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God is in the Details

The Effect of Directional Verbs

Highlights

Personal Selling Business

Products in International Market

Discovering Thoughts, Inventing Future

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"God is in the Details": The Effect of Directional Verbs in Process Explanations on Text Coherence

By Dr. Kelly Saporta-Sorozon
The Open University of Israel

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I. Introduction

In marketing communication consumers are often exposed to causal claims stating a certain cause (e.g., a new bubble bandage) produces a certain effect (e.g., heal cuts faster). To foster causal-claims acceptance, marketers often recruit explanations of the process (mechanism or causal chain) by which the cause produces the effect (Fernbach, Sloman, Louis & Shube, 2013; Kuhn, 2001; Lombrozo, 2006). For example, to foster acceptance of the claim that the new bubble bandage heals cuts faster, the packaging might explain, "The bubbles *decrease* contact of the bandage with the wound, which *increases* air and oxygen circulation around it. Oxygen in the air *kills* many bacteria, causing the wound to heal faster." Studies show process explanations enhance the probability of the causal-claim acceptance (Anderson 1980; Koehler, 1991; Ross, Lepper, Strack, & Steinmetz, 1977; Walsh & Sloman, 2011), foster conceptual coherence (Murphy & Medin, 1985; Patalano, Chin-Parker & Ross 2006), and are accompanied by a sense of understanding (Ahn, Novick, & Kim, 2003). These effects result mainly because explanations use previous causal knowledge on the mechanism by which the cause produces the effect that enables accommodation of the novel information to those beliefs (Kalish, Medin, & Gelman., 1995; Lombrozo, 2006).

Previous considerations on the nature of the mechanism emphasize its being content-specific (Ahn et al., 1995), and focus on the entities (variables) that constitute the explanation (e.g., bubbles, wound, and air) and the links that exist between them (Einhorn & Hogarth, 1986). Yet, a crucial part of any explanation, which enables accommodation of the novel information to previous knowledge, is that the link between any variable in the chain to its follower is of a certain *direction*. Consider, for example, the sense of understanding if the verbs (in italics) in the explanation on the bubble bandage were changed such that they do not specify the direction of influence: "The bubbles *influence* contact of the bandage with the wound, which *affects* air and oxygen circulation around it. Oxygen in the air *affects* many bacteria, causing the wound to heal faster." This example illustrates the vital role of verbs, which indicate the direction of influence (hereafter directional verbs) from one entity (variable) to the next, in one's understanding of an explanation. In fact, in a pilot study, 30 students read one of the two versions specified above. Results showed that sense of understanding was higher among the students who read the first version (in which the direction of influence is specified) than among the students who read the second version.

The purpose of the present study is to demonstrate that while processing causal explanations, reasoners are sensitive to the information provided by the direction of influence. Specifically, we assert that specifying directional verbs that fit with previous knowledge makes the explanation coherent and thus fosters understanding, causal-claim acceptance (belief in the causal claim, understanding and higher persuasiveness (belief in the causal claim, willingness to perches the product, product's perceived efficacy), and reading fluency. In fact, satisfaction, which Gopnik

Author: A member at the Faculty of Education and Psychology at the Open University of Israel. Studies causal reasoning, decision making, consumer behavior, moral judgments and behavior, and distance education. She is a senior statistical and methodological consultant.
e-mail: kelisa@openu.ac.il

(2000) found accompanies sense of understanding, signifies to the reasoner that the explanation "sits well" with previous knowledge.

We organize the article as follows: First, we discuss and review studies demonstrating the central role explanations plays in our cognition. We also review studies showing previous causal knowledge constitutes an important part of explanations. Then we clarify how previous knowledge is expressed in mechanism explanations, by focusing on its structure. We review studies that demonstrate the importance of verbs in representing causal narrative texts, and discuss the importance of directional verbs in establishing text coherence. Finally, we present our hypotheses and three studies that tested them, and discuss the implications of the results.

II. Explanations and Cognition

Explanations play a central role in causal reasoning. People appear to depend on explanations that help make sense of causal claims (Kuhn, 2001). Specifically, when confronted with an event, people ask for information on the mechanism that could explain it (Ahn et al., 1995). Similarly, when asked to justify or argue for a claim, they tend to offer explanations on the mechanism (Glassner, Weinstock, & Neuman, 2005; Khun, 2001).

Moreover, studies show that explanations affect judgments and inferences on the probability of causal claims. Participants judged the probability of causal claims as higher when they were asked to explain them (Ross et al, 1977; Anderson, Lepper, & Ross, 1980). Walsh and Sloman (2011) demonstrated causal attributions rely on peoples' understanding of the process involved in bringing about the outcome (the presence of a causal mechanism). Fernbach et al. (2013) demonstrate that preference for a product claiming to produce some benefit (effect) is enhanced when people are provided with some causal mechanism that explains how it works. In addition, a growing body of evidence suggests the interpretation and impact of covariation data depend on prior beliefs about the mechanism (Sloman, 2009). For example, in a seminal study, Chapman and Chapman (1969) found clinical psychologists' beliefs regarding the mechanism by which psychological disorders produce symptoms affect how data are perceived to covary (see also Fugelsang and Thompson, 2003; Slusher and Anderson, 1996). Recent studies have found the causal structures of our beliefs (e.g., a causal chain structure) affect judgments of conditional probability (Bes, Sloman, Lucas, & Raufaste, 2012), how covariationis assessed (Waldmann & Hagmayer, 2001), and the expected covariation between events (Perales, Catena, & Maldonado, 2004).

Finally, research has found that good explanations foster text readability and conceptual coherence (Cain & Nash, 2011; Murphy & Medin, 1985; Patalano et al., 2006) and are accompanied by a sense of understanding (Ahn et al., 2003) and satisfaction (Gopnik, 2000).

III. Explanations and Previous Causal Knowledge

Recently, most authors recognize the central role previous knowledge plays in causal reasoning in general (see, e.g., Lagnado, Waldmann, Hagmayer, & Sloman, 2007; Waldmann & Hagmayer, 2001) and in causal explanations in particular (Ahn et al., 1995; Einhorn & Hogarth, 1985; Lombrozo, 2006). The profound effects of explanation on our cognition might result mainly because they use previous causal knowledge that enables accommodation of the novel information to those beliefs (Ahn et al., 1995; Lombrozo, 2006).In the process of searching for an explanation for some event, only a subset which comforts previous knowledge is considered (Ahn et al., 1995; Lombrozo, 2006). Specifically, the causal attribution process is content-specific when the claim is that people know a set of mechanisms and try to figure out during the process of causal attribution whether a particular mechanism is appropriate (Ahn et al., 1995). Thus, explanations constrain causal inference by reducing the range of possibilities considered to those consistent with prior beliefs about causal mechanisms (Lombrozo, 2006). In addition, Kendeou and van den Broek (2007) found that previous knowledge affects the process in which participants are engaged while trying to understand scientific texts.

IV. Mechanistic-Explanation Definition

Previous considerations on the nature of process explanations emphasize the existence of intermediate variables that lie on a spatio-temporal contiguous path from cause to effect (Fernbach et al., 2013; Walsh and Sloman, 2011). Any causal mechanism can be described in different level of details, from very short (only one mediator variable) to very long ("micro mediation") (Einhorn & Hogarth, 1986; Walsh & Sloman, 2011). The number of intermediate variables and links (=the number of intermediate variables plus one) that lie between the cause and the effect determines the causal-chain length (Einhorn & Hogarth, 1985). Yet, this definition fails to consider a crucial property of any mechanistic explanation—the fact that the links in the chain convey information on the way in which the variables affect each other. This information is expressed by what we call *directional verbs*, which state the direction in which the preceding variable of each pair in the causal chain influences the following one.

V. The Importance of Verbs

Studies show that causal relations in general and verbs in particular play a prominent role in the mental representation of stories (see, e.g., Fletcher, Hummel & Marsolek, 1990; Trabasso, Scott, & van den Broek, 1989; Trabasso & van den Broek, 1985; Trabasso, van den Broek & Suh, 1989). Specifically, Trabasso & colleagues (Trabasso & Sperry, 1985; Trabasso & van den Broek, 1985; Trabasso, van den Broek, & Suh, 1989) analyzed the causal structure of several short narrative texts. The fundamental step was to represent the text as a list of clauses and the relation between them. They found verbs to be important in two crucial respects. First, the basis of parsing the clauses was that each includes one verb predicate. Moreover, they found verbs to be essential because they carry information on states and actions that result in states changes.

VI. The Importance of Directional Verbs

The studies of Trabasso and colleagues demonstrate the importance of verbs in representing causal relations and in understanding narrative texts. These verbs signify the shift a preceding variable in the chain produces on the flowing variable. To understand the entire explanation, the reasoner must check for each shift—before continuing to the next shift—if the direction of influence specified for the pair fits previous knowledge. Verbs produce coherent text when the combination of the directions of influence specified in the explanation fits previous knowledge (e.g., a yogurt that *reduces* weight by *reducing* appetite). Verbs produce incoherent text when the combination of the directions of influence specified in the explanation does not fit previous knowledge (e.g., a yogurt that *reduces* weight by *inducing* appetite).

The effect of unspecified verbs on text coherence depends on the explanation's length. For short chains (only one mediator variable), because only one completion of direction is needed to make the explanation congruent with previous knowledge, people complete it spontaneously. For example, if people are informed that a certain yogurt (C) *affects* weight loss (E) by *affecting* one's appetite (M), based on previous knowledge, they spontaneously complete the direction: *reduces* appetite. Thus, for short chains, unspecified verbs are as effective as coherent verbs. The ability to spontaneously complete the direction of influence becomes almost impossible when more than one mediator variableis present, because many possibilities exist to present the whole explanation while specifying the directions of influences. Specifically, the number of versions of an explanation that can be presented while specifying the direction of influence is the product of the number of verbs in the explanation and two directions. For example, suppose a cell phone company presents a new phone cover that claims to reduce radiation via a tiny metal mesh it contains. When the direction of influence is unspecified, we might be explained that (verbs in italic) "the metallic material *influences* the radio waves and thus *affects* their intensity which *modifies* the radiation level." Substituting the unspecified verbs with directional verbs results in six versions of the explanation that are the product of three verbs (*influences, affect, modify*) and two possible directions (*dissolute* or *consolidate; reduces* or *induces; reduces* or *induces*, respectively*).* Thus, when the directions of influence are not specified, spontaneously completing the directions to make the explanation coherent is not possible. Also, expecting the reasoner to make the effort needed to produce a coherent explanation, such as to produce the complete list of the explanation's versions (6), judge for each if it fits with previous knowledge, and finally pick the "correct" one, is unrealistic. Consequently, for chains in which more than one mediator variable exists, unspecified verbs become almost uninformative and thus incapable of conveying previous knowledge that could facilitate text comprehension. Hence, for long chains, texts in which the directional verbs are unspecifiedare as "bad" as texts in which the directional verbs are incoherent (incompatible with previous knowledge). Thus, including coherent directional verbs in explanations that contain more than one mediator is essential to achieve the positive effects mentioned.

Notice that to make the explanation incomprehensible with previous knowledge, all the verbs do not need to be unspecified or incoherent; that some of them are is enough.

VII. Text Coherence: Connectives vs. Directional Verbs

Conceptual coherence is established when the reader can relate the events in the text such that the representation captures the text meaning (Cain & Nash, 2011).

We assert that stating the directions of influence when proposing a mechanistic explanation produces a coherent text, because they signal to the reader the form of relations between the adjacent entities (variables), and thus how to integrate the information to make it comprehensible.

As far as we know, no studies have examined the positive effects of text coherence established by directional verbs. Yet, studies have examined the effects of text coherence established by connectives (or conjunction). Different authors have categorized connectives as temporal (e.g., before, after, then), causal (e.g., because, due to, therefore), adversative (e.g., but, although), and intentional (so that, in order that) (see, e.g., Cain & Nash, 2011; Caron, Micko, & Thuring, 1988). Studies show the presence of appropriate connectives produces a higher sense of comprehension, higher ratings of text coherence, faster reading time, better memory of the text, and easier inference making (Cain & Nash, 2011; Caron, Micko, & Thuring, 1988; Ferstl & von Cramon, 2001).

VIII. Hypotheses

To examine the positive effects (understanding, causal-claim acceptance, and reading fluency) of the explanation's coherence established by directional verbs, we provided participants with explanations of the process by which an artifact (a product) produces an effect (a benefit), while manipulating the verb's direction. In the *incoherent* condition, the direction stated does not seem sensible (e.g., a food additive that claims to produce weight loss because it contains an ingredient that "induces" appetite); in the *coherent* condition, the direction stated seems sensible (e.g., reduces appetite); and in the *unspecified* condition, the direction was not stated (e.g., "affects").

In our hypotheses, we distinguish between short chains (one mediator, two links, and two verbs) and longer chains (more than one mediator). Hypothesis 1 refers to short chains, and hypothesis 2, to long chains.

H1a: We expect no difference between the *coherent* and the *unspecified* conditions in sense of understanding, causal-claim acceptance, and reading fluency.

H1b: Sense of understanding, causal-claim acceptance, and reading fluency will be higher when the explanation is *coherent or unspecified* than when it is *incoherent*.

H2a: We expect no difference between the *unspecified* and the *incoherent* conditions in sense of understanding, causal-claim acceptance, and reading fluency.

H2b: Understanding, causal-claim acceptance, and reading fluency will be higher when the explanation is *coherent* than when it is *unspecified orincoherent*.

H3: The degree of fit of the explanation with previous knowledge mediates the effect of text coherence on sense of understanding, causal-claim acceptance, and reading fluency.

a) *Overview of Studies*

In three studies, participants were presented with several stories. Each story presented a product (e.g., a plant) whose description claimed to produce a benefit (e.g., prevent mosquitoes' bites), explained the mechanism that specified the way the product produced the effect (e.g.," the plant has flower buds that disperse a substance that…"), and provided the direction of influence. The direction of influence was either coherent (e.g., "…*reduces* mosquitoes alertness"), incoherent (e.g., "…*increases* mosquitoes alertness"), or unspecified (e.g., "…*affects* mosquitoes alertness"). We measured sense of understanding, causal-claim acceptance, and reading fluency. We used two items to measure understanding: personal sense of understanding and the ability to explain to others how the product works. We integrated the two questions into one measure (Cronbach's alpha > 0.80), which we call sense of understanding. To assess causal-claim acceptance, we used two indirect and thus less reactive measures: WTP (in the three studies) and product's perceived efficacy (in studies 2 and 3). We derived the product's perceived efficacy measure by asking participants to give numbers that expressed the covariation they expected between using the focal product and receiving the benefit (described in details in the method section). We also measured the fit of the explanation with previous knowledge, and how reasonable the explanation sounds (a manipulation check).

The purpose of study 1 was to test the hypotheses for short chains (one mediator). The purpose of study 2 was to test the hypotheses for long chains (several mediators). The purpose of study 3 was to refute the rival explanation that people report a greater sense of understanding for the coherent condition, not because they really understand but because they experience a higher reading fluency. Rawson and Dunlosky (2002) provide evidence that when people experience reading as fluent, they report they understand when actually they do not.

Study 1

In study 1, we show the effect of coherence established by directional verbs, for short explanations (only one mediator variable) (H1 and H3).

b) *Method*

i. *Participants and Design*

We presented 66undergraduates (males = 21.1%, M_{age} = 30.05; SD_{age}= 7.80) with a Qualtrics web-based questionnaire for course credit, in a within-subjects design. Each participant read four stories, one for each of the three conditions of the direction of influence (coherent, unspecified, and incoherent). We randomly assigned the stories to the conditions.

ii. *Procedure and Materials*

Each story had three versions of the direction of influence: incoherent, unspecified, and coherent. We used four stories(verbs in italic are those used in the incoherent/ unspecified/ coherent conditions, respectively): (1) a plant that prevents mosquito bites because it has flower buds that disperse a substance that *increases/affects/decreases* mosquitoes' alertness; (2) a sticker that helps one lose weight quickly because it contains an herbal extract that *slows/ affects/ accelerates* fat burning; (3)a product that prevents slipping on wet roads, because it contains a substance that *reduces/affects/increase* tire grip on the road; and

(4) a chewing gum that enhances concentration, because it releases endogenous substances that *decrease/ affect/ increase* one's level of concentration.

iii. *Measures*

For each story, we measured the following:

a) One's sense of understanding. Participants rated their understanding on a 6-point scale (1=*do not understand at all*, 6=*completely understand*) and one's ability to explain to others the way the product works (1=*not at all*, 6=*very much*).We created a measure that was the mean of these two items (alpha Cronbach = 0.81 to 0.89), which we named sense of understanding.
b) Causal-claim acceptance. Participants rated their willingness to purchase the product, using a six-point scale (1=*definitely not*, 6=*definitely yes*).
c) Consistency of the explanation with previous knowledge. Participants rated how well the explanation fit with their previous knowledge, using a six-point scale (1=*does not fit at all*, 6=*completely fits*).
d) Explanations' reasonability (manipulation check). Participants rated the reasonability of the explanations, using a six-point scale (1=*does not make sense at all*, 6=*completely makes sense*).
e) Reading fluency. Reading time indicated reading fluency (see, e.g., Cain & Nash, 2011; Dreisbach & Fischer, 2011), and was measured automatically and used in the analyses after log transformation.
f) Spontaneous completion of the direction of influence. To check whether participants tend to spontaneously complete the direction of influence, in the unspecified condition, they were asked to choose one of three answers concerning their assumption about the direction of influence (did not assume/increase/decrease). (For the exact wording for each story, see Appendix A1).

c) *Results*

Table 1 and Figure 1present the means of the three experimental conditions (incoherent, unspecified, and coherent) for each of the measures: reasonability (manipulation check), understanding, willingness to buy and reading fluency (dependent variables), and fit with previous knowledge (the proposed mediator).

Table 1: Study 1: Means (and standard deviations) of the three experimental conditions (incoherent, unspecified, and coherent) in reasonability, understanding, willingness to buy, reading fluency, and fit with previous knowledge

	Manipulation check	Dependent variables			Mediator
	Reason-ability	Under-standing	Willingness to buy	Log reading time	Fit with previous knowledge
incoherent	2.97 (1.49)	3.59 (1.35)	2.83 (1.62)	1.42 (.28)	3.12 (1.59)
unspecified	3.86 (1.41)	4.01 (1.42)	3.43 (1.48)	1.35 (.26)	3.83 (1.43)
coherent	3.95 (1.18)	4.36(1.15)	3.40 (1.40)	1.32 (.35)	4.06 (1.21)

Fig.1. Study 1

Ratings as a function of direction of influence (incoherent, unspecified, and coherent) in reasonability (a), understanding (b), willingness to buy (c), reading fluency (d), and fit with previous knowledge (e).

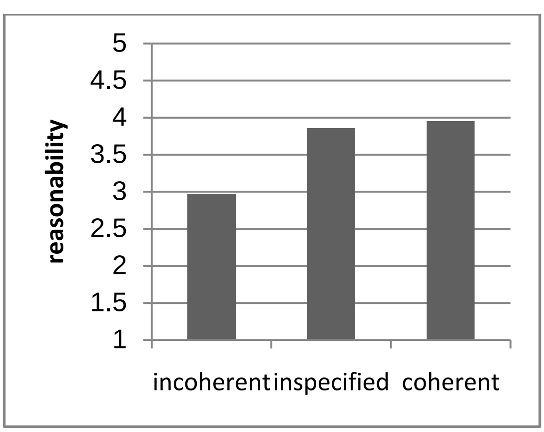


Fig. 1a: Explanation's Reasonability

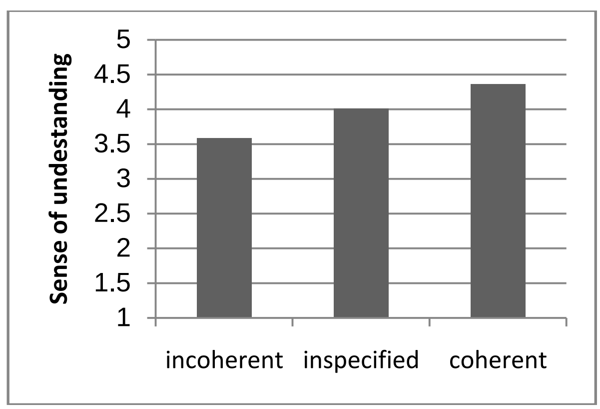


Fig. 1b: Sense of Understanding

Fig. 1c: Willingness to Buy

Fig. 1d: Reading Time

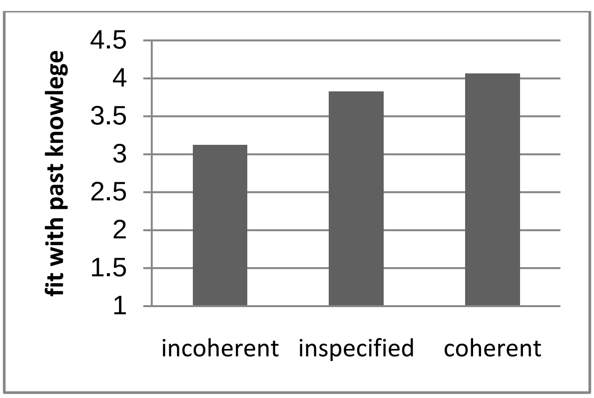


Fig. 1e: Explanation's fit with previous knowledge

i. *Manipulation Check*

The effect of the direction of influence on reasonability was significant (F(2,128) = 9.24, p< .001, η^2_p = .126). As expected, on average (see alsoTable 1and Figure 1a), participants rated the explanation as equally reasonable for the coherent and the unspecified conditions (F< 1), when these two conditions were rated as more reasonable than the incoherent condition (F(1,64) = 15.81; p< .001; η^2_p = .198).

ii. *Spontaneous completion of the direction of influence*

As expected, in the unspecified condition, only 13.6% of participants did not assume any direction (chi square for goodness of fit = 34.91, p< .001). Moreover, among 86.4% of participants that assumed some direction, about 70% assumed the coherent direction (chi square for goodness of fit = 9.28, p< .001). It is noteworthy that although most of the participants spontaneously complete the coherent direction, as mentioned before some (13.6%) did not assumed any direction and some (10.6%) assumed a wrong direction.

H1: Effects of text's coherence on understanding, causal-claim acceptance, and reading fluency

As predicted, the direction of influence had an effect on all the measures (understanding: F (2, 130) = 6.52, p< .001, η^2_p = .091; willingness to buy: F(2, 128) = 3.95, p< .05, η^2_p = .058; log reading time: F(2, 130) = 3.01, p< .05, η^2_p = .044). In the orthogonal planned comparisons, as expected, for all three measures, no difference emerged between the unspecified and the coherent conditions (H1a; understanding: F (1, 65) = 2.93, p < .09, Figure 1b; willingness to buy: F(1,64) < 1, Figure 1c; log reading time: F(1,65) < 1, Figure 1d), whereas these two conditions (coherent and unspecified) outperformed the incoherent condition (H1b). They yielded better understanding (F (1,65) = 9.59, p< .003, η^2_p = .129), greater willingness to buy (F (1,64) = 6.79, p< .011, η^2_p = .096), and higher reading fluency (F (1,65) = 4.96, p< .029, η^2_p = .071) than the incoherent condition.

Mediation Analysis: Fit with previous knowledge mediates the effect of direction of influence on sense of understanding, causal-claim acceptance, and reading fluency (H3)

In the one way ANOVA, the effect of the direction of influence on fit to previous knowledge was significant (F(2,128) = 8.26, p< .001, η^2_p = .114). When, as expected, there was no difference between the unspecified and the coherent conditions (F (1,64) = 1.04, p < .312), while these two conditions yielded higher ratings than the incoherent condition (F (1,64) = 14.01, p< .001, η^2_p = .180).

Because, as predicted, no difference emerged between the coherent and unspecified conditions and both were better than the incoherent condition (higher understanding and willingness to buy and shorter reading time), for the mediation analysis, we compared the incoherent condition to the coherent and unspecified condition as a group.

To examine the mediating role of fit with previous knowledge, we used the PROCESS macro based on Model 4, proposed by Hayes (2013) (1,000 bootstrap samples).We performed the process analysis separately for each outcome variable. Specifically, we regressed coherence (unspecified + coherent vs. incoherent) as the independent variable, and fit with previous knowledge as the mediators on sense of understanding (first analysis), willingness to buy (second analysis), and reading fluency (third analysis). In line with H3, we found that fit with previous knowledge mediated the effect of coherence on sense of understanding (β= .51, *SE* = .15, CI 95%: .25 to .80), willingness to buy (β= .46, *SE* = .14, CI 95%: .20 to .76), and reading fluency (β= .60, *SE* = .17, CI 95%: .28 to .96).

d) Discussion

In study 1, we demonstrate that text coherence achieved by directional verbs has positive effects on text understanding, causal-claim acceptance (willingness to buy), and reading fluency for short causal chains. Importantly, results clarify the way previous knowledge is expressed in the explanations. Specifically, we show directional verbs convey previous causal information when these verbs enable accommodation of the novel information to previous knowledge.

Study 2

In study 1, we demonstrated that participants are sensitive to the direction of influence for short chains. We designed study 2 to demonstrate the same holds for longer chains (H2 and H3).

e) Method

i. *Participants and design*

Seventy-four undergraduate students (males = 14.9%, M_{age} = 31.20; SD_{age}= 8.08) participated for credit in a web-based study using a within-subjects design. Participants read three different stories, one for each experimental condition (incoherent, unspecified, and coherent). The stories were assigned randomly to the conditions.

ii. *Procedure and materials*

We constructed three stories with three versions each: incoherent, unspecified, and coherent. The stories involved (1) a product that reduces join pains, (2) an ecological ball that cleans laundry without a detergent, and (3) a bandage that rapidly heals wounds (the basic story was taken from Fernbach et al., 2013).

In the story on the product that reduces joint pain, we told participants (verbs in italic are those used in the incoherent/unspecified/coherent conditions, respectively), "The Earth's gravity is responsible for a lot of joint pain that we feel. Hydro-Bean is a product that helps reduce arthritis pain because it *strengthens/ interferes with/weakens* the negative effects of gravity. How does it work? This kind of bath is located within a container which is sealed to light and sound. The user is lying on his back in the water at body temperature. Salt added to water *strengthens/interfere with/weakens* the effect of gravity as it *makes it difficult for/determines the ability of /helps* the user to float. This leads to muscle relaxation, which *decreases |affects the state of/ expands* the spaces between the joints, *making it difficult for the/ affecting the nature of the/ allowing the* blood flow to the affected areas".

In the ecological-ball story, we told participants (verbs in italic are those used in the incoherent/ unspecified/ coherent conditions, respectively), "The eco-wash ball contains ceramic pellets and natural minerals. In the washing process, when the ball is in contact with the water, the ceramic pellets discharge negative ions. The negative ions *join water molecules into bigger particles/ affect the size of water molecules/ dismantle water molecules to smaller particles*, which *disturbs/ affects/ facilitates* their ability to penetrate into the fabric fibers and to remove the dirt".

In the bandage story, we told participants (verbs in italic are those used in the incoherent/ unspecified/ coherent conditions, respectively), "Wounds usually develop bacteria that interfere in the healing process. Since the Bandageis padded with bubbles, they push away the pad from the wound and thus *prevent/affect the ability of the /allow* oxygen in the air to move and come into contact with bacteria that are in the wound. The contact of the bacteria with the oxygen *brings to life/affects the state of/ kills* bacteria as oxygen interferes with them etabolic processes."

iii. *Measures*

The measures were the same as in study 1 (adapted to the products; for personal sense of understanding and ability to explain, alpha Cronbach was= 0.83).In addition, we generated a score that measured the perceived efficacy of the product (the predicted covariation between the product usage and benefit attainment). Here we present the question for the bandage story. For the two other stories, see Appendix A2). We first told participants, "Suppose you are interested in examining the efficacy of the bandage in fast healing of wounds. An animal vet you know was willing to cooperate. Twenty dogs with a minor leg wound participated in the study; 10 were treated with a regular bandage and 10 with the new bandage. After three days (time considered short for wounds' healing), you checked if the wound healed." We then asked them two questions:

"Please evaluate, for how many of the 10 dogs treated with the new bandage the wound has cured after three days? (Specify a number between 0 and 10) ___."

Please evaluate, for how many of the 10 dogs treated with the regular bandage the wound has cured after three days? (Specify a number between 0 and 10) ___."

The measure of the expected efficacy of the product was the difference between the two numbers, and ranged between -10 (*the referent product is much less effective than the target product*) to 10 (*the target product is much more effective than the referent product*), where0 indicated no difference between the products in their expected efficacy. In fact, this measure is the normative measure of covariation between two dichotomous variables, known as ΔP (see, e.g., Cheng & Novick, 1992).

Causal-model theory (Pearl, 2000; Sloman, 2009; Spirtes, Glymour, & Scheines, 1993; Waldmann & Holyoak, 1992) asserts individuals hold causal models, when their structural features affect the expected covariation between the entities in the model. Consistent with this assertion and with empirical findings (see, e.g., Bes et al., 2012; Waldmann & Hagmayer, 2001; Perales, Catena, & Maldonado, 2004), we expected the perceived efficacy of the product (the expected covariation between the product usage and the benefit attainment) to be larger for the coherent condition (a chain model) than for unspecified and incoherent conditions (an apparent chain model).

f) Results

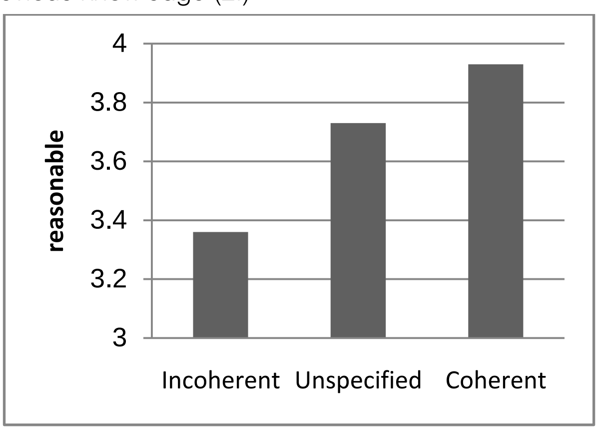
Table 2 and Figure 2 present the means and standard deviations of the three conditions of direction of influence (incoherent, unspecified, and coherent), for each of the measures: reasonability (manipulation check), understanding, willingness to buy, expected ΔP, and reading fluency (dependent variables) and fit with previous knowledge (the proposed mediator).

Table 2: Means (standard deviations) of the three experimental conditions (incoherent, unspecified, coherent) in reasonability (manipulation check), sense of understanding, willingness to buy, expected ΔP, reading fluency (dependent variables), and fit with previous knowledge (the proposed mediator)

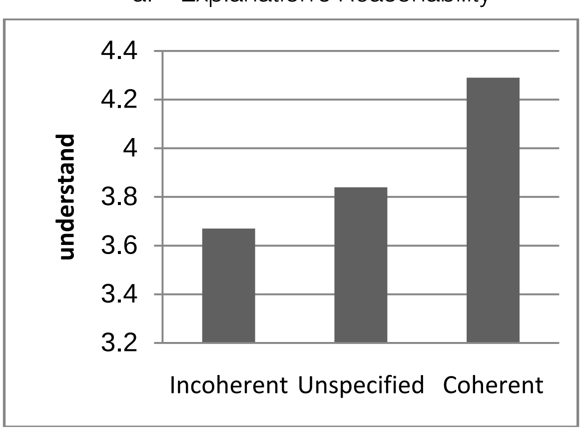
	Manipulation check	Dependent variables				Mediator
	Reason-ability	Under-standing	Willingness to buy	ΔP	Log reading time	Fit with previous knowledge
Incoherent	3.36 (1.42)	3.67(1.35)	3.22 (1.58)	-0.69 (4.24)	1.67 (0.24)	3.20 (1.49)
Unspecified	3.73 (1.36)	3.84 (1.22)	3.60 (1.50)	0.19 (3.82)	1.66 (0.23)	3.53 (1.33)
Coherent	3.93 (1.31)	4.29 (1.18)	3.91 (1.27)	1.35 (3.26)	1.62 (0.24)	3.85 (1.25)

Fig. 2. Study 2

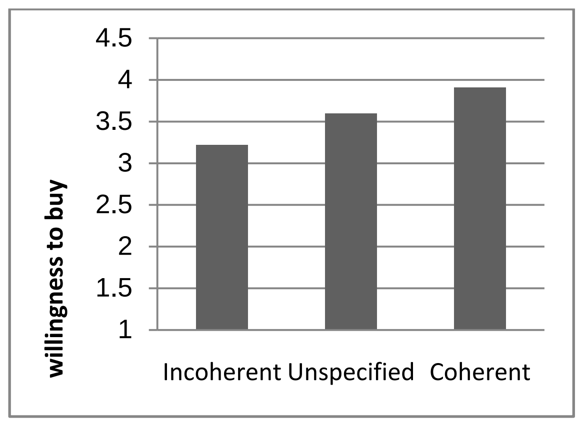
Ratings as a function of direction of influence (incoherent, unspecified, and coherent) in reasonability (2a), sense of understanding (2b), willingness to buy (2c), expected ΔP (2d), reading fluency (2e), and fit with previous knowledge (2f).



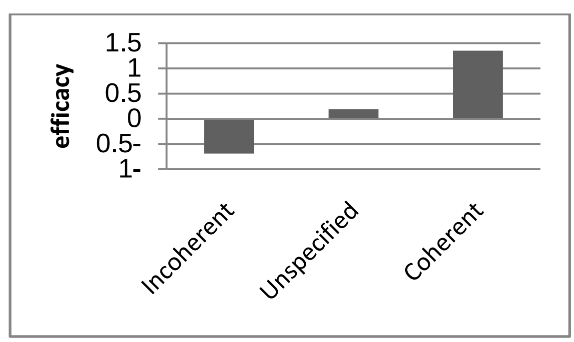
a. Explanation's Reasonability



b. Sense of Understanding

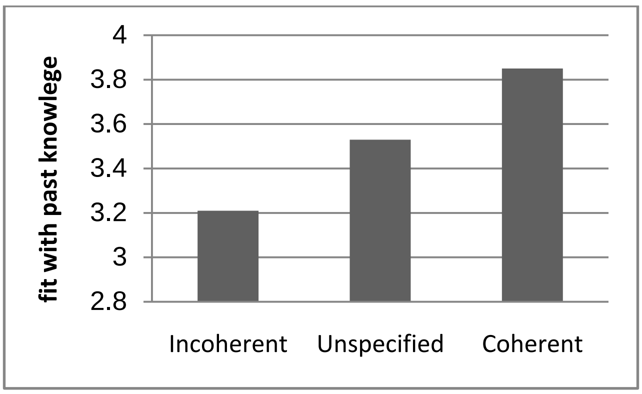


c. Willingness to Buy



d. Expected ΔP

e. Reading Time



f. Explanation's fit with previous knowledge

g) Manipulation Check

The effect of direction of influence on reasonability ratings was significant (F (2, 146) = 4.10, p< .018, η^2_p = .053). As expected (see also Table 2 and Figure 2a), on average, reasonability ratings were similar for the incoherent and the unspecified conditions (F (1,73) = 3.19 ; p< .078), when reasonability of both was lower than for the coherent condition (F (1,73) = 5.08; p< .027; η^2_p = .065).

H2: Effects of text's coherence on understanding, causal-claim acceptance, and reading fluency

As predicted, the direction of influence had an effect on all measures (sense of understanding: F (2, 146) = 7.15, p< .001, η^2_p = .089; willingness to buy: F(2, 134) = 4.51, p< .017, η^2_p = .063; expectedΔP : F(2, 146) = 5.27, p< .006, η^2_p = .067; log reading time: F(2, 146) = 2.68, p< .07, η^2_p = .035). In the orthogonal planned comparisons, as predicted (H2a), no difference emerged between the unspecified and the incoherent conditions in all measures (see Table 2) (understanding : F (1, 73) < 1, Figure 2b; willingness to buy: F (1, 73) = 2.18, p< .145, Figure 2c; expectedΔP: F(1, 73) = 1.76, p< .189, Figure 2d; reading fluency: F (1,73) < 1, Figure 2e). Furthermore, in the orthogonal planned comparisons, as predicted (H2b), the coherent condition yielded better understanding [(F (1, 73) = 15.08, p< .001, η^2_p = .171], higher willingness to buy [F (1, 73) = 8.50, p< .005, η^2_p = .113], stronger expected ΔP [F (1, 73) = 9.57, p< .003, η^2_p = .116], and higher reading fluency (F (1, 73) = 4.73, p< .033, η^2_p = .061) than the incoherent and unspecified conditions.

Mediation Analysis: Fit to previous knowledge mediates the effect of direction of influence on sense of understanding, causal-claim acceptance, and reading fluency (H3)

In the one-way ANOVA, the effect of the direction of influence on fit to previous knowledge ratings was significant (F(2,146) = 5.79, p< .004, η^2_p = .073). In the planned comparisons, as expected, no difference emerged between the incoherent and unspecified conditions (Table 2 and figure 2f; F (1, 73) = 2.96, p< .090). Also, as expected, the coherent conditions yielded higher ratings for fit with previous knowledge than the unspecified and incoherent conditions (Table 2 and Figure 2f; F (1, 73) = 8.50, p< .005, η^2_p = .104). Because, as predicted, no differences emerged between the unspecified and the incoherent conditions in any of the measures, we tested H3 by comparing these two conditions to the coherent condition.

To examine the mediating role of fit with previous knowledge, we used the PROCESS macro based on Model 4, proposed by Hayes (2012) (1,000 bootstrap samples). We performed the process analysis separately for each outcome variable. Specifically, we regressed coherence (unspecified + incoherent vs. coherent) as the independent variable, and fit with previous knowledge as the mediators on sense of understanding (first analysis), willingness to buy (second analysis), expected ΔP (third analysis), and reading fluency (fourth analysis). In line with H3, we found that fit with previous knowledge mediate the effect of coherence on sense of understanding (β = .14, SE = .06, CI 95%: .03 to .26), willingness to buy (β = .93, SE = .88, CI 95%: .08 to 3.60), and expected ΔP (β = .31, SE = .13, CI 95%: .06 to .57). Yet, we found no indication for mediation for reading time (β= -.001, SE = .003, CI 95%: -.007 to .005).

h) Discussion

The results of study 2 converge with those of study 1, and demonstrate the positive effects of text coherence achieved by directional verbs (text understanding, causal-claim's acceptance, and reading fluency) holds also for long chains. Results show coherent explanations are better than incoherent explanations not only in short chains (study 1) but in long chains as well (study 2). Yet, the effects of the conditions in which the direction of influence is unspecified depend on the explanation's length. In short chains (only one mediator – study 1), for unspecified verbs, because people easily complete the direction spontaneously, they in fact "render" such explanations to be coherent. This makes unspecified explanations as incoherent explanations. The ability to spontaneously complete the direction of influence becomes almost impossible when more than one mediator variable is present, thus making unspecified verbs almost uninformative and thus incapable of conveying previous knowledge that could facilitate text comprehension. Hence, for long chains, texts in which the directional verbs are unspecified are as "bad" as texts in which the directional verbs are incoherent (incompatible with previous knowledge). Thus, including coherent directional verbs in explanations that contain more than one mediator is essential to achieve the positive effects mentioned. Importantly, as explained before, to make the explanation incomprehensible, all the verbs do not need to be unspecified or incoherent; that some of them are is enough (as was the case in study 2).

Study 3

In study 1, we demonstrated that participants are sensitive to the direction of influence for short chains. In study 2, we demonstrate the same pattern holds for longer chains. Yet, participants might have reported a higher understanding when the text included a coherent direction of influence, simply because they experienced fluent reading and not because they really understood. Rawson and Dunlosky (2002) demonstrated that processing that feels easy leads people to assume their mastery is high, but if processing feels difficult, they assume their mastery is low. However, processing fluency does not affect participants' objective comprehension. The aim of study 3 was to examine this possibility. The causal explanation we used was on a white-colored Cling wrap that keeps food fresh for longer (taken from Fernbach et al., 2013). We expected the participants' actual comprehension to be higher in the coherent condition than in the unspecified condition.

i) Method

i. *Participants and Design*

Forty-six undergraduate students (males = 19.6%, M_{age} = 31.35; SD_{age} = 10.18) participated for credit in a web-based study. They were randomly assigned to either the coherent or incoherent condition.

ii. *Procedure and Materials*

We exposed participants to one of two versions—coherent or incoherent—of an explanation of a new product: a white-colored Cling wrap that keeps food fresh for longer. We told participants (verbs in italic are those used in the coherent/ incoherent conditions, respectively), "Foods that are exposed to light waves *absorb their energy/are affected by their energy.* This energy *breaks the bonds holding /affects the bonds between* amino acids, *there by distorting/determining* its texture and its freshness. The white color wrap *prevents /interferes in* this process, since white atoms tend to *oscillate/react* when hit by light waves. This *oscillating pushes away/reaction* of the white atoms *influences* the light waves, preventing them from spoiling food."

iii. *Measures*

We used the same measures as in study 2 (adapted to the stories). In addition, we asked participants to explain how the white color of the wrap keeps food fresh for longer. Participants were told, "Now, we'd like to probe your knowledge about the white cling wrap. Please describe all the details you know about how the white color of the cling wrap keeps food fresh for longer".

To measure the perceived efficacy of the product, participants were told, "Suppose you are interested in examining the white-color cling wrap in keeping food freshness for longer. To do this, you took 40 sandwiches, and then wrapped 20 with the white cling wrap and 20 with a regular wrap. After three days, the freshness of the sandwiches was checked.

"Please evaluate how many of the 20 sandwiches wrapped with the white cling stayed fresh after three days (specify a number between 0 and 20). ___

Please evaluate how many of the 20sandwiches wrapped with the regular wrap stayed fresh after three days (specify a number between 0 and 20). ___ "

j) Results

Sense of understanding, willingness to buy, expected ΔP, and reading fluency

As expected (H2b), the direction of influence affected and in the predicted direction all the measures (sense of understanding: F (1, 44) = 6.79, p< .012, η^2_p = .134, $M_{unspecified}$ = 3.93, SD = 1.66 vs. M coherent = 5.04, SD = 1.21); willingness to buy: F(1, 42) = 2.95, p< .093, η^2_p = .063, $M_{unspecified}$ = 3.68, SD = 1.24 vs. M coherent = 4.25, SD = 1.00; expected ΔP: F(1, 42) = 4.83, p< .033, η^2_p = .099, $M_{unspecified}$ = 13.64, SD = 17.40 vs. M coherent = 25.42, SD = 18.82).

i. *Reading Time*

As expected, in the unspecified condition, reading time was longer than in the coherent condition ($M_{unspecified}$ = 57.37, SD = 30.06 vs. M coherent = 51.82, SD = 31.76). Yet, the difference between the two conditions was not significant (F< 1).

ii. *Actual Understanding*

Two raters independently judged the quality of the explanations on a 5-point scale (0=*did not explain at all*, 4=*a full explanation*). The inter-raters' reliability was 0.80, and the actual understanding measure was based on the mean of their ratings. As expected, in the coherent condition, participants' explanations indicated they actually understood better than in the unspecified condition ($M_{unspecified}$ = 0.77, SD = 1.03 vs. M coherent = 1.44, SD = 1.07; F (1, 44) = 4.55, p <.039, η^2_p = .096). If you recall, no difference emerged between the coherent and unspecified conditions in reading time, yet the means indicated a longer reading time in the unspecified condition. Hence, to ascertain that reading fluencydid not lead to the participant's better actual understanding in the coherent condition, we performed an ANOVA and included reading time as a covariate. The results were even stronger (F (1,43) = 7.13, $p <$ .011, $\eta^2_p = .142$), suggesting text coherence established by information on direction of influence contributes to actual text understanding.

k) Discussion

Results of study 3 converge with those of studies 1 and 2 to demonstrate text coherence established by directional verbs positively affects sense of understanding, causal-claim acceptance (willingness to buy and expected delta P), and reading fluency. Importantly, we refute the rival explanation that the direction of influence contributes only to sense of understanding and not to actual understanding. Specifically, although reading fluency for the coherent explanation was higher, it did not create a false sense of understanding, because participants in this condition actually understood the text better, as evidenced in their explanations. Thus, text coherence produced by directional verbs creates real understanding.

IX. General Discussion

The aim of the present study was to try to clarify the source of the prominent power that mechanistic explanations have in our cognition. We did so by focusing on the mechanistic explanation's structure, and demonstrate text coherence achieved by directional verbs has positive effects on a text's sense of and actual understanding, causal-claim acceptance, and reading fluency. Importantly, we show directional verbs convey previous causal information when these verbs enable accommodation of the novel information to previous knowledge.

Specifically, we demonstrate the positive effects of directional verbs, for short chains (study 1, one "mediator" variable and two directional verbs) and for long chains (study 2 and 3, several mediators and several directional verbs).

Moreover, in study 3, we also demonstrate directional verbs affect actual understanding and not just one's sense of understanding, as suggested by studies showing reading fluency enhances sense of but not actual comprehension (e.g., Rawson and Dunlosky, 2002). Specifically, although reading fluency for the coherent explanation was higher, it did not create a false sense of understanding, because participants in this condition actually understood the explanation better, as evidenced in their explanations.

Finally, process analysis indicates fit of the direction of influence (stated in the explanation) with previous knowledge mediates the positive effects of directional verbs.

a) The importance of directional verbs versus unspecified and the length of the explanation

Results show that coherent verbs are essential in establishing understanding, causal-claim acceptance, and reading fluency for any explanation that constitutes more than one mediator. Specifically, in such cases the unspecified condition is as "bad" as the incoherent condition. For short explanations (only one mediator variable), we demonstrate that because people tend to complete the direction spontaneously, unspecified verbs are as "good" as coherent verbs. Yet, we should notice that also for short explanations it is better to provide coherent verbs than unspecified verbs. This conclusion is based on the fact that in the unspecified condition about 25% did not assume any direction (14%) or an incoherent direction (11%). Moreover, although not significant, there was a consistent tendency in favor of the coherent as compared to the unspecified condition (reasonability: 3.95 vs. 3.86; understanding: 4.36 vs. 4.01; log reading time: 1.32 vs. 1.35; fit with previous knowledge: 4.06 vs. 3.83). This difference can have significant implications especially in marketing communications – a context characterized with high competition for the consumer's attention.

b) Theoretical Implications

Mechanistic explanations are explanations about the process by which an object (tangible or intangible) produces an effect (the benefit). Traditionally, the definition of a causal chain and its length focused on the number of variables or entities (Fernbach et al., 2013; Walsh & Sloman, 2011) and the number of links (number of variables+1) (Einhorn & Hogarth, 1985) the explanation comprises. Our study adds and focuses on two elements that are a vital part of the causal explanation's nature, by which previous causal knowledge is transferred, that are missing in the above definition. First, the links between any pair of adjacent variables in the chain are expressed by *verbs* that carry information on states, and actions that result in states changes. Second, these verbs can covey previous causal knowledge and thus can help in assimilating explanations, which happens only when the verbs specify directions that fit previous knowledge. Thus, proper directional verbs act as "glue" that integrates the information in the explanation to make the entire text understandable, persuasive, and easy to read. Failure to properly "glue" one or more of the preceding-state entities to the following-state entities in the chain characterizes poor explanations.

c) Policy Implications

Although the current study focused on explanations for products, our results can be applied to explanations in any area. Explanations are common and govern our ability to function and adjust. Identifying the structural elements through which previous knowledge is transferred provides a strong tool for practitioners in

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any area (e.g.,marketing, education, public policy, etc.), because it specifies the knowledge of how to build comprehensible, persuasive, and easy-to-read explanations.

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Appendix A1 (Study 1)

Spontaneous completion of the direction of influence for each story.

The plant story: "Above you were told that the plant has flower buds that disperse a substance that affects mosquitoes' alertness. What did you assume about the direction of influence? a. nothing; b. that they increase mosquitoes' alertness; c. that they decrease mosquitoes' alertness"

The sticker story: "Above you were told that a sticker helps one lose weight quickly because it contains an herbal extract that affects fat burning. What did you assume about the direction of influence? a. nothing; b. that it slows fat burning; c. that it accelerates fat burning"

The wet road story: "Above you were told that the product prevents slipping on wet roads, because it contains a substance that affects tire grip on the road. What did you assume about the direction of influence? a. nothing; b. that it reduces tire grip; c. that it increases tire grip"

The chewing gum story: "Above you were told that the chewing gum enhances concentration because it releases endogenous substances that affect one's level of concentration. What did you assume about the direction of influence? a. nothing; b. that it releases substances that decrease concentration; c. that it releases substances that increase concentration"

Appendix A2 (Study 2)

Measure of expected efficacy of the product

The hydro-bin story: "Suppose you are interested in examining the hydro-bin efficacy in reducing arthritis pain. To check it, you took 20 people who suffer from arthritis pain;10 were treated via the hydro bin for a month, and 10 were not treated by any means. After a month, you asked each whether he or she experienced a reduction in their joint pain.

Please evaluate how many of the 10 people treated with the hydro bin reported a reduction in joint pain after one month (specify a number between 0 and 10). ___

Please evaluate how many of the 10 people that were not treated reported a reduction in joint pain after one month? (Specify a number between 0 and 10). ___ "

The eco-ball story: "Suppose you are interested in examining the eco-ball efficacy. To check it, you took 20itemsand randomly assigned them such that 10 were washed with the eco ball and 10 with a regular washing powder. Then you checked whether the item was clean or not.

Please evaluate how many of the 10 items that were washed with the eco ball were clean (specify a number between 0 and 10). ___

Please evaluate how many of the 10 items that were washed with the eco ball were clean (specify a number between 0 and 10). ___ "

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Branding of Bangladeshi Apparel Products in International Market: A Survey

By Md. Tanjim Hossain, Md. Nazmul Islam, Md. Saber -E- Montaha & Jannatul Mawa Moon

Northern University

Abstract- RMG (Ready-made garments) earns most of the foreign currency among all the sectors in Bangladesh. Bangladesh has secured the second position regarding exporting RMG next to China. In the last 40 years, the RMG sector of Bangladesh has experienced a dramatic emergence as one of the top sourcing hubs for apparel buying throughout the world. Most of the world famous clothing brands buy apparels from Bangladesh and sell them as their products. The main reason for the popularity of Bangladesh as a sourcing hub in RMG sector is lower price compared to other garment making countries. Though Bangladesh is earning a considerable amount of foreign currency and has all the resources to create own international brands, in the history of forty years of its RMG sector, it could not establish any renowned international clothing brands. But the time has come to initiate Bangladeshi own global brands as the global market economy is changing gradually as well as the competition is also increasing. This paper along with defining different aspects of branding shows the possible strategies that can be proved instrumental in creating own global clothing brands of Bangladesh.

Keywords: RMG, branding, brand values, global market, GDP, R & D, foreign currency.

GJMBR-E Classification: JEL Code: M39

BRANDINGOFBANGLADESHIAPPARELPRODUCTSININTERNATIONALMARKETASURVEY

Strictly as per the compliance and regulations of:

Branding of Bangladeshi Apparel Products in International Market: A Survey

Md. Tanjim Hossain [α], Md. Nazmul Islam [σ], Md. Saber -E- Montaha [ρ] & Jannatul Mawa Moon [ω]

Abstract- RMG (Ready-made garments) earns most of the foreign currency among all the sectors in Bangladesh. Bangladesh has secured the second position regarding exporting RMG next to China. In the last 40 years, the RMG sector of Bangladesh has experienced a dramatic emergence as one of the top sourcing hubs for apparel buying throughout the world. Most of the world famous clothing brands buy apparels from Bangladesh and sell them as their products. The main reason for the popularity of Bangladesh as a sourcing hub in RMG sector is lower price compared to other garment making countries. Though Bangladesh is earning a considerable amount of foreign currency and has all the resources to create own international brands, in the history of forty years of its RMG sector, it could not establish any renowned international clothing brands. But the time has come to initiate Bangladeshi own global brands as the global market economy is changing gradually as well as the competition is also increasing. This paper along with defining different aspects of branding shows the possible strategies that can be proved instrumental in creating own global clothing brands of Bangladesh.

Keywords: RMG, branding, brand values, global market, GDP, R & D, foreign currency.

I. Introduction

For any business creating a brand is a vital form of business strategy. Branding not only increases the image of the company but also upholds the country represented by the company. Bangladesh has a rare opportunity to be world famous in RMG sector as many renowned clothing brands throughout the globe are already using Bangladesh as a sourcing hub for buying their products.

RMG sector of Bangladesh has started its journey in the late 1970s [1]. Starting with a yearly earning of just 69 thousand USD in the year of 1978, within a expand of only three decades the RMG sector of Bangladesh has been able to make around 28094.16 million USD in the 2015-2016 fiscal year and secured the second position regarding exporting RMG next to China. This simple statistics shows how rapidly this sector has bloomed and how much potential it has in playing the most vital role in the further economic growth of the country. This area contributes around 82% of total foreign currency earnings [7]. In Bangladesh more than 4 million people works in about 4328 garments factories. This sector also contributes more than 14 % of GDP (Gross Domestic Product) of Bangladesh.

The facilities available in the RMG sector of Bangladesh has been the main reason why the foreign brands are so much interested in buying their products from here for selling in the global market. The main strengths of the RMG sector are low labor cost, efficient worker, organizational support and government support [1].

Now where the foreign brands are using this opportunity for increasing their brand value, Bangladesh instead of having all the facilities could not yet be able to create any significant global clothing brands. It is true that Bangladesh is earning a considerable amount of foreign currency by working as a sourcing hub of international clothing brands but the time has come to think about creating Bangladeshi global brands for some obvious reasons.

Along with the world, the economy of Bangladesh is also undergoing remarkable gradual changes. As a Least Developing Country (LDC) Bangladesh gets to enjoy various facilities that include international aids for business purposes and cheap man power [2]. But the rapid economic growth of the country shows that the situation is not going to stay like this forever. The agenda of the current government of Bangladesh suggest that the country is going to be a developed country within a very short period. So, some of the facilities that are now helping to keep the selling price lower compared to other countries will not be available. China, for example is on the verge of losing the leading position in exporting RMG because they have been forced to move towards other industries as a result of decreasing cost- effectiveness in RMG sector [3]. As Bangladesh does not have so many alternative industries to shift to, it is sensible to look for other ways to sustain the earning from the garment industry. So creating as many global brands as possible is the most feasible option to survive in the global clothing market.

Creating new international clothing brands and competing with those that are already established in the global market is a mammoth task. But for Bangladesh, the positive factor is that the country has all the resources and other requirements to emerge as a leading name in the global market for apparel brands. However, the task needs a lot of efforts such as

Author α σ: Department of Textile Engineering, Northern University Bangladesh, Dhaka (Bangladesh). e-mail: tanjimseu@yahoo.com
Author ρ: Department of English, Northern University Bangladesh, Dhaka (Bangladesh).
Author ω: Department of Political Science, University of Dhaka, Dhaka (Bangladesh).

extensive analysis of all the factors involved in the whole process, making careful and realistic planning and strategies considering all the related issues and finally executing them successfully.

The first thing that is most important in this regard is to create some Bangladeshi apparel brands for the global market and to launch them successfully. In this regard, the most important thing is the initiative from already established local apparel brands to launch their products in the global market. Some of the Bangladeshi apparel brands have already started doing business globally, but other brands also need to take the same initiative to increase the presence of Bangladesh in the international apparel market.

Now making products for the international market is really a challenging task. To be able to do that it is necessary to take measures. The RMG sector of Bangladesh has the experience of manufacturing apparels for many international brands. In addition to that establishing a Research and Development (R & D) center for apparel manufacturing for the international market can be useful. As the products are for the global market, there must be some strategies for product diversification. Keeping the factor in consideration that Bangladeshi brands have to compete with already established international brands in the market, there must be the assurance of good quality products along with effectively lower pricing compared to other international brands.

For any business, strong marketing strategy is an important factor. Strong marketing and promotion strategy will be the most instrumental factor in ensuring a good market for Bangladeshi brands in the international market. So the Bangladeshi brands must increase the presence and visibility of their brand names and products in the global market through promoting them in all the possible forms of marketing.

To be able to keep doing business in the global market successfully, the Bangladeshi brands must ensure and maintain good business reputation. Maintaining business reputation largely depends on some issues like developed infrastructures, uninterrupted access to all the resources, enhancing the skills of the workers for increasing productivity, etc. So the government and the concerned authorities must take necessary measures to upgrade the communication system, to ensure proper supply of all the required resources and to provide sufficient skill development training for the workers with a broader view to maintaining business reputation.

RMG sector is an asset for Bangladesh, and by using this asset, it is possible to create a place for Bangladeshi apparel brands in the global market. Bangladesh has all the necessary resources to show the world that it can offer the world its creation in apparel manufacturing rather than just delivering the orders for other countries.

II. Brand, Branding and Brand Value

A brand is a symbol that people create in their minds, and brings association of different things with the products or services it provides [4].

The act of making a brand is commonly known as branding. The process involves a considerable number of activities such as creating a place for the product and company in the market, devising the strategy to reach the goals, creating the identity of the company or product, writing messaging of the brand and setting standards of the brand. Any brand is the outcome of successful branding effort. It describes the users by using verbal dialog, visual identity as well as the tone of actions. This aspect of branding is necessary for marketing communications. In this way people know the identity and remember others [5].

Brand value is the value that is imposed on a particular brand and makes the customers willing to spend extra money for it [4]. For obvious reasons the very topic 'Brand value' is of profound importance amongst marketers, executives, and entrepreneurs in almost all the businesses.

Steve Jobs once wrote: "To me, marketing is about values. This is a very complicated world; it's a very *noisy world. And we're not going to get the chance to get people to remember much about us. No company is. So we have to be really clear on what we want them to know about us."*

Example: What made the iPhone so valuable in the eyes of consumers? [6].

III. What Makes a Strong Brand?

Though many companies now recognize the value of branding, most of the businesses are still not able to understand the elements required to create a standard brand. Five elements are instrumental in establishing a good brand. They are as follows:

i. Creating a brand requires clarity about its purpose and mission.
ii. Creating a brand needs understanding and leveraging its uniqueness.
iii. Creating a brand requires clarity about the target market.
iv. Creating a brand needs consistent maintenance of on-board message.
v. Creating a brand needs the continuation of building a strong relationship with the associated community.

IV. Current Status of Bangladeshi Apparel Brand in International Market

Though the RMG sector of Bangladesh has already become well known throughout the world for its service as a sourcing hub for many renowned international brands, the country has not yet been able to establish any significant global brands. Bangladesh has a considerable number of local apparel brands that are doing good business in the international market for quite a long time. Some of them are recently taking some initiatives to enter the global market, though they are inconsiderable in number. Among the leading Bangladeshi local apparel brands, Cat's Eye was first introduced in 1980 [2]. Since then till to date many more local apparel companies entered the market, and are doing business successfully and the current number of listed local brand is 56. A small number them have crossed the border of the country and doing business in the global market. "Yellow", "Artisti" and "Kay Kraft" are most popular Bangladeshi local apparel brands that are doing business in the global market. So, Bangladeshi apparel brands have already entered the international market, although global exposure of consumer-clothing of Bangladeshi brands is not up yet to the mark. Considering the strengths and potential Bangladesh has in RMG sector, it is very much possible that Bangladeshi apparel brands can lead the global market by taking some necessary measures.

V. Survey Report and Swot Analysis

There was a survey among some of the textile professionals regarding different facets of Branding of Bangladeshi Apparel Products in International Market. The findings are illustrated below:

All the respondents agree that it is possible to develop our country image by launching Bangladeshi Apparel Products in International Market. 66% among them strongly agree on the issues.

On the question whether Bangladeshi apparel brand will be able to compete with world famous brands or not, 66% of the respondents strongly believe that Bangladeshi apparel brand will be able to compete. On the question, if Bangladesh has some reputed international brands then it will increase the strength of RMG sector of Bangladesh or not, 50% strongly agree, and the remaining only agrees that it will increase the strength.

On the question whether Bangladeshi brand can contribute to the GDP and economy or not, 83% strongly agree, and the remaining only agrees that it can.

The survey included a section for mentioning the strengths, weaknesses, opportunities, and threats of Branding of Bangladeshi Apparel Products in International Market as a part of SWOT analysis which is as follows:

Table 1: Analysis of the Survey

		5	4	3	2	1	Remarks
1.	It is possible to develop the image of the country by Branding of Bangladeshi Apparel Products in International Market.	34	66	0	0	0	YES
2.	Bangladeshi apparel brands will be able to compete with world famous brands.	34	66	0	0	0	YES
3.	If BD has some reputed international apparel brands then it will increase the strength of RMG of Bangladesh	50	50	0	0	0	YES
4.	Creating international brands can contribute to the GDP, and economy of Bangladesh	83	17	0	0	0	YES

SWOT Analysis

Strength

i. Adequate human resources.
ii. Easily accessible water and air communication and a wide range of port facilities.
iii. A high-quality standard for RMG products.
iv. Low labor cost and cheap resources.
v. The capability of producing various types of garments.
vi. Favorable business climate.
vii. Reputation for RMG products.

Weakness

i. Lack of interest for Bangladeshi entrepreneurs and marketing tactics.
ii. Lack of enough manufacturing methods and advanced technological knowledge.
iii. Lack of sufficient fund, training personnel.
iv. Unsafe working environment.
v. Insufficiency of utilities like electricity, gas
vi. Compliance issues.
vii. Lower productivity.

Opportunity

i. The reputation of product quality all over the world.
ii. Pricing capability to attract new customers.
iii. Sufficient cheap workers.
iv. Favorable export situation.
v. Government support for textiles and clothing.

Threat

i. Competition in the global market.
ii. Labor unrest in RMG sector.
iii. Risk of losses.
iv. Renowned global apparel brands.

VI. Prospect and Strategies for Launcing Bangladeshi Apparel Brands in the Global Apparel Market

As Bangladesh has gathered extensive experience in RMG sector in the past forty years, it already has the ground to enter the global Market with its apparel brands. However, there are some limitations. If it is possible to minimize those obstacles, Bangladeshi apparel products undoubtedly has a secured future in the global market.

The survey made among the textile professionals suggests some strategies in favor of launching Bangladeshi apparel brands in the global apparel market. They are as follows:

i. Taking Initiatives from the existing local brands to popularize their brands in the global market.
ii. Maintaining business reputation.
iii. Establishing product diversification strategy.
iv. Ensuring best quality with pricing to attract the customers.
v. Ensuring strong marketing strategy.
vi. Establishing Research and Development (R&D) center for apparel manufacturing for the international market.
vii. Establishing consumer- brand relationship.
viii. Maintaining compliance issues properly.
ix. Improving marketing resources.
x. Understanding market and competitors.

VII. Conclusion

As there are not many industries in Bangladesh that has so much potential to become the best in the world like RMG industry has, launching Bangladeshi apparel brands in the global market is the demand of the time. Through proper utilization of our strengths as well as by sorting out and solving the problems it is very much possible to take Bangladeshi apparel brands to the zenith of the global market. If all the necessary measures are taken timely the day is not so far when Bangladeshi apparel brands will be the first choice of people throughout the world.

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Implementing Personal Selling Business to Business on New Product Development of PT. Duta Karya Mandiri

By Sari Pratiwi & Yeshika Alversia
Universitas Indonesia

Abstract- This paper discusses the new product which produced by PT. Duta Karya Mandiri engaged in the automotive manufacturing industry. This new product will be promoted using Business to Business promotion leads middle and upper-class segmentation. More specifically, it aims to address how to determine promotion strategy for the clothes wall hooks of PT. Duta Karya Mandiri?. A series of the structured interview was conducted with the chairman of PT. Duta Karya Mandiri. This study was only investigated in Indonesia which focused on implementing personal selling business to business toward general suppliers of apartment developers in the Greater Jakarta areas.

Keywords: *business to business, new product, personal selling, promotion strategy, PT. duta karya mandiri.*

GJMBR-E Classification: *JEL Code: M30, M39*

IMPLEMENTINGPERSONALSELLINGBUSINESSTOBUSINESSONNEWPRODUCTDEVELOPMENTOFPTDUTAKARYAMANDIRI

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Implementing Personal Selling Business to Business on New Product Development of PT. Duta Karya Mandiri

Sari Pratiwi [α] & Yeshika Alversia [σ]

Abstract- This paper discusses the new product which produced by PT. Duta Karya Mandiri engaged in the automotive manufacturing industry. This new product will be promoted using Business to Business promotion leads middle and upper-class segmentation. More specifically, it aims to address how to determine promotion strategy for the clothes wall hooks of PT. Duta Karya Mandiri?. A series of the structured interview was conducted with the chairman of PT. Duta Karya Mandiri. This study was only investigated in Indonesia which focused on implementing personal selling business to business toward general suppliers of apartment developers in the Greater Jakarta areas.

Keywords: business to business, new product, personal selling, promotion strategy, PT. duta karya mandiri.

I. Introduction

It is widely stated in the literature (Tambunan, 2006) that small and medium enterprises (SMEs) in developing countries are socially and economically for some reasons, including:

1) Wide dispersion across rural areas and rural economies;
2) Their ability to employ a significant amount of the labor force in their local economies; and
3) Their ability to provide an opportunity for entrepreneurial and business skill development. (Tahi Hamonangan Tambunan, 2011).

According to Vivi Alatas, the World Bank's Lead Economist Poverty Alleviation Program, Indonesia has 57 million SMEs in Indonesia by 2013 that can absorb 96% of workers and contribute to 58% of Indonesia's GDP. However, this figure has not increased since 2010. Therefore it is necessary for the help of SMEs to upgrade. (Marketeers.com, 2016).

The government seeks to encourage large companies to take an active role in empowering SMEs. One of them is PT. Astra International, TBK with Dharma Bhakti Astra Foundation (DBAF) focusing on SMEs, especially it engaged in small scale manufacturing (Kiki Oktora, 2017). PT. Duta Karya Mandiri (PT DKM) is a partner of SMEs which joined the Dharma Bhakti Astra Foundation (DBAF). The company that started a business in 2004 is engaged in the automotive component manufacturing industry.

Author α σ : Fakultas Ekonomi dan Bisnis, Universitas Indonesia, Salemba, Jakarta Pusat, Indonesia. e-mail: pratiwisari09@gmail.com

On 2010, PT. Duta Karya Mandiri was recruited by YDBA to become a supplier of Avanza and Xenia bars-headrest components of PT. Astra International, Tbk. Nevertheless, the bargaining position of PT. DKM to PT. Astra International, Tbk is low because there is no legal cooperation agreement so that the ordering of this bar-headrest product can be stopped at any time by PT. Astra International, Tbk if other suppliers have better product quality with more competitive price. It is what drives PT. DKM, which currently plays in the Business to Business market, should expand its business with new product lines so that income sources not only depend on PT. Astra International, Tbk.

The idea of making this new product stems from the amount of scrap from the production of automobile backrest poles for PT. Astra International, Tbk which reaches 3 tons per month. The rest of this iron is sold very cheap for Rp 3,000, - per kilogram to iron waste traders, while the purchase price ranges from Rp 9,000-Rp 10,000. PT. DKM obtains the potential revenue from scrap sales reaching Rp 7,000,000 per month up to Rp 84,000,000 per year. Based on previous research (Oktora, 2017), the scrap will be used as a base material for producing multifunctional hangers. However, after doing some testing, Mr. Rajid as the owner of PT. DKM said that the scrap was not by the production needs of multifunctional hangers due to the size of the remaining iron that is less long. The volume of the iron that can be used was only about 30% - 40% of the total production.

After the author conducted several interviews and observations with Mr. Rajid at the factory PT. DKM, finally the idea came to produce clothes wall hooks. This hanger can be produced by using scrap or new material in the form of mild steel, which is by the skill of labor and machine capacity owned by PT. DKM so that the production cost incurred is low. It is expected that this could be an opportunity for PT. DKM who want to expand the business of new products in Business to Business market which is planned to be marketed to the apartment developers in Jakarta, Bogor, Depok, Tangerang, dan, Bekasi areas.

Apartments are becoming residential trends among urban communities. It is due to the lack of land in the big city so that everyone is actively looking for a place to live close to the work environment and

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complete with supporting facilities. Over the past nine years, developers have raised average apartment prices by 18% annually. The increase occurred in 2014, where the price of apartments in the Central Business District increased by 39% to Rp 42 million per m2, and the premium housing area rose by 26% to Rp 36 million per m2. (Pusat Data Kontan, 2015). Seeing the significant growth of apartments, the apartment developers in Jakarta and surrounding areas will also be competing to find general suppliers who can supply a variety of furniture with unique design and affordable prices. PT. DKM is increasingly convinced to take opportunities in the Business to Business market with its new product, the clothes wall hooks.

This study focuses on personal selling business to business on new product development toward vendor of apartment developers in Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas and aims to determine promotion strategy for the clothes wall hooks of PT. DKM. It employs a qualitative descriptive analysis by conducting a series of structured interviews with the chairman of PT. DKM. The results from the structured interviews are analyzed so that can decide what kind of new product will be produced.

This paper is structured as follows. The first section will start with introduction continue with the next section provides a literature review. Moreover, section 3 explains the methodology which is used in this study. Section 4 presents the results and the findings. The last section concludes and highlights important implications of the study.

II. Literature Review

Business market or better known as Business to Business is a marketing transaction of goods and services sold from one company to another company, not from company to end user. According to Hutt (2014) in his book "Business Marketing Management B2B", Business to Business customers are in the form of business, government, and institutions. Business consumers make purchases of industrial goods to establish or facilitate production processes or use them as components for other goods and services, for example, manufacturing, service companies, and transport companies. While government agencies and private institutions buy industrial goods to organize and provide services to their market segments, namely the general public.

According to Cravens (2009), promotional strategies include planning, implementing and controlling an organization's communication to consumers and other target audience. The purpose of promotion in a marketing program is to achieve the desired communication objectives management has with each targeted person, thereby helping to encourage potential consumers to be aware of the range of products and services available. Here is an explanation of some promotional strategies.

a) Advertising

Advertising is a form of communication of goods or services in a non-personal way using one or more media such as television, radio, magazines, newspapers, and online. Advertising becomes the right tool for creating strong associations with a brand. Advertising for SMEs can be done in social media, online media, and print media because the cost is cheaper than television and radio, as well as a targeted target market. If the promotion capital owned by SMEs is minimal, can advertise through traditional media, such as brochures, flyers, and banners. (Goukm.co.id, 2017).

Cravens in his book "Strategic Marketing" describes the advantages of using advertising to communicate with consumers is because of the low cost per exposure, diverse media, control of exposure, consistent message content, and the opportunity to design creative messages. Advertisements also have a disadvantage, such as, can not interact directly with consumers and can not hold the attention of consumers in the long term.

b) Personal Selling

Personal selling is a promotional strategy, which creates verbal communication between a salesperson (a representative of a company) and a potential consumer with the aim of making or affecting the sale of a product or service. Personal selling has several advantages, namely, salesperson can interact directly with consumers to answer questions and master goals, can target buyers, and have access to knowledge of the market and competitors and also provide the feedbacks.

c) Sales Promotions

Sales promotions cover a wide range of promotional activities, including contests, product samples, point-of-purchase installations, product placements in films and other product placements, incentives and coupons. This promotional strategy offers several advantages, including to target buyers, respond to specific circumstances, and create incentives for purchases.

d) Public Relations

If a company or a product is promoted positively without the company having to pay it, it is called communication through public relations. This promotional strategy has high credibility because it is seen as news, not seen as an advertisement. Public relations can also create an important contribution to the promotion strategy when it is planned and implemented to achieve specific promotional goals.

e) Direct Marketing

Direct marketing is an interactive promotional strategy that uses one or more media to influence a measured response or transaction at any location, such as direct mail, telemarketing, catalog marketing, online channels, television sales, and radio/magazine/ newspaper sales. What distinguishes direct marketing is the opportunity for marketers to get direct access to buyers.

f) Interactive / Internet Marketing

Components that are very influential in this promotion strategy is the internet, CD-ROM, and interactive television. Interactive media makes it easy for buyers and sellers to communicate with each other. The Internet presents an important role in promotional strategies. Also, the Internet can also be used to identify products that lead to sales (sales leads), conduct surveys based on websites, provide product information, and display ads.

III. Methodology Research

The population for this study is Duta Karya Mandiri Enterprise in Jakarta area to evaluate the result from the qualitative study. Qualitative research consists of two parts, namely, a direct and an indirect. The author uses a direct technique with depth interview method, where the authors interviewed Pak Rajid as the owner of PT. Duta Karya Mandiri to dig information.

As for some structure of interview according to Cooper and Schindler (2006), namely unstructured interview, semi-structured interview, and structured interview. In this study, the authors use semi-structured interview which is a combination of interviews with a list of structured questions and adjust questions according to responses given by Pak Rajid.

The data used in the study consisted of two types, namely primary data and secondary data. Primary data is a source of data that directly provide data on data collectors (Sugiyono, 2014). To obtain primary data, the authors make direct observations through Forum Group Discussion and interviews with owners, leaders, and employees of PT. DKM.

While secondary data is data source which indirectly gives data to the data collector, such as the document or obtained through others (Sugiyono, 2014). In this study, secondary data obtained through literature study either derived from previous research journals, articles, books, or documents owned by PT. DKM. After the required data successfully obtained, the authors perform data analysis with qualitative techniques. According to Malhotra (2010), there are three general steps that can be done when performing qualitative data analysis, namely:

a) Data Reduction, where the authors sort the data to the exclusion, reinforce, or summarize data research results.
b) Data Display, where the authors develop a visual interpretation of data into the form of diagrams, graphs, or matrices to understand patterns and relationships between data.
c) Conclusion Drawing and Verification, where the authors consider the meaning of the data being analyzed and assess the research questions it has. So that later can be concluded gap between actual condition and ideal condition of PT. DKM.

No.	Date	Activity
1	7 April 2017	The first meeting with the owner of PT. DKM started from the introduction with the owner of PT. DKM is Mr. Rajid Basri, followed by a discussion on the development of new product realization of scrap-based multifunctional hangers and took place on April 7, 2017, at PT. DKM located at Jalan Al-Taqwa km 0.5, Jatirangga, Jatisampurna, Bekasi. This meeting
2	12 June 2017	The author held a second meeting on June 12, 2017, to demonstrate the results of market research on the form and price of multifunctional hangers contained in IKEA, Inform a, and Ace Hardware to Mr. Rajid in the form of photo slide in power point.
3	7 August 2017	At the third meeting, the author asked Mr. Rajid about the competitor of multifunctional hangers in Indonesia.
4	6 September 2017	The fourth meeting, bringing Pak Rajid with Mr. Pikki Azis as IKEA Supply Chief Representative at the factory of PT. DKM to discuss the stages of becoming an IKEA supplier.
5	23 September 2017	Mr. Rajid turned out to have a more solute idea for a new product that is producing clothes wall hooks by using scrap or new material in the form of mild steel, which is by the expertise of labor and machine capacity owned by PT. DKM to minimize production costs.
6	1 November 2017	This time meeting tells about the research related clothes wall hooks product that author do to some apartment developers, like PT. Sindeli Propertindo Abadi, PT. Mahardika Gagas Sejahtera, and PT. Sinarmas Land.
7	6 November 2017	Mr. Rajid said that the prototype is still in the process of working and there are some parts of the clothes wall hooks completed by sub-cont PT. DKM
8	7 November 2017	Mr. Rajid also asked the author team to give a few more days to complete the prototype. Furthermore, the authors suggest Mr. Rajid provide promos to apartment developer vendors in the form of free delivery charge for each purchase more than 500 units clothes wall hooks within a radius of 57 kilometers (Jabodetabek area).

IV. Result and Findings

Promotion strategy is a form of communication between the seller and the potential buyer that can influence the attitude and behavior. (Perreault, Cannon, & McCarthy, 2014). The author recommends three kinds of Business to Business promotion strategies, in the form of personal selling, marketplace, and sales promotion that can be utilized by PT. DKM to market its clothes wall hooks toward the general suppliers of apartment developers. Here's an explanation of these promotional strategies.

a) Personal Selling

Personal selling is a promotional strategy whereby a representative of a company meets the consumer personally to offer a product or service. Personal selling is very dominant in the Business to Business market because the number of potential customers is relatively small and currency payments are large compared to the Business to Customer (B2C) market. The importance of personal selling in the marketing mix depends on several factors such as the nature and composition of markets, product lines, and corporate objectives and financial capabilities. Maximizing the effectiveness and the efficiency, personal selling function must be carefully managed and integrated into the marketing mix of a company. (Hutt, 2013).

The salesperson is a link for specific marketplaces and consumers. The salesperson must have extensive knowledge of the products it offers, competitors' products and trends in the consumer industry. Also, a good salesperson not only tries to sell to consumers. Instead, they try to assist consumers in making purchasing activities by understanding the needs and wants of consumers and informing the advantages and disadvantages of the products they offer. In the book "Basic Marketing" by Cannon et al. (2014) mentioned several techniques must be executed by each salesperson and the process to select the salesperson. It becomes very important to note for PT. DKM will be successful in marketing new hanger products to specific consumers by using personal selling strategy.

According to Hutt (2013), in choosing a salesperson must pay attention to some job requirements such as recruitment and selection, training, supervision and motivation, and evaluation and control. Recruitment process becomes very important because to capture as many candidates to get the best candidate. There are two methods of salesperson recruitment:

i *Direct Method*

When a company must determine whether to hire an experienced salesperson or less experienced directly, it all depends on the size of the company, the sales task, the training capabilities of the company, and its market experience. After recruiting, periodic training is needed to strengthen experienced salesperson skills, especially when a company's business environment changes drastically. The salesperson needs to have in-depth training on company practices and policies, product information, relationships with corporate customers, and professional selling skills.

Companies should also consider the amount of salary and incentives for salesperson as a form of motivation that is closely related to the individual's perception of the type and amount of rewards from various levels of job performance, as well as the value that the salesperson places in the rewards.

Furthermore, the performance of salespeople should also be measured using behavior-based or outcome-based. Behavior-based measures sales person's knowledge of the company's products and technologies. This control system is suitable when the salesperson is inexperienced and when the salesperson is asked to show some non-sales activities, such as assisting with new product development. Outcome-based measures sales results, market share growth, new product sales, and profit contribution. This control system is appropriate when the ability and effort of the salesperson is the determinant of the sales proceeds.

ii *Labor recruitment agencies method*

Due to PT. DKM does not yet have a specific employee salesperson, then the previous team of writers has acted as direct salespersons who visited several apartment developers namely PT. Sindeli Propertindo Abadi, PT. Mahardika Gagas Sejahtera, and PT. Sinarmas Land by showing a catalog of clothes wall hooks. It turns out that apartment developers tend to choose to make purchases from general suppliers who can supply household furniture in the form of packages to apartment developers. This to control the costs that will be incurred by the apartment developer.

In addition to recruiting directly, PT. DKM can also recruit salesperson through labor recruitment agencies. The recruitment system of the recruitment agency consists of a freelance system (direct contract employee with a service user company), and an outsourcing system (contract with recruitment agency but works in a service provider company).

By using a freelance system, the recruitment agency only acts as the provider of a prospective workforce tailored to the demands and needs. The workforce is also the responsibility of service user companies without having any more ties with recruitment agencies. While using an outsourcing system, the employees in a service user company will become the responsibility of the recruitment agency's management, according to the agreement between two parties, include the rights and obligations, the facilities to be received by the employees, and et cetera.

Benefits for companies which using labor recruitment agencies, for example, service companies can save time and cost of the recruitment process, recruitment agencies may provide candidates through the process of adjusting to the demand standards of the service user (in a certain number) so that the number of candidates choice can be directly selected by the service user company, as well as the recruitment agency, can provide candidates, either fresh graduate or who have provided with specific skills and particular experiences.

Career Development Center University of Indonesia (CDC UI) and PT. Multijaya Anugrah Mandiri are some labor recruitment agencies which can help PT. DKM is looking for human resources according to demand and requirement. Seeing the limitations of human resources and have no experience in promoting strategy in any form, the author suggests that Mr. Rajid as the owner of PT. DKM can recruits salesperson through labor recruitment agencies, such as CDC UI and PT. Multijaya Anugrah Mandiri by using a freelance system, so that PT. DKM can have permanent employees who can do personal selling.

The author has given coaching to Pak Rajid about personal selling, either by direct method recruitment or through labor recruitment agency. With target market hooks PT. DKM targeting to the apartment, of course, salesperson required by PT. DKM must have networking capabilities, so he/she can capture connections to many general suppliers of apartment developers in the Greater Jakarta area.

b) Business to Business Marketplace

Business to Business (B2B) has a larger trading volume that enables business actors to develop their import and export business. Therefore, a portal is needed to bring together producers with distributors, wholesalers, and retailers between exporters and importers, in the form of a marketplace. B2B Marketplace is a business model where a website not only helps promote merchandise, but also facilitates online money transactions. In Indonesia, there are some marketplace already known by the public, such as IndoTrading.com, Indonetwork.co.id, Mbiz.co.id, and Indonesia-product.com. The author recommends IndoTrading.com marketplace as the second promotional strategy that PT. DKM run to market the clothes wall hooks because the site more interesting to look regarding design.

IndoTrading.com is a company and business directory website, not an e-commerce site or buying and selling. This site was founded by Handy Chang started from the difficulty of the perpetrators of SMEs to compete with big players in local and international markets. Through this site, SMEs are expected to realize and understand the importance of existence in the online sphere, and can be a solution for SMEs who want to develop digitally, but do not have the power of information technology (IT) to manage it. Indotrading.com has several services to help business owners compete digitally. In addition to marketing products and services on the site, IndoTrading.com also provides website creation services, Search Engine Optimization, Google Ad-words, statistical data, content management, and other digital marketing services. To get this digital marketing services, SMEs is charged from Rp 1,900,000 to Rp 2,300,000 per year, depending on the completeness of the selected service facility. (Goukm, 2017).

c) Sales Promotion

According to Cannon et al. (2014), sales promotion refers to a number of marketing activities, in addition to advertising, publicity, and personal selling that stimulates interest, trial, or purchase by end consumers or others in a network. Sales promotion is used to complement other promotional strategies. While advertising campaigns and salesperson strategy decisions tend to affect over a period, sales promotion activity usually lasts only for a limited period. Sales promotion can be implemented quickly and get immediate sales results compared to advertising. The form of sales promotion that is directed to the B2B segment is the trade show exhibition or better known as a trade show that can attract attention and interest to the company and its products. The exhibition usually lasts three to seven days in one city. The Indonesian Building Technology Expo (Indobuildtech) is one of the annual trade fairs in Indonesia.

Indobuildtech is the renowned trade show featuring a variety of products and services for the interior and building market. Since its launch in 2003, Indobuildtech has succeeded in drawing attention, and enthusiasm from international companies participating in this exhibition. By attracting 55,000 key buyers annually, Indobuildtech is known as a platform to enter the Southeast Asian market. Shortly, this exhibition will take place in Indonesia Convention Exhibition (ICE), BSD City, Tangerang for seven days from May 2-8, 2018.

The exhibition consists of building materials & equipment, architecture fundamentals, and design & decor essentials. Participating as a participant in the Indobuildtech exhibition next year is the third promotional strategy that the authors recommend to market clothes wall hooks of PT. DKM, which can later enter the design & decoration areas (design & decoration). PT. DKM can order stand first at www.indobuildtech.com, and then the exhibition committee Indobuildtech will contact PT. DKM representative to explain more about the costs and procedures following this exhibition.

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V. Conclusion

In general, it can be concluded that using some proper B2B promotion strategies are needed, so that increase the sales of PT. DKM clothes wall hooks products. The distribution of benefit that can be given to PT. DKM is to establish the Business to Business promotion strategies for clothes wall hooks. Recruiting salesperson through labor recruitment agency is one of promotion strategy which PT. DKM should implement first because of it is easier and cheaper than the other strategies.

Follow-up can be done by PT. DKM, such as market to the general supplier of other apartment developers, complete the Business to Business marketplace promotion, develop the Business to Consumer market to promote clothes wall hooks, and evaluate clothes wall hooks's sales. These tasks will become a benchmark for determine corporate strategy, either by developing other promotional strategies such as advertising and publicity, producing another types of hanger, or even creating new products which unrelated to the usage of scrap.

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Moderating Role of Consumer's Gender on Effectiveness of Celebrity Endorsement towards Consumer's Purchasing Intention

By H.M.U.S.R. Samarasinghe

Sri Lanka Institute of Information Technology

Abstract- Among many theoretical and empirical studies that examine celebrity endorsement towards consumer's purchasing intention fewer studies have attempted to examine the impact of consumer's gender on consumer's purchasing intention. Source Characteristics (Source Expertness, Source Trustworthiness, Source Likeability, Source Similarity and Source Familiarity) used to measure effectiveness of celebrity endorsement. This intends to extend the relationship of purchasing intention and Source Characteristics by linking the source attractiveness theory together with the consumer's gender, which adds value to the existing knowledge of celebrity endorsement and further explains the relationship linked with Consumer Purchase Intention together with Source Credibility Theory.

The study revealed that the impact of Source Expertness, Source Trustworthiness, Source Likeability, and Source Similarity is differ for male to female consumer. Thus in promotional campaigns the product which uses by only one particular gender have to concern those characteristics separately, and Source Familiarity should not consider about gender diversity in celebrate endorsement since it has no impact of consumer's gender to the relationship between Source Familiarity and Consumer's Purchase Intention.

Keywords: *celebrity endorsement, source character-ristics and consumer's gender.*

GJMBR-E Classification: *JEL Code: D49*

MODERATINGROLEOFCONSUMERSGENDERONEFFECTIVENESSOFCELEBRITYENDORSEMENTTOWARDSCONSUMERSPURCHASINGINTENTION

Strictly as per the compliance and regulations of:

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I. Introduction

Advertising is one of the elements in the marketing mix, containing a variety of methods which a company could use to reach out and communicate with current and potential consumers (Forouhandeh, Nejatian, Ramanathan, & Forouhandeh, 2011). Effective advertising is crucial for the company in influencing their customers to buy their products. Since advertising is the main way the company communicates with their customers, it is, therefore, an area of significance for companies to focus on (Witt, 1999). Companies have invested billions of dollars/rupees in advertising. Among the different modes of advertising celebrity endorsement is a key.

Celebrity endorsement is a way of brand or advertising campaign that involves a well-known person using their fame to help promote a product or service. In a market with a very high proliferation of local, regional and international brands, celebrity endorsement was thought to provide a distinct differentiation (Martin Roll, 2006).The use of celebrity endorsement in marketing is not a new phenomenon (Van der Waldt et. 2009). Celebrity endorsement has become a global phenomenon with companies using endorsers as part of their marketing communication strategy to support their corporate or brand image on different channels, both in traditional media and in digital marketing media (Jatto, 2013).

Source Credibility Theory and Source Attractiveness Theory provide a basis on which the methodology of celebrity endorsement works and also explains how the process of the celebrity endorsement influences the minds of the consumers. The Source Credibility Theory states that acceptance of the message depends on the Expertness of the celebrity and Trustworthiness of the celebrity.

The Source Attractiveness Theory which is based on social psychological research argues that the acceptance of the message depends on Source Familiarity, Source Likeability and Source Similarity). Moreover in spite of suggestions from the theoretical literature that considers celebrity's gender as a moderator. There has been prior research on gender differences which is limited to celebrities' gender and its impact on Consumer's purchasing Intention (Widgery and McGaugh 1993; Berney-Riddish and Areni 2006: Wolin 2003). It was further found out that very little is known about the moderating effect of consumer's gender on celebrity endorsement, thus the researcher has taken consumer's gender as the moderator for the current study.

The current research drew on Source Credibility Theory and Source Attractiveness Theory to expand the existing theoretical understanding of the relationship between Source Characteristics and Consumer's Purchase Intention. This paper recognized that consumer's gender plays a vital role in this relationship, therefore by testing the hypothesized theoretical model (Figure1), this paper provides a more comprehensive examination of the relationship between Source Characteristics and Consumer's Purchase Intention, and the moderating effect of the Consumer's Gender on the relationship in the context of social media.

Published studies on effectiveness of celebrity endorsement on social media towards Consumer Purchase Intention have been limited to Africa

Author: Sri Lanka Institute of Information Technology.
e-mail: daneesach123@gmail.com

(Zipporah, 2014), Europe (Jatto, 2014) and the Far East (Hai-xia et al., 2015; Sharfina (2015). On the contrary, there is a lack of published empirical studies on the topic of celebrity endorsement on social media and purchase intention set in the Sri Lankan context. Current paper aims to contribute and generate knowledge on the consequences of consumer's gender and effectiveness of celebrity endorsement towards consumer purchase intention from Sri Lankan perspective. In Sri Lanka too it finds a knowledge gap within the scenario even though it has a high degree of practice. Therefore researcher argues that there is a research gap in Sri Lanka in relation to consumer's gender and celebrity endorsement and its impact to purchase intention.

The purpose of this study is to examine effect of gender of the consumer on the relationship of source characteristics which measure the effectiveness of celebrity endorsement towards purchasing intention.

II. Literature Review

a) Celebrity Endorsement

A person who enjoys public recognition from a large share of a certain group of people and uses this recognition on behalf of a consumer good by appearing with it in advertisements is known as a celebrity (McCracken, 1989). Endorsement is defined as any advertising message (including verbal statement, demonstrations, or depictions of the name, signature, likeness or other identifying personal characteristics of an individual or the name or seal of an organization) which consumers are likely to believe reflects the opinions, beliefs, findings or expertise of a party other than the sponsoring advertiser. Celebrity endorsement is a ubiquitous characteristic of modern marketing (McCracken 1989).

Kamen, Azhari and Kragh (1975, p.18) suggest that the spokesperson acts as a kind of core around which the substantive messages are positioned. In recent times, there has been a significant increase in the amount of celebrity endorsement (Boyd and Shank, 2004). Celebrities are a common feature in the contemporary market place, often becoming the face or image not only of consumer products and brands, but of organizations themselves (Illicic & Webster, 2011). By pairing a brand with a celebrity, a brand is able to leverage unique and positive secondary brand associations from a celebrity and gain consumer awareness, transfer positive associations tied to the celebrity onto the brand, build brand image and ultimately enhance the endorsed brand's equity (Keller, 2008). Celebrities not only sell products and brands, they in fact exert powerful influence across all facets of popular culture and public life, influencing consumer attitudes and perceptions (Time Inc., 2006).

Corporations invest significant amounts of money to align themselves and their products with "big" name celebrities in the belief that they will (a) draw attention to the endorsed products/services and (b) transfer image values to these products/services by virtue of their celebrity profile and engaging attributes (Erdogan 1999; Ohanian 1991; O' Mahony and Meenaghan 1998). Celebrity endorsement can be attributed to the number of benefits retailers have seen by utilizing this form of advertisement. Celebrities has the potential/ability to get the attention audience's attention by giving retailers a better chance of communicating their message to consumers (Choi and Rifon, 2007). Other benefit according to Agrawal and Kamakura (1995) is when a celebrity is paired with a brand-image of the celebrity helps shape the image of that brand.

b) Source Characteristics

Source Characteristics refer to the characteristics that a celebrity possesses that influence the target audience the most (Subhadip, 2012). The theories like 'Source Credibility Theory', 'Source Attractiveness Theory' provide a basis on which the methodology of celebrity endorsement works and also explains how the process of celebrity endorsement influences the minds of the consumers. The source credibility theory as propounded by state that people or receivers are more likely to be persuaded when the source presents itself as credible (Hovland, Janis and Kelly 1963). Ohanian (1990) noticed a trend in choosing actors/actresses, athletes and other celebrities as these spokespeople. The source credibility theory Ohanian, (1990) helps explain the criteria for this phenomenon. The theory proposes components that determine believability in a brand ambassador namely source expertness and source trustworthiness. The more a communicator fits these criteria, the more likely they are to positively affect purchase intent, and vice versa.

Source Expertness is perceived ability of the source to make valid assertions. Source Trustworthiness is perceived willingness of the source to make valid assertions of the source. Acceptance of the message depends on 'Expertness' and Trustworthiness' of the source. Expertness is defined as the perceived ability of the source to make valid assertions. Trustworthiness is defined as the perceived willingness of the source to make valid assertions. Audience acceptance increases with the expertness of the source and the ability of the audience to evaluate the product Audience acceptance increases with the expertness of the source and the ability of the audience to evaluate the product. Expertise is also known as the authority, competence and qualification a communicator possesses (Ohanian, 1990). Much research has proven that the more credible a person is, the more behaviorally compliant the receiver of that message will be (Ross, 1973). The theory suggests that endorsers are perceived as experts who have sufficient knowledge in a particular area of interest, in this case, beauty Trustworthiness is "the listener's degree of confidence in, and level of acceptance of, the speaker and the message" (Ohanian, 1990, p. 41).

Source Attractiveness Theory has traditionally been viewed as having three interrelated aspects namely Source Familiarity, Source Similarity and Source Likability. Advertisers have chosen celebrity endorsers on the basis of their attractiveness to gain dual effects of celebrity statues and physical appeal (Singer, 1983). This theory explains the message acceptance in two ways: Identification and Conditioning (Dash and Sabat, 2012). Identification is when the receiver or the target audience of the communication begins to identify with the source's attractiveness, and hence tends to accept his/her opinions, beliefs, habits, attitudes, etc. Conditioning is when the attractiveness of the source is supposed to pass on to the brand after regular association. Attractiveness is another dimension that plays an important role in the initial judgment of the communicator (Baker & Churchill, 1977). Joseph (1982) concluded that attractive communicators are, "consistently liked more and have more positive impact" than less attractive communicators (p.42). Several other researchers have agreed with those findings, reporting that attractiveness enhances positive attitudes (Simon, Berkowitz & Moyer, 1970; Kahle & Homer, 1985). According to Loggerenberg, Waldt & Wehmeyer (2009), "endorsers who are perceived to be attractive are more likely to lead to purchase aspiration." Given the nature of the cosmetics industry, beauty and attractiveness continue to be significant factors in the selection of endorsers and spokespeople.

c) Purchase Intention

Purchase intention is a kind of decision-making that studies the reason to buy a particular brand by a consumer (Shah et al., 2012). Whitlark, Geurts and Swenson (1993) define purchase intention as a purchase probability associated with an intention category at the percentage of individuals that will actually buy the product. Morinez et al. (2007) define purchase intention as a situation where consumer tends to buy a certain product in a certain condition. According to the definitions by various scholars, it is the consumer's decision made by the consumer whether they buy the product or not. Purchase intention can be defined in different ways. One such way of defining it is that, purchase intention is a plan to purchase particular products or services (Monash University, 2009). In terms of the consumer's buying roles purchase intention means, "the activities that one or more person(s) might perform in a buying decision.

III. Hypotheses and the Conceptual Framework

a) The Moderating Effect of Consumer's Gender

A number of studies have explored several factors related to the impact of using celebrities as product endorsers. However surprisingly few studies have examined the impact that the gender of the target audience member might have to responds to celebrity endorsements. The results from published research regarding this issue have been mixed at best. Ohaninan (1991) reported that there were no significant main effects of gender in her study of the impact of gender on consumer's perceptions of a celebrity's attractiveness, trustworthiness, expertise, nor on the likelihood of purchasing a product that was endorsed by a celebrity. There has been previous research on gender differences in persuasion that has shown that in general men and women respond differently to persuasive messages with women being more easily persuaded than men (Widgery and McGaugh 1993; Wollin, 2003). There has been a stream of research regarding reactions to complex advertising based on gender. Thus men and women will differ in response to a celebrity endorser in advertising, the following hypothesis has been drawn on that basis.

H6: A Consumer's gender moderates the relationship between Source Characteristics of the celebrity and consumer purchase intention.

On logical grounds there is a relationship between consumer purchasing intention and Source Characteristics, further explained by the gender of the consumer which is the moderating variable. Source Characteristics is taken as the independent variable by including trustworthiness, expertness, similarity, familiarity and likeability and purchasing intention as the dependent variable.

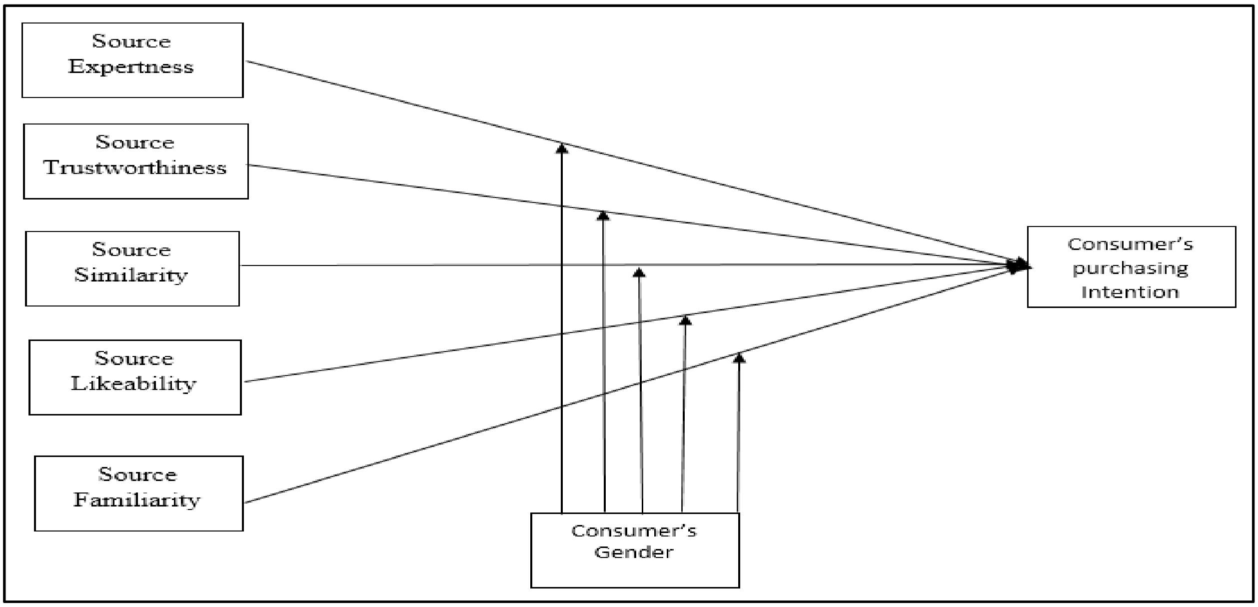

Fig. 1: Conceptual Framework of the Study

IV. Methodology

a) Participants and Procedure

This study lies in the positivistic research domain considering the present study it is not possible to draw a clear idea about the size of the population or the sampling frame due to the unavailability of a complete listing of umber of consumers purchase FMCG products in Sri Lanka. The researcher selected FMCG sector, because currently in industry Sri Lanka celebrities are mainly used for FMCG industry rather than other products like Automobile Industry, Sports Industry (Daily FT, 2015).

In order to carry out the data analysis of the study, 400 questionnaires were distributed and 348 usable responses were collected, yielding a response rate of 87%. The unit of analysis was consumers who use social media in Sri Lanka.

Out of the total population a sample of 400 consumers were selected to gather primary data. The unit of analysis of the study was the individuals. A convenience sampling technique was adopted. Data was collected through a well-developed structured questionnaire.

b) Measures

Consumer's responses were assessed covering Source Expertness, Source Trustworthiness, Source Similarity, Source Likeability was measured by a scale developed by Peetz, Theodore Byrne(2012), seven point Lickert scale (7=Strongly agree to 1=strongly disagree ,with items coded such that higher scores indicated greater agreement.

Source Expertness is measured using 6 item scale. Sample items for Source Expertness are "When I viewed this advertisement I believed the endorser was an expert", "When I viewed this advertisement felt the endorser was knowledgeable". Source Trustworthiness is measured by using 6 item scale. Sample items for Source Trustworthiness is "When I viewed the advertisement on social media I felt the celebrity was trustworthy. Source Like ability is measured using 6 item scale. Sample items for Source Likeability are "When I viewed the advertisement on social media I liked the celebrity". "Source Similarity is measured using 6 item scale. Sample items for Source Similarity are "When I viewed the advertisement on social media I viewed the endorser as similar to me", "When I viewed the advertisement on social media I identified with the endorser". Source Familiarity is measured using 5 item scale. Scales were developed by Peetz, Theodore Byrne, (2012). Sample items for Source Familiarity are," When I viewed the advertisement on social media I recognized the celebrity," When I viewed the advertisement on social media I knew who the celebrity was (Recognized as a singer/actor/sportsman/by name)". Purchase Intention is measured by using 7 point lickert scale developed by Gefen & Straub, (2004). Sample items for purchase intention are "I am very likely to buy the product from seller". "I would consider buying the product form the seller in the future.

V. Data Analysis and Results

In order to carry out the data analysis of the study 400 questionnaires were distributed. Out of the total population 400 printed questionnaires were distributed. 338 usable responses were collected. The collected data were preliminary scanned for accuracy and precision. Then they were subjected to a cleaning process. The purpose was to identify outliers and provide treatment for missing values. The data analysis was initiated by entering data in to the IBM Statistical Package for Social Sciences (SPSS) software version

20.0. Several plot diagrams /graphs helped in identifying the outliers and there no outliers in the data set. A pilot study was done primarily in order to assess the extent of reliability and validity of a research questionnaire. In order to measure the face validity the current questionnaire was reviewed by the supervisor of the study and one senior academic to ensure that the research items (Questions) appear to do what they claim to do (Sekaran, 2010).In order to ensure reliability , Cronbach's coefficient alpha (Cronbach's, 1946) was used.

Data screening and preliminary descriptive analysis were conducted using SPSS (Version 22.0). Preliminary descriptive analysis was carried out using statistical techniques such as measures of central tendency, mean, mode, median and measure of dispersion. Common method variance was also checked before hypothesis testing. Several multivariate assumptions such as normality, multicollinearity and homoscedasticity were assessed prior to hypothesis testing. CFA and SEM were carried out using AMOS (Version22.0; Arbuckle & Wothke,2009).The current study adopted specifically the following fit indices– standardized root means square residual (SRMR), Goodness of fit index (GFI),Tucker Lewis Index(TLI), comparative fit index (CFI), parsimony comparative fit index (PCFI), rot mean square error of approximation (RMSEA) and the Chi Square statistic were used in the data analysis to assess the adequacy of the measurement and the structural models, as well as to report any misspecifications or violations of the assumptions of CFA and SEM. Values for the GFI, CFI, TLI, and PCFI were between 0 and 1, with values closer to 1 representing a better finding model. Additionally a value of .05 or less for SRMR and a value of 0.08 or less for RMSEA were indicative of good fit. Cronbach's alpha was performed to ensure the purification of the scale. In order to maintain convergent validity, CFA was performed by using structural equation modeling (SEM).

VI. Measurement Model

The measurement model focuses on establishing the validity and reliability of the measures used to represent each construct of the measurement model. Confirmatory Factor Analysis (CFA) with the structural equation model (SEM) was performed using AMOS 20.0 software. The whole measurement model was developed based on the First Order Confirmatory factor results for each construct. To validate scales in this study, factor scores, average variance extracted (AVE), Composite reliability (CR) and squared multiple correlation vs. AVE were calculated. The results of the descriptive statistics, reliability and validity testing are given in the Table1.

Table 1: Descriptive Statistics, Cronbach's Alpha, AVE, CR

Variable	Mean	Standard deviation	Cronbach's Alpha	CR	AVE
Source Expertness	4.2396	1.40319	0.815	0.969	0.524
Source Trustworthiness	4.8343	1.21345	0.856	0.936	0.506
Source Likeability	5.0991	1.15111	0.819	0.952	0.507
Source Similarity	4.5695	1.39792	0.803	0.971	0.529
Source Familiarity	5.1787	1.10166	0.870	0.887	0.547
Purchase Intention	4.9999	1.10166	0.816	0.860	0.673

Source: Survey Data

Where Goodness of Fit (GOF) Indices of the Measurement Model Ares Concerned, they confirmed the appropriateness of the model. It is generally recommended that multiple indices should be considered simultaneously when overall model fit is evaluated.

VII. Structural Model

In order to identify the moderating effect of consumer's gender and the relationship between Source Characteristics and consumer purchasing intention, it was hypothesized that Consumer's gender moderates the relationship between Source Characteristics of the celebrity and consumer purchase intention.

Accordingly, proposed structural model was formulated to test the basic relationships (Only Independent and dependent) .The GOF values are summarized in Table 5.9. With regards to absolute fit indices which determine how well a priori model fits the sample data (McDonald & Ho, 2002), traditionally an omnibus cut-off point of 0.90 has been recommended for the GFI. With regards to first structural model GFI shows a moderate model fit with a value of 0.760. RMR, which is an immediately interpretable measure of the discrepancies (Byrne, 1998; Diamantopoulos & Siguaw, 2000) RMR, indicates a good fit with a value of 0.143. Those relying on the RMSEA generally accepted the authoritative claim that an RMSEA less than .05 corresponds to a "good" fit and an RMSEA less than .08 corresponds to an "acceptable" fit (Browne & Cudeck 1993), with a RMSEA value of 0.102 it can be stated that with regards to Source Characteristics and consumer purchasing intention how well the model, with unknown but optimally chosen parameter estimates would fit the populations covariance matrix (Byrne, 1998).

CIMIN/DF value is 2.98 indicates that the model confined model fit. With regards to incremental fit indices IFI value of .85 can be recognized as indicative of a good fit (Hu & Bentler, 1999). TLI value of 0.832 and CFI value of 0.855 indicate that there is a good fit between data and the model.

Table 2

	Male		Female	
	β value	*P* value	*β* value	*P* value
exp→pi	0.17	0.003	0.19	0.000
tru→pi	0.16	0.009	0.13	0.032
like→pi	0.65	0.000	0.70	0.000
sim→pi	0.41	0.000	0.26	0.000
fam→pi	-0.04	0.480	-0.24	0.000

This study attempts to examine the effect of consumer's gender on the relationship between Source Characteristics and Consumer Purchasing Intention. In order to accomplish the objective, it was hypothesized that in general men and women respond differently to persuasive messages with women being more easily persuaded than men (Widgery and McGaugh 1993; Wollin, 2003). Thus, men and women will differ in response to a celebrity endorser in advertising, the following hypothesis has been drawn, and Consumer's gender moderates the relationship between Source Characteristics of the celebrity and consumer's purchase intention. Since the moderating variable of the current study is categorical. Multi Group analysis method is being deployed for the present study.

Consumer Gender is the interaction between Source Characteristics and Consumer Purchasing Intention. The result is significant and it concludes that consumer gender moderates the positive relationship between Source Expertness, Source Trustworthiness, Source Similarity, Source Likeability and Consumer Purchasing Intention. Results are not significant for Source Familiarity.

VIII. Discussion

This research focused on examining the effectiveness of celebrity endorsement on social media on Consumer's Purchase Intention. According to the findings there is a positive relationship between Source Expertness, Source Trustworthiness, Source Likeability, Source Similarity and Consumer's Purchase Intention. Further findings show that there is a negative relationship between Source Familiarity and Consumer's Purchase Intention.

Ohaninan (1991) reported that there were no significant effects of gender in her study of the impact of gender on consumer's perceptions of a celebrity's attractiveness, trustworthiness or expertise, nor on the likelihood of purchasing a product that was endorsed by a celebrity. There has been previous research on gender differences in persuasion that has shown that in general men and women respond differently to persuasive messages with women being more easily persuaded than men (Widgery and McGaugh 1993; Wollin, 2003). There has been stream of research regarding reactions to complex advertising based on gender .Very few researches were focused on the consumer's gender in terms of celebrity endorsement.

The study contributes to the knowledge by finding out the results were significant for Source Familiarity and also with towards Consumer's Purchase Intention among female consumers, but the relationship between Source Familiarity and Purchase intention is negative. It explains further that there is no impact of consumer's gender to the relationship of Source Familiarity and Consumer's Purchase Intention.

a) Managerial Implications

With the theoretical contribution being made towards the advancement of existing knowledge, this research also would simultaneously provide several managerial implications. This study is expected to create awareness among marketers on the importance of considering different gender groups according to the different product which is a celebrity is endorsed. Thus in promotional campaigns the product which uses by only one particular gender have to concern those characteristics separately, and Source Familiarity should not consider about gender diversity in celebrity endorsement since it has no impact of consumer's gender to the relationship between Source Familiarity and Purchase Intention.

Additionally As recommended by other research studies (Bright and Cunningham, 2012;Jin and Phua ,2014;Ohanin,1990) it is important to carefully select a celebrity endorser who is credible, trustworthy and fits with the product when undergoing a marketing campaign with celebrity endorsement. Practitioners should be aware of gender of their target market as they focus on when selecting the celebrity endorsers.

The results of this study can help marketers and/or advertising agencies to better understand how each type of credibility stimuli can contribute to eliciting positive attitude toward the advertisement eventually affect Consumer Purchase Intentions. First, a celebrity who wants to endorse own product must have attractiveness, trustworthiness and expertise. While attractiveness and expertise are easily attained, trustworthiness is cannot be easily assertained. To be trustworthy, celebrities must maintain a clean reputation. They must avoid circumstances that may tarnish their reputation and trustworthiness in front of the public. The celebrity image and the company/product image become closely related. To increase their trustworthiness, celebrities must be seen as users of their products. Secondly, the claims made in the advertisement endorsed by celebrities must be believable and substantiated. The advertisement must look genuine and not exaggerated.

IX. Conclusion

The study intends to contribute to both the theories by elaborating relationship explanation by elaborating the moderating factor which is the gender. Finally, the author proposes the conceptual framework by highlighting six hypotheses to be tested with the empirical data in futures studies.

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An Assessment of Branding Factors and their Relationship with Branding Benefits: Evidence from NRBC Bank of Bangladesh

By Zakaria Arifin & Mahamudul Hasan

Patuakhali Science and Technology University (PSTU)

Abstract- In the context of Banking industry of Bangladesh, NRBC Bank emerged itself on the ground of stiff competition but at the same time with scope of expansion to serve the major unbanked population of the country. However, within 4th year of its operation, the Bank experienced a setback in its Brand image caused by widespread news of unregulated lending. This research aims at investigating customers' average perception of Branding factors at NRBC Bank and the relationship between Brand factors and Branding Benefits. The primary data were collected from the Bank's existing customers on judgmental basis. Based on the services branding literature branding factors of financial service industry were identified. The problem statement was generated and hypotheses were empirically tested. The respondents' responses were obtained through a structured questionnaire. The study revealed that the Branding factors of NRBC Bank, based on average perception, are distinctive banking product, corporate culture, and cross functional teams. These factors exerted the strongest effects on the overall, financial and non-financial brand benefits. The multiple regression analysis findings indicate that there is a significant and positive relationship between the Branding factors and the overall brand benefits.

Keywords: *NRBC bank, branding factors, overall brand benefits, brand financial benefits, and brand non financial benefits.*

GJMBR-E Classification: *JEL Code: M39, M30*

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Zakaria Arifin [α] & Mahamudul Hasan [σ]

Abstract- In the context of Banking industry of Bangladesh, NRBC Bank emerged itself on the ground of stiff competition but at the same time with scope of expansion to serve the major unbanked population of the country. However, within 4th year of its operation, the Bank experienced a setback in its Brand image caused by widespread news of unregulated lending. This research aims at investigating customers' average perception of Branding factors at NRBC Bank and the relationship between Brand factors and Branding Benefits. The primary data were collected from the Bank's existing customers on judgmental basis. Based on the services branding literature branding factors of financial service industry were identified. The problem statement was generated and hypotheses were empirically tested. The respondents' responses were obtained through a structured questionnaire. The study revealed that the Branding factors of NRBC Bank, based on average perception, are distinctive banking product, corporate culture, and cross functional teams. These factors exerted the strongest effects on the overall, financial and non-financial brand benefits. The multiple regression analysis findings indicate that there is a significant and positive relationship between the Branding factors and the overall brand benefits. Moreover, the study indicated that the effect of the Branding factors on the financial benefits is stronger than their effect on the Non-financial brand benefits. These findings depict that although there are clear Non-financial benefits of branding such as good brand image, atmospherics, and service delivery process but the essence of successful branding of NRBC Bank is tangible especially on financial benefits.

Keywords: NRBC bank, branding factors, overall brand benefits, brand financial benefits, and brand non financial benefits.

I. Introduction

In recent years, with tough competition in the banking industry, Banks' managers have increasingly recognized the importance of their service brands in driving customer loyalty, price premiums, revenue growth, increasing profits, and consequently, enhanced shareholders value. As building and maintaining banks' brands can be costly, risky, and a time-consuming process, many Bank Managers are seeking new approaches that achieve strong brand position more quickly and more efficiently. However, since banks experience negative news that spread over the entire banking industry, Bank Managers often need to evaluate the perception of customer towards branding factors and the benefits these factors constitute. Further, strong perception of a financial brand by customers enables banks to develop new services and launch new businesses. On the other hand, negative perception towards a financial Brand, created either from Bank's internal inefficiency or from external sources can move away customers from the Brand in long run or threaten customer loyalty.

Recently, the Bank in the study experienced decline in customers' confidence in its Brand due to negative news spread across the Banking Industry for its unregulated loan disbursement to some customer and removal of Managing Directors and restructuring of the Board of the Directors in this process. Consequently, some customers move their businesses away from the Bank and the Brand benefits both financial and non financial were threatened. This study, therefore, investigates the Brand perception of the customers and the relationship of Brand benefits of NRBC Bank resulting from the Bank's Brand elements. The study proceeded by identifying problem statement and objectives as well as by reviewing the suitable literature and setting hypotheses in the field of financial service branding. The study ended with findings and future research opportunities.

II. The Study Objectives

The study aims to achieve the following objectives:

1. To determine the branding factors of NRBC Bank.
2. To determine the customers' average perception to branding factors of NRBC Bank.
3. To examine the relationship between branding factors and brand benefits; financial and non-financial at NRBC Bank.

III. Review of Relevent Literature

Numerous recent attempts have been made to understand Brand Factors (BF)process in the service organizations due to the strategic role of Brand Factors on service business performance (O'Loughlim and

Author α: Executive Officer, Corporate Banking Division, NRBC Bank, Dhaka, Bangladesh. e-mail: arifin57@gmail.com
Author σ: Lecturer, Department of Marketing, Faculty of Business Administration and Management, Patuakhali Science and Technology University (PSTU). e-mail: tuhinjobs46@gmail.com

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Szmigin, 2005; Brady et al., 2005; Eberl and Schwaiger, 2005; King and Grace, 2005; Cravens, 2006).

How craft and Lavis (1986) found that building a service brand image can be done through corporate identity (external and internal design and facilities), public relations, the design of distribution and delivery systems, and improving the customer service. Berry etal. (1988) argued that strong brand names can accelerate market awareness and acceptance of a high-quality service. Zeithmal et al. (1985) found that building a company reputation can be achieved by stimulating the word-of- mouth communication.

Other researchers: Shostack (1977); Berry (1980); Zeithaml etal. (1985) advocated banks branding strategy through using distinctive logo or physical facilities that consumers can immediately associate them with specific service providers. Dobree and Page (1990) found that establishing and enhancing a strong service brand would be achieved through distinct service offerings and a superior service delivery process by which a company can meet its promises. Balmer and Wilkinson (1991) argue that a powerful marketing weapon is having a corporate identity. BF is about incorporating the organization’s philosophy, culture and personality. Every point of contact between the organization and the customer counts and is important to its BF. Having a strong corporate identity (e.g. helpful and friendly) requires using an internal marketing strategy, having a well-skilled staff, and well managed marketing mix (Balmer and Wilkinson, 1991).

Boydet al. (1994) found that the most important criterion upon which customers choose financial service company is its reputation (Boyd et al., 1994). Denby-Jones (1995) found that building a corporate image needs an organizational commitment and delivering consistent services to customers (how fast the telephone is answered).The customer focus is the central point of the business culture. He found that branding provides increased market share, greater profitability, and significant boost to a company asset value.

Other researchers found that using an internal marketing strategy is imperative to create cohesive and consistent organizational culture (Berry, 1980; De Chernatony and Dall`OlmoRiley, 1999). Berry (2000) found that well-presented brand name does not rescue a weak service, and all company marketing activities should be consistent to deliver the promise to customers. McDonaldetal. (2001) focused on an organization’s culture for BF within financial service context. Further, the creation and development of service brands represents a source of sustainable competitive advantage.

DeChernatony and Segal-Horn (2003) examined the criteria for successful service brands. They found that the most important criteria are focused position, consistency in delivering services, and values and systems (corporate culture). A recent study, King and Grace (2005) explored the crucial role of employees in the delivery of brands. They found that a service company’s employees, by practicing a strong internal marketing strategy, have the most important role on building and delivering its brand in the marketplace. Eberland and Schwaiger (2005) found that corporate reputation has exerted a strong effect on the organizations’ financial performance. Cravens (2006) argues that one of the strategic marketing global challenges is strategic brand initiatives.

However, a significant contribution to the brand management literature has come from the seminal work of Aaker (1996). Aaker (1996) argues that strong brands provide values for customers, constituting both functional and emotional benefits. The functional values are those related to the product or service attributes that provide the functional utility to the customer. The emotional benefits can be found when a particular brand gives the customer a positive feeling. The emotional benefits add richness and depth to the experience of using the brand.

IV. Methodology of the Study

a) *Study Sample*

The sample of the study was existing customers of NRBC Bank. A total of 60 respondents were chosen on judgmental basis from its 15 Branches out of 61 Branches across the country. Of the surveyed branches, 9 were operating in urban cities. Of the 60 respondents, 27 were from individuals of household category, 14 were service holder, 11 were conducting proprietorship businesses and 8 were representatives of corporations having banking relationship with NRBC Bank.

b) *Data Collection Methods*

The primary data were collected through a questionnaire developed for the purpose of this study. The questionnaire was highly structured that required there respondents to select from fixed-response alternatives. For each variable included in the research model, five point Like rt- scale was used (runs from “Strongly Agree” given the score of “5” to “Strongly Disagree” given the score of “1”, and a mean score of “3” was given for the Choice of “Not Sure”).

c) *Conceptual Framework*

Examining the service brand literature has revealed that there is a number of factors that have a critical role to play on Branding Financial Products. A careful examination on service brand literature has found that seven factors have a critical role on Branding Factors as follows: Corporate Culture (CC), Internal Marketing (IM), Service Delivery Process (SDP), Atmospherics (ATMO), Distinctive Banking Product (DBP), Marketing Communications (MC) and Cross

Functional Teams (CFT). Based on the service brand literatures and the research objectives, a research model is developed to be empirically tested.

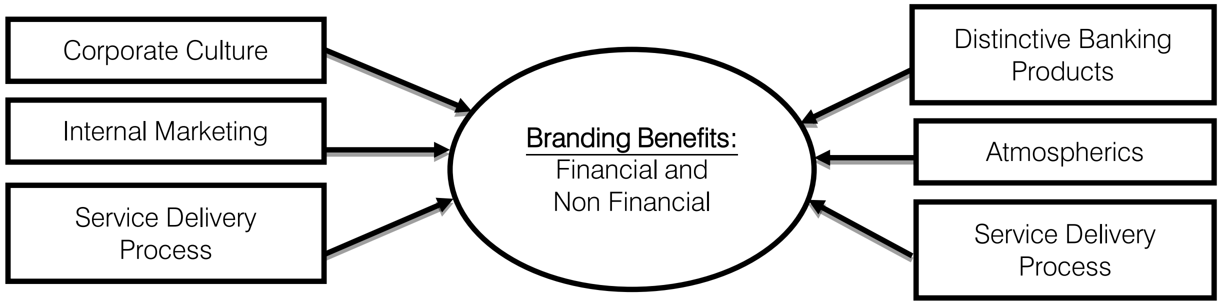

Fig. 1: Summary of Branding Factors

d) Formulating the Hypotheses

Based on an examination of the branding literature review and to achieve the study objectives posed, following hypotheses were set in the null hypotheses shape:

HO1: There is no relationship between branding factors (corporate culture, internal marketing, service delivery process, atmospherics, distinctive banking product, marketing communications and cross functional teams) and overall brand benefits.

HO2: There is no relationship between branding factors(corporate culture ,internal marketing, service delivery process, atmospherics, distinctive banking product, marketing communications and cross functional teams) and financial brand benefits i.e; increase in profitability, ROI, etc.

HO3: There is no relationship between brand-building factors(corporate culture internal marketing, service delivery process, atmospherics, distinctive banking product, marketing communications and cross functional teams)and non-financial brand benefits i.e. customer loyalty, better brand image in the minds of customers, etc.

e) Operational Definition of the Research Variables

i *Organizational Culture*

It is concerned with the extent to which bank has an organizational culture that enhances building brands in the marketplace. The operational definition is generated based on work of previous researchers such as Saunders and Watters (1993); Balmer (1998); De Chernatony and Dall`Olmo Riley (1999); Berry (2000).

ii *Internal Marketing*

It is concerned with the extent to which bank practices internal marketing to build brands in the marketplace. The operational definition is generated based on work of previous researchers such as Berry (1980); Aaker (1996); Berry (2000); McDonald et al. (2001).

iii *Service Delivery Process*

It is concerned with the extent to which bank has developed service delivery processes that focus on customers to build brands in their eyes. The operational definition is generated based on work of previous researchers such as Dobree and Page (1990); Balmer and Wilkinson (1991); De Chernatony and Dall`Olmo Riley (1999).

iv *Atmospherics*

It is concerned with the extent to which banks are interested in internal and external customer oriented atmosphere to distinguish their brands in the customers' eyes. The operational definition is generated based on work of previous researchers such as Shostack (1977); Zeithmal et al. (1985); Howcroft and Lavis (1986); Bigger and Selame (1992); Balmer (1998).

v *Distinctive Banking Product*

It is the extent to which banks have superior banking products and services that are considered unique to build brands. The operational definition is generated based on work of previous researchers such as Stewart (1991); Balmer and Wilkinson (1991); Doyle (1999); Berry (2000); McDonald et al. (2001).

vi *Marketing Communications*

It is the extent to which banks have a set of marketing communications that are able to build strong brands. The operational definition is generated based on work of previous researchers such as Zeithmal et al. (1985); Balmer (1998); Tilley (1999); McDonald et al. (2001).

vii *Cross-Functional Teams*

It is the extent to which banks focus on teamwork and integration between a bank's functions to build strong brands. The operational definition is generated based on work of previous researchers such as (Tilley 1999; De Chernatony and Dall`Olmo Riley (1999); Berry (2000); McDonald et al. (2001).

viii *Branding Benefits*

A considerable amount of branding literature review has revealed that Branding factors are crucial strategic tools and have a paramount role to play on financial service firms' performance and on achieving sustainable competitive advantage. This literature indicates that the benefits of Branding factors in the financial service companies are expressed in financial and non-financial benefits. Consequently, it is argued that the benefits of Branding factors are:

a. *Financial Benefits* (e.g., Doyle, 1999; Berry, 2000; McDonald et al., 2001; Harris and de Chernatony, 2001): These dimensions are: increasing market share, increasing profitability, increasing sales, boosting the company's value assets and increasing return on investment.
b. *Non-Financial Benefits* (Berry et al., 1988; Boyd et al., 1994; Aaker, 1996; McDonald et al., 2001; Harris and de Chernatony, 2001): These dimensions are: better reputation, continuous growth, better positioning in the customers' eyes and building relationships with customers.

f) Data Analysis

The data were analyzed deploying a set of appropriate statistical techniques and methods that are able to achieve study objectives. To gain average perceptions of Branding elements, descriptive statistics (mean and standard deviation) of service brand factors derived from relevant literature was used. Finally, to examine the relationship between branding elements and brand benefits, Hypotheses were tested through multiple regression analysis and ANOVA. Labeling variables, Inputting Data, and Data Analysis were programmed using IBM SPSS, version 20.

V. Analysis and Findings

Descriptive Statistics of the customers' average perception to branding factors of NRBC Bank:

a) Corporate Culture

Table 1: Descriptive Statistics of Corporate Cultural Factors of Branding

Corporate Cultural Factors of Branding Strategy	Mean	Std. Deviation
Aggregate Corporate Culture	3.9958	.52980
Our bank is more customer focused than our competitors	4.1000	.84486
Our bank has a strong commitment to our customers	4.0000	.87099
Our bank is always looking at approaches to create customer value	3.8333	.91287
Our marketing manager participates in top management decisions	4.0333	.85029
The customer's interest comes first in our bank	4.0333	.85029
Our bank builds marketing activities based on knowledge of customers' needs	4.0000	.78784
Our bank objectives are driven primarily by customer satisfaction	4.0000	.87099
Our bank measures customer satisfaction systematically	3.9667	.88992

Table (1) shows that the highest mean score (4.10) is given to being more customer focused than competitors. This indicates that NRBC Bank focuses heavily on being more customer focused than competitors, as a major part of their culture, the bank is looking to increase employees' productivity through improving their capabilities. The lowest mean scores (3.83) and (3.97) are given, subsequently to looking at approaches to create customer value and wants, and measures customer satisfaction systematically. These results reflect the fact that the practice of measuring customer satisfaction, in general, at the bank is weak and needs to be improved.

b) Internal Marketing

Table 2: Descriptive Statistics of Internal Marketing Factors of Branding

Internal Marketing factors of Branding Strategy	Mean	Std. Deviation
Internal Marketing	4.0619	.63188
Our bank recruits customer oriented personnel	4.2333	.72793
Our bank personnel are trained to interact with customers carefully	4.3667	.71840
Our bank trains employees to improve their capabilities	3.9667	.92786
Our bank rewards those employees who provide excellent service	4.0667	.90719
Our bank views increasing employees' knowledge and skills as an investment rather than a cost	4.0000	.90972
Our bank collects data about our employees' needs and wants regularly	3.8000	.84690
Our bank has reward systems that encourage employees to work together as a team	4.0000	.87099

Table (2) shows that the highest mean score(4.37) is given to the fact that our bank personnel are trained to interact with customers carefully.This is reasonable incemost banks are looking to increase employees' productivity through improving their etiquettes, capabilities, and approaches to reach customer. The lowest mean scores (3.80) is given to the fact of collecting data about employees' needs and wants. These results reflect the fact that the practice of internal marketing, in general, at banks is weak and needs to be improved.

c) Service Delivery Process

Table 3: Descriptive Statistics of Service Delivery Process factors of Branding Strategy

Service Delivery Process factors of Branding Strategy	Mean	Std. Deviation
Service Delivery Process	4.1222	.30617
Our bank focuses on the quality of the service delivery activities for satisfying customers	4.3667	.71840
Our bank focuses on using standard procedures in delivering our banking services to Customer	4.0667	.73968
Our bank has qualified to interact with customers during the service delivery process	3.8667	.89955
Our bank uses information technology in processing work processes	3.9333	.86834
Our bank focuses on personal delivery for our banking services to customers	4.5000	.50855
Our bank prepares a "flowchart" which describes the activities required to perform banking services to customers	4.0000	.87099

Table (3) shows that the highest mean score (4.50) is given to the fact that our bank focuses on personal delivery for our banking services to customers. This may indicate that bank encourages its employees to use behavioral procedures to deliver their services in addition to computerized works. The lowest mean score (3.87) is given to the fact thatour bank has qualified to interact with customers during the service delivery process. This low mean score reflects the fact that bank does not recognize the importance of a well-designed service delivery process or customer satisfaction and the resulting image.

d) Atmospherics

Table 4: Descriptive Statistics of Atmospheric Factors of Branding Strategy

Atmospherics Attributes Factors of Branding Strategy	Mean	Std. Deviation
Atmospherics Attributes	4.0933	.26644
Our bank facilities are designed to achieve a specific image objectives	4.3667	.66868
Our bank customer contact employees are dressed in a way to achieve the desired image	4.2333	.72793
Our bank working atmosphere is designed to satisfy customers e.g., furnishing, colours. etc	3.7333	.69149
Our bank focuses on overall facilities layout, décor, lighting, for creating friendly Atmospheres	3.9000	.88474
We design our facilities and layout in order to communicate service quality	4.2333	.56832

Table (4) shows the notable mean score (4.37) is for the fact that our bank facilities are designed to achieve a specific image. This result is very reasonable since majority of the employees put on uniforms to create a good image and bank's premises are uniformly designed to depict certain images to the bank. The mean score (3.73) is given to the fact that our bank working atmosphere is designed to satisfy customers e.g., furnishing, colours etc.

e) Distinctive Banking Product

Table 5: Descriptive Statistics of Distinctive Product factors of Branding Strategy

Product Factors of Branding Strategy	Mean	Std. Deviation
Distinctive Banking Products	4.0792	.35882
Our bank offers a variety of banking services	4.0000	.87099
Our employees have a fundamental role on building our brand reputation	4.3667	.61495
Our bank provides a distinctive service quality to build our brand reputation	4.2333	.72793
Our bank introduces consistent banking services quality to our customers	4.0000	.87099
Our bank provides superior service quality better than competitors	3.9000	.88474
Our bank introduces new banking services continuously	4.2333	.72793
Our bank has a strategy for customer service	4.0000	.87099
Our bank enhances customer services staff knowledge to deliver customer services effectively	3.9000	.88474

Table (5) shows that most of the items encapsulated are important to build reputation through a distinctive banking product. The highest mean score (4.37) is given to the fundamental role of employees that banks rely on to build reputation in the marketplace. This finding is very consistent with service branding literature that advocates the fact that, in service businesses, customers perceive a bank's employees as an essential part of banking products, if not the product itself. The lowest mean score (3.90) is given to providing superior service quality better than competitors and to the fact that Our bank enhances customer services staff knowledge to deliver customer services effectively. This finding seems to show that bank focuses on service quality issues to tackle competitive pressures in the marketplace rather than to provide superior service quality better than competitors.

f) Marketing Communications

Table 6: Descriptive Statistics of Communication Factors of Branding Strategy

Communication factors of Branding Strategy	Mean	Std. Deviation
Marketing Communication	4.0476	.30555
Our bank encourages our customers to recommend our bank to other customers	4.4667	.57135
The elements of marketing communications tools are strategically consistent	4.0000	.87099
Our marketing communications tools focus on sending a unified message	3.9000	.88474
Our bank uses advertising media to create the desired image	4.2333	.72793
Our bank uses customer contact points to create the desired image	4.0000	.87099
Our bank uses publicity and public relations to enhance our image	3.9000	.88474
Our bank uses direct marketing methods such as telemarketing, direct mail, the internet to enhance our image	3.8333	.64772

Table (6) shows that the highest mean score (4.08)is given to the fact that our bank encourages our customers to recommend our bank to other customers as also to the fact that advertising, as a major marketing tool, is to build banks' desired image in the marketplace. This finding tends to show that NRBC Bank still recognizes marketing the same as advertising to build image, mean while other important tools are more important than advertising to build image e.g. superior service quality and customer service. The lowest mean score (3.83) is given to strategic integration of marketing communications to delivery consistent message to the marketplace. This finding may reveal that bank is in need to coordinate its marketing communication activities to deliver a unified message to markets.

g) Cross Functional Teams

Table 7: Descriptive Statistics of Communication Factors of Branding Strategy

Cross Functional Team Parameters of Branding Strategy	Mean	Std. Deviation
Cross Functional Team	4.0333	.42413
The bank's departments are co-ordinated to ensure customer satisfaction	4.0000	.87099
Our bank integrates the marketing unit with the main business to create a distinctive Image	3.9000	.88474
The bank's managers and employees have the necessary interaction skills and capabilities to create a unique image	4.2333	.72793
Our bank motivates the employees to successfully execute the desired image	4.0000	.87099

Table (7) shows that the highest mean score (4.23) is given to the fact thatThe bank's managers and employees have the necessary interaction skills and capabilities to create a unique image.This seems to reflect that the bank still recognizes that all department s should work as a team in order to satisfy today's demanding customers. The lowest mean score (3.90) is given to the fact that our bank integrates the marketing unit with the main business to create a distinctive Image. This result may indicate that marketing should have a greater role at the bank in order to create a unique image through improving employees' interaction skills and abilities.

h) Building Brand Benefits

Table 8: Descriptive Statistics of Indicators of Benefits of Branding Strategy

Indicators of Branding Benefits	Mean	Std. Deviation
Overall benefits of branding factors	4.3111	.26807
Increasing market share (Financial)	4.3667	.49013
Increasing profitability (Financial)	4.4000	.56324
Increasing sales of deposit and loan products (Financial)	4.5000	.57235
Boosting the bank's assets value (Financial)	3.9000	.88474
Increasing return on investment (Financial)	4.2333	.72793
Better reputation in the market (Non - Financial)	4.3333	.66089
Continuous growth (Non - Financial)	4.2000	.61026
Better image in the customers' minds (Non - Financial)	4.5667	.50401
Building relationships with customers (Non - Financial)	4.3000	.59596

The descriptive analysis findings, shown in table (8), reveal that the mean scores, given to both financial and non-financial benefits, are very close and highlight the fact that building brands is a strategic issue in banks. Further, branding factors would bring strategic benefits on short and long terms alike. In general, the customer tend to focus on financial benefits of branding factors, based on mean scores, as a direct result of branding. This is not surprising since the customers tend to focus on tangible results of building brands which are best expressed in financial terms such as profitability and sales of banking products.

i) Testing Hypothesis

1. *HO1:* There is no relationship between brand-building factors (corporate culture, internal marketing, service delivery process, atmospherics, distinctive banking product, marketing communications and cross functional teams) and the overall brand benefits.

Table 9: Multiple Regression Analysis-Dependent Variable is Overall Brand Benefits

Multiple R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin- Watson	Analysis of Variance		HO Result
					F Value	Sig. F	
0.755	0.570	0.433	0.20192	1.426	4.159	0.005	Rejected at 5.00% Sig. F

Independent Variables in the Multiple Regression Equation

Independent Variables	Standardized Coefficients	T Value	Sig. T	Collinearity Statistics	
	Beta			Tolerance	VIF
Corporate Culture	.182	.576	.017	.196	5.095
Internal Marketing	.114	.321	.571	.155	6.446
Service Delivery Process	.586	1.530	.751	.133	7.505
Atmospherics	-.196	-.788	.140	.317	3.151
Distinctive Banking Product	1.034	1.481	.439	.040	24.937
Marketing Communications	.644	1.398	.153	.092	10.826
Cross Functional Teams	-1.818	-3.009	.176	.054	18.649

Table (9) shows the results of the multiple regression analysis of the independent variables on the overall brand benefits. The multiple regression model, R square is 0.570, is significant at 0.005. The regression findings indicate that there is a significant impact of the independent variables on overall brand benefits. These findings provide empirical support for rejecting major hypothesis HO1 and accepting the alternative hypothesis HA1. Table (9) shows that 57.00% of the variation in overall brand benefits is explained by the independent variables together. The findings indicate that Distinctive Banking products (beta is 1.034), Service Delivery process (beta is 0.586), and marketing communications (beta is 0.644) are the strongest predictors of variations in the overall brand benefits. In most cases, Bank's top executives focus on building atmospheric attributes of the bank but this attributes have little, if any, relationship with the overall brand benefits. A scan be seen from table (9), Cross functional Teams and atmospherics failed to present any significant relationships with the overall Brand Benefits and their relationships are also negative. The negative signs do not mean that these variables are unimportant but when all variables taken together, the results show that three factors (most important independent variables.

2. *HO2:* There is no relationship between brand-building factors (corporate culture, internal marketing, service delivery process, atmospherics, and distinctive banking product, marketing communications and cross functional teams) and the financial brand benefits.

Table 10: Multiple Regression Analysis-Dependent Variable is Financial Benefits of Branding Strategy

Multiple R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson	Analysis of Variance		HO Result
					F Value	Sig. F	
.815	.664	.557	.18355	1.852	6.220	.000	*Rejected* at 5.00% Sig. F

Independent Variables in the Multiple Regression Equation

Independent Variables	Standardized Coefficients	T Value	Sig. T	Collinearity Statistics	
	Beta			Tolerance	VIF
Corporate Culture	.060	.215	.832	.196	5.095
Internal Marketing	.381	1.215	.237	.155	6.446
Service Delivery Process	.270	.798	.433	.133	7.505
Atmospherics	-.059	-.269	.790	.317	3.151
Distinctive Banking Product	.234	.379	.709	.040	24.937
Marketing Communications	1.132	2.784	.011	.092	10.826
Cross Functional Teams	-1.365	-2.558	.018	.054	18.649

Table (10) shows results of the multiple regression analysis of the independent variables on the financial brand benefits, as a dependent variable. The multiple regression model, R square is 0.664, is significant at 0.000. The regression findings indicate that there is a significant and positive relationship between all the independent variables and the financial brand benefits. These findings provide empirical support for rejecting major hypothesis HO2 and accepting the alternative hypothesis HA2. Table (10) shows that 66.40percent of the variation in the financial brand benefits is explained by the independent variables together. The findings indicate that Marketing Communications (beta is1.132), Service Delivery Process (beta is .270), Distinctive Banking Product (beta .24), and Internal Marketing (beta is 0.381) are the strongest predictors of variations in the financial brand benefits. Although Corporate Culture failed to present any significant relationship with the financial brand benefits, the relationship is still positive. As seen in previous case, Cross Functional Teams and Atmospherics also failed to present any significant relationships with the financial brand benefits and their relationships are also negative.

3. *HO3:* There is no relationship between brand-building factors (corporate culture, internal marketing, service delivery process, atmospherics, and distinctive banking product, marketing communications and cross functional teams) and the non-financial brand benefits.

Table 11: Multiple Regression Analysis-Dependent Variable is Non-Financial Benefits

Multiple R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson	Analysis of Variance		HO Result
					F Value	Sig. F	
.650[a]	.423	.239	.28405	1.138	2.302	.064[b]	Accepted at 5.00% Sig. F

Independent Variables in the Multiple Regression Equation

Independent Variables	Standardized Coefficients	T Value	Sig. T	Collinearity Statistics	
	Beta			Tolerance	VIF
Corporate Culture	.273	.748	.463	.196	5.095
Internal Marketing	-.192	-.468	.644	.155	6.446
Service Delivery Process	.800	1.803	.085	.133	7.505
Atmospherics	-.300	-1.043	.308	.317	3.151
Distinctive Banking Product	1.669	2.063	.051	.040	24.937
Marketing Communications	-.007	-.012	.990	.092	10.826
Cross Functional Teams	-1.921	-2.747	.012	.054	18.649

Table (11) shows results of the multiple regression analysis of the independent variables on the non-financial brand benefits, as a dependent variable. The multiple regression model, R square is 0.423, is significant at0.064. At 5.00% significance level, we CAN'T reject the null hypothesis. So, the regression findings indicate that there is NO significant and positive relationship between all the independent variables and the non-financial brand benefits. These findings provide empirical support for accepting major hypothesis HO3 and rejecting the alternative hypothesis HA3. Table (11) shows that 42.3 per cent of the variation in the non-financial brand benefits is explained by the independent variables together. The findings indicate that distinctive banking product (beta is 1.669) and service delivery Process(beta is -0.800) are the strongest predictors of variations in the non-financial brand benefits, although marketing communications, internal marketing and Atmospherics failed to present any significant relationship with the non-financial brand benefits.

VI. Conclusions

In the competitive banking industry, the branding of a financial product and developing the brand image in the marketplace has become an important issue. For banks today, the strength and marketing power of a financial brand is critical for differentiation and success. As such, this study aimed to investigate general perception of customers to Brand elements of NRBC Bank, a fourth generation Bank of the country, and its relationship with financial, non-financial and overall Brand benefits. The study revealed that the most opinion ated Brand factors of NRBC Bank, based on average perception, are distinctive banking product, corporate culture, and cross functional teams. These factors exerted the strongest effects on the overall, financial and non-financial brand benefits. The multiple regression analysis findings indicate that there is a significant and positive relationship between the Branding factors and the financial Brand benefits. Moreover, the study indicated that the effect of the Branding factors on the financial benefits is stronger than their effect on the Non-financial brand benefits. Again, the multiple regression results show that the effects of Atmospherics (as emphasized by most managers), and cross functional teams out of the seven predictors of the Branding factors on the branding benefits are non- significant. These findings lead us to a strong argument in our study that although there are clear Non-financial benefits of branding such as good brand image, atmospherics, and service delivery process but the essence of success full branding of NRBC Bank is tangible especially on financial benefits.

The Limitation of the Study and Scope for Further Research

Although the study has achieved its objectives and added some contribution to the NRBC Bank branding position and evaluation, there are some research opportunities. First, the findings of this study cannot be generalized to other service industries and are limited to the NRBC Bank's Perspective. Second, this research has been carried out from NRBC Bank's existing customers' perspectives. A considerable area of future research is to carry out the study in large scale from the perspective of non-banking customers of the Bank. Finally, the branding factors used in the study have been identified based on a careful examination of service brand literatures. Future studies should identify other influential branding factors.

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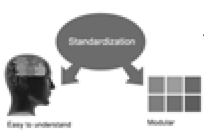

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We shall provide you intimation regarding launching of e-version of journal of your stream time to time.This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty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

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

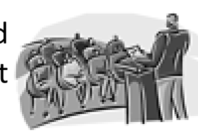
Global Journals Incorporation (USA) is accredited by Open Association of Research Society, U.S.A (OARS) and in turn, affiliates research institutions as “Institutional Fellow of Open Association of Research Society” (IFOARS).

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.

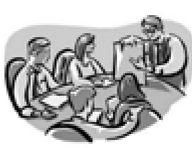
The IFOARS institution is entitled to form a Board comprised of one Chairperson and three to five board members preferably from different streams. The Board will be recognized as “Institutional Board of Open Association of Research Society”-(IBOARS).

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.

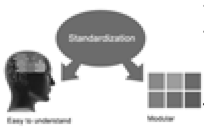


The IBOARS can organize symposium/seminar/conference in their country on behalf of Global Journals Incorporation (USA)-OARS (USA). The terms and conditions can be discussed separately.

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.

Open Association of Research Society (US)/ Global Journals Incorporation (USA), as described in Corporate Statements, are educational, research publishing and professional membership organizations. Achieving our individual Fellow or Associate status is based mainly on meeting stated educational research requirements.

Disbursement of 40% Royalty earned through Global Journals : Researcher = 50%, Peer Reviewer = 37.50%, Institution = 12.50% E.g. Out of 40%, the 20% benefit should be passed on to researcher, 15 % benefit towards remuneration should be given to a reviewer and remaining 5% is to be retained by the institution.

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

Other:

The individual Fellow and Associate designations accredited by Open Association of Research Society (US) credentials signify guarantees following achievements:

- 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. "

Preferred Author Guidelines

We accept the manuscript submissions in any standard (generic) format.

We typeset manuscripts using advanced typesetting tools like Adobe In Design, CorelDraw, TeXnicCenter, and TeXStudio. We usually recommend authors submit their research using any standard format they are comfortable with, and let Global Journals do the rest.

Alternatively, you can download our basic template from https://globaljournals.org/Template.zip

Authors should submit their complete paper/article, including text illustrations, graphics, conclusions, artwork, and tables. Authors who are not able to submit manuscript using the form above can email the manuscript department at submit@globaljournals.org or get in touch with chiefeditor@globaljournals.org if they wish to send the abstract before submission.

Before and during Submission

Authors must ensure the information provided during the submission of a paper is authentic. Please go through the following checklist before submitting:

1. Authors must go through the complete author guideline and understand and *agree to Global Journals' ethics and code of conduct,* along with author responsibilities.
2. Authors must accept the privacy policy, terms, and conditions of Global Journals.
3. Ensure corresponding author's email address and postal address are accurate and reachable.
4. Manuscript to be submitted must include keywords, an abstract, a paper title, co-author(s') names and details (email address, name, phone number, and institution), figures and illustrations in vector format including appropriate captions, tables, including titles and footnotes, a conclusion, results, acknowledgments and references.
5. Authors should submit paper in a ZIP archive if any supplementary files are required along with the paper.
6. Proper permissions must be acquired for the use of any copyrighted material.
7. Manuscript submitted *must not have been submitted or published elsewhere* and all authors must be aware of the submission.

Declaration of Conflicts of Interest

It is required for authors to declare all financial, institutional, and personal relationships with other individuals and organizations that could influence (bias) their research.

Policy on Plagiarism

Plagiarism is not acceptable in Global Journals submissions at all.

Plagiarized content will not be considered for publication. We reserve the right to inform authors' institutions about plagiarism detected either before or after publication. If plagiarism is identified, we will follow COPE guidelines:

Authors are solely responsible for all the plagiarism that is found. The author must not fabricate, falsify or plagiarize existing research data. The following, if copied, will be considered plagiarism:

- Words (language)
- Ideas
- Findings
- Writings
- Diagrams
- Graphs
- Illustrations
- Lectures

- Printed material
- Graphic representations
- Computer programs
- Electronic material
- Any other original work

Authorship Policies

Global Journals follows the definition of authorship set up by the Open Association of Research Society, USA. According to its guidelines, authorship criteria must be based on:

1. Substantial contributions to the conception and acquisition of data, analysis, and interpretation of findings.
2. Drafting the paper and revising it critically regarding important academic content.
3. Final approval of the version of the paper to be published.

Changes in Authorship

The corresponding author should mention the name and complete details of all co-authors during submission and in manuscript. We support addition, rearrangement, manipulation, and deletions in authors list till the early view publication of the journal. We expect that corresponding author will notify all co-authors of submission. We follow COPE guidelines for changes in authorship.

Copyright

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Appealing Decisions

Unless specified in the notification, the Editorial Board's decision on publication of the paper is final and cannot be appealed before making the major change in the manuscript.

Acknowledgments

Contributors to the research other than authors credited should be mentioned in Acknowledgments. The source of funding for the research can be included. Suppliers of resources may be mentioned along with their addresses.

Declaration of funding sources

Global Journals is in partnership with various universities, laboratories, and other institutions worldwide in the research domain. Authors are requested to disclose their source of funding during every stage of their research, such as making analysis, performing laboratory operations, computing data, and using institutional resources, from writing an article to its submission. This will also help authors to get reimbursements by requesting an open access publication letter from Global Journals and submitting to the respective funding source.

Preparing your Manuscript

Authors can submit papers and articles in an acceptable file format: MS Word (doc, docx), LaTeX (.tex, .zip or .rar including all of your files), Adobe PDF (.pdf), rich text format (.rtf), simple text document (.txt), Open Document Text (.odt), and Apple Pages (.pages). Our professional layout editors will format the entire paper according to our official guidelines. This is one of the highlights of publishing with Global Journals—authors should not be concerned about the formatting of their paper. Global Journals accepts articles and manuscripts in every major language, be it Spanish, Chinese, Japanese, Portuguese, Russian, French, German, Dutch, Italian, Greek, or any other national language, but the title, subtitle, and abstract should be in English. This will facilitate indexing and the pre-peer review process.

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

Manuscript Style Instruction (Optional)

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

Structure and Format of Manuscript

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

A research paper must include:

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

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

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

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

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

Format Structure

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

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

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

Abstract

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

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

Keywords

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

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

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

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

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

Numerical Methods

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

Abbreviations

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

Formulas and equations

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

Tables, Figures, and Figure Legends

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

Figures

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

Preparation of Eletronic Figures for Publication

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

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

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Management Research Paper

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

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

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

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

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

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.

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

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

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

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

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

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

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

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

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

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

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

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

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

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

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

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

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

Informal Guidelines of Research Paper Writing

Key points to remember:

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

Final points:

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

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

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

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

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 avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.

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

Title page:

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

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

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

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. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a 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 limit the initial two items to no more than one line each.

Reason for writing the article—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 for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- o Single section and succinct.
- o An outline of the job done is always written in past tense.
- o Concentrate on shortening results—limit background information to a verdict or two.
- o Exact spelling, clarity 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 of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- o Explain the value (significance) of the study.
- o Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- o Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- o Briefly explain the study's tentative purpose and how it meets 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 for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory 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 soundly written procedures segment allows a capable scientist to replicate 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 to give the least amount of information that would permit another capable scientist to replicate 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 section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show 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:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the 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—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and 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 as 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. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.

Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give 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 manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit 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 section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an 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 implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully 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 the prospect, and let it drop at that. Make a decision as to whether each premise is supported or 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 an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of 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 other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

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	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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