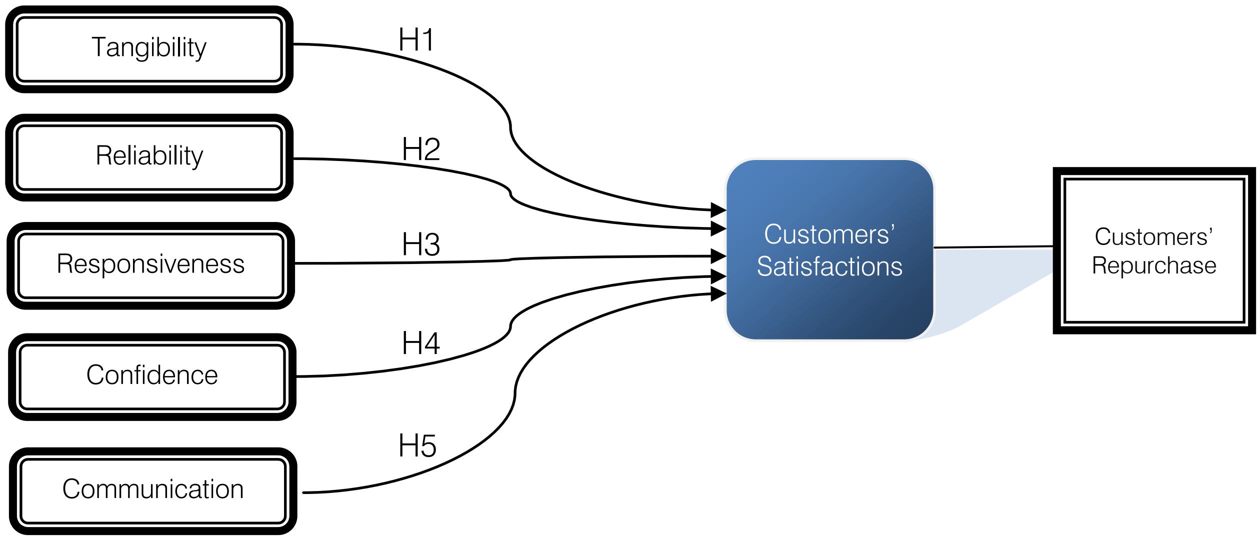
e) *Conceptual Frame work*

Conceptual framework was developed to identify the capability to predict the customer satisfaction based on the dimensions of service quality.

The conceptual frame work depicts the relationship between the independent and the dependent variables.

Currently the LODGING QUALITY INDEX model has been proven to be the best model to measure service quality in service sectors especially with the customer perspective. This idea generates an assumption that the five dimensions of LODGING QUALITY INDEX model could have a direct relationship with customer satisfaction. To see the relationship between customer satisfaction and service quality dimensions it is better to use the model (G/egziabher, 2015 and Na, 2010).

Predicted Model of Customer Satisfaction based on Service Quality dimensions (LQI)



Source: extracted from review of related literature

Figure 1

If customers agree that they are satisfied and give the reasons for satisfaction as service quality; service quality dimension has significant relationship with service quality and customer satisfaction, then a conclusion could be drawn that service quality has a significant relationship with customer satisfaction and with service quality dimensions.

To know about the impact of the individual dimensions of hotel service quality on overall customer satisfaction, multiple regressions using the following model can predict:

We allow for independent variables five to potentially be related to the dependent variable one.

Let: x1=tangibility
X2= reliability
X3=responsiveness
X4=confidence
X5=communications

Overall Customer Satisfaction(y) =**β**0+ **β**1 x1 + **β**2 x2 + **β**3 x3 + **β**4x4 +**β**5x5 + e

Where:

β_0 is the intercept

$\beta_1,\ldots\beta_5$ are coefficients/parameters associated with X_1, $X_2\ldots X_5$

y – Response variable

X_1 $X_2\ldots$ X5 are known constants/explanatory variables

e –is random error

III. Research Methodlogy

The study was descriptive in nature and employed explanatory research method which was aimed at establishing the cause and effect relationship between variables. The researcher used the facts or information already available to analyze and make a critical evaluation of the data/information.

a) Sampling Technique and Sample Size

In this study, both non probability and probability sampling were employed. Purposive/ judgment type of non-probability sampling was used for selecting the hotels and probability sampling was used. The sample size of this research was 172 guests from population of approximately 1428 guests based on ratio of customers in the specified days. The sample size from the guests is calculated as follows;

$$n = \frac{n_0}{1+\dfrac{(n_0-1)}{N}}$$

no- Adjusted sample size

N - The population size.

n=196/1+ (195/1428)

n=172

The sample break down of hotels based on ratio: Central hotel, Syf hotel, Honey Land hotel and W/abegaze hotel based on the ratio of (8:5:3:7) respectively.

Table 3.1: Sample break down

No.	Name of hotels selected	No. of estimated Customers per day	Percentage (%)	No. of questionnaire proposed to distributed
1	Central hotel	400	34.8	60
2	Seyf hotel	250	21.5	37
3	Hanyland hotel	150	13.4	23
4	W/Abegaze hotel	350	30.2	52
		1428	100	172

b) Data Collection Instrument

For the purpose of gathering primary data, structured questionnaire were developed and administered with the selected sample respondents/ guests. In this survey, self-completion questionnaire with closed questions were developed.

The questionnaire were a complete survey of 40 questions covering mostly hotel services including the first division with 4 items based on general information second part with 30 items based LODGING QUALITY INDEX.

c) Data Analysis

Quantitative analysis techniques were employed to show processed data in absolute terms through the use of descriptive statistical tools such as frequency, valid percentages, minimum and maximum value, mean and standard deviation of results with the help of SPSS version 16 by employing descriptive and inferential analysis techniques.

IV. Data Analysis and Discussions

All items shows strong consistency and its constructs indicated by values of Cronbach's alpha higher than 0.70. This suggests that the items concerned adequately measure a single construct for each tested variable (tangibility, empathy, responsive-ness, reliability, assurance). Reliability measurements for each construct are shown in Table 4.1.

Table 4.1: Reliability Statistics

Variables	No. of items	Alpha(Perceptions)	Alphas (expectation)
Tangibility	6	0.780	0.803
Reliability	6	0.761	0.803
Responsiveness	6	0.853	0.841
Confidences	6	0.882	0.892
Communications	6	0.813	0.879

1. How many times have you previously visit at the studied hotels within a month?

Table 4.2: Frequency and percentage of customers visiting the studied hotels

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 times	14	8.1	8.1	8.1
	2 times	28	16.3	16.3	24.4
	3 times	32	18.6	18.6	43.0
	four times	40	23.3	23.3	66.3
	more than 4 times	58	33.7	33.7	100.0
	Total	172	100.0	100.0	

As the table 4.2 shows that most of the studied hotels visit the hotels approximately more than four times within a month. So the customers have enough information's to judge or evaluate level of service quality to studied hotels.

2. Education level

Table 4.3: Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-8	18	10.5	10.5	10.5
	9-12	14	8.1	8.1	18.6
	diploma	27	15.7	15.7	34.3
	degree	54	31.4	31.4	65.7
	MA and above	59	34.3	34.3	100.0
	Total	172	100.0	100.0	

As the table 4.3 depicts that more numbers of the respondent were higher in educational level. So they have enough knowledge to judge whether the service delivered by studied hotels have quality or not or met their expectations or not.

a) *Level of customers' expectation and perception towards service quality of hotels*

This section presents the customers_ expectation and perception towards service quality of Hotels. As the researcher tried to states on the literature review service quality is composed of tangibility, reliability, responsiveness, confidence, and communication. The 172 respondents were asked to rate each statement concerning their expectation and perception of service quality delivered by the selected hotels in Jimma town.

The following table below gives a breakdown of the descriptive measures of the five dimensions of service quality(LQI) that were answered by respondents.

i. *Tangibility*

Table 4.4: Customer satisfaction concerning service Quality tangibility dimensions

No.	LODGING QUALITY INDEX	N	Customers' expectation		Customers' Perceptions		Cust.sat. Level
	TANGEBLITY		mean	S.D	mean	S.D	P-E=Q
1	TQ1:The front desk was visually appealing	172	3.80	.74094	3.24	1.16284	-0.56
2	TQ2:The employees had clean, neat uniforms	172	3.88	.81533	3.20	1.14421	-0.68
3	TQ3:The restaurant's atmosphere was inviting	172	3.82	.84038	3.20	1.20366	-0.62
4	TQ4:The outdoor surroundings were visually attractive	172	3.72	.88722	2.98	.95191	-0.74
5	TQ5:The hotel was bright and well lighted	172	3.78	.81305	3.17	1.16671	-0.61
6	TQ6:The hotel's interior and exterior were well maintained	172	3.70	.75811	2.96	.99917	-0.74
Cumulative/aggregate/ level			3.78		3.12		Dissatisfied (-0.65)

First, the results in the table 4.4 in the dimension Tangibility showed that customers had high expectations for an excellent hotel to have modern functionality and appearance of the property. However, when their perceptions of studied hotels functionality and appearance were compared to their expectation levels a gap of -0.65 was found.

The data shows that customer perceptions' on actually having modern looking functionality and appearance of the property were lower than what they expected. That is provided services by the studied hotels had not been met customers' expectations based on all Tangibility dimension.

All the tangibility dimensions such as visually appealing front desk, the neatness of employees, the restaurant's atmosphere, attractiveness of outdoor surroundings, brightness of the hotel, well maintaining interior and exterior of the hotel are not appealing as the customers' expectations. As a result negative difference between perceptions and expectations of the customers related to the Tangibility dimension was recorded. Accordingly, customers were dissatisfied with the Tangibility dimension of the studied Hotel.

Table 4.5: Customer satisfaction concerning service Quality Reliability dimensions

	LODGING QUALITY INDEX	N	Customers' expectation		Customers' Perceptions		Cust.sat. Level
	RELIABLITY	N					P-E=Q
1	RLQ1:My reservation was handled efficiently	172	3.80	.83576	3.20	1.13953	-0.6
2	RLQ2:My guest room was ready as promised	172	3.80	.7468	3.22	1.09652	-0.58
3	RLQ3:TV, radio, A/C, lights, and other mechanical equipment worked properly	172	3.81	.91341	3.03	1.16191	-0.78
4	RLQ4:I got what I paid for	172	3.78	.88866	2.60	1.17460	-1.18
5	RLQ5:Hotel Provides services at the time it promises to do so	172	3.92	.70924	2.91	.91929	-1.01
6	RLQ6:Employees were able to accurately answer my questions	172	3.94	.72313	3.10	1.07921	-0.84
	Aggregate mean		3.84		3.01		Dissatisfied (-0.83)

Second, Customers' expectations and perceptions on the Reliability dimension of the Hotel were sought based on six dummy variables (Table 4.5) above. Reliability dimension mean score perceptions ranges from (mean 2.60 to 3.22) and expectations (mean 3.78to 3.80);

The data shows that Customers' expectation levels vary in this dimension according to which service attribute was being evaluated. However, on all the statements in this dimension customers' expectations exceeded their perceptions of the service quality at the studied hotels (-0.83)

These finding indicates that Overall satisfactions on studied hotels promised service dependably and accurately was below customer expectations.

Table 4.6: Customer satisfaction concerning service Quality Responsiveness dimensions

No.	LODGING QUALITY INDEX	N	Customers' expectation		Customers' Perceptions		Cust.sat. Level
	RESPONSIVENESS		mean	S.D	mean	S.D	P-E=Q
1	RQ1:Employees responded promptly to my requests	172	3.90	.77731	2.85	1.30981	-1.05
2	RQ2:Informative literature about the hotel was provided	172	3.89	.71784	3.05	1.33449	-0.84
3	RQ3:Employees were willing to answer my questions	172	3.85	.88973	3.02	1.08942	-0.83
4	RQ4:Employees responded quickly to solve my problems	172	3.87	.83043	3.03	.95162	-0.84
5	RQ5:Room service was prompt	172	3.96	.69160	3.05	1.15604	-0.91
6	RQ6:Check-in and check-out procedures were fast and efficient	172	3.99	.67967	2.95	1.11771	-1.04
	AGREGATE MEAN		3.91		2.99		Dissatisfied (-0.92)

Third, Customers' expectations and perceptions were sought on four variables coming under the Responsiveness dimension (Table4.6) above. Customers were asked six questions to ascertain their level of expectations and perceptions on the above variables. In the statement of responsiveness dimension customers' perceptions range from (mean 2.85 to 3.05) and expectations (mean 3.85 to 3.99) results -0.92.

In all items of responsiveness such as employee's willingness to promptly respond the customers' request, availability of informative literature about the hotel, employee's willingness to solve the guest problem quick availability of room service, fast check-in check-out procedure are a negative results to customers satisfactions.

It showed that the customers' perception was lower than their expectations.

Table 4.7: Customer satisfaction concerning service Quality confidence dimensions

LODGING QUALITY INDEX		N	Customers' expectation		Customers' Perceptions		Cust.sat. Level P-E=Q
CONFIDENCE							
1	CQ1:Employees knew about local places of interest	172	3.68	.92215	3.13	1.14943	-0.5465
2	CQ2Employees treated me with respect	172	3.75	.85925	3.03	1.17923	-0.7151
3	CQ3:I felt safe in the delivery of services	172	4.01	.78724	3.10	1.00093	-0.913
4	CQ4:Employees were polite when answering my questions	172	3.80	.91088	2.99	1.18464	-0.8081
5	CQ5;The hotel provided a safe environment	172	3.74	.88768	2.96	1.21826	-0.7791
6	CQ6:The facilities were conveniently located	172	3.78	.88392	3.05	1.21787	-0.73
	AGREGATE MEAN GAP		3.79		3.04		Dissatisfied (-0.75)

Fourth, Customers' expectations and perceptions on confidence dimension of the Hotel were sought on six variables (Table 4.7) above. They were examined through six questions to verify their level of expectations and perceptions on the above variables. The result perceptions mean's score range from (mean 2.96 to 3.13) and expectations (3.60 to 4.00);

In all items includes: knowledge of employees about local place, treatments' of guest, secured environment delivered by the hotels, politeness of staffs and facilities located suitable place are a negative results when we compare customers' expatiations.

A negative difference (-0.75) was observed with regard to the customers' perceptions and expectations of the all confidence dimension. It confirmed that customers' expectations had not been met and they were dissatisfied about the confidence dimension of Hotel services.

Table 4.8: Customer satisfaction concerning service Quality communication dimensions

LODGING QUALITY INDEX		N	Customers' expectation		Customers' Perceptions		Cust.sat. Level P-E=Q
COMMUNICATIONS							
1	CNQ1Charges on my account were clearly explained	172	3.53	.89461	2.95	1.18600	-0.5814
2	CNQ2:Hotels employees have the customer's best interest at heart	172	3.77	.89409	2.99	1.16226	-0.7732
3	CNQ4:I received undivided attention at the front desk	172	3.73	.78620	2.98	1.21623	-0.75
4	CNQ5:Reservationists tried to find out my particular needs	172	3.74	.94041	3.21	1.01585	-0.5291
5	CNQ6: Managers of the hotel was supervising and friendly welcoming me.	172	3.68	.86319	2.91	1.02173	-0.7732
6	CNQ3:Hotels employees deals with guests in a caring fashion	172	3.89	.89872	2.92	1.13132	
	Aggregate mean gap		3.72		2.99		Dissatisfied (-0.72)

Finally, Customers were asked six questions to ascertain their level of expectations and perceptions on the communications variables (Table 4.8) above. Dimension of communications perceptions range from (mean 2.9 to 3.2) and expectations (mean 3.5 to 3.8).

A negative difference (-0.72) on the dimension of communications was noted between the customers' expectations and perceptions.

It showed that the customers' perception was lower than their expectation and they had been dissatisfied with the communications dimension of the Hotel. Customers had expressed dissatisfaction with items includes Charges on customers' account were clearly explained, Hotels employees have the customer's best interest at heart, customers received undivided attention at the front desk, Reservationists tried to find out guests' particular needs accessibility, managers of the hotel was supervising and friendly welcoming guest and Hotels employees deals with guests in a caring fashion.

These findings indicate that the customers still expect more in the quality of service given by the service providers. Because service delivered by Jimma Hotels are not match with their expectations.

b) Correlation Result of Service quality and Customer satisfaction

Table 4.2.1: Correlations matrix

		CUS. SAT.	TANG.	RELIAB.	RESPON.	CONF.	COMUN.
CUSTOMERS' SATISFACTION	Pearson Correlation	1	.345**	.419**	.543**	.474**	.402**
	Sig. (1-tailed)		.000	.000	.000	.000	.000
	N	172	172	172	172	172	172
TANGEBLITY	Pearson Correlation	.345**	1	.134*	.097	.213**	.104
	Sig. (1-tailed)	.000		.040	.103	.002	.088
	N	172	172	172	172	172	172
RELIABLITY	Pearson Correlation	.419**	.134*	1	.361**	.015	.035
	Sig. (1-tailed)	.000	.040		.000	.421	.325
	N	172	172	172	172	172	172
RESPONSIVENESS	Pearson Correlation	.543**	.097	.361**	1	.297**	.244**
	Sig. (1-tailed)	.000	.103	.000		.000	.001
	N	172	172	172	172	172	172
CONFIDENCES	Pearson Correlation	.474**	.213**	.015	.297**	1	.471**
	Sig. (1-tailed)	.000	.002	.421	.000		.000
	N	172	172	172	172	172	172
COMUNICATIONS	Pearson Correlation	.402**	.104	.035	.244**	.471**	1
	Sig. (1-tailed)	.000	.088	.325	.001	.000	
	N	172	172	172	172	172	172

***. Correlation is significant at the 0.01 level (1tailed).*

**. Correlation is significant at the 0.05 level (1-tailed).*

Table 4.2.1 shows that Correlation value between service quality dimensions and customer satisfaction. The results of correlation analysis supported the hypothesis H1, H2, H3, H4, & H5 and proved that there is a positive and strong significance relationship between the LODGING QUALITY INDEX dimensions and customer satisfaction.

Tangibility and customer satisfaction ($r=0.345^{**}$, $p < 0.01$), reliability and customer satisfaction ($r = 0.418^{**}$, $P < 0.01$), responsiveness and customer satisfaction ($r=0.545^{**}$, $P < 0.01$), confidence and customer satisfaction ($r = 0.474^{**}$, $p < 0.01$), communications and customer Satisfaction ($r=0.402^{**}$, $P < 0.01$) are positively correlated respectively.

Reliability is positive relations with responsiveness($r=0.361^{**}$, $P<0.01$).

Responsiveness is no correlations with confidence and communications ($r=0.297^{**}$, $p< 0.01$ and $r=244^{**}$, $p<0.01$ respectively).

Confidence is positive relations with communications ($r=.471^{**}$, $p<0.01$).

Tangibility is no correlations with reliability and confidence ($r=0.134^{*}$, $p<0.05$ and 0.213^{**}, $p<0.01$ respectively).

c) Regression Analysis

The researcher used multiple regression analysis to examine the independent variables:

Tangibility, Reliability, Responsiveness, Confidence, and Communications on the dependent variable customer's satisfaction.

Table 4.3.1: Regression model for Coefficients'

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-3.744	.228		-16.402	.000		
RESPON.	.238	.046	.308	5.149	.000	.772	1.295
CONFID.	.180	.045	.250	4.021	.000	.711	1.406
RELIAB.	.239	.051	.270	4.729	.000	.845	1.183
TANGEB.	.191	.050	.207	3.814	.000	.937	1.067
COMUN.	.135	.046	.178	2.963	.003	.766	1.305

a. Dependent Variable: CUSTOMERS' SATISFACTIONS

The results are as follows:

Estimated customers' satisfactions

(Y)=-3.744+0.308*Respo.+0.250*Conf.+0.270*Reliab.+0.207*Tang.+ 0.178*Comun.+e

Where:

Constant a=-3.744

Responsiveness Coefficient = 0.308

Confidence Coefficient = 0.250

Reliability Coefficient = 0.270

Tangibility Coefficient = 0.207

Communications Coefficient=0.178

e- Indicates random error.

The above results illustrated the highest impact of the Responsiveness on customer satisfaction, where an increase in Responsiveness by (beta= 0.308, t=5.149, $p<0.01$) could cause an increase in the customer satisfaction in hotel industry.

Similarly, Reliability has a positive and significant effect on the customer satisfaction with (beta coefficient =0.270 t=4.729, and $p<0.01$).

Also, the customer satisfaction in Jimma studied hotels will be strongly affected by tangibility, where an increase in tangibility by (beta= 0.207, t-value=3.814, $p < 0.01$) will causes a direct increase in the customer satisfaction.

The coefficient beta and p value of Confidence were positive and significant (beta= 0.250, $p < 0.01$) effect on customers' satisfactions in Jimma studied hotels. Means the customer satisfaction in hotel is directly affected by the Confidence where an increase in Confidence by 0.250 will cause a direct increase in the customer satisfaction.

The value of communications contribution to the Customer Satisfaction is (beta=0.178, t-value of 2.963 and p-value less than 1% sig. level). That means communications on customer satisfaction, where an increase in communications by 0.178 will cause an increase in the customer satisfaction in hotel industry.

The Model summary table 4.3.2and the ANOVA table4.3.3, include the R Square value, which serves as the proportions of the variation in dependent variable (customers' satisfactions) being explained by the variation in independent variable service quality dimensions. In other words this means that the R Square depicts how good the regression model is at explaining the variance in Customer Satisfaction in hotels' industry.

It can be observed that the coefficient of determination (R^2) was 0.542, representing that 54.2% of customer satisfaction can be explained by the five dimensions of service quality (LODGING QUALITY INDEX).

This is a good finding, but in order to find out if it is significant one must study the ANOVA table. The ANOVA table shows the results from the analysis of the variance and determines if the R Square value is significant or not. In this case the ANOVA table shows that the finding is significant because the p-value is less than significance level 0.1%. This indicates that the overall model was reasonable fit and there was a statistically significant association between service quality dimensions and customer satisfaction.

Table 4.3.2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.543[a]	.295	.291	.45471
2	.634[b]	.402	.395	.42000
3	.691[c]	.478	.468	.39383
4	.720[d]	.518	.506	.37950
5	.736[e]	.542	.528	.37095

a. Predictors: (Constant), RESPONSIVENESS

b. Predictors: (Constant), RESPONSIVENESS, CONFIDENCES

c. Predictors: (Constant), RESPONSIVENESS, CONFIDENCES, RELIABLITY

d. Predictors: (Constant), RESPONSIVENESS, CONFIDENCES, RELIABLITY, TANGEBLITY

e. Predictors: (Constant), RESPONSIVENESS, CONFIDENCES, RELIABLITY, TANGEBLITY, COMUNICATIONS

Table 4.3.3: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.032	5	5.406	39.289	.000[a]
	Residual	22.843	166	.138		
	Total	49.875	171			

a. Predictors: (Constant), COMUNICATIONS, RELIABLITY, TANGEBLITY, RESPONSIVENESS, CONFIDENCES

b. Dependent Variable: CUSTOMERS' SATISFACTIONS

d) Test of the Hypotheses

The following hypotheses were tested to answer the problem statement and consequently address the objective of the study.

H0: There is no a significant relationship between the dimension tangibility of service quality and customer satisfaction.

H1: There is a significant relationship between the dimension tangibility of service quality and customer satisfaction.

The result of the multiple regression analysis found that the variable tangibility had a beta value of 0.207 and that it was significant at a 0.01% significance level, as shown in Table 4.15. These finding indicate that the researcher have very strong evidence to reject the null hypothesis and support the research hypothesis. The positive relationship between tangibility and customer satisfaction was strengthened by the strong correlation between the two variables, a Pearson coefficient of r=0.345** with p- value less than 0.01 as shown in Table4.14. So, there is a significant and positive relationship between the dimension tangibility of service quality and customer satisfaction.

H0: There is no significant relationship between the dimension reliability of service quality and customer satisfaction.

H1: There is a significant relationship between the dimension reliability of service quality and customer satisfaction

The finding in the data analysis presented in Table 4.15, shows that the variable Reliability had a beta value of 0.270 and the p- value was less than one percent (1%)level of significance. This means that the variable Reliability was the significant contributor to customer satisfaction. The data analysis also found that Reliability was strongly correlated to customer satisfaction with a significant Pearson coefficient of 0.419.

So, the alternative hypothesis (H2) can be supported by the data because contribution to the customer satisfaction has taken positive value and very strong evidence to reject null hypothesis with 99% confidence level.

Thus it can be concluded that there is a significant and positive relationship between Reliability and customer satisfaction.

H0: There is no significant relationship between the dimension responsiveness of service quality and customer satisfaction.

H1: There is a significant relationship between the dimension responsiveness of service quality and customer satisfaction.

The regression analysis showed that responsiveness had a beta value of 0.308, which was the highest of all the variables and p-value less than 1% sig. level. The data analysis also found that Reliability was strongly correlated to customer satisfaction with a significant Pearson coefficient of 0.543** with 1% sig. level. With this data we can support the developed alternative hypothesis (H3) and we have very strong evidence to reject the null hypothesis. So the finding concludes that there is a significant and positive relationship between Responsiveness and Customer satisfaction.

H0: There is no significant relationship between the dimension confidence of service quality and customer satisfaction.

H1: There is a significant relationship between the dimension confidence of service quality and customer satisfaction.

As shown in table 4.15 in the data analysis, Confidence had a significant beta value of 0.250 and p-value less than 1% sig. level. And the variable confidence was also positively correlated to customer satisfaction ($r=0.474^{**}$ and $p<0.001$) as depicted in table 4.14.With this data developed alternative hypothesis (H4) can be supported and the researcher has very strong evidence against the null hypothesis at 1% significance level.

So the finding concludes that there is a significant and positive relationship between Confidence and Customer satisfaction.

H0: There is a significant relationship between the dimension communication of service quality and customer satisfaction.

H1: There is no significant relationship between the dimension communication of service quality and customer satisfaction

As shown in table 4.15 in the data analysis, Communication had a significant beta value of 0.178 and p-value less than 1% sig. level. And the variable Communication was also positively correlated to customer satisfaction ($r=0.407^{**}$ and $p<0.001$) as depicted in table 4.14

So the constructed alternative hypothesis can be supported and the researcher has very strong evidence against the null hypothesis at 1% significance level. Finally it can conclude that there is a positive and significant relationship between communications and Customer satisfaction.

To sum up the five dimensions of the lodging quality index (LQI) those generic measures of hotel industries' quality service have significant and positive relationships with customers' satisfactions at 99% confidence level.

V. Conclusion and Recommendations

a) *Conclusion*

Customers are very crucial part of the success of any company. Their satisfaction with a purchased product or service influences their decision to purchase it again. This holds true for the companies in the hotels industry satisfied customers prefer to return to the same hotel or restaurant if they really liked it. Therefore, customer satisfaction plays a very important role in the hotel industry and should be seen as one of the first management's priorities at all hospitality companies. The findings of the study could be summed up:

1. The dimension of responsiveness has significant and positive relationships with the customers' satisfactions at more than 99% confidence level. And also all attributes of responsiveness were not match with customer expectations. The result leads to negative disconfirmation, where performance is deemed worse than standard, resulting in dissatisfaction of customers to the studied hotels.
2. Communications had a significant and positive relationship with the customer satisfaction in hotel services. All elements of communications were results a negative sign in each considered hotels. In other words, the studied hotels were not capable in fulfilling the guest satisfactions in any elements of communications.
3. Tangibility had a significant and positive relationship with the customer satisfaction in hotel services. And negative difference between perceptions and expectations of the customers related to the Tangibility dimension was recorded. So, customers were dissatisfied with the Tangibility dimension of the studied Hotel.
4. Reliability had a significant and positive relationship with the customer satisfaction in hotel services. And also the studied hotels failed in fulfilling in customers' expectations in all elements of reliability dimensions.
5. Confidence had a significant and positive relationship with the customer satisfaction in hotel services. All items includes: knowledge of employees about local place, treatments' of guest, secured environment delivered by the hotels, politeness of staffs and facilities located suitable place are a negative average score results when we compare customers' expatiations.

b) Recommendations

The following are the recommendations:

1. To curve the problem related to responsiveness dimensions, motivating employees are critical points to the managers and owners of the hotels. When hotel companies find great employees, train them, and incorporate them into their work team, they do not want to lose them. They need to motivate them so they stay and do their work well.
2. Communication is at the heart of all business relationships. Managers must give instructions, feedback, encouragement, carry-out discipline, and solve problems using interpersonal communication. There must be constant and clear communication down as well up within the company. Communication is probably the most important step to achieve improved satisfaction among employees that consequently leads to increased customer satisfaction.
3. The owners of the hotels or the top level of managers should maintain the service attribute of tangibility at the acceptable level, because different type of customer usually has a variety of their preference. The facilities' physical appearance like facilities at excellent hotels should be visually appealing, materials in excellent hotels should be neat in appearance and the front office area and restaurants must be attractive and appealing.
4. Be reliable one way for the firm to keep customers' expectations from rising is to perform the service properly at the first time. It is imperative to be a reliable service provider that can deliver consistently competitive performance.
5. To solve the problems regarding confidence of employees, attracting or recruiting staffs that have adequate knowledge in managing, especially in hotel management and tourism with appropriate short and long term training and orientations concerning customers handling should be provided. Well-trained employees can deliver quality service which helps the image of the company and attracts more customers to the company.
6. Managers should understand that profit is the result of doing things right rather, than only purpose of doing business. They know that the purpose of business is to create and maintain satisfied customers. Satisfied customers not only return to the same hotel or restaurant, but they also talk favorably to others about their satisfaction.
7. Concerned bodies like the government officials are seriously considering or supporting the hospitality business to make the hotel sectors more international brand and to give attentions to the hospitality sectors like other disciplines.

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Global Journal of Management and Business Research: E Marketing
Volume 16 Issue 5 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

A Review on the Relationship Variables to Customer Satisfaction

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Abstract- In marketing, customer satisfaction is considered as a key construct in the last few decades. Previously it is a less acceptable construct, since most of the marketing oriented organizations are perceived that attracting new customers better than retaining existing one. However, currently, these organizations are using customer satisfaction as a prime business performance indicator and a weapon in the dynamic environment to get the sustainable competitive advantage. This customer satisfaction is impact by several variables and dimensions. Therefore, this qualitative comprehensive review examines with the variety of literature support the relationship of variables with respect to customer satisfaction. To broaden and make possible further studies contextually and empirically, a mind-map is presented to show how these relationship variables relate to customers satisfaction. This would improve the studies related to customer satisfaction in particular.

Keywords: customer satisfaction, relationship, variables, comprehensive model.

GJMBR-E Classification: JEL Code: M30, M39

AREVIEWONTHERELATIONSHIPVARIABLESTOCUSTOMERSATISFACTION

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A Review on the Relationship Variables to Customer Satisfaction

Ms. Anne Suhaniya Joseph Karunakaran [α] & Ms. Vadivelu Thusyanthy [σ]

Abstract- In marketing, customer satisfaction is considered as a key construct in the last few decades. Previously it is a less acceptable construct, since most of the marketing oriented organizations are perceived that attracting new customers better than retaining existing one. However, currently, these organizations are using customer satisfaction as a prime business performance indicator and a weapon in the dynamic environment to get the sustainable competitive advantage. This customer satisfaction is impact by several variables and dimensions. Therefore, this qualitative comprehensive review examines with the variety of literature support the relationship of variables with respect to customer satisfaction. To broaden and make possible further studies contextually and empirically, a mind-map is presented to show how these relationship variables relate to customers satisfaction. This would improve the studies related to customer satisfaction in particular.

Keywords: customer satisfaction, relationship, variables, comprehensive model.

I. Introduction

Customer satisfaction, as a construct, has been fundamental to marketing for over three decades. As early Keith (1960) defined marketing as satisfying the needs and desires of the consumer. Hunt (1982) reported that by the 1970s, interest in customer satisfaction had increase to such an extent that over 500 studies were published. This trend continued and Peterson and Wilson (1992) estimated the amount of academic and trade article on customer satisfaction to be over 15,000. Further, customer satisfaction is vital for every organization to make customer profitability, customer retention and for customer loyalty (Hallowell, 1996; Soderlund & Vilgon, 1999; Khan, 2012; Srivastava, 2015).

According to the above statement, the researcher aimed to investigate about the relationship variables of customer satisfaction, which mean there are several factors impact on customer satisfaction, those are stated by numerous authors. In fact, based on those articles the researcher finds several factors and made a mind map of a review on the relationship variables to customer satisfaction. Here the researcher didn't consider about the categories of organization and the sector of that, only considered the factors of customer satisfaction whether that is service or product organization. Importantly this study assists future researchers who are doing customer satisfaction related studies.

The rest of the study is organized as follows: the next section gives the definitions and variables related to customer satisfaction. The final section offers the conclusion.

II. Customer Satisfaction

a) Definitions of Customer Satisfaction

Satisfaction is the customer's fulfillment response. It is a judgmental that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfillment (Oliver, 1981). According to Gustafsson (2005) customer satisfaction is defined as a customer's overall evaluation of the performance of an offering to date. Hayes (2008) defined the terms of customer satisfaction and perceptions of quality are labels we use to summarize a set of observable actions related to the product or service. Another author Hunt (1977) defines customer satisfaction as a process of evaluation rendered that the experience was at least as good as it was supposed to be. More precisely, consumer satisfaction definitions have either emphasized an evaluation process (e.g., Hunt, 1977; Oliver, 1981, Fornell, 1992) or a response to an evaluation process (e.g., Howard & Sheth, 1969; Oliver, 1981, 1997; Westbrook & Reilly, 1983; Tse & Wilton, 1988; Halstead, Hartman & Schmidt, 1994).

Even though many authors define customer satisfaction in different way, this study uses Oliver (1981) whose definition is cited by many studies. (e.g., Iacobucci, Ostrom & Grayson, 1995; Hom, 2000; Giese & Cote, 2002; Cengiz, 2010; Gandhi & Kang, 2011; Angelova & Zekiri, 2011)

b) Variables Associated with Customer Satisfaction

Many authors have carried out several studies regarding the factors impact on customer satisfaction; selected customer perceptions (Parasuraman et al., 1988), service quality, product quality and price (Abdullah & Rozario, 2009), perceived quality factors (Hwang & Zhao, 2010), price, fairness and customer services (Hanif, Hafeez & Riaz, 2010), perceived quality, perceived value, customer expectation, and corporate (Nasser, Salleh & Gelaidan, 2012), demographic variables (Anand & Selvaraj, 2012), socioeconomic

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factors (Tamrakar, 2014), SERFPERF dimensions (Habtie, 2015) and 7Ps marketing mix elements (Mohammad, 2015).

Parasuraman et al. (1988) identify five dimensions of service quality (SERVQUAL) that must be present in any service delivery. SERVQUAL helps to identify clearly the impact of quality dimensions on the development of customer perceptions and the resulting customer satisfaction. SERVQUAL include reliability, responsiveness, assurance, empathy and tangibles.

Abdullah and Rozario (2009) study the influence of service and product quality towards customer satisfaction, a case study at the staff cafeteria in the hotel industry. This research posits a customer's overall satisfaction with a transaction to be a function of his or her assessment of service quality, product quality and price. They suggested that service quality to be positively correlated with customer satisfaction. Therefore, when perception of service quality is high, customer satisfaction is high and vice versa.

Hwang and Zhao (2010), investigate the factors influencing customer satisfaction or dissatisfaction in the restaurant business. The study argues which perceived quality factors more strongly affect customer satisfaction or dissatisfaction. Study results indicated three perceived quality factors (good value, tasty food, and restaurant cleanness) most affected satisfied customers. On the other hand, three perceived quality factors (good value, tasty food, and employee's knowledge of menu) most affected dissatisfied customers.

Hanif, Hafeez and Riaz (2010) examine the factors affecting customer satisfaction. The study finds customer satisfaction is established when brand fulfills the needs and desires of customers. In this research study, the subscribers of telecom sector in Pakistan were targeted as the population while price, fairness and customer services were the taken as predicting variables towards customer satisfaction as criterion variable. The results further reveal that both the factors significantly contributed to explain customer satisfaction but comparatively price fairness had the larger impact on customer satisfaction than customer services.

Nasser, Salleh and Gelaidan (2012) aim to find out the customer's satisfaction with Yemeni Mobile service providers. This study examined the relationship between perceived quality, perceived value, customer expectation, and corporate image with customer satisfaction. The study found that the relationship between perceived value, perceived quality and corporate image have a significant positive influence on customer satisfaction, whereas customer expectation has positive but without statistical significance.

Anand and Selvaraj (2012) examine an empirical study regarding the impact of demographic variables on customer satisfaction in banking sector. For every organization, customer satisfaction plays vital roles that enhance loyalty and profit. The purpose of this paper was to evaluate the impact of demographic variables on customer satisfaction in public sector bank. The result revealed that there is negative relationship between the demographic variables and customer satisfaction except the choice of the bank and the status of residential area.

Tamrakar (2014) study the factors affecting customer satisfaction in telecommunication sector in Nepal; they indicate that socioeconomic factors such as allowances, expenses and mobile expenses of students has strong relationship with customer satisfaction.

Habtie (2015) analyzes about the impact of service performance dimensions modified by postal service enterprise on the customers in Addis Ababa, Ethiopia, The main purpose of this study was to empirically examine the modified SERFPERF dimensions or model that affect service quality in Ethiopian postal service enterprise and its impact on the customer satisfaction on the services of Ethiopian postal service enterprise. Recovery, reliability, tangibility, assurance, responsiveness and empathy have been the dominant influences evaluated in bringing customer satisfaction where the organization may invest more on these dominant dimensions. Based on the study reliability, assurance, responsiveness, and recovery have strong association with customer satisfaction while the moderate association is with tangibility and empathy respectively and their level of significance is vary among dimensions in the sector.

Mohammad (2015) analyzes customer satisfaction using 7Ps marketing mix elements to retail bank customers in North east Nigeria. Objectives include examining product, price, place, promotion, people, process and physical evidence as drivers of retail bank customer satisfaction. The results found that product, process and physical evidence were significantly related to customer satisfaction while price, promotion, place and people negatively related.

Many scholars have implied that several variables impact on customer satisfaction. This comprehensive review explores with the various literature supports for the relationship variables to customer satisfaction. To extend and facilitate further studies contextually and empirically, a comprehensive model is presented.

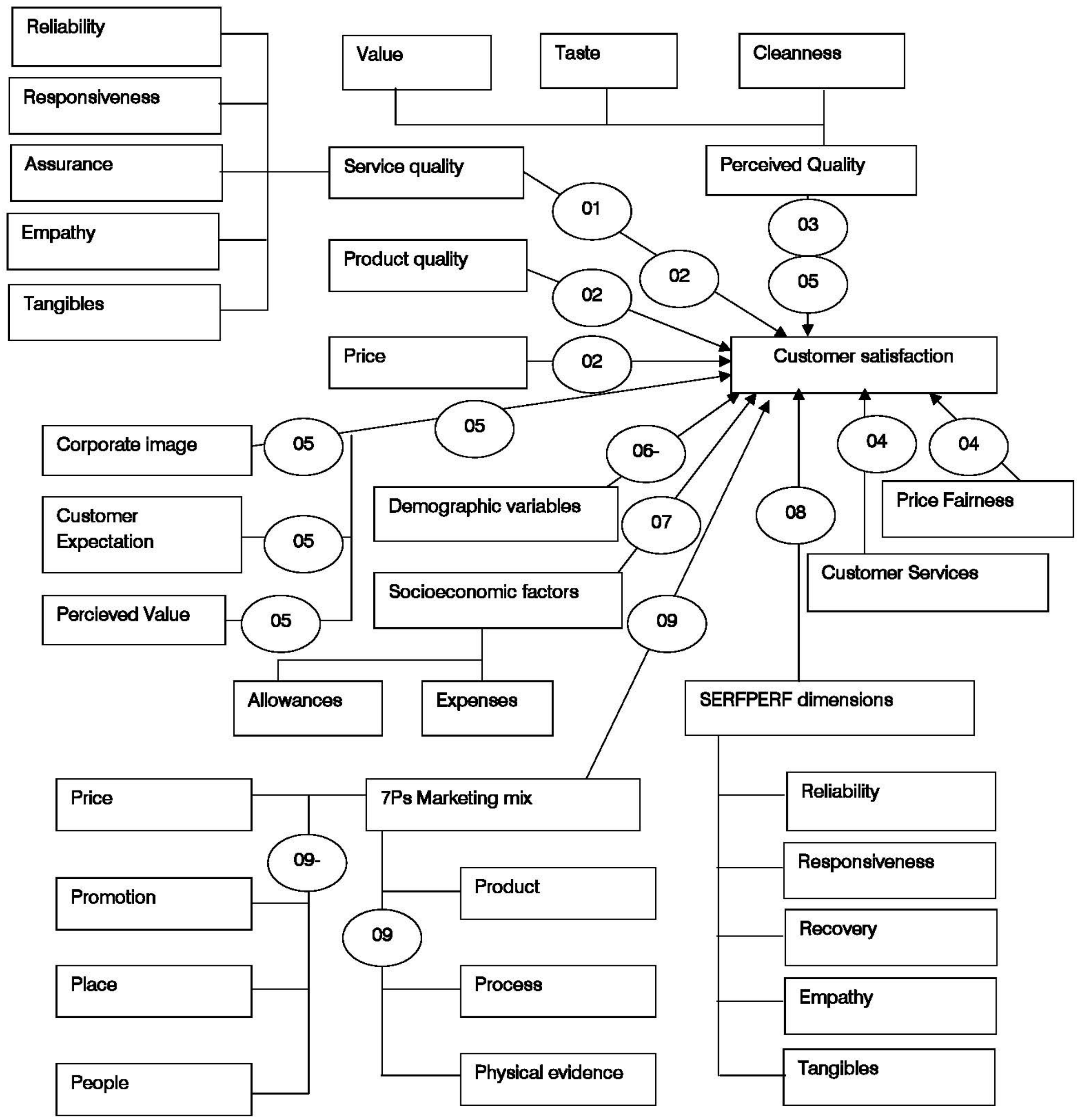

Fig. 1: A mind map on the relationship variables to customer satisfaction

In Figure 1, the numbers (and signs) in a circle indicate respective references as indicate below.

SN	Reference	SN	Reference
01	Parasuraman et al. (1988)	06	Anand and Selvaraj (2012)
02	Abdullah and Rozario (2009)	07	Tamrakar (2014)
03	Hwang and Zhao (2010)	08	Habtie (2015)
04	Hanif, Hafeez and Riaz (2010)	09	Mohammad (2015)
05	Nasser, Salleh and Gelaidan (2012)		

III. Conclusion

The preceding mind review gives descriptions from previous literatures on customer satisfaction with its related variables and dimensions. This is very important to every organization to achieve their target and make sure the survival in the industry. Therefore, the researcher carrying out this mind map to overcome those issues regarding the customer satisfaction. In every organization they has different types of need and want, but they expect to satisfy it's through their goods and services. Hence they have the responsibility to identify the tools that are impact on customer satisfaction especially in their organization's products and services.

For the above stated substances, researcher wills to give a genuine answer to all products and services organizations. This model is exhibited to demonstrate the relationship variables to customer satisfaction with the support of previous literatures (see figure 1). Therefore, this study will assist the customer satisfaction related future studies. In fact, this study can further extended by considering other relevant variables and dimensions other than the constructs and dimensions, which are considered for this study.

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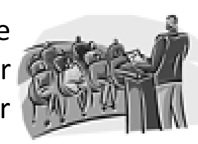
FARSBA designated members are entitled to avail a 40% discount while publishing their research papers (of a single author) with Global Journals Incorporation (USA), if the same is accepted by Editorial Board/Peer Reviewers. If you are a main author or co-author in case of multiple authors, you will be entitled to avail discount of 10%.



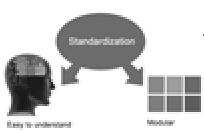
Once FARSBA title is accorded, the Fellow is authorized to organize a symposium/seminar/conference on behalf of Global Journal Incorporation (USA).The Fellow can also participate in conference/seminar/symposium organized by another institution as representative of Global Journal. In both the cases, it is mandatory for him to discuss with us and obtain our consent.

You may join as member of the Editorial Board of Global Journals Incorporation (USA) after successful completion of three years as Fellow and as Peer Reviewer. In addition, it is also desirable that you should organize seminar/symposium/conference at least once.

We shall provide you intimation regarding launching of e-version of journal of your stream time to time.This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.

The FARSBA can go through standards of OARS. You can also play vital role if you have any suggestions so that proper amendment can take place to improve the same for the benefit of entire research community.

As FARSBA, you will be given a renowned, secure and free professional email address with 100 GB of space e.g. johnhall@globaljournals.org. This will include Webmail, Spam Assassin, Email Forwarders,Auto-Responders, Email Delivery Route tracing, etc.



The FARSBA will be eligible for a free application of standardization of their researches. Standardization of research will be subject to acceptability within stipulated norms as the next step after publishing in a journal. We shall depute a team of specialized research professionals who will render their services for elevating your researches to next higher level, which is worldwide open standardization.

The FARSBA member can apply for grading and certification of standards of their educational and Institutional Degrees to Open Association of Research, Society U.S.A. Once you are designated as FARSBA, you may send us a scanned copy of all of your credentials. OARS will verify, grade and certify them. This will be based on your academic records, quality of research papers published by you, and some more criteria. After certification of all your credentials by OARS, they will be published on your Fellow Profile link on website https://associationofresearch.org which will be helpful to upgrade the dignity.

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The FARSBA is eligible to earn from sales proceeds of his/her researches/reference/review Books or literature, while publishing with Global Journals. The FARSBA can decide whether he/she would like to publish his/her research in a closed manner. In this case, whenever readers purchase that individual research paper for reading, maximum 60% of its profit earned as royalty by Global Journals, will be credited to his/her bank account. The entire entitled amount will be credited to his/her bank account exceeding limit of minimum fixed balance. There is no minimum time limit for collection. The FARSC member can decide its price and we can help in making the right decision.

The FARSBA member is eligible to join as a paid peer reviewer at Global Journals Incorporation (USA) and can get remuneration of 15% of author fees, taken from the author of a respective paper. After reviewing 5 or more papers you can request to transfer the amount to your bank account.

MEMBER OF ASSOCIATION OF RESEARCH SOCIETY IN BUSINESS (MARSBA)

The ' MARSBA ' title is accorded to a selected professional after the approval of the Editor-in-Chief / Editorial Board Members/Dean.

The “MARSBA” is a dignified ornament which is accorded to a person’s name viz. Dr. John E. Hall, Ph.D., MARSBA or William Walldroff, M.S., MARSBA.

MARSB accrediting is an honor. It authenticates your research activities. After becoming MARSBA, you can add 'MARSBA' title with your name as you use this recognition as additional suffix to your status. This will definitely enhance and add more value and repute to your name. You may use it on your professional Counseling Materials such as CV, Resume, Visiting Card and Name Plate etc.

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As MARSBA, you will be given a renowned, secure and free professional email address with 30 GB of space e.g. johnhall@globaljournals.org. This will include Webmail, Spam Assassin, Email Forwarders,Auto-Responders, Email Delivery Route tracing, etc.

We shall provide you intimation regarding launching of e-version of journal of your stream time to time.This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.

The MARSBA member can apply for approval, grading and certification of standards of their educational and Institutional Degrees to Open Association of Research, Society U.S.A.

Once you are designated as MARSBA, you may send us a scanned copy of all of your credentials. OARS will verify, grade and certify them. This will be based on your academic records, quality of research papers published by you, and some more criteria.

It is mandatory to read all terms and conditions carefully.

Auxiliary Memberships

Institutional Fellow of Open Association of Research Society (USA)-OARS (USA)

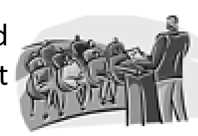
Global Journals Incorporation (USA) is accredited by Open Association of Research Society, U.S.A (OARS) and in turn, affiliates research institutions as “Institutional Fellow of Open Association of Research Society” (IFOARS).

The “FARSC” is a dignified title which is accorded to a person’s name viz. Dr. John E. Hall, Ph.D., FARSC or William Walldroff, M.S., FARSC.

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

The Institute will be entitled to following benefits:

The IBOARS can initially review research papers of their institute and recommend them to publish with respective journal of Global Journals. It can also review the papers of other institutions after obtaining our consent. The second review will be done by peer reviewer of Global Journals Incorporation (USA) The Board is at liberty to appoint a peer reviewer with the approval of chairperson after consulting us.
The author fees of such paper may be waived off up to 40%.



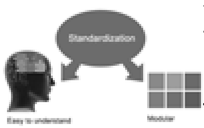
The Global Journals Incorporation (USA) at its discretion can also refer double blind peer reviewed paper at their end to the board for the verification and to get recommendation for final stage of acceptance of publication.

The IBOARS can organize symposium/seminar/conference in their country on behalf of Global Journals Incorporation (USA)-OARS (USA). The terms and conditions can be discussed separately.

The Board can also play vital role by exploring and giving valuable suggestions regarding the Standards of “Open Association of Research Society, U.S.A (OARS)” so that proper amendment can take place for the benefit of entire research community. We shall provide details of particular standard only on receipt of request from the Board.

The board members can also join us as Individual Fellow with 40% discount on total fees applicable to Individual Fellow. They will be entitled to avail all the benefits as declared. Please visit Individual Fellow-sub menu of GlobalJournals.org to have more relevant details.

We shall provide you intimation regarding launching of e-version of journal of your stream time to time. This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.



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

The following entitlements are applicable to individual Fellows:

Open Association of Research Society, U.S.A (OARS) By-laws states that an individual Fellow may use the designations as applicable, or the corresponding initials. The Credentials of individual Fellow and Associate designations signify that the individual has gained knowledge of the fundamental concepts. One is magnanimous and proficient in an expertise course covering the professional code of conduct, and follows recognized standards of practice.

Global
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We shall provide print version of 12 issues of any three journals [as per your requirement] out of our 38 journals worth $ 2376 USD.

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- The professional accredited with Fellow honor, is entitled to various benefits viz. name, fame, honor, regular flow of income, secured bright future, social status etc.

- In addition to above, if one is single author, then entitled to 40% discount on publishing research paper and can get 10%discount if one is co-author or main author among group of authors.
- The Fellow can organize symposium/seminar/conference on behalf of Global Journals Incorporation (USA) and he/she can also attend the same organized by other institutes on behalf of Global Journals.
- The Fellow can become member of Editorial Board Member after completing 3yrs.
- The Fellow can earn 60% of sales proceeds from the sale of reference/review books/literature/publishing of research paper.
- Fellow can also join as paid peer reviewer and earn 15% remuneration of author charges and can also get an opportunity to join as member of the Editorial Board of Global Journals Incorporation (USA)
- • This individual has learned the basic methods of applying those concepts and techniques to common challenging situations. This individual has further demonstrated an in–depth understanding of the application of suitable techniques to a particular area of research practice.

Note :

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

"

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The Area or field of specialization may or may not be of any category as mentioned in 'Scope of Journal' menu of the GlobalJournals.org website. There are 37 Research Journal categorized with Six parental Journals GJCST, GJMR, GJRE, GJMBR, GJSFR, GJHSS. For Authors should prefer the mentioned categories. There are three widely used systems UDC, DDC and LCC. The details are available as 'Knowledge Abstract' at Home page. The major advantage of this coding is that, the research work will be exposed to and shared with all over the world as we are being abstracted and indexed worldwide.

The paper should be in proper format. The format can be downloaded from first page of 'Author Guideline' Menu. The Author is expected to follow the general rules as mentioned in this menu. The paper should be written in MS-Word Format (*.DOC,*.DOCX).

The Author can submit the paper either online or offline. The authors should prefer online submission.Online Submission: There are three ways to submit your paper:

(A) (I) First, register yourself using top right corner of Home page then Login. If you are already registered, then login using your username and password.

(II) Choose corresponding Journal.

(III) Click 'Submit Manuscript'. Fill required information and Upload the paper.

(B) If you are using Internet Explorer, then Direct Submission through Homepage is also available.

(C) If these two are not convenient, and then email the paper directly to dean@globaljournals.org.

Offline Submission: Author can send the typed form of paper by Post. However, online submission should be preferred.

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Page Size: 8.27" X 11'"

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- Font type of all text should be Swis 721 Lt BT.
- Paper Title should be of Font Size 24 with one Column section.
- Author Name in Font Size of 11 with one column as of Title.
- Abstract Font size of 9 Bold, "Abstract" word in Italic Bold.
- Main Text: Font size 10 with justified two columns section
- Two Column with Equal Column with of 3.38 and Gaping of .2
- First Character must be three lines Drop capped.
- Paragraph before Spacing of 1 pt and After of 0 pt.
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- Large Images must be in One Column
- Numbering of First Main Headings (Heading 1) must be in Roman Letters, Capital Letter, and Font Size of 10.
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You can use your own standard format also.
Author Guidelines:

1. General,

2. Ethical Guidelines,

3. Submission of Manuscripts,

4. Manuscript's Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

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3) Final approval of the version of the paper to be published.

All authors should have been credited according to their appropriate contribution in research activity and preparing paper. Contributors who do not match the criteria as authors may be mentioned under Acknowledgement.

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Appeal of Decision: The Editorial Board's decision on publication of the paper is final and cannot be appealed elsewhere.

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Manuscript submission is a systematic procedure and little preparation is required beyond having all parts of your manuscript in a given format and a computer with an Internet connection and a Web browser. Full help and instructions are provided on-screen. As an author, you will be prompted for login and manuscript details as Field of Paper and then to upload your manuscript file(s) according to the instructions.

To avoid postal delays, all transaction is preferred by e-mail. A finished manuscript submission is confirmed by e-mail immediately and your paper enters the editorial process with no postal delays. When a conclusion is made about the publication of your paper by our Editorial Board, revisions can be submitted online with the same procedure, with an occasion to view and respond to all comments.

Complete support for both authors and co-author is provided.

4. MANUSCRIPT'S CATEGORY

Based on potential and nature, the manuscript can be categorized under the following heads:

Original research paper: Such papers are reports of high-level significant original research work.

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

Research articles: These are handled with small investigation and applications

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

5.STRUCTURE AND FORMAT OF MANUSCRIPT

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

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

(a)Title should be relevant and commensurate with the theme of the paper.

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

(c) Up to ten keywords, that precisely identifies the paper's subject, purpose, and focus.

(d) An Introduction, giving necessary background excluding subheadings; objectives must be clearly declared.

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

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

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

(h) Brief Acknowledgements.

(i) References in the proper form.

Authors should very cautiously consider the preparation of papers to ensure that they communicate efficiently. Papers are much more likely to be accepted, if they are cautiously designed and laid out, contain few or no errors, are summarizing, and be conventional to the approach and instructions. They will in addition, be published with much less delays than those that require much technical and editorial correction.

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

It is vital, that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

Format

Language: The language of publication is UK English. Authors, for whom English is a second language, must have their manuscript efficiently edited by an English-speaking person before submission to make sure that, the English is of high excellence. It is preferable, that manuscripts should be professionally edited.

Standard Usage, Abbreviations, and Units: Spelling and hyphenation should be conventional to The Concise Oxford English Dictionary. Statistics and measurements should at all times be given in figures, e.g. 16 min, except for when the number begins a sentence. When the number does not refer to a unit of measurement it should be spelt in full unless, it is 160 or greater.

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

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

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Many researchers searching for information online will use search engines such as Google, Yahoo or similar. By optimizing your paper for search engines, you will amplify the chance of someone finding it. This in turn will make it more likely to be viewed and/or cited in a further work. Global Journals Inc. (US) have compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

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A major linchpin in research work for the writing research paper is the keyword search, which one will employ to find both library and Internet resources.

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

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

Choice of key words is first tool of tips to write research paper. Research paper writing is an art.A few tips for deciding as strategically as possible about keyword search:

- One should start brainstorming lists of possible keywords before even begin searching. Think about the most important concepts related to research work. Ask, "What words would a source have to include to be truly valuable in research paper?" Then consider synonyms for the important words.
- It may take the discovery of only one relevant paper to let steer in the right keyword direction because in most databases, the keywords under which a research paper is abstracted are listed with the paper.
- One should avoid outdated words.

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

Numerical Methods: Numerical methods used should be clear and, where appropriate, supported by references.

Acknowledgements: Please make these as concise as possible.

References

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

References to information on the World Wide Web can be given, but only if the information is available without charge to readers on an official site. Wikipedia and Similar websites are not allowed where anyone can change the information. Authors will be asked to make available electronic copies of the cited information for inclusion on the Global Journals Inc. (US) homepage at the judgment of the Editorial Board.

The Editorial Board and Global Journals Inc. (US) recommend that, citation of online-published papers and other material should be done via a DOI (digital object identifier). If an author cites anything, which does not have a DOI, they run the risk of the cited material not being noticeable.

The Editorial Board and Global Journals Inc. (US) recommend the use of a tool such as Reference Manager for reference management and formatting.

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TECHNIQUES FOR WRITING A GOOD QUALITY RESEARCH PAPER:

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

2. Evaluators are human: First thing to remember that evaluators are also human being. They are not only meant for rejecting a paper. They are here to evaluate your paper. So, present your Best.

3. Think Like Evaluators: If you are in a confusion or getting demotivated that your paper will be accepted by evaluators or not, then think and try to evaluate your paper like an Evaluator. Try to understand that what an evaluator wants in your research paper and automatically you will have your answer.

4. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Informal Guidelines of Research Paper Writing

Key points to remember:

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

Final Points:

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

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

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

General style:

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

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

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

In every sections of your document

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

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

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

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

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

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

Title Page:

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

Abstract:

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

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

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

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

Approach:

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

Introduction:

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

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

Approach:

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

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

Procedures (Methods and Materials):

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

Materials:

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

Methods:

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

Approach:

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

What to keep away from

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

Results:

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

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

Content

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

What to stay away from

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

Approach

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

Figures and tables

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

Criterion for Grading a Research Paper (Compilation) by Global Journals Inc. (US)

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals Inc. (US).

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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ISSN 9755853