

GLOBAL JOURNAL

OF MANAGEMENT & BUSINESS RESEARCH

DISCOVERING THOUGHTS AND INVENTING FUTURE

HIGHLIGHTS

Auditing and Performance

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Perceived Supervisor

Employee Job Satisfaction

Volume 12

Issue 6

Version 1.0

ENG



GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH

GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH

VOLUME 12 ISSUE 6 (VER. 1.0)

OPEN ASSOCIATION OF RESEARCH SOCIETY

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GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Accountant's Perception of Forensic Accounting (Case Study of Iran)

By Hassan Evaz zadeh & Morteza Ramazani

Islamic Azad University

Abstract - Forensic accounting is considered as a specialized field of accounting relating frequently to legal problems (claims) and complaints. Forensic accountants usually called as forensic audits or detector accountants are bound to provide other specialists with required evidence in law counts. This study looks for to investigate the rate of accountants' perception of forensic accounting considering the fact that as accountants' perception of financial rules increases the number of firms which refer to law courts for their financial complaints will be reduced. Research method is descriptive based on which the author has used Lickret 5 options questionnaire to satisfy research goals. The research results indicate the low level of accountants' perception of forensic accounting methods in which the author provide some recommendations to enhance the accountants' perception of forensic accounting.

Keywords : forensic accounting, accountants' perception, Iran.

GJMBR - A Classification : FOR Code: 150102 JEL Code: M41



ACCOUNTANTS PERCEPTION OF FORENSIC ACCOUNTING CASE STUDY OF IRAN

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Hassan Evaz zadeh^α & Morteza Ramazani^σ

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Keywords : forensic accounting, accountants' perception, Iran.

I. INTRODUCTION

Forensic accounting is a specialized field of accounting which deals with legal claims and complaints. Forensic accountants usually called as forensic audits or detector accountants are bound to provide other specialists with required evidence in law courts.

A forensic physician is responsible to determine the cause of a victim's death by dissection and other examinations.

Also there is a need for forensic accountants to investigate the cause of a legal one's death and like a forensic physician, his profession & deals with scientific tests to help with police investigation and legal problems. The word "forensic" employs this meaning as it is in forensic medicine; therefore, the term "forensic accounting" is a translated form which is similar to "forensic medicine" in its responsibility.

Any accountant, especially in employment of a law court, plays a role like as a forensic physician but being in employment of a firm a forensic accounting appears as an agency. In other words forensic accounting eats in a domain of proxy and accounting.

forensic accountant is an agent who is familiar with financial, accounting, auditing and legal problems (affairs) acting as a referee, expert, inspector or proxy specially in financial claims and cases of financial fraud.

In other words, forensic accountants are considered as experienced auditors, accountants and inspectors of legal and financial documents who are employed to investigate fraudulent activity and prevent it. They also provide some services in accounting, damages, analysis.

They also try to provide services in some fields such as accounting, damages, analysis valuation and general consultation.

Forensic accountants have critical role in divorce, insurance claims, personal damage claims, fraud claims, construction, auditing of publication right and detecting terrorism by using financial precedence's.

Most of forensic accountants run parallel with proxies and rule executives in their investigation and play their role in law courts as expert witnesses. All big and small firms have special circles for forensic accounting.

Forensic accounting itself has sub branches in which some are expert in insurance claims and some are expert in personal damage, fraud, construction, affairs.

This research, based on above mention points, tries to examine Iranian accountants' perception of forensic accounting in which the research has classified his study in two categories:

1. Accountants' perception and knowledge of consultation services related to forensic accounting.
2. Accountants' perception of the source and methods of forensic accounting.

II. LITERATURE REVIEW

Morteza Ramazani and Hossein Refiie Atani (2010) studied the accountants' perception of prevention methods of fraud. In this research they examined accountants' perception of forensic accounting which demonstrates the low extent of accountant's perception of forensic accounting. Forensic accounting is considered as one of the factors in fraud prevention. (James L, 2006)

Forensic accounting expert testimony has been experiencing a higher level of assessment since the codification of the Daubert standard within the Federal Rules of Evidence under rule 702. Harrison (2001) identifies this issue by using judicial opinions evaluating expert witness' testimony and suggests that many judges have become increasingly skeptical of the

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neutrality of expert witnesses. A leading cause for this incredulous perception of the expert witness from the Court is when legal counsel seeks to contain litigation costs by having the forensic accounting expert participate in dual roles. The term dual roles in this context is demonstrated as a sole forensic accounting expert performing consulting and expert witnessing services for the compensating litigant. Pedneault (2009) has recognized, in "everyday litigation" attorneys are inclined to use a single expert in both roles of consultant and expert for economic reasons. This type of monetary compromise during the pre-trial stages of the litigation cycle does not emerge without potential threats to an expert's lack of prejudice.

KPMG's Fraud Survey (2003) reveals that more companies are: recently experiencing incidents of fraud than in prior years; taking measures to combat fraud; and launching new antifraud initiatives and programs in response to the Sarbanes-Oxley Act of 2002 (KPMG 2003). PricewaterhouseCoopers' (PWC) 2003 Global Crime Survey indicates that 37 percent of respondents in 50 countries reported significant economic crimes with the average loss per company of \$2,199, 930 (PWC 2003). These survey results underscore the importance of forensic accounting practice and education. Prior research (Rezaee 2002; Crumpley 2001; Peterson and Reider 1999, 2001; Rezaee et al. 1996; Rezaee and Burton 1997) reviews the literature on forensic accounting practices, certifications, and education. These studies also provide evidence indicating that forensic accounting education has evolved from being limited, to continuing professional education sessions for practicing accountants, to a current state of being offered as a credit course by several universities. Buckhoff and Schrader's study (2000, 135) finds, "adding a forensic accounting course to the accounting curriculum can greatly benefit the three major stakeholders in accounting education—academic institutions, students, and employers of accounting graduates."

Prior related studies are classified into two groups. The first group consists of studies that examine course syllabi to determine the coverage of forensic accounting including fraud investigation education. Groomer and Heintz (1994) analyze the topics covered in internal auditing courses in the United States and Canada and find that fraud related topics were taught in more than 31 percent of examined internal auditing courses. Rezaee et al. (1996) examine the coverage of forensic accounting in the accounting curriculum and find that only a handful of universities offer a fraud and/or forensic accounting course, and suggest that the accounting curriculum provide a knowledge acquisition base in forensic accounting as part of curriculum changes in response to the mandated American Institute of Certified Public Accountants (AICPA) 150-hour accounting program. Peterson and Reider (2001)

review forensic accounting course syllabi of universities and analyze the level of course offering, learning objectives, content of forensic accounting courses, and course requirements.

III. RESEARCH OBJECTIVES

This research tries to follow the objectives as follow:

1. Examination the extent of accounts' perception of forensic accounting.
2. To provide some recommendation in order to enhance accountants' perception of forensic accounting.

IV. RESEARCH METHODOLOGY

The research methodology used in this study is based on both survey and description methods. So far accurate answer to the research questions, the authors design and developed a questionnaire which it is the most suitable for this study. A survey questionnaire was completed by the accountants of Iranian Company at the end of 2011. The questionnaire contains 3 parts namely (A).The Factors of forensic accounting services (B). The factors of forensic accounting resources.

V. THE RESEARCH HYPOTHESES

- 1- Iranian accountants have great knowledge of forensic accounting services!
- 2- Iranian accountants have great knowledge of resource and methods of forensic accounting!

VI. RESEARCH VALIDITY AND RELIABILITY

Considering the fact that an ideal Test must include some distinctive feathers as objectivity, ease performance, applicability, easy explication, validity and reliability, the two test ones are the most important features in every test.

Research has used Cronbach's Alpha to examine the research reliability based on Table No.1 the value of Cronbach's Alpha, measured by SPSS software, is $0.88 > 0.70$ which indicates the reliability of the test and describes the validity of the responses. In order to examine the offer one week test reliability, 10 questionnaires were sent again to those addresses the results indicated the uniform responses during a week which show the reliability of the questions.

Table No.1, Reliability Statistics

Cronbach's Alpha	N of Items
.850	25

VII. DESCRIPTIVE STATISTICS

Table No, 2 Descriptive Statistics			
Frequency	Description	Frequency	Percent
Gender	Male	143	70.1
	Female	61	29.9
Age	30 to 35	189	92.6
	36 to 45	15	7.4
Education	Diploma	25	12.3
	Ass Diploma	15	7.4
	Bachelor	139	68.1
	Master	25	12.3
Experience	1 to 4	73	35.8
	5 to 9	90	44.1
	10 to 14	41	20.1

VIII. TEST HYPOTHESES

In order to test all hypotheses following accept and reject hypotheses were proposed:

$$H_0: \mu > 3 \quad \text{Accept}$$

$$H_1: \mu \leq 3 \quad \text{Reject}$$

a) Test of First Hypothesis

Considering T value -0.116, df= 203 and sig = 0.708 > 0.05, H₀ is reject and H₁ is accepted (Table No.3) than we can state that Iranian accountants have no knowledge of forensic accounting services.

b) Test of Second Hypothesis

Considering T value -0.116, df= 203 and sig = 0.708 > 0.05, H₀ is reject and H₁ is accepted in meaningful level 0.05 (Table No, 3). Therefore we can claim that Iranian accountants' have no knowledge of sources and methods of forensic accounting.

Table No, 3					
Description	Test Value = 3				
	t	df	Sig. (2-tailed)	Mean Difference	Result
Hypotheses					
First Hypothesis	-0.116	203	0.708	-.00445	Reject
Second Hypothesis	0.526	203	0.575	.02548	Reject

IX. RESEARCH RESULT AND FINDINGS

This research tries to provide the results of survey research obtained From 204 accountants, t test results indicates the low extent of accountants; perception of services, method and sources of forensic accounting stemming from poor informed and training provide by firms' financial managers and their limited knowledge of forensic accounting methods.

X. RECOMMENDATIONS

We can propose some recommendations based on subject importance and results obtained from research data as follow:

1. Performance of training courses, general and private, for accountants in order to enhance their perception of financial rules and forensic accounting.
2. To provide necessary training in fraud and its prevention.
3. Encourage active personals to learn financial rules of crimes and their application.
4. Standardization of forensic accounting source to help accountants' perception.
5. Providing a good database of financial fines and its prevention method.
6. Establishment of consultation society for accountants in forensic accounting.
7. To provide courses in forensic accounting basis a university.
8. To hold specialized seminars in forensic accounting.

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GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Internal Auditing and Performance of Government Enterprises: A Nigerian Study

By Bariyima David Kiabel

Rivers State University of Science and Technology

Abstract - Purpose : The purpose of this paper is to assess the internal auditing practices on the financial performance of government-owned companies (GOCs) and to consider the The effect of a contextual factor-Political influence – on this relationship.While Much emperical works have given diverse reasons for the poor financial performance of GOCs, research evidence of the impact of internal auditing practices on the financial performance of GOCs in the Nigerian context is scanty.

Keywords : *Internal Auditing ; Government –owned Companies ; Political Influence ; Financial Performance ; Nigeria.*

GJMBR-A Classification : *FOR Code: 150102 JEL Code: M41*



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Design/ Methodology/Approach : The study adopted a nomothetic methodology (quantitative approach). Data were collected from key informants using a research instrument. Employing the Statistical Package for Social Sciences (SPSS) Version 13.0, returned instruments were analyzed using frequency tables, Pearson's and Stepwise Regression Method.

Finding : The study found no strong association between internal auditing practices and financial performance of GOCs and that political influences do not significantly impact this relationship. The weak association between internal auditing practices and financial performance is attributed to these enterprises' inadequacy and poor implementation of internal auditing practices. Where internal auditing is de-emphasized it cannot impact positively on performance.

Practical Implications : The paper recommends the need for the establishment of an Audit Department where it is non-existent, taking into consideration the size of the Enterprise as well as the strengthening of the Department by according it the necessary Professional independence and employing adequate number of experienced and qualified staff.

Originality/Value : This paper has provided useful insights and fresh empirical evidence of the relationship between internal auditing practices and financial performance of government enterprises in the Nigerian context.

Keywords : Internal Auditing ; Government –owned Companies ; Political Influence ; Financial Performance ; Nigeria.

1. INTRODUCTION

State participation in economic activity is a world-wide phenomenon. In Nigeria, the government at all levels is active participants in economic activity such as being involved in business activities through the floating of Government-Owned Companies (GOCs). GOCs in Nigeria are expected to operate like their

private counterparts; obeying the rule of incorporation according to the company laws of Nigeria and making enough business profits to survive business competitions (Fubara 1982). However, quite a number of these companies are "sick" and some are in the process of becoming so. Concerned about the negative financial performance of majority of GOCs in Nigeria, Fubara (1982) examined the reasons for the prolonged abysmal GOCs' financial performance and established that GOCs perform very poorly in terms of profitability criteria set for them. He attributed the poor performance to inept management, insufficient funds, paucity of technology and incongruent management – organization-government objectives.

The unsatisfactory performance of GOCs in Nigeria had been blamed on diverse reasons. Makoju (1991) had blamed the poor performance state to the bureaucratic red-tapism and lethargy of the civil service which is still intact in the management and operations of such companies. The Federal Ministry of Finance Incorporated (2006) had identified high incidence of fraud, government's employment of staff based on political connections rather than on ability to perform, parliamentary control and financial indiscipline as causes of poor performance. Dogo (1990) has alleged that the accounting systems of GOCs in Nigeria do not seem to guarantee proper and up to-date financial records thus making auditing difficult, if not impossible. A BPE report (2003) states that only 160 of the 590 federal government-owned public enterprises were involved in economic activities and that their rate of return was less than 0.5 percent.

A company's accounting control practices (such as internal auditing) is widely believed to be crucial to the success of an enterprise as it acts as a powerful brake on the possible deviations from the pre-determined objectives and policies. This means that an organization that put in place an appropriate and adequate system of accounting controls is likely to perform better (in financial terms) than those that do not. As Okezie (2004) puts it, "an enterprise's internal audit function can significantly affect the operations of the enterprise and may have an impact on the ability of the entity to remain a going-concern. Conrad (2003) had portrayed Enron's demise as the consequence of a "few unethical 'rogues' or 'bad eggs' acting in the absence of any control". Thus inadequate control systems may

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negatively affect an organization's success. According to Hermanson and Rittenberg (2003) the existence of an effective internal audit function is associated with superior organizational performance.

Although prior research (for example, Mak, 1989 and Simons, 1987) suggest a link between accounting control practices and financial performance, majority of prior studies had concentrated mostly on the budgeting aspect of accounting controls. This aside, the available studies so far had dealt exclusively with large privately-owned companies especially in the advanced countries. Little is known, at present, about the influences of internal auditing practices on the financial performance of GOCs in Nigeria. It was in an attempt to fill this gap that we set out to assess empirically the impact of internal auditing practices on the financial performance of GOCs in Nigeria and to consider the effect of political interferences on this relationship.

II. LITERATURE REVIEW

a) Internal Auditing

Internal audit is a long-standing function and an effective tool of management in many organizations. It has been a recognized component of organizations in both the public and private sectors and in most industries for many years. Internal auditing is often seen as an overall monitoring activity with responsibility to management for assessing the effectiveness of control procedures which are the responsibility of other functional managers. The internal audit function is not limited to the operation of any particular function within an organization. Rather, it is all-embracing and accordingly is structured in the organization as a separate entity responsible only to a high level of management. As Okezie (2004) puts it, the main objective of internal auditing is "to assist management in the effective discharge of their responsibilities by furnishing them with analysis, appraisal, recommendations and pertinent comments concerning the activities reviewed".

Internal auditing which is often seen as constituting a large and significant aspect of an organization's financial control system is a vehicle to success and survival. According to Rittenberg and Schwieger (1997) "internal auditing is taking on increased importance in many of today's global organizations by assisting management in evaluating controls and operations and thereby providing an important element of global control". Venables and Impey (1991) also recognized the control role of internal auditing when they stated:

It is generally recognized that the proper organization, staffing and methodology of internal audit presents the board with the best means of focusing on its obligation to ensure proper controls in the business

However, the need for an internal audit function will vary depending on company specific factors

including the scale, diversity and complexity of the company's activities and the number of employees as well as cost/benefit considerations (ICAEW, 1999). Moreover, Venables and Impey (1991) had argued that for an internal audit function to be effective to enable an organization realize its full benefits, the function must have clearly defined objectives, authority, independence and appropriate resources.

b) Corporate Performance

Performance is a term that is often discussed but rarely defined. Indeed, some writers see the term as highly ambiguous capable of no simple definition (Emmanuel *et al* 1990; Otley, 1999). Earlier, Emmanuel *et al* (1990) had observed that the frequent use of the term suggests that it may more often be used to avoid precise definition of what is meant. According to Euske (1984), the most common definition of the term can be "accomplishments of the organization". Thus, an organization that is performing well is one that is successfully achieving its goals and is effectively executing suitable strategies.

GOCs are the creations of the government with government as shareholders holding these shares in trust for the general taxpaying public. Although, it is true that GOCs may be evaluated in the same way like their private counterparts (Mazzolini, 1979), it is equally important to remember that these companies were established also to promote government's socio-economic policies. Viewing it from this dimension, some scholars (for example, Lal, 1980) have argued that the evaluation of government investment should employ social/cost benefit analysis. In this circumstance, the performance of GOCs would be measured in terms such as employment which has been provided, assistance given in training manpower, standards of living improved and other welfare matters. These, no doubt, are important matters. But there is another side to this argument.

Fubara (1982) had established that the major objective of GOCs in Nigeria was "to make profit in order to remain in business". That means all other objectives such as providing employment and giving assistance to the community are regarded as secondary. If profit-making is the major objective of GOCs in Nigeria it follows that these companies should be evaluated using profitability criteria employed by privately-owned companies. Moreover, prior studies of GOCs' performance, for example, Prasad and Rao (1989), Fubara (1982), Hope (1982) and Rosete (1981) all employed profitability criteria in evaluating performance. Mazzolini (1979) had noted that economic results or performance of GOCs may be measured using their profitability: return on investment; sales growth and the balance sheet situation (say, liquidity situation). On the basis of these clarifications, the present study evaluates GOCs on the basis of their financial performance. Financial measures are typically

derived from or directly related to chart of accounts and found in a company's profit and loss statement or balance sheet. According to Emmanuel *et al* (1990), financial performance measures serve two purposes: they measure the return given to the providers of finance (such as shareholders) and they present an assessment of the overall capabilities of the organization as a whole. The performance indices - profits, return on investment and return on equity - were, thus, adopted in this study.

c) Political Influence

Political influence or ministerial interference has been identified as the major curse on GOCs (Prasad and Rao, 1989, Akinsanya, 1992, Babu and Rao, 1998). These authors contended that the Supervisory ministry(ies) wants (want) to retain tight control over these enterprises and no enterprise was ever permitted to function as an autonomous body. Bjorkman (1998) had argued that an influence relationship may develop in any context whenever one party can persuade others of his ascendancy through his own resources. Political influence is generally seen in the matter of appointment of board members and of high officials to these enterprises and in policy formulation. As argued by Prasad and Rao (1989), the men on the board of an undertaking is of vital importance since the success or failure of an undertaking largely depends upon the constitution and composition of its higher levels of management. Further, Akinsanya (1992) had observed that political interference through the appointment of board members is not a bad idea in itself so long as it is done on merit. However, in Nigeria the main problem is appointing as board members not only those who failed woefully at the polls but also party faithful who tend to place their interests and those of their parties before those of the enterprises they serve. What this means is that if board members have no other means of livelihood they are likely to play politics before the interests of the enterprises. Thus, they will interfere with corporate management rather than lay down broad policies for management.

d) Internal Auditing and Corporate Performance

Most internal audit professionals argue that an effective internal audit function correlates with improved financial performance. According to Bejide (2006), an effective internal audit service can, in particular, help reduce overhead, identify ways to improve efficiency and maximize exposure to possible losses from inadequately safeguarded company assets all of which can have a significant effect on the bottom line. Similarly, Venables and Impey (1991) had stated that internal audit is an "invaluable tool of management for improving performance". Fadzil *et al* (2005) had also noted that internal auditors help run a company more efficiently and effectively to increase shareholders' value". And Hermanson and Rittenberg (2003) had argued that the existence of an effective internal audit function is associated with superior organizational performance.

At the empirical level, a survey conducted by KPMG (1999) found that the internal audit function in organizations where it exists, contributes substantially to performance improvement and assist in identifying profit improvement opportunities. Moreover, research evidence in corporate disasters, particularly financial fraud consistently documents an association between weak governance (e.g. less independent boards or the absence of an internal audit function) and the incidence of problems (e.g. Dechow, *et al* 1996; Beasley, 1996, Beasley *et al* 2000; Abbott *et al* 2000). Thus, internal audit by acting as a watchdog could save the organization from malpractices and irregularities thus enabling the organization to achieve its objectives of ensuring high level of productivity and profit.

Greenlay and Foxall (1997) note that although studies have found an association between accounting control systems and performance theory also predicts that these associations will be influenced by external environmental influences. Thus even though GOCs are intended to be insulated from politics they are however linked with politics through the powers vested in the respective Ministers, Commissioners or Deputy Governors. These powers, according to Akinsanya (1992), include power to appoint the Chairmen, Chief Executive Officers and members of the boards as well as power to offer advice or suggestions or make requests. Akinsanya (1992) contends that board members of GOCs in Nigeria are appointed not because of any requisite experience but largely because of political reliability. Hence, board members not only interfere with corporate management but also use their positions to promote the interests of their favourites with dire consequences for the enterprise's performance.

These considerations lead us to the following hypotheses:

H₀₁: There is no significant relationship between the existence of an internal audit function and profit level in GOCs.

H₀₂: There is no significant relationship between the existence of an internal audit function and returns on investment in GOCs.

H₀₃: There is no significant relationship between the existence of an internal audit function and levels of return on equity in GOCs

H₀₄: Political influences on the management of a GOC do not significantly influence the internal auditing practices/ performance relationship.

III. DATA AND METHODOLOGY

a) Research Design

The study adopted the survey research design. We considered this method appropriate as it is useful for the study of non-observable events such as opinions, attitudes preferences or dispositions (Soyombo, 2002, Fubara and Mguni, 1995). Specifically, the study was a

correlation, non-contrived and cross-sectional survey having individuals (officials of GOCs) as unit of analysis. The design was such as to discover vital predictive relationship and degrees of association among variables.

b) Population, Sample Size and Questionnaire Administration

The study population consisted of all companies established and operated by the various state governments in the South-South region of Nigeria. Thus the study population was made up of the 65 state-owned companies listed in the 2008 updated company directory sourced from the Port Harcourt office of the Federal Ministry of Finance Incorporated (FMOFI). Our choice of GOCs in the South-South states alone was premised on the fact that GOCs in Nigeria have much similarity with respect to size, structure, operation and management (Akinsanya, 1992). It is expected therefore that the findings of the study will have equal applicability to these enterprises in other states in Nigeria. The FMOFI list shows the total and percentage shareholding in each company by the various state governments. Of the 65 companies listed, 50 are fully-owned (100 percent) by government while the rest 15 had "mixed ownership". Since we were interested in the government fully-owned companies, the 50 companies fully-owned by government were taken to constitute the sample size for the study. The survey questionnaire was, accordingly, mailed to the key financially knowledgeable persons in each of the 50 companies making up the sample size. These individuals comprising accountants, Chief Accountants, Chief internal auditors, internal auditors and finance managers constituted the respondents of this study. One copy of the closed-ended questionnaire each were administered on the 50 GOCs thus making 50 copies of questionnaire distributed. Respondents were allowed two months to respond with an additional two weeks for late responses. Of the 50 copies of questionnaire distributed, 47 were returned while 2 were discarded as these were not properly completed by the respondents. Thus, 45 copies of the questionnaire constituting 90 percent of the total number administered were admissible and used for the study.

c) Measurement of Variables

The predictor variable (internal auditing practices) was measured on a 5-point scale from the end points of Strongly Agree to Strongly Disagree. The criterion variable (corporate financial performance) was measured adopting the subjective approach whereby respondents were required to indicate on a 5-point scale ranging from 5 = definitely better to 1 = definitely worse, how their company had performed over the last five years relative to their major competitors on each of the following performance criteria: profit level, returns on investment and return on equity. As Falshaw *et al* (2006)

had noted, these financial performance measures (as adopted in this study) are typically employed to measure performance as they are of interest to and accessible to powerful external stakeholders of an organization such as shareholders (in our study, the government). The construct, political influence, was measured in terms of government appointment of Board members. Respondents were asked to indicate on a 5-point scale the extent to which they agree that this variable affect the company's financial performance.

Although "size" was not one of the variables tested in this study, respondents were required in the research questionnaire to indicate the size of their organization. Adopting the classification criteria offered by the National Council of Industries in July 2001, enterprises with a labour force of not more than 300 employees were classified as "small" while those with a labour force of over 300 employees were classified as large. Respondents were asked to indicate the category to which their enterprise belonged. It was considered necessary to evaluate the size of the enterprises under survey since previous studies (Carcello *et al* 2005; Stewart and Kent 2006) had found internal auditing to be associated more with large than with small companies.

d) Validity and Reliability of Research Instrument

Attention was accorded the validity of the research instrument. Validity, according to Cooper and Schindler (2001), is the ability of research instrument to measure what it is expected to measure. It is a measure of degree of accuracy. The validity of the scales used in this study was assessed for content and construct validity. The content validity measured the extent to which it provides adequate coverage of the investigative questions guiding the study. In this study, this was enhanced through the combined processes of logical validation and expert opinion in the accountancy field. Scales of the study variables were tested for construct validity to ensure that they measure the intended theoretical construct or trait that it was designed to measure. Thus, when there is a relationship between a property being examined and other specified variables, a construct validity is said to exist (Black and Champion, 1976). The correlation among the components of the study variables provided sufficient evidence of the construct validity.

The reliability question was also addressed in the study. The reliability of a questionnaire refers to the consistency of responses that it elicits as perfectly reliable measure gives the same result every time it is applied. The reliability of the measures used in this study was assessed by computing the Cronbach alpha which is a function of the mean correlation of all the study items with one another and is synonymous with correlation coefficient. It actually assesses the degree to which responses to the items on a measure are similar thus serving as an indicator of internal consistency of a measure. An eighteen (18)-item questionnaire was

constructed. Of this number, thirteen (13) items were found to have Cronbach alpha exceeding 0.7 (as suggested by Nunally (1978)). Five (5) items could not meet this cut-off criteria and were accordingly expunged

(see Copy of questionnaire in the appendix). The actual Cronbach alpha deemed significant relating to the reliability estimates for each of the constituent elements of the study are highlighted in table 1 below:

Table 1 : Scale Reliability Perspectives

S/No	Scale Particulars	Correlation	Alpha
A	Internal Auditing		
	Coefficient alpha for scale 0.7762		
1	The objective and scope of the internal audit function are clearly defined by company management	-0.2828	0.7544
2	In my company the internal auditor enjoys some degree of independence as manifested in his freedom to plan and carry out the work.	0.1182	0.7386
3	In my company, the internal auditor enjoys some degree of independence as manifested in his freedom to access the highest level of management	0.2444	0.7325
4	In my company, the internal auditor enjoys some degree of independence as manifested in his freedom to determine the appointment or removal, promotion and remuneration of all internal audit staff.	0.2924	0.7315
5	The internal auditor in my company has a clearly defined authority which empowers him to ask for any information which he considers necessary from any officer of the company.	0.3554	0.7281
6	The internal auditor in my company has a clearly defined authority which empowers him to the right of access to any part of the company property and to any document.	0.0525	0.7412
7	Our company management do take the necessary action on internal audit reports and recommendations.	0.6494	0.7126
8	The internal audit department of my company is adequately staffed in terms of number, qualification and experience.	0.6494	0.7133
9	In my company internal audit reports go to top management and this is considered better than taking such reports to the finance manager.	0.3491	0.7283
S/No	Scale particulars	Correlation	Alpha
B	Financial Performance		
	Coefficient Alpha = 0.7739		
10	Our company's profit levels are compared with those of major competitors	0.0527	0.7406
11	Our company's return on investment is compared with those of major competitors	0.1119	0.7482
12	Our company's return on equity is compared with major competitors	0.0959	0.7398
C	Contextual (Moderating) Factor		
13	Government's appointment of our company's Board members affect financial performance	0.0075	0.7427

Source: Survey Data, 2011

e) Methods of Data Analysis

Our statistical analysis of data using the SPSS involved the following: frequency tables, percentages, Pearson's Product Moment Correlation Coefficient, (r) and Stepwise regression analysis. Thus our interpretation of r and the level of statistical significance was strictly based on the SPSS output. Thus, the study used both descriptive and inferential analyses. Descriptive analysis was used to determine the extent of internal audit practices in the GOCs studied while the inferential analyses (Pearson's r and the Stepwise Regression Analysis) were used to test the hypotheses.

IV. DATA ANALYSES AND RESULTS

a) Describing Internal Auditing Practices in GOCs - Preliminary Analyses

Tables 2, 3, 4, and 5 summarised the questionnaire results of the internal auditing practices of GOCs using simple percentages and frequency tables. Table 2 shows the results on the issue of existence of internal audit departments, staffing and headship of the department.

Table 2 : Existence, Staffing and Headship of Internal Audit Departments

S/No	Item	Frequency	Percent
1	Existence of internal audit department:		
	Separate Internal Audit Dept	36	80
	No. Internal Audit Dept.	9	20
	Total	45	100
2	Number of Staff in Department:		
	Between 1 to 5	30	83.3
	Between 6 to 10	6	16.7
	More than 10	Nil	Nil
	Total	36*	100.0
3	Headship of Internal Audit Department:		
	▪ A Chief Internal Auditor with a Professional Accountancy Qualification	6	16.7
	▪ A Graduate Accountant	13	36.1
	▪ A University Graduate without an Accountancy Background	Nil	Nil
	▪ A College Graduate with several years of experience	Nil	Nil
	Total	17 36*	47.2 100.0

Source: Survey Data, 2011

*Frequency total is 36 and not 45 since 9 of the companies that have no internal audit department did not complete this section of the questionnaire.

The table shows that a majority of the surveyed companies, 36 (or 80 Percent) indicated the existence of an internal audit department while 9 (or 20 percent) said their company has no internal audit department. For the other companies having internal audit departments, the table shows that the departments are not adequately staffed in terms of numbers. None of the surveyed companies has more than 10 internal audit staff. Interestingly a majority of the GOCs (47 Percent) indicated that the department is headed by people with accountancy background that have several years of experience.

We also made an attempt to determine the degree of freedom of internal auditors to carry out their monitoring activities. Table 3 summarises the results on the extent of independence of internal auditors in GOCs.

Table 3 : Extent of Independence of Internal Audit Departments

Scale	Manifestation of Independence					
	Freedom to plan and carry out work		Free access to highest level of management		Freedom to control affairs of Department	
	Frequency	%	Frequency	%	Frequency	%
1	3	8.3	10	27.8	11	30.6
2	21	58.3	18	50.0	12	33.3
3	4	11.2	3	8.3	4	11.1
4	5	13.9	3	8.3	4	11.1
5	3	8.3	2	5.6	5	13.9
Total	36	100.00	36	100.00	36	100.00

Source: Survey Data, 2011

Scale: Ranging from 1 = Strongly Disagree 2 = Disagree

3 = Undecided; 4 = Agree to 5 = Strongly Agree

Table 3 shows that 66.6 percent of companies with internal audit departments disagree that their internal auditors have the freedom to plan and carry out the audit work. 11.2 percent were undecided while 22.2 percent agreed that internal auditors have that freedom. Also 77.8 percent disagree that the department enjoys free access by way of making reports to the highest level of management. On the issue of the freedom to control affairs of the department by way of determining the appointment, removal, promotion and remuneration of all internal audit staff, the majority view (63.9 percent) was that such freedom was absent. We also attempted to examine the question of whether internal auditors have clearly defined authority to carry out the work. That is, whether there existed any delegated authority to enter premises to interview staff, to examine documents and observe processes in order to collect audit evidence. As shown in table 4, the majority view was that internal auditors have restricted access to obtain information which they considered necessary for the audit (a 75 percent disagreement rating). 75 percent of the respondents also affirmed that internal auditors have limited right of access to examine documents. 19.4 percent and 16.7 percent respectively agreed on the aggregate that internal auditors have these rights.

Table 4 : Extent of Internal Auditors' Authority

Scale	Access to all Relevant Information		Right to enter Premises and access to any Document	
	Frequency	%	Frequency	%
1	12	33.3	8	22.2
2	15	41.7	19	52.8
3	2	5.6	3	8.3
4	4	11.1	4	11.1
5	3	8.3	2	5.6
Total	36	100.00	36	100.00

Source: Survey Data, 2011

Scale: Ranging from 1 = Strongly Disagree; 2 = Disagree
3 = Undecided; 4 = Agree to 5 = Strongly Agree

Matters relating to scope and objectives of internal audits, management action on audit reports and staffing in terms of number, qualification and experience also engaged our attention. The result is presented in table 5.

Table 5 : Internal Audit staffing, Management Action on Reports and Scope

Scale	Definition of Function					
	A well-defined scope/objective of I.A. function		Management Action on I.A. Reports		Staffing of I.A. Depts.	
	Frequency	%	Frequency	%	Frequency	%
1	2	5.6	10	27.7	8	22.3
2	9	25.0	18	50.0	15	41.7
3	2	5.6	2	5.6	3	8.3
4	18	50.0	4	11.1	7	19.4
5	5	13.8	2	5.6	3	8.3
Total	36	100.00	36	100.00	36.	100.00

Source: Survey Data, 2011

Scale: Ranging from 1 = Strongly Disagree; 2 = Disagree;
3 = Undecided; 4 = Agree to 5 = Strongly Agree

As revealed in table 5, the majority view (63.8 percent) was that there exist a well-defined scope and objectives of the internal audit function while 30.6 percent have a contrary view. As to whether company management do take the necessary action on internal audit reports and recommendations, the majority view (77.7 percent) was that this was not the case. On the issue of staffing of the department in terms of number, qualification and experience, 64 percent of the respondents disagreed that the function is well-staffed. 27.7 percent however, maintained that the department is adequately staffed while 8.3 percent were undecided. Having established the nature of audit practices in the surveyed GOCs, we now proceed to test the hypotheses of the study.

b) Hypotheses Testing

The system of hypotheses previously presented postulates relationships between corporate financial performance and internal audit practices and between the internal audit practice/performance relationship and the moderating variable-political influence. While the 2-variable hypotheses (H_{01} - H_{03}) are tested using the parametric Pearson Product Moment Correlation, r , the hypothesis involving moderator variable (H_{04}) is tested

using Stepwise Regression Analysis. The acceptance or rejection of each hypothesis is then determined by the significance of the regression coefficients.

H_{01} : There is no significant relationship between the existence of an internal audit function and profit level in GOCs.

The test result is as shown in table 6. From the results there is a weak positive relationship between internal auditing practices and profit level in GOCs. The r value is 0.208 which is not significant (0.170) at the 0.05 level. The results support H_{01} that there is no significant relationship between the existence of an internal audit function and profit level in GOCs.

Table 6 : Pearson's r (Internal Audit (I.A) and Profit Level (PL))

	IA	PL
Pearson's r : IA Correlation Coefficient	1.000	0.208
Significance (2-tailed)	45	0.170
N	45	45

Source: SPSS Window Output Version 13.0

H₀₂: There is no significant relationship between the existence of an internal audit function and returns on Investment in GOCS.

Table 7 contains the test results. The table shows an *r* value of 0.091 which is not significant (0.208) at the 0.05 level. There is a negligible positive association between internal audit practices and Return on Investment. The result support H₀₂ that there is no significant relationship between the existence of an internal audit function and Return on Investment in GOCs. Thus, internal audit practices of GOCs do not significantly influence companies' return on investment.

Table 7 : Pearson's r (internal Audit and Return On Investment)

	IA	PL
Pearson's r: IA Correlation Coefficient	1.000	0.091
Significance (2-tailed)	45	0.208
N	45	45

Source: SPSS Window Output Version 13.0

H₀₃: There is no significant relationship between the existence of an internal audit function and levels of Return on equity in GOCs.

The test result is presented in table 8. From the table, the *r* value shows a negligible negative association (-0.081) which is not significant (0.598) at the 0.05 level. This offers support to Ho3 that there is no significant relationship between the existence of an internal audit function and levels of return on equity in GOCs. Thus, internal audit practices of GOCs do not significantly influence companies' return on equity.

Table 8 : Pearson's r (Internal Audit and Return on Equity)

	IA	PL
Pearson's r: IA Correlation Coefficient	1.000	-0.081
Significance (2-tailed)	45	0.598
N	45	45

Source: SPSS Window Output Version 13.0

Test of mediator variable (political influence) on the internal audit practices/performance relationship.

H₀₄: Political influence on the management of a GOC does not significantly influence the internal audit practices/performance relationship.

The Stepwise Regression Method was used for testing hypothesis 4. Using the method, data relating to the surveyed companies' internal audit practices were entered into the SPSS programme that ran the test. On the choice of "entry" and "stay" values of the Stepwise selection criteria we adopted the value of .05 and .10 for

"entry" and "stay" respectively. Thus only variables that met the set criteria are entered into the model while those that failed to meet the criteria are eliminated. Variables are, thus, entered according to the magnitude of their contribution to R².

We tested for the effect of political influence (measured by government's appointment of board members) on the internal audit practices/ performance relationship. For this purpose, respondents were put into two categories. In the first category were respondents who 'disagreed' (through their rating) that Board appointment by government had an effect on the relationship. The second group were those who, also by their ratings, "agreed" that government's appointment of Board members had an effect on the relationship. Table 9 summarized the SPSS output.

Using the Stepwise Regression Method, we tested the rating of respondents regarding whether appointment by government of GOCs' board members had an effect on the predictor variable's relationship with profits. With respect to those who agreed that Board members appointment by government influenced the relationship, table 9 reveals that internal audit having an *r* value of 0.176 with a *p*-value of 0.164 does not significantly correlate with profit at the 0.05 level. Thus respondents are agreed that political influences measured by government appointment of Board members does not mediate on the influences of internal audit practices on profit levels of GOCs. Similarly, for respondents that disagreed with government appointment of board members as having an effect on the internal audit practices/performance relationship the Stepwise procedure revealed that there was no effect as the predictor variable failed to meet the method's criteria at the 95 percent level of confidence. Table 9 also show that government appointment of board members as suggested by the respondents' ratings has no moderating effect on the influences of internal audit practices on return on investment and return on equity of GOCs - the predictor variable was not entered and retained at the entry and stay values of .05 and .10 respectively. Thus, the test results offer support to Ho4 that political influence on the management of a GOC does not significantly influence the relationship between internal auditing practices and financial performance.

Table 9 : Summary of Results on the Effect of Political Influence

Moderating variable	IA/CFP Relationship	R ²	Pcc(r)	Sig	t	Sig.for t	F-value	Sig.for F
Political Influence: Disagree with Board Appt. Agree with Board Appt	IA&PL: IA		.241	.225	0.356	.724		
	IA		.176	.164				
Disagree with Board Appt Agree with Board Appt	IA&ROI: IA		.486	.055				
	IA		.129	.236				
Disagree with Board Appt Agree with Board Appt	IA & ROE: IA		.343	.137				
	IA		.045	.401				

Source: SPSS Output of Survey Data, 2011

Correlation Significant at 0.05

APPT = Appointment; Pcc = Pearson Correlation Coefficient, r, IA = Internal Audit, PL = Profit

Level; ROI = Return on Investment; ROE = Return on Equity

CFP = Corporate Financial Performance

V. DISCUSSION OF FINDINGS

a) Internal Auditing and Financial Performance of GOCs

It is widely believed that internal auditing, where it exists, contributes to improved financial performance of the organization. According to Bejide (2006) "an effective internal audit service can, in particular, help reduce overhead, identify ways to improve efficiency and maximize exposure to possible losses from inadequately safeguarded company assets all of which can have a significant effect on the bottom-line". Venables and Impey (1991) opined that internal audit is an "invaluable tool of management for improving performance".

To Hermanson and Rittenberg (2003) the existence of an effective internal audit function is associated with superior organizational performance. Prasad and Rao (1989) expressed similar sentiments when they observed that the internal auditor by acting as a watchdog saves the organization from malpractices and irregularities thus enabling the organization to achieve its objectives of ensuring high level of productivity and profit.

Our findings in this study, however, contradicts the above positions. We found that there was no significant relationship between the existence of an internal audit function and financial performance of GOCs. That is, internal auditing, where it exists, does not influence the profit levels, return on investment and return on equity of GOCs. This findings is at odds with that of KPMG (1999) which identified a positive association between an internal audit function and financial performance. In a survey of some 201 senior company executives in the United States, the KPMG

study found that the internal audit function in organizations, where it exists, contributes substantially to performance improvement and assist in identifying profit improvement opportunities. Our findings in this study also contradicts that of Fadzil, *et al* (2005) which found that internal auditors assist in running a company more efficiently and effectively to increase shareholders' value. On the other hand, the findings is similar to that of Griffiths (1999) which found no relationship between internal audits and performance. That study found widespread "lukewarm" or negative attitudes to internal audit (in the privately.-owned organizations studied) and that the function was lacking in skills and appropriately trained staff.

The absence of a significant relationship found between internal auditing practices and financial performance may be attributed to the size of GOCs involved in this survey. Internal auditing is believed to be associated more with large than with small companies. Prior studies (for example, Carcello *et al* 2005; Stewart and Kent, 2006) found a strong association between internal audit and the size of the firm. These findings suggest that smaller firms do not regard internal audit as cost effective. In the present study, a majority of the GOCs fall within the "small" category, (using the classification criteria adopted earlier stated in the methodology section). Even among some of the large ones having internal audit departments, the actual practices suggests a possible underemphasis on internal auditing. Therefore, the seemingly de-emphasis on internal auditing by the majority small GOCS may have contributed to the absence of a significant relationship between internal auditing practices and financial performance. Where internal auditing is

deemphasized, clearly it cannot impact positively on performance.

It is a matter of concern that some of the GOCS do not have internal audit Departments. Interestingly, however, some of the companies (qualifying as large going by this study's criteria) had been making substantial profits for so many years now. This goes to affirm the fact that superior financial performance may not come about just from an internal audit function. Even in those cases where an internal audit department (or unit) exists, the departments were functioning with skeleton staff not adequate in relation to the size of the company. Majority of the companies have internal audit staff numbering between one and five. None has more than ten irrespective of the size (see Table 2). A majority of the internal audit Departments are headed by college graduates with years of experience or by graduate accountants. A negligible few are under the headship of a chief internal auditor with professional accountancy qualification.

The internal audit Departments of the surveyed enterprises could not have been effective as internal auditors in these companies lacked professional independence in the discharge of their duties. In order to serve a constructive purpose internal audit judgments have to be unbiased and therefore can only be made by taking an objective view from an impartial viewpoint. As we saw in Table 3, the internal audit Departments of these companies, where they exist, lacked the freedom to plan and carry out the work thus limiting the scope of the audit conducted by the Department. They also lacked the freedom of access to the highest level of management and to determine the appointment or removal, promotion and remuneration of internal audit staff all of which make for internal auditor's independence. In these situations, the watch dog's job of saving the undertaking from malpractices and irregularities which in turn leads to improved performance is greatly undermined. Moreover, where company management fails or it is reluctant to take actions on internal audit reports and recommendations, internal auditing suffers. This is the case of our surveyed companies as we saw in Table 5. The above discussion leads to a very significant conclusion: the internal audit function, where it exists, does not significantly influence financial performance of a GOC. The absence of a relationship may be attributed to a possible under-emphasis on internal auditing by GOCs. Where internal auditing is not accorded any serious attention, clearly it cannot impact positively on financial performance. Financial performance of a GOC may improve not as a result of just an internal audit function (especially when proper attention is not accorded it) but also from some other variables. The foregoing clearly shows that the functioning of the internal audit system in the surveyed GOCs had not been effective. Had it been effective, it would have benefited the enterprises in several ways by plugging out loopholes present in their various activities thereby improving financial performance.

b) *Effect of Political Influence on the Internal Auditing Practice/Performance Relationship*

Political influence (which we used in this study as synonymous with the external environment) was hypothesized to have a moderating effect on the internal audit practices/performance relationship. Political influence was measured by government's appointment of Board members. Prasad and Rao (1989) had alleged that political influence is generally seen in the matter of appointment of Board members and other executives to GOCs. The variable - political influence - was found to have no moderating effect on the relationship between internal auditing practices and financial performance of GOCs. This finding is consistent with William's (2005) study of small and medium sized Singaporean firms which found no direct relationship between accounting control practices and the overall firm performance when the environmental influences of uncertainty was added. Government's appointment of Board members which may include politicians may not after all be bad *per se* so long as it is done on merit and not on political grounds. Akinsanya (1992) had observed that in the United Kingdom, the Minister is required to make appointments from among persons "appearing to him to be qualified as having had experience of and having shown capacity in industrial, commercial or financial matters, applied science and administration or the organization of workers".

In concluding our discussion, it may be necessary to point out that the absence of a significant relationship between internal auditing practices and the measure of financial performance adopted could mean that internal auditing practices have become a necessary but not sufficient condition for financial performance in GOCs in Nigeria.

VI. IMPLICATIONS OF THE STUDY

The present study has made some contributions to theory building and provide guidance to operators of GOCs in Nigeria in the following ways:

a) *Theoretical Implications*

An unexpected result and indeed a more interesting contribution to the literature, is the findings in this study of the absence of a significant relationship between internal auditing practices and financial performance. The auditing literature widely concede that internal auditing, where it is practiced, should result in superior organizational financial performance (see for example, Vanasco, *et al*, 1995; Hermanson and Rittenberg, 2003; Fadzil, *et al*, 2005; Bejide, 2006). The findings of this study suggests that GOCs lacked an effective monitoring system provided by internal auditing which ultimately resulted in the absence of a significant relationship between this control practices and financial performance. This is an important contribution to the literature since as this finding imply, the mere creation of an internal audit department in an organization does not automatically result in superior financial performance.

The department must receive the necessary adequate management support for it to function effectively.

Moreover, the present study extends previous research by providing useful insights into the internal auditing practices of GOCs in Nigeria. Prior accounting control practices research involving, particularly the budgeting aspect have largely been confined to privately-owned companies in the developed countries such as the U.S.A, the U.K. and New Zealand. Thus, the present study made a contribution given that there had been no prior research (to the best of our knowledge) dealing with the performance consequences of internal auditing practices in GOCs in Nigeria. The present study had filled this gap. Thus, the present study, has provided fresh empirical evidence relevant to theory-testing of the relationship between internal auditing practices and financial performance of GOCs. Thus, to researchers interested in this area, the present study had provided fresh empirical evidence relevant to theory-testing of the relationship between internal auditing practices and financial performance of GOCs. This study, hopefully, should rekindle their interest in this seemingly under-researched area in Nigeria especially when the bulk of the auditing literature suggests that internal auditing as a control mechanism should lead to improved financial performance of organizations. Evidence provided by the present study will provide a ready source of materials for such future studies.

b) *Practical Implications*

An important finding of this research pertains to the extent of the internal auditing practices in GOCs. The study had brought to the fore, the need for adequate staffing in terms of numbers, qualification and experience in the Internal Audit Departments of these companies as, well as the establishment of the Department where it is non-existent. There is no doubt that Internal auditing benefits managers in providing bases for judgment and action, helping managers by reporting weaknesses in control and performance, providing counsel to managers and board of directors on the solutions of business problems and supplying information that is timely, reliable and useful to all levels of management. If properly implemented, internal auditing, should contribute meaningfully to financial performance of GOCs.

To policy makers in GOCs in Nigeria, this study had also brought to the fore the significance of internal auditing and how it could assist the organization to achieve its profitability goals. It is noteworthy that at the time of this study some of the GOCs (falling within the scope of the study) have remained closed for many years with some "only merely alive" as they were owing arrears of workers' salaries. The present study is, thus, significant as it provides fresh evidence as to whether or not the "poor" performance state of these enterprises was due to the non-existence and/or inadequacy of the control structure such as that provided by internal auditing. Consequently, policy makers will be assisted to

know the state of these enterprises for appropriate measures to be taken so that the scarce resources of the government are not misutilized and does not lead to demoralization of the concept of public enterprise system in Nigeria.

VII. CONCLUSION AND RECOMMENDATIONS

From our discussion of findings, we can conclude that the present study provides some evidence on the performance consequences of internal auditing practices in GOCs in Nigeria. Specifically, the internal audit function, where it exists, in a GOC does not significantly influence financial performance and that political interferences by way of government's appointment of board members does not significantly impact these enterprises' financial performance. The absence of a relationship arose from possible under-emphasis on internal auditing by these enterprises. Where the internal audit function is de-emphasised (as the present study shows), clearly, it cannot impact positively on financial performance. Consequently, we strongly recommend the creation of an Internal Audit Department in those enterprises where there is none. Existing Departments then should be strengthened by according them the necessary professional independence and employing adequate number of experienced and qualified staff to enable the Department extend coverage of the audit to all significant activities of these enterprises. Had that function been effective, it would have benefited the enterprises in plugging out loopholes that may be present in the enterprises' activities with resultant positive effects on financial performance.

Although, the present study offered some contributions to our understanding of the relationship between internal auditing practices and corporate financial performance, future research should incorporate non-financial measures such as quality, employee satisfaction in addition to financial measures in order to further enrich our understanding of the internal auditing/performance relationship. It is also suggested that future research should examine companies with "mixed ownership", that is, those partly owned by government and partly by private investors so as to see what impact the elements of private and government ownership together would have in an internal auditing practices/performance study.

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APPENDIX

a) Survey Questionnaire

i. Identification of Respondent

1. Name of company (optional)

2. What percentage of the equity share is government-owned?

☐ 100%

☐ 50% and above

☐ less than 50%

3. Your functional position in the company? Please tick

☐ Internal auditor
☐ Accountant
☐ Finance Manager

☐ Chief Internal Auditor
☐ Chief Accountant

4. Your level of schooling/professional qualification? Please tick

☐ Bachelors degree
☐ Post Graduate Diploma
☐ ACA

☐ Masters Degree
☐ College Certificate
☐ Other (please specify)

☐ Diploma

5. The number of workers in my company is:

☐ Below 300

☐ Over 300

ii. *Internal Auditing Practices*

A) Please tick (✓) as appropriate in the spaces provided:

i) In my company:

- there is a separate internal audit unit/department

- there is no internal audit unit/department

(ii) The number of staff in the internal audit department is

Between 1 to 5 ☐Between 6 to 10 ☐More than 10 ☐

(iii) The internal audit department is functioning under the control of:

☐ A chief internal auditor with professional accountancy qualification☐ A graduate accountant☐ A college graduate with several years of experience☐ A university graduate without an accountancy background

(B) Please indicate your agreement with the following statements relating to the internal audit function of your company. Use the response key: SA Strongly Agree;

A = Agree; U = Undecided; D = Disagree; SD = Strongly Disagree

1	The objectives and scope of the internal audit function are clearly defined by company management	SA	A	U	D	SD
2	Freedom to plan and carry out the work					
3	Free access to the highest level of management					
4	Freedom to determine the appointment or removal, promotion and remuneration of all internal audit staff.					
	The internal auditor has a clearly defined authority which empowers him to:					
5	Ask for any information which he considers necessary from any officer of the company.					
6	The right of access to any part of the company and to any document.					
7	Company management do take the necessary action on internal audit reports and recommendations					
8	The internal audit department of my company is adequately staffed in terms of number, qualification and experience.					
9	The internal audit reports go to top management and this is considered better than taking such reports to the finance manager.					

iii. *Financial Performance*

10. Please rate by a tick (✓), company's profit levels over the past five years relative to your major competitors using the following scale:

Definitely better	Better	Don't know	About the same	Definitely worse

11. My company had a

12. lways met its annual profit target. Please tick (✓)

Strongly Agree	Agree	Undecided	Disagree	Strongly disagree

13. Kindly rate your company's return on investment over the past five years relative to your competitors.

Please tick (✓)

Definitely better	Better	Don't know	About the same	Definitely worse

14. My company's Return on investment had been satisfactory over the past five years. Please tick (✓)

Strongly Agree	Agree	Undecided	Disagree	Strongly disagree

15. Kindly rate by a tick (✓) your company's return on equity over the past five years relative to your major competitors on the following scale:

Definitely better	Better	Don't know	About the same	Definitely worse

16. My company had been paying dividends to government over the past five years. Please tick (✓) the appropriate scale

Strongly Agree	Agree	Undecided	Disagree	Strongly disagree

17. How would you rate the financial performance of your company? Please tick (✓)

Very high	High	Moderate	Low	Very low

iv. *Political Influences*

Please indicate your agreement with the following statement using the response scale: SA = Strong Agree; A = Agree; U = Undecided; D = Disagree; SD = Strongly Disagree

18. Government's appointment of my company's board members affect company's financial performance.

SA	A	U	D	SD
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19. Political influence on my company's management generally affect financial performance

SA	A	U	D	SD
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GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Impact of Trainings on Employees Outcome In IT Sector Pakistan

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Introduction - Training and Development is the framework for helping employees to develop their interpersonal and organizational skills, knowledge, and abilities. The focus of all facets of Human Resource Development is on developing the most superior workforce so that the organization and employees can accomplish their work goals in service to customers. Employee training and development is a strategy to improve individual, team and organizational performance. Employees always want to be valuable and remain competitive in the labor market at all times. This can only be achieved if they remain in contact with new technologies, discovering new ways of business and upcoming challenges faced by the organization or an individual in near future. All this can be done through training and development activities.

GJMBR-A Classification : FOR Code: 150305,150312 JEL Code: M12, M53, O15



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Impact of Trainings on Employees Outcome In IT Sector Pakistan

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I. INTRODUCTION

Training and Development is the framework for helping employees to develop their interpersonal and organizational skills, knowledge, and abilities. The focus of all facets of Human Resource Development is on developing the most superior workforce so that the organization and employees can accomplish their work goals in service to customers. Employee training and development is a strategy to improve individual, team and organizational performance. Employees always want to be valuable and remain competitive in the labor market at all times. This can only be achieved if they remain in contact with new technologies, discovering new ways of business and upcoming challenges faced by the organization or an individual in near future. All this can be done through training and development activities.

Employees always want to develop career-enhancing skills that will lead to motivation and retention. Trained and empowered employee is an asset for an organization and gives them a competitive edge. Training and development program give employee a feeling that organization considers them an essential part of their long term goals. Modern day organizations are facing the uncertainty of events and conditions that are occurring at a pace and the amount of changes experienced usually means that both training and performance are subject to modification on-the-fly. Such a dynamic environment put executives to take decision to equip his workforce that they can cope with these changes. To anticipate these changes, employee training and development can be an effective tool both for employee as well as for an organization.

The Pakistani organizations invest a lot on employee's training and development program without any knowledge that this skill is necessary for employee or not. After completion of training they expect him/her that he/she will bring revolution in their department or in the organization with his involvement in the decision making process. Our belief is that improvement in employee's performance is a central part of training and development; therefore, the focus of an organizational training and development effort should be the alignment of individual goals with the organizational goals which will lead to higher levels of employees' satisfaction and organizational performance. However, to the best of our knowledge the relationship between training, development and employee outcome has not been put

to test in Pakistani context especially in the Information Technology sector. In this paper we attempt to explore the relationship with selected data from some of the IT organizations. Our research question is; does training relate to employee's Task Performance and Turnover Intention in Pakistan? Being an exploratory study with limited sample we do not intend to generalize the results to IT sector of Pakistan but the findings may help organizations, included in the sample, in proper identification of training requirements of their IT employees and designing of training programs accordingly.

II. OBJECTIVES

The objective of this study is to investigate the relationship between training program and employee outcomes in the form of his/her task performance and turnover intention in the selected IT organizations of Pakistan. Our null hypotheses are;

H01: There is no relationship between training Program and Employee Task Performance.

H02: There is no relationship between training Program and Employee Retention

Our alternative hypotheses, derived from the literature review, are non-directional.

Alternative 1: A relationship between training Program and Employee Task Performance exists..

Alternative 2: A relationship between training Program and Employee Retention exists.

Our conceptual model in Figure 1 on p.9 presents the model for testing these hypotheses. The results are presented in the last section of this paper.

III. LITERATURE REVIEW

With rapid advances in technologies and the mode of transportations, the world economies have shrunk to a global village. In order to survive the intense market competition, organizations need competitive advantage over others. Today's managers are aware that one of the assets to compete successfully in constantly evolving global markets is well developed human capital in terms of knowledge and skills, has the flexibility to learn/ adapt new things and the ability to improve upon the existing practices. Therefore, organizations need to develop individuals and teams' intellectual capital through continuing education and

training along-with their focus on increasing sales and production.

Today, there is a shift toward informal education and a continuous process of improving performance for which in-house training is regarded an essential element by organizations for the creation and sustenance of human capital. Research supports the idea that employee training has positive effects on employee outcomes to the ultimately benefit of organizations (references at least 5). In-house training improves the management and technical skills of employees thus enhancing the likelihood of achieving organizational objectives. In-house trainings and development program for employees may help in reducing those work related stresses that are caused by demands for performing tasks which they are not familiar with or need additional skills for handle these effectively.(Chen et al., 2004). Without training and development programs employees feel less knowledgeable and even if they prefer to stay with the same organization, their productivity would not be up to the required standards. These individuals are unable to functions well not only because of the lack of skills but also due to their out-dated knowledge. The gap between the skills required and those possessed by the employees plays an important part in determining the level of job satisfaction and employees turnover intentions, the larger the gap the greater the job dissatisfaction and higher the turnover which is not good for any organization in the long run.

In order to increase work force retentions one of the most effective strategies is to motivate employees by narrowing the gap mentioned above through provision of relevant training. Gary Becker (1993) divides the training into two categories; general training and specific training. The former leads to skill development which can be utilized in any organization; for example an educational degree obtained by an employee (reimbursement or not by a company) is an example of general training as the skills acquired may be utilized by any organization; hence, organizations hesitate to invest in general training. A specific training, however, is a job specific (and may be organization specific) training and is focused on developing those skills which reduce the gap between required and possessed capabilities of an employee. Research shows that the more specific the training less likely is the turnover as the particular skill acquired is valuable in relation to his/her specific job role for the current organization.

One cannot deny that trained employees are an asset for an organization. At the same time, it is also a fact that the cost of the training in modern technologies is very high and has considerable influence on the organization's budget. Training cost has two components; direct and indirect. Direct costs include expenses related expenses on trainers, training material, location, equipments etc while indirect costs relate to the time spent by an employee while his/her skills were

being updated. That is also one of the reasons why organizations are cautious in making investments in the form of training for their employees. Once the training is complete organizations expect to recover their direct costs through increase in the productivity of the trained employee as a benefit to the organization. At the same time, as employees are typically paid according to their level of competence and organizations that do not pay good wages stand to lose such competent employees; a well trained employee translates his/ her efficiency into higher wages either with in the same organization or in another organization (Burm 2005). The former is good news for organizations the latter is not.

Organizations usually feel threatened by increased marketability of their trained employees. Employees, on their part, also try to narrow the required-possessed skill (s) gap by searching for training and development programs to improve their efficiency which also increases their marketability and opens up more job options (sometimes at the company's expense). The absence of in-house training programs may lead employees to try and manage on their own expenses and not leaving it at the disposal of their employers. In any case a trained employee can be a valuable asset for the parent organization if he/she decides to stay after completing his/ her training or a huge loss if he/she moves to another organization. Jeffery's (1994) suggests that in order to ensure the retention of employees after offering training and to achieve the goal of training, organizations should implement commitment strategy. Through the use of commitment strategy employers attempt to develop psychological connections between themselves and their employees. Burm (2005) recommends tying commitment strategy to human resource practices like recruitment, selection, performance evaluation, training, compensation or any other combination as commitment is a combination of investment, reciprocity, social identity and lack of alternatives

Jeffery (1994) compared the results of commitment strategy and control strategy in his empirical study of a mini-mill. According to his findings the commitment strategy had been significantly beneficial than control strategy with reference to increasing productivity and business advantage both being the ultimate goal of an organization. His conclusions suggest that organizations that foster the philosophy of commitment have low turnover intentions as committed employees tend to stay longer with the company. This observation is also supported by Steer (1977) who suggests that committed employees associate strongly with their work and intend to remain with the company. He concludes that commitment is significantly and inversely related to employee turnover and is directly proportional to the workforce stability and the productivity of an organization.

We conclude our literature review with Patrik Owens work (2006) who studied training and employee

organizational outcomes and found a positive correlation between commitment and turnover; employees with higher level of commitment also had higher levels of turnover. The results of independent t-test showed that trained employees had a mean turnover of 31.15 with organizational commitment mean of 83.54 as compared to 28.94 and 75.87 respectively for the untrained employees.

From the above review of literature we can assume that training and development Program have significant direct and indirect impact on both employees' intentions to stay and their performance. However, Fetihi (2010), when exploring factors which impact turnover intentions of IT sector employees in Turkey, did not include training among these factors. While we agree with Brum (2005) that training program is a major force in determining employee outcome we are also aware of the two key differences between them; a) Brum (2005) has considered general training while Fetihi (2010) is referring to specific training and b) Brum (2005) has not limited his discussion to any specific sector whereas Fetihi (2010) is specifically concerned with IT sector only. For our study we are combining

elements of both Brum's and Fetihi's work to explore the relationship between specific training and employees' intentions to stay/ their performance in IT organizations. We have defined training for our study as; "an approach to build the forces of individual's performance at work" (Source?). From research evidence we are aware that there are many factors that affect employees outcomes like training duration, specificity, relevance, payment options and location as well as wages, productivity, satisfaction, motivation and absenteeism; for this study we are limiting ourselves to the relationship of training with employee outcomes in terms of performance and turnover intentions.

IV. THEORETICAL FRAME WORK

In the light of our readings and personal observations we believe that specific training for employees are related to high level of commitment of staff and will have positive relationship with retention of employees. The following model depicts this relationship which we have further explored statistically in the proceeding pages.

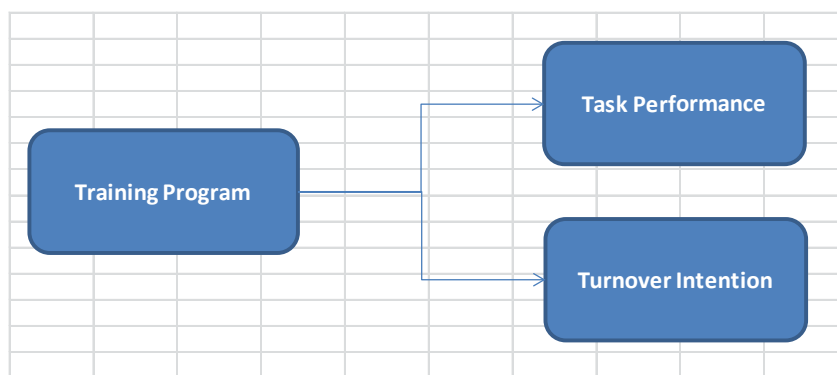


Figure 1 : Theoretical framework

V. RESEARCH METHODOLOGY

a) Research Design

The objective of our research is to find out if training is related to employees' outcome in selected IT organizations in Pakistan. The focus of our research is on exploring the nature of relationship in Pakistan where this relationship, to the best of our knowledge has not been tested. Therefore we have applied exploratory research design

b) Sample and Sampling strategy

All organizations of Pakistan having an established IT department constitute our study population. However, due to time constraint it was not possible for us to obtain the complete listing of these organizations and the staff employed. We this decided to uses convenience sampling method for collecting data and asked our friends and acquaintances to

identify few organizations that met our basic criterion of having an established IT department. They provided us with names of organizations and contact persons. Through these contact persons we sent questionnaires to the employees of these organizations. However, many of these were reluctant to fill out questionnaires despite our assurances of confidentiality and anonymity of their responses. Due to time and cost constraint only 200 questionnaires were sent to different organizations in Islamabad, Karachi and Lahore. Out of these 124 responses were received but 117 questionnaires were used for analysis and hypothesis testing because of being complete in all respects. With reference to our sample we would like to add that Islamabad, Karachi and Lahore being major cities of Pakistan and having the geographical spread the sample offers fair representation of the IT sector of Pakistan however, due to the limitations of convenience sampling we may not

be able to generalize our finding to the whole IT sector of Pakistan.

VI. VARIABLES AND MEASURES

Training Program (TRG): The term training refers to the perception of employee about their training contents, its importance about their work, and the role of organization in his personal development. The variable was measured by factors like: assessment of training, market value after training, satisfaction and adequacy. The measure consists of items containing satisfaction with training, the sufficiency of training received and the comparability of training investments with those provided by other organizations. (Scott Burn 2005).

Task Performance (TP): A task performance is an efficiency in work after training. Task performance was measured by social identity, reciprocity, investment, Lack of alternative. (Scott Burn 2005).

Turnover Intention (TI): Turnover intention, defined simply as the ambiguity, conflict, work overload and less pay (FethiCalisir, 2010).

VII. INSTRUMENT

A questionnaire was developed to explore the objective of the research keeping in view the understanding of the people. Initially it was tested and then float to get the results. Primary data was collected

by using questionnaire and then translated into numeric data through coding and analysis was made using SPSS and AMOS. In order to check the validity and reliability of questionnaire, Cronbach's Alpha test was conducted which showed the values of 0.75, 0.64 and 0.72 for Training Programs, Task Performance and Turnover Intention respectively. All the values are within the acceptable range.

VIII. ANALYSIS & FINDINGS

Since model uses two dependent variables, hence regression technique of SPSS is not suitable to study the model as a whole. AMOS however gives the flexibility to study such models. This model therefore uses AMOS 17 to check the association among Turnover Intention and Task performance with independent variable Training Program. Moreover being exploratory study the significance level for p-value was set at 10%, which according to (Burns, Gillet, Rubinstein, & Gentry, 1990) should be acceptable.

IX. RESULTS

a) AMOS Estimates and analysis

According to the estimates and analysis of AMOS, the summary shows degree of freedom to 1, probability level to 0.033 and chi-square to 4.562 which is significant and concludes that default model significantly fits the data.

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Task_Perform <--- Training_Prg	.200	.109	1.838	.066	
Turn_Int <--- Training_Prg	-.149	.186	-.803	.422	

Regression weights of default model prove 1 relationship at 10% confidence level, signifying that Training Programs significantly and positively impact Employee Task Performance. However Training

Programs act negatively on turnover intention as highlighted by regression estimates of -0.149, but do not have a significant impact.

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	5	4.562	1	.033	4.562
Saturated model	6	.000	0		
Independence model	3	8.475	3	.037	2.825

As per CMIN test, the significant p-value of default model suggests fitness of default model. Above tables shows the P value 0.033 and 0.037 for Default

and Independence Model respectively which are less than the 0.05 and hence significant.

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.083	.947	.682	.158
Saturated model	.000	1.000		
Independence model	.101	.917	.833	.458

GFI (Goodness of Fit index) stands at 94.7 per cent, depicting a good default model.

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.462	-.615	.523	-.952	.349
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

The small value of CFI, 0.349 indicates some problems with default model.

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	44	76
Independence model	48	70

Hoelter results show that default model fit the data at 0.05 level of confidence.

X. FINDINGS

Commitment within the workplace typically results from the interaction and the relationship that an employee has with an organization. Stretching objectives provides assurance to employees, encouraging employees to have a “voice” and compensation policies are a few of the strategies that organization must incorporate into a commitment based approach. Training is one of the several human resource practices that can have a considerable impact on employee commitment. As stated throughout this paper training that seeks to improve employee investment, increase reciprocity, helps the employee identify with the organization and serves to limit alternative employment options will enhance the employee's commitment to the organization. The result of this will be an organization that is better able to retain its workforce. (Owens, 2006) Study on the relationship between training and organizational outcomes found that just be true. The Owens study hypothesized that employee's in training will report higher level of commitment and will be less likely to consider turnover. The research affirmed the hypothesis that training has a positive impact on commitment and turnover cognition. Many other scholars and practitioners in addition to Owens have had similar research findings.

Scholars and practitioners also agree that although training can positively impact on commitment,

simply providing training to the employees is not enough. The benefits of the training will be achieved only to the extent that the employees accept it and contribute to it. As a result, an organization needs to seriously determine what it is looking to achieve within the training program as well as the impact it will have on employee effort, commitment and turnover. Within this context, training becomes more effective in enhancing commitment when it is used in conjunction with other commitment based human resource policies and strategies.

Training that coincides with other commitment generating human resource policies is typically associated with a greater level of employee retention. Many scholars have found that regardless of whether organizations pay entirely for general or purely specific training, when other commitment policies are in place there tends to be a downward impact on turnover intention. Employee commitment can enhance by bundle commitment policies such as linking training to employee appraisal and compensation plans.

The relevancy of training also plays a role in establishing employee commitment. Employees enter into the training programs with specific expectations and needs. The result of training program that do not meet the expectations and needs of participants have lower commitment, negative attitude change and an increase

in turnover. One study found that training participants that received "realistic notices and accurate training information prior to training reported better outcomes than those that did not receive any information regarding the training program. The participants that were provided pre-training information viewed that training as more relevant and entered into the training with accurate expectations. In addition the employees that viewed training as the most relevant to their current jobs were able to attain more positive commitment outcomes and had less of intent to quit. In order to use training as a mechanism to build commitment, organizations need to ensure that training are relevant, are communicated effectively and are able to meet the expectations of the employee participating.

XI. CONCLUSION

This study has examined the impact of training program on task performance and intention to quit job among IT Professionals in Pakistan. A total of 117 questionnaires were collected from three IT aware Organizations having more than 200 different branches across the country. In the proposed research model, two hypotheses were defined and AMOS Ver. 17 was used to test the model. The structural model fitted well to the data in which all the model fit indices fell within acceptable limits with some exceptions. Intention to quit job is explained by organizational commitment. Similar to our findings (Calisir, 2010) discovered that organizational commitment has the highest effect on turnover intention among IT Professionals. The role of Training program in intention to quit job is limited to the training program, training contents, relevancy of the training to the specific job, communicated effectively.

Organizations need to strategically determine who is going to pay for the training. Payment made by the employee or by the organization may lead to two different outcomes. Organizations need to be aware of the consequences of each approach. General training which is transferable to other organizations would likely be paid for by the employee. Company specific training on the other hand would likely be paid for by the company as the skills acquired are non-portable. For organizations, that are able to invest in purely specific training, the specificity of the skills develop may result in limiting alternative employment options for employees. This will serve to enhance and increase employee commitment. As a result, companies may be more open to paying for this type of specific training as they are able to recoup their investment.

Training is a tool that can assist organizations in building a more committed and productive workforce. By helping to establish employee investment and by limiting alternative employment options, an effective training program can lead to greater commitment and less employee turnover. The result is an organization that is more productive and professional.

Although training can play a major role in making committed employees, organization need to look at additional workforce strategies and practices that can enhance commitment. Training alone may offer many benefits but a much better impact will be found when using a strategy to human resources that entails many different organizational commitment practices and policies. Organizations needs to strategically and methodically develop human resource practices that are designed to fully achieve commitment.

Based on the principles identified throughout this paper, an effective training program is one such organizational practice that can lead to greater employee commitment and more stable workforce. Further this study can be extended to different industries, thus facilitating a comparison among different industries with respect to training.

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GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

The Effect of Customer Trust on Customer Loyalty and Customer Retention: A Moderating Role of Cause Related Marketing

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Abstract - A large number of researchers have accredited the importance of Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing, however they generally discuss about their segregate effect on other variables in developed countries. Slight evidence is obtainable on Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing from under developed countries like Pakistan. This study analyzes the Effect of Customer Trust on Customer Loyalty and Customer Retention and the Moderating Role of Cause Related Marketing in Cellular Service Operators like Mobilink, Telenor, Warid, Ufone and Zong. The outcome of the study refers that the Customer Trust, Customer Loyalty and Cause Related Marketing have a positive association but surprisingly the Customer Trust and Customer Retention have negative association in Pakistani context. Pakistani Cellular Service Operators have need to clearly define and reframe their policies regarding religious aspect, creating more ease to understand complex price structure and thoroughly understanding buying patterns of customers to retain them for a long life.

Keywords : Customer Trust; Customer Loyalty; Customer Retention; Cause Related Marketing; under developed country; Pakistan.

GJMBR-A Classification : FOR Code: 150501, 150503, 150505, JEL Code: M31, P46



Strictly as per the compliance and regulations of:



The Effect of Customer Trust on Customer Loyalty and Customer Retention: A Moderating Role of Cause Related Marketing

Muhammad Zaman Sarwar^α, Kashif Shafique Abbasi^σ & Saleem Pervaiz^ρ

Abstract - A large number of researchers have accredited the importance of Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing, however they generally discuss about their segregate effect on other variables in developed countries. Slight evidence is obtainable on Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing from under developed countries like Pakistan. This study analyzes the Effect of Customer Trust on Customer Loyalty and Customer Retention and the Moderating Role of Cause Related Marketing in Cellular Service Operators like Mobilink, Telenor, Warid, Ufone and Zong. The outcome of the study refers that the Customer Trust, Customer Loyalty and Cause Related Marketing have a positive association but surprisingly the Customer Trust and Customer Retention have negative association in Pakistani context. Pakistani Cellular Service Operators have need to clearly define and reframe their policies regarding religious aspect, creating more ease to understand complex price structure and thoroughly understanding buying patterns of customers to retain them for a long life.

Keywords : Customer Trust; Customer Loyalty; Customer Retention; Cause Related Marketing; under developed country; Pakistan.

I. INTRODUCTION

For decades the conception of trust has achieved appreciable implication in the field of marketing, not only for products as well as for services (Kantsperger & Kunz, 2010). Harridge-March (2006) depicts that when we have to make a choice among different products of a same category then trust involves. It is an essential asset of a person, product, organization, institution and skill, the buyer will go for trust worthy asset mentioned above. Al Hawari (2011) suggested customer trust as an important variable that enhances customer commitment, he also stated that quality of services enhances customer trust. Loyalty, for years, has an important and fundamental ingredient of marketing (Ball, Coelho & Macha's, 2003). It has been a burning subject matter in marketing, not only for commerce academics, but also for industry managers (Vieira & Damacena, 2007).

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After restraining the state of trust customer tends towards loyalty. As Ndubisi (2007) find that trust is a very important factor that built loyalty and there is a significant and positive relationship between trust and loyalty. Building customer confidence and providing quality service leads the organization towards enhancing customer trust and at the end trust makes the customer loyal.

Customer retention has been a noteworthy issue since the mid-1990s (Ang & Buttle, 2005). So for the application of marketing plans, marketing department need a lot of financial, technological and human resources. The marketing department of every company realizes that its cost is lesser to retain the prior customer than getting in hands new customers (Coyle & Gokey, 2005). Basically customer retention is a serious business intention (Farquhar, 2003), because it requires more finance as cost to sell the products or services to fresh customers rather than selling these products or services to the existing customers (Aydin & Ozer, 2004).

Cause-related marketing is also an important variable that illustrates good image of organization in the mind of customers. It has found that customer has an extra element of sympathy and better perception towards the organization that works for betterment of society and good causes (Farache, Perks, Wanderley & Filho, 2008). On the whole, Cause-related marketing is a tool which creates relationship with customer and now it becomes the crucial part of corporate marketing plan (Gupta & Pirsch, 2006). It increases the efficacy of the organization that is a very important factor to construct and prolong the corporate image of the organization (Papasolomou, Demetriou & Crowther, 2006).

Customer trust, Customer loyalty, Customer retention and Cause-related marketing are very important factors concerning to marketing management. The majority of research on customer trust and other variables are conducted in western context, it is necessary to investigate the relationship of these variables in Pakistani context.

Impact of Cause-related marketing on customer trust and customer loyalty and importance of customer retention are key factors, in Pakistani context, for Marketers because trust is the basic and essential element of every relation and behavior, hence become

the most important and influencing factor of marketing in every aspect. One can't deny the importance of trust as it is the basic ingredient of relationship. Extensive research has been conducted on trust through different dimensions. Significantly literature suggests positive relationship between trust and loyalty (Harris & Goode, 2004). Moreover, trustworthy customer supposed to be more loyal to the organization. Cause-related marketing is becoming major concern of today's marketing strategies of multinational and developed organizations. The consequences show that cause-related marketing is beneficial for both the organizations. The campaign provides awareness to the world about specific issue and gets financial support from donors and also from alliance organization while on other hand enhances the reputation of the corporation by increasing profit, social impression and customer loyalty (Berglind & Nakata, 2005). The author gives an example of cause-related marketing is partnerships between American Heart Association and Macy's and Pfizer. The effort generates approximately 32 billion dollars in donation to the charitable organization and on the other hand generates approximately 1 billion dollar image in the mind of customers of that organization.

Present study is an attempt to explore the effect of Customer Trust on Customer Loyalty and customer retention by moderating effect of Cause Related Marketing in under developed country i.e. Pakistan among cellular service companies. Cellular service companies play a vital role in Pakistan economy. They create lot of jobs which decrease unemployment and generate investment and tax for the government of Pakistan which ultimately strengthen Pakistan economically. The research findings will be utilized by marketers of these Cellular companies to develop Customer trust by making them loyal and long life retaining through their cause-related marketing strategies. The research will focus on the ways to create trust in Pakistani culture and longtime Customer retention. At the end research will be significant to develop the cause-related marketing strategies that will be according to perceived value of its customers. The idea of cause-related marketing was first used in 1980s and it proves its significance by generating financial and non-financial benefits for both, the organization and charity firm. Its importance now needs to analyze in Pakistan.

II. LITERATURE REVIEW

a) *Customer Trust and Customer Loyalty*

Trust is the name of confidence and belief which customer attach with some organization and consider that what he or she aspect that should be delivered (Deutsch, 1958). Actually trust is a relation who attaches the customer with the company. Trust also involves between the employees of an organization. The higher level of trust upon each other in multinational and

multicultural organizations creates productive relationships, which at the end generates long term benefits for the organizations (Leonidou, Talias & Leonidou, 2008). Basically Trust plays an important role at e-business. Because at e-market privacy and security are keys elements to develop trust (Yousafzai, Pallister & Foxall, 2003). Trust development is more suitable to trade when considering the business to consumer market (Wirtz & Lihotzky, 2003). Even in store salesperson behavior influences more to build trustworthy relationships (Swan, Bowers & Richardson, 1999). Sales effectiveness ultimately increases the trust of customer (Johnson & Grayson, 2005). Salesperson behavior plays a vital role in trust building (Pappas & Flaherty, 2008).

Many researchers found that salesperson behavior also influence customer trust (Pappas & Flaherty, 2008; Swan, Bowers & Richardson, 1999). Furthermore Trust development is more suitable to trade when considering the business to consumer market. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh & Xie, 2009). Trust also involves between the employees of an organization. Ultimately Trust development is more suitable to trade when considering the business to consumer market (Wirtz & Lihotzky, 2003) It is also found the offer attributes and support from staff at any dynamic condition make customers trustworthy (Ruyter, Moorman & Lemmink, 2001). Macintosh (2009) suggested that the factor of awareness and knowledge with the service provider enhance customer trust that is significantly influenced by rapport construction. That relationship satisfaction makes customer trustworthy (Miyamoto & Rexha, 2004). Furthermore trust has direct connection with loyalty, in service industry, the element of trust involves between its provider and its customer. Customer trust is a mean to buy a product or service and that customer trust have a straight relationship with the customer loyalty (Ribbink, Liljander & Streukens, 2004). Normally customer trust boost up when the trust worthy branded item placed at the trust admirable environment and sells by a praiseworthy individual. Customer trust in results increases the customer loyalty (Guenzi, Johnson & Castaldo, 2009).

When the customer have trust on services and products of a company then that thing lead it towards the loyalty (Ribbink, Liljander, & Streukens,2004). There are several determinants that determine customer loyalty but the role of trust is crucial that determines customer loyalty. Further, service quality derives offline and perceived value derives online loyalty (Harris & Goode, 2004). Moreover, trust has greater impact over loyalty as studied by 5, that when the level of trust is greater on the supplier then loyalty will increased and customer want to retain with the supplier by increasing

the level of commitment (Rauyruen & Miller, 2007). Basically Organizational success was much easier when its customer is loyal and that loyalty gives the benefit of retention, in form of continuous attachment of the customer with the organization (Kandampully & Suhartanto, 2000). Most of companies when design their objectives and strategies they take in consideration to the loyalty. Marketer around the globe agreed upon that, to get the customer is not enough but retaining the customer is the actual game. For this essential purpose customer loyalty plays a virtual role. Customer loyalty makes a platform where the customer ready to stay maximum time with the organization and cause for long term benefit. Loyalty is basically a name of inspiration with the company products or services. Loyalty is not beneficial for the organization to increase its market share just as well as it facilitates the customer to buy a right product and decrease the post purchase dissonance (Duffy, 2003). Basically differentiation, a broad area of study that includes customer concern and ease, also enhance the loyalty level when considering the object leaning customer over the electronic network (Souitaris & Balabanis, 2007). Customer relationship building is the essential aspect of exploring, creating and sustaining customer loyalty (Wong, Chan, Ngai & Oswald, 2009). Basically E-loyalty is difficult to increase as lot of risk attached to this medium. Customization, be concerned, privacy, security and many other factors enhance customer loyalty (Srinivasan, Anderson & Ponnnavolu, 2002). But multiple channels retailing policy facilitate to builds up customer loyalty (Wallace, Giese, & Johnson, 2004).

Empirical evidences shows that level of loyalty is higher in online services as compare to offline (Shankar, Smith & Rangaswamy, 2003). Within service industry it has been analyzed that personnel loyalty is very high. Customer wants to be treated by the same person. Hence especially the service organizations need to clarify the credibility of their staff to make customer more personal loyal (Bove & Johnson, 2006). There are several ways to identify loyalty and this illustrates the multi-dimensional nature of loyalty (Thiele, 2005). As loyalty is multidimensional which describes that value added services also derive customer loyalty (Szeinbach, Barnes & Garner, 1997). In results loyal customers tend to further purchase the products even when the prices are high with understandable explanations (Martin, Ponder & Lueg, 2009). There are several determinants of loyalty which includes service quality, perceived value, and corporate image (Lai, Griffin & Babin, 2009).

Satisfaction has greater influence over customer loyalty. The empirical evidences shows that when organizations give more importance to the expectations of its customers then it derives the customer loyalty (Flint, Blocker & Boutin, 2011). The better management of product returns of lower risky products makes customers to be more loyal. This loyalty is also found for

highly risky products as the return of high risk products mainly related to technical and practical problem and vagueness (Ramanathan, 2011). Customer loyalty constructs customer retention. Customer loyalty is a feeling that marketers portray to their customers about value creation (Kumar & Shah, 2004). It has been found that making customer loyal by different loyalty programs increases their lifetime commitment (Waarden, 2007). Attitudinal loyalty also involves when something is being produced by both, its supplier and its customer. Production involvement makes the customer attitudinally loyal (Auh, Bell, McLeod & Shih, 2007). Empirical evidences provides that formalized meetings with customers and giving value to their opinions during meetings make customers more satisfied and ultimately more make them loyal (Ellinger, Daugherty & Plair, 1999). Even lot of researchers concluded loyalty as the outcome of satisfaction. But 35 found that including satisfaction, economic switching barriers and social ties are also very significant indicators of loyalty (Woisetschlager, Lentz & Evanschitzky, 2011).

The subsequent hypothesis explain the projected relationship between Customer Trust and Customer Loyalty

H1: Customer Trust is positively associated with Customer Loyalty.

b) Customer Trust and Customer Retention

World widely customer retention is a burning issue, in this context Trustworthy customer facilitate more by the organization to achieve its core objective, even organization have profit making concern or nonprofit organization. Just by retaining more customers and delightedness to them leads the customer to retention with the organization products or services (Gee, Coates, & Nicholson, 2008). From mid-1990 customer retention is very beloved topic for the researchers. Those companies who known about the value of customer retention they invest in it even from its profit because customer retention give long term benefits to the organization in return that's why not only big organization give attention towards as well as small firms care about retaining the customers (Ang & Buttle, 2006). Customer retention is more influenced by the factor of delivery charges and empirical analysis shows that when these charges are equal to as they were in base, then it will develop more retaining behavior from customer side (Lewis, 2006). While understanding the relationship between customer and retailer literature suggest that when retailer add low price guarantee within money back guarantee then this enhances customer retention (Williams & Gerstner, 2006). 34 found that it actually the retention behavior that plays an important role in customer retention and this behavior is the outcome of understanding of relieve or complexity of retaining with the organization (Guo, Xiao & Tang, 2009). Lot of facet derives customer trust but most

important and crucial factors are its quality and relationship building techniques with customers. This result in customer commitment and after such type of commitment customer's intention is changed to further repurchase the product (Gounaris, 2003). Every firm want to become the trust admirable and more loyal in the eye of their customers because they know very well about the cost of getting new customer is extremely high rather than to hold one previous customer and that's very complicated task for the organizations (Liu, Guo & Lee, 2011).

These result in the literature guide for the following hypothesis

H2: Customer Trust positively associated with Customer Retention.

c) Cause Related Marketing, Customer Trust and Customer loyalty

Cause-related marketing is becoming major concern of today's marketing strategies of multinational and developed organizations. The consequences show that cause-related marketing is beneficial for both the organizations. The campaign provides awareness to the world about specific issue and gets financial support from donors and also from alliance organization while on other hand enhances the reputation of the corporation by increasing profit, social impression and customer loyalty (Berglind & Nakata, 2005). 28 suggested the relationship between cause-related marketing and loyalty. Author further elaborates that the first time buyers during cause-related marketing activities found to be more loyal and hence turn out to be a permanent source of income (Pracejus & Olsen, 2004). Cause-related marketing is most important to have a perfect match with the nature and variety of message, they communicate to their customers. The message impacts more positively if it is according to what customer value (Samu & Wymer, 2009). Moreover to get maximum benefit from Cause-related marketing proceedings, at the initial step it is very important to understand what customers think about perfect match between both aliened parties (Barone, Norman & Miyazaki, 2007).

The organization that involves in cause-related marketing activities generates profits in terms of finance and also in terms of customer positive word of mouth, positive customer internal relations and better valued from customer. On contrary, generates financial resources for charitable organizations (Lingen, 2008). Basically, the corporate image of the organization influences positively the customer trust on the organization. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh & Xie, 2009). When the association wants to get competitive benefit and first-class name in the society

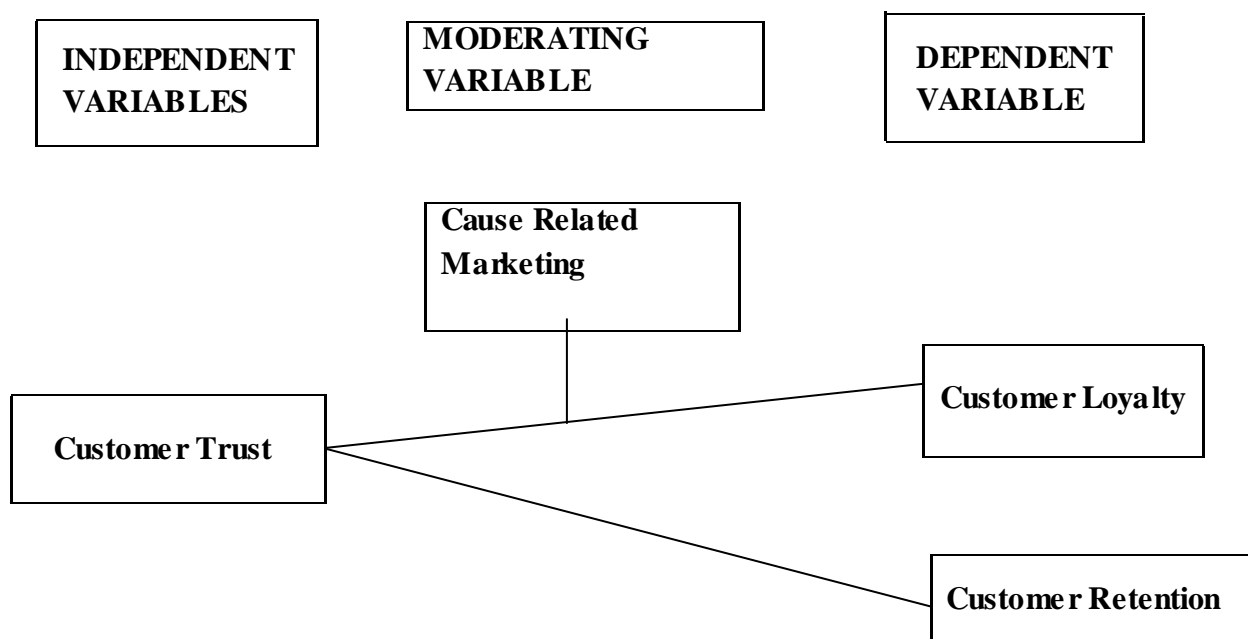
one fundamental instrument which smooths the progress of the organization is cause-related marketing. That is the practice through which people remember the organization in their minds and the institute which are involve in cause related marketing build up strong trust environment between the customer and organization. At the same time the business who attach with great cause get good name in the society and make itself more trust worthy in their customer eyes (Papazolomou, Demetriou & Crowther, 2006). There is no disbelief that cause related marketing is favorable for the profit and nonprofit association whose intention is to serve up the humanity in the superior way, although at the same instance it could generate an enormous trouble for those firms who desire to bring it into play just for its own purpose (Svensson & Wood, 2011). Cause-related marketing assist the organization to get the consideration importance from the target market customers and create a center of attention for most customers towards the organization and through effective cost, CRM attach customers with the organization, which ultimately increase the goodwill (Sheikh & Zee, 2011).

Cause related marketing create a center of attention for high level income peoples as contrast to low level. With the same way females are more affected to a certain extent than males and in return overall company trust and image enhance (Chattananon, Lawley, Supparerkchaisakul, & Leelayouthayothin, 2008). Basically, the corporate image of the organization influences positively the customer trust on the organization. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh & Xie, 2009). The level of satisfaction, by developing relationship enhances customer retention. The conceptualization of relationship marketing elaborates that when organizations tends to create long lasting relationships then it enhances the level of customer satisfaction and ultimately leads customers towards loyalty. Apart from this finding change in the selling organization decrease the ratio of customer retention. The changes are of many types like technological changes etc. and it is found that customers are not adaptive to change or hesitate to adopt change (Eriksson & Vaghult, 2000).

These findings in the literature lead towards the following hypothesis

H3: Cause Related Marketing Moderates positively among Customer Trust and Customer Loyalty.

III. THEORETICAL FRAMEWORK



III. RESEARCH METHODOLOGY

a) Questionnaire

The questionnaire was based on questionnaire used by Zhang & Feng

(2009) for measuring the Impact of Customer Relationship Marketing Tactics on Customer Loyalty within Swedish Mobile Telecommunication Industry and questionnaire of Alcheva, Cai & zhao (2009) on Cause Related Marketing.

The reason for selecting theses questionnaire is that it was used for study the impact of same variables like Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing.

The response was required on five point Lickert scales 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree.

b) Participants

The participants included Mohammad Ali Jinnah and Islamic International university Islamabad Pakistan students. Entirety 150 questionnaires were dispersed however 131 were Received back witch making response rate 87 %.

c) Procedure

Data was collected through personally administered questionnaire.

d) Statistical Methods

i. Reliability and Validity

Reliability and Validity was run to verify the validity aspect of questionnaire.

ii. Correlation Analysis

Correlation Analysis was used to confirm existence of relationship between the independent variables i.e. Customer trust and the dependent variable i.e. Customer Loyalty and Customer Retention.

e) Findings

Table 1 : Reliability and Validity

Variables	Cronbach's Alpha
Customer Trust	.781
Customer Loyalty	.751
Customer Retention	.706
Cause Related Marketing	.732

Cronbach's Alpha value >0.7 shows that the scale is reliable and valid.

Table 2 : Correlation Analysis

	CT	CL	CR	CRM
CT	1	.567**	.055	.629**
CL	.567*	1	.046	.555**
CR	.055	.046	1	-.028
CRM	.629**	.565*	-.028	1

n=130, CT= Customer Trust, CL= Customer Loyalty, CR= Customer Retention, CRM = Cause

Related Marketing.

** Correlation is significant at 0.01 levels.

* Correlation is significant at 0.05 levels.

Correlation table explains the relationship of all variables, regardless of their dependency or independency. The result shows that the customer trust has significant association with customer loyalty (.567**), ($p < .01$). Customer retention was supposed to have a significant association with customer trust, but correlation matrix shows insignificant results (.055). Cause-related Marketing shows significant values with both the variables; (.629**), ($p < .01$) with customer trust and (.565*), ($p < .05$) with customer loyalty.

Model 1 : Linear Regression

	Unstandardized Coefficients		Standardized Coefficients	R	t	Sig.
	B	Std. Error	Beta			
(Constant)	1.593	.272			5.85	.000
Customer Trust	.559	.072	.567	.56	7.781	.000

Dependent: Customer Loyalty

Model 1 regression table shows the effect of independent variable (Customer Trust) is highly significant to dependent variable (Customer loyalty).

Model 2 : Moderated regression analysis

	Unstandardized Coefficients		Standardized Coefficients	R	t	Sig.
	B	Std. Error	Beta			
(Constant)	2.1	.307			7.065	.000
Customer Trust	.091	.149	.092	.56	.608	.545
CTxCRM	.088	.025	.535	.618	3.54	.000

CTxCRM is the interaction term(the combine effect of customer trust and cause-related marketing on customer loyalty).

Model 2 regression analysis table shows that cause-related marketing is moderating the relationship between customer trust and loyalty. After the implementation of moderated regression model, it is clearly evaluated that cause-related marketing changes the model fit.

IV. DISCUSSION

The correlation matrix indicates that Customer Trust is strongly correlated with Customer Loyalty in Pakistani cellular service companies (0.567**), **.p<.01). Linear Regression Model shows that the value of coefficient of determination (R= .56), t-statistics value is (7.781) and beta value of (.567). These results indicate that Customer Loyalty is greatly affected by Customer Trust in the Pakistani cellular companies because Pakistani cellular companies try to deliver that service level which they have declared. They boost up their customer trust by quickly resolving disputes and complaints of customers, they advertise honesty and maximum try to facilitate the customers and cellular companies in Pakistan declare all the policies clearly and guaranteed to abide by all the verbal as well as written policies and practices. At the end these factors build up customer trust in Pakistani context and illustrates that customer trust has positive effect on customer loyalty. So H1, which states that there is a significant association between customer trust and loyalty, has accepted.

Due to the dynamic nature of environment, customer needs and wants are constantly in the state of evolution, so enhancing customer loyalty has become a difficult job for marketers. In cellular service industry customer expectations are continuously increasing regarding services quality, corporate promises and in time delivery of their services. Customers have an extra value perception to their service providers. If expectations are fulfilled according to their psychological needs and perceptions, customers are

converted into the stage of loyalty from trust. Basically, when organizations provide and fulfil their core values and promises appropriately then they gain the trust of customers. While when they add augmented values with core values they create a bridge to convert customers from the level of trust to loyalty.

Amazingly Customer Trust has no association with Customer Retention in Pakistani cellular companies as shown in correlation analysis (.055). Mostly the customers does not retain with one cellular company. There are several reasons behind this. One of the most important reasons is low switching cost. The rates of different product and services of cellular companies are very low. Customers even don't need to pay a rupee to purchase these products and services. Sometimes these cellular companies give extra credit to the customers on purchasing free products and services. The buying behavior is also an important element. People don't bother to purchase more and more free product even they don't need. People in Pakistan are also religious and they don't let off anything against their religion. Like in Denmark when they portray the paintings of our holey religious personalities, the customers of Telenor switch to other cellular network operators. There is lot of packages offered by different cellular companies in Pakistan. Customer purchase different cellular operators for their own benefits and don't retain to one cellular operator. So H2, which portrays that there is a significant association with customer trust and customer retention, is rejected in Pakistani cellular service companies' context.

Correlation analysis also suggests that Customer Trust and Customer Loyalty have greatly affected by Cause Related Marketing; (.629**), ($p < .01$) with customer trust and (.565*), ($p < .05$) with customer loyalty. Because of social and ethical values, customers of Pakistani cellular companies show more adaptability to one who involves in social welfare. Cause-related marketing has greater impact over customers as they think it is the main responsibility of any member of society. In Pakistani culture people are more attach with each other. They feel better to live in the groups rather living separately. People are emotional and social welfare is higher objective of people among their priorities. Customers of cellular service companies see their organizations to fulfil their corporate social responsibility. Customer ranks higher that organization which involves in social wellbeing and attach with the specific cause. In Pakistan, the cellular service companies are involved with the rehabilitation and promotion of education sector. They are providing the books and different supportive material to the education sector. From last several years they are providing materialistic and development support to the earthquake effected areas and flood effected areas. Cellular sector is putting their efforts to decrease the poverty. The ultimate purpose of these cause-related efforts is to strengthen the nation of Pakistan. That is why customer in Pakistan select those cellular company's services which is highly involve in cause-related marketing activities. They attach themselves with the feeling of sympathy to that organization. Hence H3 which suppose that Cause Related Marketing Moderates positively among Customer Trust and Customer Loyalty has accepted.

V. CONCLUSION

This research is very fruitful to cellular companies in Pakistan. Customers in Pakistan show different type of behavior and attitude towards organizations. Generally is has been seen that quality of services, transparent policies, delivering what is promised and representing the things honestly ultimately generates the customer trust. Customer trust is the pivotal characteristic of each and every relationship. So enhancing trust means strengthening the relationship. Trust in the long run lead customer towards loyalty. Customer loyalty generates the good and admirable feelings in the mind of customers. Result also indicates that customer trust brings customer loyalty. Empirical evidences shows that cause-related marketing is the important driver of customer trust and customer loyalty. Unfortunately, the cellular industries in Pakistan are not focusing on customer retention. The literature suggests that it costs more to obtain a new customer rather to retain the prior one. So customer retention is also an important factor for marketing concern as well for profit maximization.

There are several recommendations for cellular service providers to enhance their customer retention. They need to focus on customer behaviors, their preferences, their attitude, their religious norms, values and their perceptions. Organizations have to modify their complex pricing structure so the customer will easily compare and analyze. They need to clarify each and every cost prior to the activations of their services because when customers come to know about unidentified costs and expenses then a post purchase dissonance has been created which lead customers towards unhappiness and conflicts. If conditions go to worsen then ultimately customer terminates the contract and switch towards the other alternatives.

Future research can be conducted on this topic across cultures, the sample size can be enhanced and impact of other moderating and mediating variables can be measure on customer trust and customer loyalty. The facets and consequences of these variables will be the most favorite topics in near future.

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GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

The Impact of Work-Family Conflict and Pay on Employee Job Satisfaction With the Moderating Affect of Perceived Supervisor Support in Pakistan Banking Sector

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Abstract - The purpose of this research is to determine that the impact of work family conflict (WFC) and pay over employee's job satisfaction (JS) in banking sector with the moderating role of Perceived supervisor support between Work Family conflict (WFC) and job satisfaction (JS). For this purpose data was collected from the employees of 15 commercial banks in Rawalpindi, Islamabad, Faisalabad and Muzaffarabad. Result indicates that work family conflict(WFC) are significantly negatively correlated with job satisfaction and pay is strongly positive correlated with job satisfaction but surprising perceived supervisor supported is not playing the moderating role between WFC and JS. The finding of paper is helpful for Banking Industry in order to design the HR policy which will reduce the WFC and increased employee's job satisfaction and also for future researcher in respective topics.

Keywords : *Work Family Conflict, Perceived Supervisor Support, Pay, Job satisfaction, Banking Industry.*

GJMBR-A Classification : *FOR Code: 150305,150312 JEL Code: M12, M53, O15 M52*



Strictly as per the compliance and regulations of:



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Abstract - The purpose of this research is to determine that the impact of work family conflict (WFC) and pay over employee's job satisfaction (JS) in banking sector with the moderating role of Perceived supervisor support between Work Family conflict (WFC) and job satisfaction (JS). For this purpose data was collected from the employees of 15 commercial banks in Rawalpindi, Islamabad, Faisalabad and Muzaffarabad. Result indicates that work family conflict(WFC) are significantly negatively correlated with job satisfaction and pay is strongly positive correlated with job satisfaction but surprising perceived supervisor supported is not playing the moderating role between WFC and JS. The finding of paper is helpful for Banking Industry in order to design the HR policy which will reduce the WFC and increased employee's job satisfaction and also for future researcher in respective topics.

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1. INTRODUCTION

The term work family conflict has received great attention of the researchers for many decades and the conflict based on responsibilities between work and family and its outcomes on employees are the most important arising issue. Work-family conflict has been defined as "A form of inter-role conflict in which role pressures from the work and family domains are mutually incompatible in some respect" (Greenhaus & Beutell, 1985) Competition is just a mouse click away and the banking employees are trying to not only delivering high quality of services but also maintain the ground of prospect customer. Scholar and Literature identify different determinant that contribute towards employees job satisfaction. One of most important determinant of job satisfaction is salaries and other incentive Finding of research show that remunerations such as Salary, fringe benefits, allowance and financial reward are powerful determinant of job satisfaction of workers,(Abdulla, Djebarni & Mellahi, 2011). The extrinsic reward such as pay and job promotion are significant determinant for job satisfaction of employees(Westover & Taylor,2010).

It has been suggest that social learning theory can be applied when the employees see their supervisor and top management working successfully under stressful condition or work over time or job transfer. Such action and performance when are observed by the employee so they get confidence and in return try to solve or improve the work-family conflict related problems. (Hsu, 2001). It is mentioned that positive job facets such as remuneration, promotion possibilities and relationship with supervisor support can increase job satisfaction and employees performance (Gallardo, Can˜izares, Guzma˜n & Jesus, 2010)..For Britishers it was found to be a significantly positive reaction between work overload and work family conflict, and positive relation between work family conflict and sharing household chores than Taiwanese(Lu, Gilmour, Kao & Huang, 2005). Researcher found that work family conflict and family work conflict has significant impact on job satisfaction law enforcement officers and finds that high level of work family conflict is negative relative to job satisfaction (Howard, Donofrio & Boles, 2004).. These results give rise to importance of personality factors in judging the experience of work family conflict (Andreassi & Thompson, 2006). (Halbesleben, 2009)"suggests that more demanding shifts, those that lead to less time spent off the job in continuous blocks, are associated with higher work-family conflict. It is negatively associated with work-family conflict. Finally, higher work-family conflict is associated with emotional exhaustion" It was found that strong bonding was found job satisfaction, work family conflict and work attitude. Employee low level of job satisfaction leads to high level of Work family conflict and vice versa. (Cohen & Liani, 2009).

Our research is focused on finding out the ways to reduce work-family conflict. Because work family conflict is responsible for higher employee turnover intention, (Noor & Maad,2008) which ultimately have negative effect on Organization performance. Research shows that work family conflict can also put an impact on employee life satisfaction (Namayandeh, 2011).For both individual and organizations work family conflict is important matter due to opposite outcomes which leads to minimize not only employee job satisfaction but also

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family satisfaction and ultimately reduce life satisfaction (Ahmad, 1996). (Beauregard, 2006) Argued that as the employee experienced much of the conflict between work and family their stress increases and their productivity also decreases. It is mentioned that, those employees are likely have lower level of work family conflict who got internal locus of control. In order to satisfied employees, pay communication is very important. Pay communication to early inform the employees about the pay. The Research show that perceived pay communication are not only work for pay satisfaction but increased positive perception regarding organization Justice. Justices show those workers are satisfied with pay and benefits (Day, 2011). . It is found in banking sector in Nigeria that male are more satisfied with increased in salary as compare to female because male are getting more salary promotion and benefits as compare to female and more satisfaction in job. (Okpara, 2006). It is mentioned that the performance related pay has a positive effect on job satisfaction of high paid employees and performance related pay has negative effect on low paid worker (Pouliakas & Theodossiou, 2005).It is suggested that top management must realize the significance of work life balance and its negative effect on job satisfaction. Therefore to cater this problem there is a need to develop supportive strategies, policies and management behavior in order to minimize the conflict between work and family (Nadeem & Abbas, 2009).

Today, the Banking sector of Pakistan is playing pivotal role in the growth of country's economy. As of June 2010, the banking sector comprised 36 commercial banks (including 25 local private banks, 4 public sector commercial banks and 7 foreign banks) and 4 specialized banks with a total number of 9,087 branches throughout the country. A large no of employees are working in these banks and plays critical role for development and growth of banking sector. But employees are experience different type of work family conflict because of long working hours, poor interpersonal skills and support of supervisor, work overload, inflexibility in work operation, salaries and promotion strictly based on performance, strict banking policy regarding vocations, office timing etc. Few studies are conducted to examining this issue in Pakistani contexts. Therefore the purpose of our research is to examining this problem in details and its results might be helpful for operational managers or top level management of different banks to cope with the problem of work family conflict.

II. LITERATURE REVIEW

a) *Work Family Conflict*

Work family conflict is significant increased in banking sectors due to long working hours. Long working hours is a traditional norm in banking sector. Furthermore working couples with children are

experience more imbalance in work and family life and desire to reduce the working hours in banking industry (Malik & Khlid, 2008). The supplement of social problem management techniques in addition to household wedding significantly reduced work-family conflict. In comparison, employee centered training on scientific problem management alone usually increase family critical situations (Wilson, Debruyne, Chen & Fernandes, 2007). When the employee consistently facing work family conflict he is exposed to emotional exhaust and that factors ultimately drag the employee to turn over intention and job performance is also affected .(Yavas, Karatepe & Babakus, 2008). The experience of negative work-to-home disturbance is linked with less employees' capability to deal with both realms and cheaper fulfillment with work-family stability. (Beham & Drobnic, 2010). Cognitively capacity also put negative effect on work family conflict. Negative relationship between work family conflict and job satisfaction are reduced when one have high level of tolerance for uncertainty (Janasz & Behson, 2007). work family conflict and satisfaction are directly connected with turnover, work family conflict and pay satisfaction are used to forecast turn over .(Rayan & Sagas, 2009) It is encouraged that changes in operate styles towards a versatile program would be valuable for both companies and employees and result in reducing work family conflict.(Lo, 2003. Married women with kids, in particular, are not being able to pay enough attention to their loved ones and kids and known cleaning and child care as major difficulties to their creative performance (Santos & Cardoso, 2008). women faces lot of difficulties during business or job she faces the resistance not form the society but from their family because she is supposed to take care of children and look after his studies .(Lu, 2011). The conflict occur when the women works differ from culture to culture the concept of women working is entirely different in eastern rather than to western the eastern resist when women works and due to this the ratio of women working in east is less rather to west....(Kim & Ling, 2001). It has been exhibited that job stress is a arbitrator between WFC and turnover Intentions (Chelariu & Stump, 2011). Success reveal that work-family clash increased psychological physical weakness and decreased job fulfillment. Intrinsic motivation was found to put out a significant negative impact on emotional exhaustion. (Karatepe & Tekinkus 2006). In Australia the maximum number of career sensitive decision makers remains single because they cannot fulfill the demands of their life partner mean because of work family conflict.(Kasper, Schmidt & Mayer, 2005). It is mentioned that there is a lot of room for the construction organization to address the problems of work family balance for the employee safeguard either or males or females, from bad family results linked with long working hours and strain based job design (Lingard & Francis, 2007). Study reveals that the role conflict and role overload has

significant negative impact over job satisfaction of managers private sectors commercial banks in Pakistan. (Malik, Waheed & Malik, 2010).

Perceived supervisor support can perform the action of a moderator in between the two variables of work family conflict and job satisfaction (Hsu, 2001). Work schedules satisfaction and work schedules control of employee are effectively control by supervisory support. These factors are directly related with work family conflict. (Beutell, 2010). Achievements unveiled that supervisory guidance is more proficiently linked with mental work results. (Yavas & Babakus 2010). Beutell (2010) recommend that remedies like greater program mobility for all staff may not be efficacious in decreasing work-family clash. Employee control over time-table, personnel fulfillment with time-table, and supervisor assistance need to be regarded as well. This implies that success at the work place gives an essential piece in providing an overall success with life and with the help of Partner assistance and manager assistance have a considerable positive partnership with quality of life. (MdSidin, Sambasivan & ismail.I,2010). Burnout is another variable that mediates the partnership between work-family clash and objective to depart the enterprise and that the arbitration structure is stronger in the use of greater public supervisory support. (Thanacoody & Casimir,2009). The study evidence that the supervisor support has less impact on employee's job satisfaction where companies focus on large no of team work. But importance of supervisory support cannot be ignored. Supervisory support still has put positive impact over job satisfaction of employees. (Griffin, Patterson & West, 2001). Stress is harmful for employees' behavior towards job and that will contribute negatively towards satisfaction of customer which will lead to failure of an organization. Studies reveal opposite relation between job stress such as unfriendly and unsupported behavior of supervisor and co-worker, poor working conditions, inadequate salary, poor promotion, and lack of recognition etc. and employees job satisfaction (Malik ,Safwan,& Sindhu,2011). It is been notify that female employees having family responsibility are more satisfied with job as well as more committed to work in those organization which offer more flexible work hours as compare to those who did not. Supportive family responsive polices such as flexible work hours can reduced work –family conflict and increased female managers job satisfaction and commitment to work. (Scandura & Lankua,1997). Research indicates that unfriendly and unsupported work environment; poor quality of leadership and high level of work family conflict can significantly reduce job satisfaction and liable the intention to leave the organization.

H 1: Work Family conflict is negatively correlated with job satisfaction.

H 2: Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction.

b) Job Satisfaction

A culture study of entrepreneur over job satisfaction found that job satisfaction of employees is highly affected by entrepreneurs' socio-cultural orientations and collectivism. Worker expect from their employers such as supportive attitude and paternalistics tendencies. Collectivism means to develop a structure which supports values of social life such as group relationship, group norm, and harmony at work place and among workers. (Yetim & Yetim,2006), Found three important determinants of job satisfaction (a) objectivity and rationality; (b) liberal; and (c) total work experience. Rationality means employees want to be treated fairly and with justices. This study also shows that more liberal manager have down the level of job satisfaction and vice versa. And total work experience means that increase in tenure of employees can increase their level of job satisfaction (Sharma & Bhasker, 1991 Droussiotis and Austin (2007) analyze significant factors that explaining job satisfaction is self-fulfillment, independence and job environment. Self-fulfillment is critical factor because it involved organization must provides managers with good pay and benefits, highly skilled subordinates, opportunities for personal growth and advancement in the company, and that company policies/procedures allow for self-fulfillment. It is noted that although HR practices has a positive impact for increasing the job satisfaction of employees but with appropriate pay policy. The HR practices may have a negative effect over job satisfaction and job performance if inequality is found in raising pay at work place. (Petrescu & Simmons,2008). The finding one of study shows that two contextual factors (Job content and training) do have played a significant role in influencing job satisfaction. The research link his finding with theory that these two factors belongs to group of variables identify by Herzberg as satisfiers or motivators and these factors can increase job satisfaction of employees. (Joshi & Sharma, 1997).

Kim(2002) argued that participative management has a positive impact over job satisfaction but incorporation of effective supervisory communications can greatly increased the level of job satisfaction of employees. Research depict that work to family interference and family to work and stress interference has significant negatively relationship with job satisfaction. However work load has not negative effect on job satisfaction but job autonomy has strong positive correlation with job satisfaction. (Nadeem& Abbas,2009). Study reveals that the workforce has a weak interpersonal skill that would have a significant effect on job satisfaction but training opportunities salaries and benefits and support from co-worker and seniors are significantly enhancing the job satisfaction. (Gu & Sui, 2008). Study reveals the difference exist in culture on the basis of individualism and collectivism between Malaysian and Australian

managers. Furthermore Australian Managers are more satisfy with their jobs than Malaysian Mangers. (Noordin & jusoff, 2010). There are three important determinants of job satisfaction (a) objectivity and rationality; (b) liberal; and (c) total work experience. Rationality means employees want to be treated fairly and with justices. This study also shows that more liberal manager have down the level of job satisfaction and vice versa. And total work experience means that increase in tenure of employees can increase their level of job satisfaction. Furthermore it observes that major causes of job dissatisfaction are poor salary, lake of promotion, poor job status, job insecurity and absence of recognition. Research depict that work- Family has considerable correlation with job, pay, supervision, promotion, work and co -worker but consistently includes in the antecedents of job satisfaction. Beside it has significant effect over job satisfaction. (Howard et al, 2003). Marital quality has significant influence over job satisfaction. It evidence that material satisfaction contributed positively toward job satisfaction but marital discords contributed negatively toward job satisfaction. (Rogers & May,2003).

c) *Pay with job satisfaction*

Fringe benefits have significant positive correlation with job satisfaction. (Artz,2010). It elaborates that salary, nature of the job and work conditions, promotion opportunities, growth and achievement are significantly correlated with employee's job satisfaction (Rad &Yarmohammadian,2006). Sample study depict that about 20 to 40 percents respondents are not satisfy due to low pay rate, management policy, poor promotion scheme, and working hours but majority dissatisfied due to imbalance between work and family life and want to leave the current organization.(Sang, son & Dainty,2009).One of the Study suggests that job authority and job accountability can increase the work motivation officer level job but may not lead to increase the work motivation of people doing clerical jobs. But clerical staff is significantly motivated by job feedback and expectation of rewards and sanctions.(Akhilesh & Mathew,1991). The employee's compensation has a positive and significant impact on job satisfaction. (Nawb &Bhatti,2011). Okpara (2004) recognized five facets of job satisfaction: pay, promotion, supervision, work itself and coworkers. One of study which is conducted on medical representative (MRs) in Pakistan found that MRs are more satisfy and motivated by their job with factors such as monetary benefits, friendly environment, favorable sales target incentives and they are also highly satisfy with non-monetary benefits their need for recognition, need for affiliation and need for acheivment.(Ahmed,Akhtar,Ibrahim & Mutaza,) .Another study indicates that most of doctors who are employed at hospital of Bahawalpur are dissatisfied with their job due to lake of proper service structures and low salaries. (Ghazali, Shah, Zaidi & Tahir,2007). Study that has been

conducted on public university teachers show that satisfaction with work-itself, salary satisfaction, coworkers and Opportunities for promotion and quality supervision had strong positive correlation with job satisfaction. (Malik Nawab,Naeem &Danish, 2010).One research on non-academic staff at Punjab University Pakistan concludes that intrinsic motivational factors such as recognition; work itself, opportunity for advancement, professional growth, and responsibility have significant effect on job satisfaction but extrinsic factors Job security, Presence of core values, salary and benefits, Good relation with ,co-workers and Effective supervisor are not significant relationship toward job satisfaction (Ahmed et al.,2010). A Study in Uganda over job satisfaction revealed that variable for job satisfaction are behavior of co-worker and supervision whereas remuneration, governance, promotion and physical facilities are potential sources of dissatisfaction for employees.(Ssesanga & Garrett,2005). It shows that different facets will effect on job satisfaction but reward and recognition has significant positive impact over job satisfaction. Recognition means designing friendly operating procedures, involve in decision making process, appreciation and support in work will have effect on job satisfaction. On other hand reward includes compensation, salary increments, allowances, bonuses, fringe benefits and other compensations on regular and specific periods will increase employees' motivation and job satisfaction. (Danish & Usman., 2010).Research explain that pay, promotion, working condition and support for research is positively correlated with job satisfaction.(Santhapparaj & Alam,2005).It has been found that significant positive relationship between job satisfaction and job performance but have negative correlation of job stress and propensity to quit over job satisfaction. Furthermore it observes that major causes of job dissatisfaction are poor salary, lake of promotion, poor job status, job insecurity and absence of recognition. (Hossian, 2000).

H 3: Pay has positive correlation with job satisfaction.

III. RESEARCH METHODOLOGY

a) *Measures*

Data was collected work family conflict by using questionnaire, adopted from (Kopelman,Greenhaus and Cannolly, 1983).For pay five questions from questionare developed by (Heneman and Schwab ,1985) and for job satisfaction five questions are obtained from questionare developed by (Cammann, fichman, jenkins and Klesh,1983).

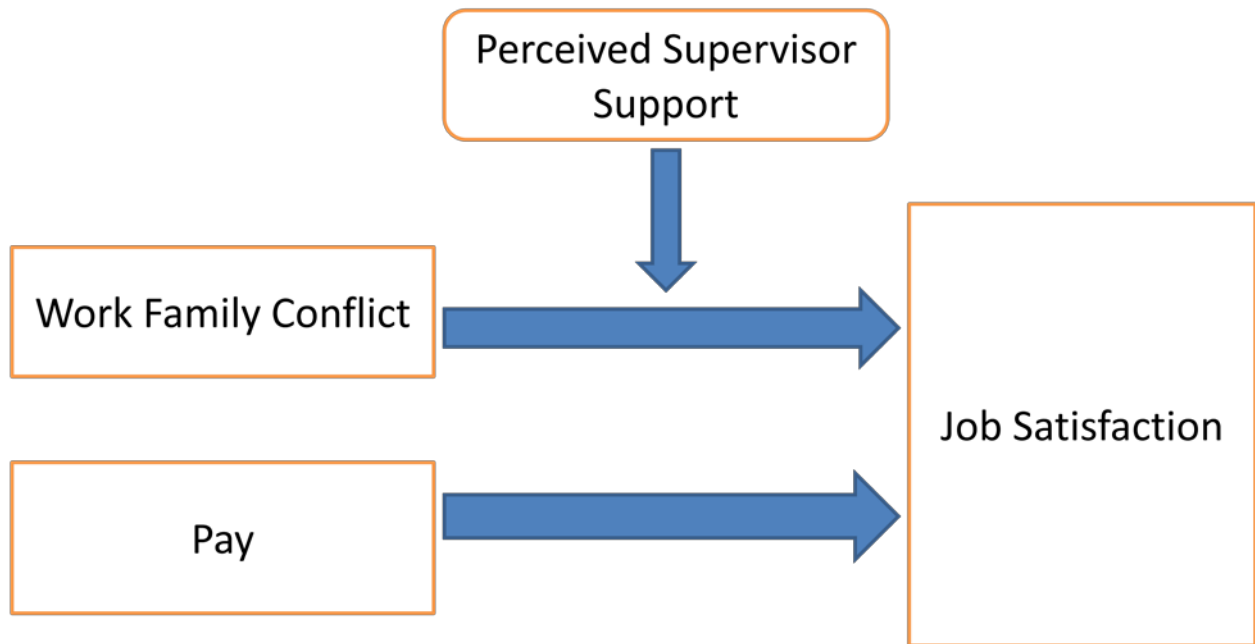
A five point likert scale was used with 1 representing strongly agree and 5 representing strongly disagree. The questionnaires were personally distributed to respondents working in Commercial Banks.

b) Participants

A total of 275 questionnaires were distributed from the employees of different Commercial Banks of

Rawalpindi, Islamabad, Faisalabad and Muzaffarabad, out of which 150 were collected back making response rate is 54%.

c) Research model



d) Sample

Respondents included employees working in commercial banks located in Rawalpindi, Islamabad,

Faisalabad and Muzaffarabad. The following table describes the demographic composition of sample.

Description	Frequency	Percentage
Gender		
Male	113	75.3
Female	37	24.7

Age		
20 – 25 years	18	12
26– 35 Year	75	50
36 – 45Years	28	18.7
46- 55 Years	20	13.3
56 & above	9	6
Experience		
1 -5	65	43.3
6 -10	29	19.3
11 -15	23	15.3
16-20	17	11.3
21-25	14	9.3
26 & above	2	1.3

Qualification		
Intermediate	8	5.3
Bachelors	47	31.3
Masters	95	63.3

IV. FINDINGS AND CONCLUSIONS

a) Correlation Analyses

Correlation Analysis was used to confirm existence of relationship between the independent variables i.e. Work Family Conflict and Pay and the dependent variable i.e. Job satisfaction.

Table 1 : Reliability and Validity

Variables	Cronbach's Alpha
WFC	0.864
PSS	0.642
PAY	0.759
JS	0.842

Cronbachs Alpha value >0.7 shows that the scale is reliable and valid.

Table 2 : Correlation coefficient matrix.

	WFC	PSS	JS	PAY
WFC	1	-0.028	-0.271**	-0.038
PSS	-0.028	1	0.414**	0.183*
JS	-0.271**	0.414**	1	0.637**
PAY	-0.038	0.183*	0.637**	1

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

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

n=150 WFC= Work Family Conflict, PSS= Perceived supervisor Support, JS= Job satisfaction, PAY= Pay.
**** Correlation is significant at 0.01 levels.**
*** Correlation is significant at 0.05 levels.**

The correlation Analysis shows highly significant negative relationship between work family conflict (WFC) and Job Satisfaction (JS). Our H1 is (Work Family conflict is negatively correlated with job satisfaction) is accepted. But surprising Perceived Supervisor support (PSS) is not play a moderating role between Work family Conflict (WFC) and Job satisfaction (JS). Because no significant relationship is found in correlation analysis therefore we reject our second supposition, H2 (Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction).

Correlation analysis also suggests that there is a strong positive relationship between pay over job satisfaction (JS). So Our Third Hypothesis H3 (pay has positive correlation with job satisfaction) is also accepted.

Table 3 : Regression analysis

Model	T	Sig
WFC	-4.098	.000
PAY	10.403	.000

Dependent Variable: Job Satisfaction.

Variable	R2
WFC & PAY	46.6%

Regression analysis indicates that the value of R square is 46.6 % which indicates that the impact of dependent variables WFC and Pay on Job satisfaction is 46.6 %. Variation is 53.4% is unexplained.

H1: Work Family conflict is negatively correlated with job satisfaction

with job satisfaction as shown on above regressions analysis t value is (t= -4.098) at 100% level of significance. H 1 is accepted and consistent with previous correlation analysis.

H2: Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction.

H2 is rejected because there is no evidence find in our correctional analysis that there is any significant relationship between is found between Perceived supervisor support and work family conflict, however there is significant relationship is found between Perceived supervisor support and Job satisfaction. As correlation analysis is not supporting the relationship between Perceived supervisor support and Work family conflict therefore we are not running regression analysis on this relationship.

H 3: Pay has positive correlation with job satisfaction.

The regression analysis of above table regarding relationship between job satisfactions with pay. Indicates that there is a strong positively relationship between pay with job satisfaction. Because the t value is ($t=10.403$). So H3 is also accepted and results are consistent with our previous regression analysis.

V. DISCUSSION

This study was based to determine whether work family conflict and pay can put an impact on employee's job satisfaction in banking sectors of Pakistan. As mentioned above we take two independent variables that is work family conflict and pay and perceived supervisor support as moderatots between two variables that is Work family conflict and employees job satiafcation.. The results indicate that hyphothesis (H1) has strongly negatively correlated with Employee job satisfaction. The value of $r = -0.271^{**}$ at 99% level of significance. And regression analysis also show same results ($t= -4.098$) at 100% level of significance. As we are conduction research on banking sector of Pakistan so due to stiff working hours, target oriented job, promotion strictly based on achievements of targets, inflexibility in working hours as there is a famous saying about the banks timings that there working hours is from 9 to non. Under the light of above factors that we discussed the respondent to also highlight the strong acceptance to have negative relation of work family conflict to employee job satisfaction.

Our H2 is rejected i.e Perceived Supervisor Support does not moderates the relationship between work family conflict with job satisfaction. The main reason behind the rejection of this hypothesis as we notified that the Bank employees perceived that there supervisors treat them in good manner which means that they are satisfy with supervisor support but with supervisor support they can also report high work family conflict. Because bank employees is working with strict policies regarding achievements of targets, bank timings, leave policy, daily closing of accounts works

these factors will be responsible for high work family conflict despite of good supervisor support.

H3 explain the relationship between Pay with job satisfaction, the result of correlation and regression shows that there is a strong positive relation. We have seen that not only in western culture but also in Pakistani context pay has a major role on human satisfaction. So in Pakistan where there is poor economic condition and people are living below poverty line, the inflation rate is very high with having high unemployment and on other hand the prices of each and every commodity is increasing on the daily basis so under such conditions the money does become the basic element of human needs in each and every part of this world. So we can conclude that pay can put a positive influence on employee behavior, performance and ultimately life satisfaction.

VI. IMPLICATIONS

Banking industry is suffering highly from employee turnover, So this paper might be helpful for banking practioners and for HR departments in establishing such policies regarding how to reduce work family conflict at work place because this work family conflict may not only reduce employee job satisfaction which results in employee turnover and also reduce firm performance. Turnover of any employee may heavily damage the organization because by recruit new employee not only waste of time but also the firm is going to invest handsome amount for the training and development of that employee. So if the bank management design such a supportive policy which include the measures how to reduce work family conflict such as introduction of flexible banking working hours supportive vocation policy, appraisals and reporting etc may reduce the employee job dissatisfaction. Furthermore this paper also determine for HR management of banking industry for introduction of attractive pay and fringe benefits policy in order to successfully manipulate this issue.

VII. LIMITATIONS & FUTURE RESEARCH DIRECTION

Due to time constrain we are only focusing on two independent variables (Work family conflict and Pay) over job satisfaction. The value of R^2 is 46.6%. It means there are some other variable which also explain the job satisfaction in comprehensive way. So for future research other important variable may also be incorporated in order to comprehensively elaborate the employee's job satisfaction. But this research is also helpful for future researcher who want to conduct research in banking sector. Other limitations are non-serious attitude respondent, baisedness in sample selection, fear of providing information from respondent side etc.



GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Implications of the Shifting Paradigms in eLearning for Developing Countries like Pakistan

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Abstract - This paper explores the multiplicity of paradigm shifts in eLearning applications of information and communication technologies (ICT) in higher education institutions (HEI) around the world. Education is reported as the biggest user of software products thus, intentional or unintentional, changes are occurring in user-perceptions, use, and use-environments. These are called 'paradigm-shifts' in the structure and roles of higher education. The advances in educational technologies (ETS) are pressing users to change not only in practice but also in conceptions, attitudes, and culture. These shifts are occurring from: 1. technocracy to democracy, 2. behavior to belief, 3. computerization to personalization and 4. from teacher to student-centered learning. Catching up with these departures warrant hectic efforts by government, HEI, and the university constituents: teachers, students and administrators. Developed and developing states are handling it differently due to the diversities of technologies available, professionalism, and variations in political, economic, social and cultural contexts.

Keywords : Globalization, Paradigm-Shifts, Objectivism, Constructivism.

GJMBR-B Classification : FOR Code: 150307, JEL Code: O32, O33



Strictly as per the compliance and regulations of:



Implications of the Shifting Paradigms in eLearning for Developing Countries like Pakistan

Dr. Allah Nawaz^a & Muhammad Zubair Khan^c

Abstract - This paper explores the multiplicity of paradigm shifts in eLearning applications of information and communication technologies (ICT) in higher education institutions (HEI) around the world. Education is reported as the biggest user of software products thus, intentional or unintentional, changes are occurring in user-perceptions, use, and use-environments. These are called 'paradigm-shifts' in the structure and roles of higher education. The advances in educational technologies (ETS) are pressing users to change not only in practice but also in conceptions, attitudes, and culture. These shifts are occurring from: 1. technocracy to democracy, 2. behavior to belief, 3. computerization to personalization and 4. from teacher to student-centered learning. Catching up with these departures warrant hectic efforts by government, HEI, and the university constituents: teachers, students and administrators. Developed and developing states are handling it differently due to the diversities of technologies available, professionalism, and variations in political, economic, social and cultural contexts.

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I. INTRODUCTION

As the learning technologies are mushrooming and becoming more and more inexpensive and widely accessible, the modes of teaching, learning and education delivery are going through significant changes. There are paradigm shifts in different dimensions of eLearning and the environment around it. For example, the teacher's role has shifted from being 'a sage on the stage' to 'guide on the side' (Tinio, 2002; Young, 2003; Mehra & Mital, 2007). Modern eTeacher is mentor, coach or facilitator for the successful integration of ICTs into the pedagogy (Blázquez & Díaz, 2006). Likewise, contemporary students are called "Millennials, Electronic Natives, the Net Generation" who are grown up digital therefore possess absolutely new learning habits like independence and autonomy in their learning styles and multitasking due to the availability of new gadgets (Nawaz & Kundi, 2010c; Nawaz & Kundi, 2011).

ICTs are playing most influential 'catalyst' role ever recorded in the history of mankind. First computers and then communications (networking, internet, web-applications, and web 2.0) have transformed the whole world into a 'global-village' where everybody is virtually

connected with everybody else as a 'world-citizen'. This has triggered the initiatives for the 'globalization' of economies, organizations, knowledge, and culture (Young, 2003). The shift from an isolated world to a 'universal-community' is however, not 'automatic' and mechanical, rather 'value-driven', requiring multiple intellectual, psychological, cultural and social changes in the existing mindset (Loing, 2005). There is diversity of factors which either support or block the change or shifting process. These factors relate to both the technologies as well as the characteristics of users, organizations, government and society as a whole (Nawaz & Qureshi, 2010b).

Traditionally, students used transmissive modes of learning, however, now there are shifts from content-centered to competency-based curricula as well as departures from teacher-centered delivery to student-centered delivery where students are encouraged to take on the driving seat for their own learning (Oliver, 2002). There are shifts from objectivism to constructivism, technocratic to reformist and holist paradigms, and from instrumental uses of ICT to their substantive role (Aviram & Tami, 2004). The knowledge is becoming a central economic driving force, with the shift from the concept of 'information society' to that of 'knowledge societies' demanding the reevaluation of the existing traditional educational processes and the role and training of teachers in the light of emerging ICTs (Loing, 2005). These paradigm shifts are changing not only the way of computing but also how the society perceives technology itself (Kundi & Nawaz, 2010).

II. PARADIGM SHIFTS IN ELEARNING

The world has changed with the introduction of computer into human culture. Particularly, the birth of 'Personal Computer' laid a cornerstone for the solo flight of all individuals, organizations and nations into a new world of so far unimaginable digital gadgets. But the digital revolution just haunted the whole human race with the creation of 'Internet and WWW' (Nawaz & Qureshi, 2010a). Internet connects the entire world computers into a single network where users can navigate across the computers and databases hooked on the network. The science of connectivity is progressing and increasingly making the whole world a 'global-village.' Globalization is the creation of global economy and society with common goals and interests therefore every country must prepare to become a member of global village (Nawaz & Kundi, 2010c).

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Given that the entire world can talk to each other at anytime, from anywhere, and with very inexpensive tools and equipments, the concepts of globalization and global economy have got popularity among the world citizens, multinationals and governments. However, "if you look at the opportunities and the threats which exist in the context of globalization, information technology can become a tool of either decreasing the inequalities that already exist in the world or increasing it (Hameed, 2007)." Thus, there are issues to be handled by the nations, when joining the global economy and community. These issues are brining a change in the way people used to live, organizations used to do their business and governments used to administer and serve the masses (Nawaz et al., 2011b).

a) *Factors of Paradigm-Shifts*

i. *Globalization*

Both developed and developing countries are facing the challenge of preparing their societies and governments to face ICTs, globalization, information society and digital economies. The e-ASEAN Task Force and the UNDP Asia Pacific Development Information Program (UNDPAPDIP) declare that with ICT, countries can handle the challenges of digital age. Likewise, new global economy has far reaching impacts on the nature and purpose of HEIs (Tinio, 2002). The implications of globalization for higher education are multiple and diverse and constantly debated by education policymakers, scholars, professionals and practitioners worldwide. Governments are no more the only source of higher education and the academic community has no more monopoly over educational decisions (UNESCO, 2004). Research tells that dissemination of ICT is making our local universities and learning and research communities global (Nawaz et al., 2011b).

Similarly, ICT is not neutral rather grounded in an ideological complex stemming from diverse ideas of globalization, information society, and "end of national policy) and the advent of world government (Sasseville, 2004)". Globalization, dated back to about 1980, is the multiplication of economic links between countries through trade of ICT, mobility of capital, commodities and international labor (Krishna, 2006). The knowledge revolution combined with economic globalization has created conditions in which countries that have focused on knowledge-based industries are earning more benefits (Nawaz & Kundi, 2010c).

Globalization and recent developments in the international delivery of higher education have generated a number of new terms including 'borderless', 'transnational', 'transborder' and 'crossborder' education. Borderless education refers to the blurring of conceptual, disciplinary and geographic borders traditionally inherent to higher education (UNESCO, 2004). In a general context of globalization,

shrinking time and space in our societies, instant communication all over the planet with a fast increasing number of Internet users now reaching the billion, the universities of all countries are confronted with huge challenges, both external and internal (Loing, 2005; Qureshi et al., 2009).

ii. *Digital Revolution*

The very concept of globalization emerged as a result of digital technologies (Mujahid, 2002). ICTs have revolutionized all types of organizations particularly, the education systems, which began changing with the advancements in ETS. eLearning evolved along with the progress in the digital gadgets for ePedagogy, eLearning and eEducation. The knowledge is becoming an economic force, with the shift from the concept of 'information society' to that of 'knowledge societies' demanding the world-citizens to reevaluate the educational processes, role of teachers, and nature of their training in the light of emerging ICT (Nawaz et al., 2011a).

Educators and students are now supported with online data sources through Internet wherefrom learners can access mentors, experts, researchers, professionals, business leaders, and peers across the world (Tinio, 2002). Internet is creating a new set of relationships and places at the global level to struggle for resources, power and information (Macleod, 2005). If HEI want to attract students and scholars at global level, they have to improve their delivery modes and working structures (Baumeister, 2006). Learning can never be managed rather it can be facilitated (Dalsgaard, 2006). Since education requires inputs for the fast changing work environment, it becomes imperative for the faculty to use digital tools like databases, statistical tools, library databases, internet, office tools, websites, online games etc. to enhance outcomes (Sattar et al., 2011).

The research tells that technology-integration is not a purely technical endeavor it is rather situated in the context of social, cultural, political and economic factors (Macleod, 2005). The existing method of knowledge processing needs to be revised to take into account the shift in market and increasing global competitiveness in higher education (Baumeister, 2006). The latest type of computer program is the 'social software' which helps creating effective distributed teaching and research communities. Social software supports constructivist pedagogy where students are empowered to self control their learning (Mejias, 2006; Klamma et al., 2007). The researchers point out that technology-paradigm shift has changed computing and user perceptions about it (Kundi & Nawaz, 2010).

b) *Dimensions of Paradigm Shifts in HEIs*

The change in teaching, learning and education management is not just technical; it has rather transformed the whole scenario of education in HEI. The tenets of globalization in the background of global

village are not neutral rather contain ideological underpinnings which influence the technology-users not only the way they work rather their perception of pedagogy, learning and education delivery has gone through metamorphosis (Sasseville, 2004; Loing, 2005). Dinevski & Kokol, (2005) summarize these paradigm shifts from one point to another as from:

1. one-size-fits-all to customized learning,
2. absorbing material to learning how to navigate and how to learn,
3. instruction to construction and discovery,
4. linear to hypermedia learning,
5. teacher-centered to learner-centered education,
6. school to lifelong learning.
7. the teacher as transmitter to the teacher as facilitator.
8. learning as torture to learning as fun, and,

In this scenario, the eLearning developers have to go beyond the limits of their own discipline when designing and implementing eLearning and arrange interdisciplinary exchange with all the stakeholders (Ehlers, 2005). Thus, paradigm shifts in education and training "are on their way (Baumeister, 2006)." Wims & Lawler (2007) suggest that if used adequately, ICTs can assist a pedagogical shift resulting into a constructive educational interaction between teachers and learners. There is need to implement a wider range of teaching and learning strategies based on a techno-constructivist paradigm that is aligned with the skills needed for an information society (Nawaz & Kundi, 2010c).

i. *From Technocracy to Democracy*

The higher education is moving away from an 'elite system to a mass education system' and that is evident from the increasing number of students around the world (UQA, 2001). Modern higher education is now riding on the horse of ICT and can perform new and broader functions in the favor of society at national and international levels, for example: identify the preconditions for development; provide Education for All; produce graduates to provide leadership roles in education as researchers, teachers, consultants and managers for public and private sectors; enhancing educational management, and finally, HEIs can go beyond their traditional models of work to new formats of learning, teaching and research (Sanyal, 2001; Macleod, 2005). Thus, eLearning and digital literacy have the potential to shift power bases for developing countries from elites to masses (Sattar et al., 2010).

a. *Pioneering Role of HEIs*

Higher education is at the top of the education pyramid and determines to a large extent the state of education affairs in a country, especially its quality. As such it has a responsibility towards the whole education system as it has for the whole of society (Sanyal, 2001). In the background of globalization and knowledge economies, higher education in its knowledge

producing and disseminating function, is recognized as an essential driving force for national development in both developed and developing countries (UNESCO, 2004). Universities are now expected to contribute to society by widening access to education, continuing professional development, applied research, contributing to local economic impact, and improving social inclusion (Beebe, 2004). The higher academic institutions of a country are pioneers in adopting and using ICT (Roknuzzaman, 2006).

b. *Education For All (EFA)*

One of the biggest expectations from eLearning is about its ability to offer equal education for everyone. For example, the eCourses have the power to reach any corner of the planet and deliver same high-quality education everywhere (Hvorecký et al., 2005). Thus, technological, economic, and social changes of the past decades have made education for all (EFA) more significant than ever before. The HEIs are making efforts to bring educational opportunities to all and provide learners with knowledge and skills for evolving workplaces and sophisticated living environments, and to prepare citizens for lifelong learning (Haddad & Jurich, 2006; Garcia & Qin, 2007).

c. *Life-Long Learning (LLL)*

Thurab-Nkhosi et al., (2005) defines eLearning as "the appropriate organization of ICTs for advancing student-oriented, active, open, collaborative, and life-long teaching-learning processes." The difference between "traditional and current education" is that formerly people were used to "Learn at a given age" while current education is for "Lifelong Learning" (Amjad, 2006). The European Commission defines lifelong learning as "any learning activity undertaken throughout life, with the aim of improving knowledge, skills and competences within a personal, civic, social and/or employment-related perspective (Davey & Tatnall, 2007)."

d. *Bridging the Digital Divide (DOI)*

The issue of 'digital-divide' is commonplace and a plethora of addresses, reports, policies, and plans attest its importance (Macleod, 2005). Though number of computers is increasing, the digital divide continues to separate communities into those who have access to information from those who do not (Drucker, 2006). Today is a world of many divides, where digital divide is worsening other economic and social divides (Hameed, 2007). The term is used to describe the gap in technology resources, information, and education (Wells, 2007). It also refers to the divergence between individuals, communities, cultures and nations at socio-economic levels in terms of access to ICTs and internet (Moolman & Blignaut, 2008). Access and digital divide have always been an issue for eLearning in many countries (Koo, 2008; Nawaz & Kundi, 2010c).

ii. *From Behavior to Belief*

The emergence of educational technologies is pushing academicians to construct alternative theories for learning (Oliver, 2002). The paradigm shift in HEIs refers not only to departure from the traditional pedagogy, learning and education-management to modern; it also characterizes the changes within the eLearning environments (Young, 2003; Baumeister, 2006; Ezziane, 2007). This dimension of paradigm shift is described in terms of the progress from old-ICTs to new-ICTs in three stages of traditional-eLearning, blended-eLearning and contemporary virtual-eLearning. The technological advancements in eLearning are linked with the theories of learning like behaviorism, objectivism, constructivism, and cognitive and social constructivism (Kundi & Nawaz, 2010c).

a. *Objectivism and Behaviorism*

Historically, computer-based learning has been built around the realist/objectivist notions of knowledge with the assumption that reading, watching videos or controlling a button on these digital gadgets constituted 'active learning' but experience testifies that these models have failed to bridge the gap between theories and practice (Young, 2003). In this mode, learning is achieved through the "instructor presenting the learner with the required stimuli along with the required behavioral responses within an effective reinforcement regime. The degree of learning is assessed through observable measures such as tests, assignments and examinations (Ward et al., 2006)." The objectivist teaching gives complete control of materials to the teacher who manages the pace and direction of learning thereby making learning a sequential process where there is a single reality about which the "learners display an understanding through declarative, procedural and conditional knowledge (Phillips et al., 2008)."

b. *Constructivism*

With the emergence of collaborative technologies, it has been recognized that behaviorist models do not fit with contemporary teaching and learning environments, therefore current research is focusing "to develop models of constructivist computer-based instructional development (Young, 2003)." Constructivists contend that ICTs should not be guided by a technologically deterministic approach rather in the context of social, cultural, political and economic dimensions of using technology so that by facilitating the development of electronic literacy, culturally relevant online content and interfaces and multimedia, the process of social inclusion can be achieved within developing countries (Macleod, 2005). The effectiveness of the behavioral approach is questionable in areas that require comprehension, creativity and 'gray' answers (Ward et al., 2006; Nawaz, 2011).

c. *Cognitive constructivism*

The cognitive constructivism gives priority to the

cognitive powers of an individual. For example, the 'learning-style' of every learner indicates his/her cognitive trends. The developers of eLearning face the challenges of producing systems, which accommodate individual differences such as nationality, gender and cognitive learning style (Graff et al., 2001). The ICTs can play a supplemental as well as central role in learning by providing digital cognitive or adaptive tools or systems to support constructivist learning (Cagiltay et al., 2006). The design of computer-based learning environments has undergone a paradigm shift; moving students away from instruction that was considered to promote technical rationality grounded in objectivism, to the application of computers to create cognitive tools utilized in constructivist environments (Ezziane, 2007).

d. *Social Constructivism*

In contrast to cognitive-constructivism, 'social-constructivism' emphasizes 'collective-learning' where the role of teachers, parents, peers and other community members in helping learners becomes prominent. Social constructivists emphasize that learning is active, contextual and social therefore the best method is 'group-learning' where teacher is a facilitator and guide (Tinio, 2002). Social constructivists explain the technology-adoption as a process of involving social groups into the innovation process where learning takes place on the learners' experiences, knowledge, habits, and preferences (Bondarouk, 2006). In contrast to traditional classrooms where teachers used a linear model and one-way communication, the modern learning is becoming more personalized, student-centric, non-linear and learner-directed (Nawaz et al., 2011a).

iii. *From Computerization to Personalization*

When ICTs emerged, their primary use was the automation of individual and organizational jobs therefore no consideration of the user personalized relation with technology or customized use of it. It was not simply possible because technology did not allow that so whatever technology could do was great. So there was computerization or digitization of the individuals and organizations and not otherwise (Sirkemaa, 2001). However, as the computer technologies evolved into first information technologies and then information and computer technologies (ICTs), the scenario has begun to change. Now the ICTs are more diverse, powerful, mobile and integrative to help users in personalizing and adapting the ICTs to their individual requirements and not otherwise (Qureshi et al., 2009).

a. *Computerization of Individuals and Organizations*

Traditionally, the view of technology was 'instrumental' and not 'substantive' in the sense that computerization was considered as a neutral process with no implications for humans and therefore society at large (Young, 2003). This was true because the

technologies were primitive in terms of providing such work environments which could inspire broader level applications. Thus, before the emergence of new social technologies, the ICTs were not capable to be used for broader and instant social interactions therefore; most of the applications remained instrumental and not liberal and substantive (Sattar et al., 2011).

Given the availability of varying digital gadgets, there is no need to fit with a single learning-model for all rather, new technologies are friendlier and customizable (Dinevski & Kokol, 2005) such as, 'personalization and adaptation' technologies. It is observed that in future, these technologies will progress toward the idea of expanding learning-facilities for learners of all ages and stages (LaCour, 2005). In the contemporary research on eLearning applications in HEIs, the adaptivity and personalization are perceived as the key issues of eLearning solutions (Klamma et al., 2007). The significance of personalization and adaptation technologies is evident from the fact that every user has different demographics, perceptions, theories and learning styles therefore cannot be happy with a single model of technology when it comes to its use (UNESCO, 2004, 2007; Nawaz, 2011).

b. Personalization and Adaptation of ICTs

Personalization and adaptation technologies are that group of ICTs, which are used in the design and development of 'end-user-computing' to make the environment user-centered. Adaptation is the process of modifying the learning environments so that to support the learning processes effectively (Sirkemaa, 2001). While personalization technologies range from allowing the user to simply display his name on a Web page, to advanced navigation and customization according to the rich models of user behaviors (Dinevski & Kokol, 2005). It is generally recognized that effective and efficient learning need to be individualized, personalized, and adapted to the learner's preferences, competences, and knowledge, as well as to the current context. Adaptive learning systems keep the information about the user in the learner model and thus provide adaptation effects on the digital environment (Klamma et al., 2007; Nawaz, 2010).

(i) Personalization Technologies

The theory and dynamics behind personalization is simple and its implementation is almost straightforward however, it requires highly sophisticated technology, for example, portal systems are built from the ground up to provide a personalization framework, which is smart enough to link each user's attributes with the appropriate information and resources for that user (LaCour, 2005). Through personalization, the learning organizations can help learners to become more familiar and comfortable with new technology features (Dinevski & Kokol, 2005). For instance, the personal uses of ICTs in teachers-training will construct teaching-models (Allan, 2007).

(ii) Adaptation Technologies

Adaptation happens in two ways: adaptation to the user's behavior (changing the system tools for user) and adaptation to the client device (changing the system tools for each other). The first type of adaptation means that the system should know what the user expects. In this case facts about the user are gathered and analyzed so that users can be grouped according to agreed criteria (Sirkemaa, 2001). The second type of adaptation refers to the portability of the platform, and is manifested in the flexibility to move and produce content to different hardware platforms and user devices. For example, the same content might be accessible with a desktop computer and a personal digital assistant (PDA) (Nawaz, 2010).

iv. From Teacher to Student

a. Student-Centric ePedagogy

Teacher-centered and whole-class instruction is no longer the dominant teaching method (Jager & Lokman, 1999). As learning shifts from the 'teacher-centered model' to a 'learner-centered pedagogy' the teacher becomes a facilitator, mentor and coach—from 'sage on stage' to 'guide on the side' where a teacher's primary task is to prepare the students in "how to ask questions and pose problems, formulate hypotheses, locate information and then critically assess the information found in relation to the problems posed (Tinio, 2002)." For example, new hypermedia applications are offering individualized learner-centered education delivery systems (Spallek, 2003) emphasizing the learning with technology because it is quick way of acquiring knowledge (Sasseville, 2004).

However, practically, there is also counter evidence to the idea of student-centered pedagogy too, for example, a research shows that ePedagogy facilities has hardly affected the actual teaching approaches. They are dominantly teacher centered and little attention is paid to the full exploitation of communication facilities and interaction. The only pre-dominant role of ICTs is in facilitating the information and administrative processes (Valcke, 2004). Anyway, ICTs, if used correctly, can assist in adopting a more people or learner-centered and dialogical approach to education. These technologies can encourage and support a meaningful two-way, informational communication between teachers and learners (Nawaz et al., 2011b).

b. Student-Centered Learning-Environment

The learner-centered approach derives from the theory of constructivism, which argues that knowledge is neither independent of the learner nor a learner passively receives it, rather, it is created through an active process where a learner transforms information, constructs hypothesis, and makes decisions using his mental models or schemas based on experience of the individual, which also assist learners to ultimately give meaning and organization to individual experiences (Tinio, 2002). The use of ICT in education offers more

student-centered settings, which are constructivist in nature due to their provision and support for resource-based, student centered settings and by enabling learning to be related to context and to practice (Oliver, 2002). As the Web has afforded new ways to network people dispersed across a broad, educators have learned a great deal about the ability of the Web to nurture, foster, and enable community (Glogoff, 2005).

III. IMPLICATIONS FOR HEIs

Given the multiplicity of shifts, individuals, groups, organizations and countries are making all out efforts to become compatible with the emerging educational environments. However, their efforts are bearing varying results due to their differences in availability and access to ICTs, plans and policies for adoption, problems in the process and measures being taken to handle the barriers and find the way through (Loing, 2005). Given this, the quality and tempo of change is different from developed to developing countries and then within two regions. The advanced states have comparatively lesser issues of making infrastructure and technology available while developing countries have severe problems in creating a nation-wide digital infrastructure. The impacts of digital divide are wider and deeper in developing states that definitely need a powerful infrastructure to at least fill the 'hardware-divide' (Nawaz, 2010).

There are differences in both theories and practices between the advanced and less advanced regions. For instance, "contextual differences include more rigid bureaucracies in many developing countries, coupled with problems such as foreign-exchange shortages and the erratic supply of infrastructure services such as electricity (Walsham, 2000:107)." There are also mixed results about the success and failure of eLearning projects in different HEIs in the developed and developing countries. Researchers are reporting both positive and negative attitudes of the users along with a variety of reasons for their attitudes. However, there are common threads across all the cases. For example, instrumental use is rampant across the globe with more substantive moves in the developed world and excessive instrumental applications in the developing countries (Kundi & Nawaz, 2010).

Furthermore, despite the efforts over the last decade, there is lack of knowledge about how to make eLearning accessible. The reasons to this are that the existing research has more investigated about 'why eLearning should be made accessible rather than exploring about how the users are interpreting and executing eLearning to create an accessible environment. At the same time, there is lack of any comprehensive conception of what the best practice is and what factors affect that practice within higher education (Seale, 2006). It means that most of the research is focused on the instrumental uses of

eLearning rather than substantive applications (Mehra & Mital, 2007; Nawaz & Kundi, 2010c).

Pragmatically, there are both common and unique issues being faced by the developed and developing world (Tinio, 2002, Hameed, 2007). Common issues mostly relate to the user characteristics, training, satisfaction, motivation and computer literacy. While uniqueness of the same issues in developing countries is that they are more intense, widespread and intricate. Likewise, developing states have to face the unique barriers relating to the political, economic and technical conditions of their countries (Qureshi et al., 2009).

a) *Common Concerns*

Although the ICT resources are different in developed and developing countries, "a number of common themes can be identified which concern all the countries (Walsham, 2000:105)." For example, in the background of the development and use of eLearning environments, the same type of users (teachers, students and administrators), similar objectives and therefore most of their problems are also the same with, off course, differences in number and intensity of the issues. For example, user-demographics matter in the success of any eLearning project no matter whether the project is initiated in a developed or developing environment (Nawaz & Kundi, 2010a). Furthermore, user-participation, user-training, user-satisfaction, the problems of technical support and support staff and creation of 'information-culture' among the users are also the common challenges faced by the HEIs around the world (Nawaz, 2011).

An analysis of the world eLearning experiences in HEIs clearly shows that teachers' overall attitude is almost similar around the world, meaning that there is still a big gap between the theory and practice of instructors. For example, "many of the current VLEs provide no more than a drill-and-practice approach to learning. The technologies are simply being used to replicate the traditional 'chalk and talk' ways of teaching and learning (Drinkwater et al., 2004)." The research in both the developed and developing states give evidence about the common problems of eLearning in HEIs. For example, it is reported over and over that teachers believe that traditional face-to-face learning is the most powerful and graceful method of delivering knowledge contents. At the same time, research also reports that teachers feel intimidated with the intervention of computers into their privacy, which has existed for centuries (Nawaz & Qureshi, 2010b).

b) *Unique Issues of Developing Countries*

ICTs are being integrated into the teaching, learning and administrative practices of HEIs around the world. Both instrumental and substantive uses are underway both in the planning and implementation of eLearning projects in both the developed and

developing worlds (Nawaz & Kundi, 2010c). Instrumental use is more popular and broadly applied in the developing countries while developed states have crossed the initial instrumental uses of ICTs and now working on the integrative and liberal applications of eLearning tools. Thus, the uniqueness of the problems for developed and developing states is primarily in terms of instrumental and substantive uses of ICTs in HEIs (Nawaz, 2011).

In the background of developing countries, the problems exist both at the development and use levels. The developing states are using 'borrowed models' of eLearning from the developed world, which are proving ineffective due to the contextual differences. Asian Development Bank (2005) notes that "while South Asia is the most illiterate region in the world, Pakistan is among the most illiterate countries within South Asia (ADB, 2005)." The users' demographics and work environments are different in different countries therefore; a framework which is successful in one country cannot give the same results in another country if the other is different in terms of people characteristics and the broader context within which the eLearning will work (Nawaz & Kundi, 2010b).

IV. CONCLUSIONS

The journey from technology based learning to modern collaborative virtual education is conceived of many ups and downs (Qureshi et al., 2009). There have been changes in all dimensions of higher education during the technological transformations of individuals, groups and organizations. The roles of teachers, students and education administrators have gone through metamorphosis. Teachers has shifted from being 'sage on stage to guide on side', students are getting more independent than teacher-centered learning and administrators are using computers handle educational data and decision making (Nawaz et al., 2011b).

A researcher notes that "the enterprise and flexibility are the key values needed for universities to succeed in the rapidly changing culture of higher education system (UQA, 2001)," where technology does not drive education rather, educational goals and needs drive the use of technology (Tinio, 2002). In both the developing and developed world most of the teachers believe that learning should be designed and delivered in tune with the learner and environmental requirements (LaCour, 2005). The universities must focus on providing state of the art technologies to their constituents (Junio, 2005): teachers, students and administrators by initiating digital opportunity initiatives to 'bridge the digital divide' (Hameed, 2007) within universities and broader sections of society.

Traditional learning materials are typically too general to cover a very wide range of purposes, so personalization can be the most important added value that eLearning can offer to adjust to various working

conditions and needs of students who have differing interests, objectives, motivations, "learning skills and endurance (Klamma et al., 2007)." The educators express that learning has to be offered in a user-centered model based on the user learning-styles (LaCour, 2005). However, for this purpose, the current teaching force needs to be trained and constantly supported by specialists for technology integration (Zhao & Bryant, 2006). Training in technology-integration will enable teachers to teach learners in not only 'how to use a particular digital gadget' rather how can they solve their educational problems with ICTs (Nawaz, 2011).

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GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Mobile Phone Buying Behavior Of Consumers; A Comparative Study Of Rural And Urban Consumers In Pakistan

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Abstract - The purpose of this paper is to investigate the buying behavior of consumers in Pakistan and compare the consumers' behavior of urban consumers and rural consumers in Pakistan. The data are collected from 600 consumers from all over the Pakistan through a structured questionnaire. SPSS 17 is used to analyze the results. To check consumer preferences while making a purchase decision we used AHP (analytic hierarchy process). We prioritize factors through AHP. This describes better results. Our findings indicate that rural consumers more focus on the functions of mobile phone and they are price conscious on the other hand urban consumers more focus on style of mobile phone and brand image of mobile phone. This paper serves as a valuable guideline for management to review their advertisement campaigns and modify their mobiles according to the needs of consumers.

GJMBR-B Classification : FOR Code: 150307, 150501, JEL Code: O33, M31



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Hashim Zameer ^a, Rashid Saeed ^a & Raheel Abass^a

Abstract - The purpose of this paper is to investigate the buying behavior of consumers in Pakistan and compare the consumers' behavior of urban consumers and rural consumers in Pakistan. The data are collected from 600 consumers from all over the Pakistan through a structured questionnaire. SPSS 17 is used to analyze the results. To check consumer preferences while making a purchase decision we used AHP (analytic hierarchy process). We prioritize factors through AHP. This describes better results. Our findings indicate that rural consumers more focus on the functions of mobile phone and they are price conscious on the other hand urban consumers more focus on style of mobile phone and brand image of mobile phone. This paper serves as a valuable guideline for management to review their advertisement campaigns and modify their mobiles according to the needs of consumers.

I. INTRODUCTION

Now a day's mobile phones become a basic element of individual communication across the globe in the past ten years, consumer research has dedicated little precise concentration to motives and choice underlying the mobile phone buying decision process (Karjaluto, Karvonen et al. 2005).

At the time of separation Pakistan was a largely a rural country. Even as the rural population still represents about two-thirds of the total population. Population in urban areas is continuously increasing as a result of the structural alteration of the economy. Peoples move toward urban areas in search of employment opportunities to make higher income. The growing competition between the telecom service providers has augmented demand for both mobile telecom services as well as the handsets. According to estimate by the Govt. of Pakistan 40% peoples' lives in urban areas and 60% peoples' lives in rural areas of Pakistan. There is a wrong believe about the rural markets in Pakistan. One is that rural Pakistan is poor and there is a lack of sufficient infrastructure. Second, rural Pakistan depends upon agriculture as an exclusive source of survival. But if we see the reality of rural Pakistan it is different from the general perception.

It is important to differentiate the buying behavior of consumer's lives in urban areas and the

consumers live in rural areas. The main object of this study is to compare the buying behavior of rural and urban consumers and find out their priorities while making a purchase decision regarding mobile phone.

II. LITERATURE REVIEW

Cellular phones and digital televisions got more attention of marketing researchers as look upon the acceptance procedure (Saaksjarvi, 2003). Rogers (1976) has provided a classification of consumers in expressions of innovators, early adopters, early majority, late majority and laggards. But now a day's consumers are also give the impression of being into the compatibility of the new products to their self-image and life style (Saaksjarvi, 2003). Funk and Ndubisi (2006) study a significant involvement between color and the choice of an automobile. The study by Funk and Ndubisi (2006) further recognizes the gender moderation on the relationship between different color dimensions and the product choice. Barak and Gould (1985) found that younger consumers are superior fond of stylish goods than older ones. Young consumers have more interest in purchasing new products and they have information seeking behavior. And this behavior makes them self confident and this self confident leads to become a opinion leader which leads toward brand switching (Szmigin and Carrigan, 2001). Gupta (1987) studied the factors which motivate consumers while buy durables he found that brand choice, source of information, role of family members and customer satisfaction is the significant factors. Shanthi, R (2005) work on the perceptual dimensions of brand association with reference to mobile users.

Singh (2011) compare the rural and urban market of India and found there is moderate differences for television and refrigerators and low differences for automobiles between rural and urban consumers. There is a significant positive relation with income of consumers and buying behavior of consumers (Singh 2011). Williams (2002) argues that deviation in "attitude, motivation and value orientations associated with differences in occupational opportunities and demands, childhood socialization patterns and educational influences may lead consumers to vary in many of their purchase behaviors across social classes". Rahman

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and Bhattacharyya (2003) studied about emerging markets and discuss the significance of emerging markets in the global business and places of interest how the road and rail network condition and consumer orientation in an emerging market support a first mover. Wilska (2003) argues that the conventional gender division in mobile phone use styles that could be observed is motivating in the light of assumptions that genders are flattering more similarly in their use of new technology. Sun and Wu (2004) studied Chinese market and found that Chinese rural and urban consumers are to be statistically dissimilar in provisions of their attitudes toward the whole marketing mix: "product price, brand names, promotions and distribution". Gupta (1988) found that sales promotions have impact on consumer buying behavior. Lee and Feick (2001) argues that customer satisfaction contribute positively in customer retention. To explain the link Lee and Feick (2001) found that switching cost plays a very important role. Switching cost further linked with quality. Mobile Phone Company focus on quality it will increase customer satisfaction. (Lee and Feick 2001)

III. METHODOLOGY

The data for present study is collected from 600 consumers via structured questionnaires distributed among the consumers of rural and urban areas of Pakistan out of 600 questionnaires 590 questionnaires returned which we use for analysis purpose. Motives to purchase mobile phone are identified through literature. To rate the motives behind the purchase of mobile phone we use 5 point Likert scale in questionnaire. In the questionnaire, respondents are requested to indicate, on five-point Likert scale, ranging from "highly important" to "highly unimportant", a statement explaining the degree of their perceived importance of a factor. To prioritize these factors we use AHP. For overall data analysis we use SPSS 17.

IV. RESULTS AND FINDINGS

To compare the results of rural and urban consumers we use descriptive analysis by using SPSS 17 to check the importance of different motivating factors in the mind of consumers we use AHP (Analytic Hierarchy Process). Results from descriptive analysis and AHP are shown in below tables.

Table I : Brand name of Phone

Brand Name	Urban	Urban%	Rural	Rural%	Total	Percent%
Nokia	132	22.37%	116	19.66%	248	42.03%
Apple	21	3.56%	10	1.69%	31	5.25%
Samsung	56	9.49%	44	7.46%	100	16.95%
Q Mobile	14	2.37%	10	1.69%	24	4.07%
Sony Ericson	09	1.53%	16	2.71%	25	4.24%
China Mobile	54	9.15%	90	15.25%	144	24.41%
Others	8	1.36%	10	1.69%	18	3.05%
Total	294	49.83%	296	50.17%	590	100%

Table I suggests that Consumers lived in urban areas use Nokia mobiles (22.37%) followed by Samsung mobiles (9.49%), china mobiles (9.15%), Apple mobiles (3.56%), Q mobile (2.37%), Sony Ericson (1.53%) and others (1.36%). Consumers live in Rural areas use Nokia mobiles (19.66%) followed by China mobiles (15.25%), Samsung mobiles (7.46%), Sony Ericson (2.71%), Apple mobiles (1.69%), Q mobile (1.69%), and others (1.69%).

Results shows that consumers live in Rural areas use china mobile more as compare to the peoples live in urban areas. Peoples live in urban areas use apple mobiles more as compare to the consumers live in rural areas. Urban consumers purchase Nokia phones more as compare to the rural consumers. Urban consumers purchase Samsung mobiles greater as compare to the rural consumers.

Table II : Source of Information

Information Source	Urban	Urban%	Rural	Rural%	Total	Percent%
News Paper	86	14.58%	76	12.88%	162	27.46%
TV	67	11.36%	85	14.41%	152	25.76%
Internet	112	18.98%	70	11.86%	182	30.85%
Mobile Phone Retailer	18	3.05%	44	7.46%	62	10.51%
Others	11	1.86%	21	3.56%	32	5.42%
Total	294	49.83%	296	50.17%	590	100%

Table II suggests that bigger source of information for urban consumers is Internet (18.98%). And for Rural consumers bigger source of information is

TV. 30.85% consumers use internet as a source of information out of which 18.98% consumers are from urban areas and others are from rural areas (11.86%).

27.46% people use newspaper as source of information for purchasing a mobile phone from which 14.58% consumers are from urban areas and others are from rural areas(12.88%). 10.51% consumers use mobile phone retailer as a source of information from which

mostly are from rural areas (7.46%) and others are from urban areas (3.05%). 5.42% consumers use other sources for information while making a decision to purchase a Mobile phone.

Table III : Help in Decision Making

	Urban	Urban%	Rural	Rural%	Total	Percent%
Family	80	13.56%	60	10.17%	140	23.73%
Friends	98	16.61%	118	20.00%	216	36.61%
Owen decision	56	9.49%	82	13.90%	138	23.39%
Reference Group	25	4.24%	06	1.02%	31	05.25%
Media	23	3.90%	20	3.39%	43	07.29%
Others	12	2.03%	10	1.69%	22	03.73%
Total	294	49.83%	296	50.17%	590	100%

Table III suggests that consumers (urban and rural) prefer opinion by friends while making purchase decision regarding mobile phone. Companies have to design such advertisement campaigns which focus on the group of peoples. A favorable satisfaction level of group will motivate other consumers to purchase a mobile phone. Urban consumers give more weight to

the opinion of their family as compare to the rural consumers. More Rural consumers select mobile phone based upon their own decision as compare to the urban consumers. Reference groups are mostly used in urban areas as compare to the rural areas. A favorable opinion by reference groups will lead to increase in sale of certain mobile phone.

Table IV : Weight given to different motivating factors by Urban consumers

Factors	Weight Index
Style of mobile phone	0.211828
Brand image of mobile phone	0.160034
Functionality of mobile phone	0.146754
Quality of mobile phone	0.13699
Price of mobile phone	0.131754
Promotions of mobile phone	0.121885
Sales and service provided by mobile phone	0.090756

Table IV suggests that style is more influencing factor for urban consumers while making a purchase decision regarding a mobile phone. Urban consumer consider style as most influencing factor followed by Brand image, Functionality, Quality, Price, Promotions and sales and service provided by cell phone company. Mobile phone provided with innovative styles will provide favorable increase in sales of mobile phone in Urban areas because style of mobile phone is the most important factor for the mobile phone users in Urban areas of Pakistan. Results reveal that for Urban

consumers brand image of mobile phone is also the important factor if a company focuses on building strong brand image it will provide favorable increase in sales of mobile phone in urban areas. Consumers consider functions provided by mobile phone as important determinant while making a purchase decision. Quality of mobile phone is also the important determinant for mobile phone users in urban areas. Price, Promotions and sales and service provided also matter while making purchase decision.

Table V : Weight given to different motivating factors by Rural consumers

Factor	Weight index
Functionality of mobile phone	0.208955
Price of mobile phone	0.164799
Promotions of mobile phone	0.141638
Sales and service provided by mobile phone	0.130524
Style of mobile phone	0.125034
Quality of mobile phone	0.117162
Brand image of mobile phone	0.111889

Table V suggest that Function provided by mobile phone are most preferable for rural consumers. Rural consumers consider functionality of mobile phone as most influencing factor while making a purchase decision followed by Price, Promotions, Sales and Service, Style, Quality and Brand image. Mobile phone provided with greater functions will provide favorable increase in sales of mobile phone in rural areas because functionality of mobile phone is the most important factor for the mobile phone users in Rural areas of Pakistan. Results reveal that for rural consumers price of mobile phone is also the important factor if a company focuses on price means that they set low prices then it will provide favorable increase in sales of mobile phone in rural areas because consumers in rural areas are price conscious. Consumers consider promotions as important determinant while making a purchase decision. Consumers want to know about new innovations. Due to lack of knowledge about products they hesitate to purchase new products. Companies have to focus on rural areas because two third majority of people's lives in rural areas. Sales and Service, Style, Quality and Brand image of mobile phone also matter for consumer while making a purchase decision brand image is the last criteria for consumers in rural areas.

V. DISCUSSION AND CONCLUSION

Results from this study suggest that buying behavior of urban and rural consumers is different. Consumers lived in urban areas most consumers use Nokia mobiles followed by Samsung mobiles, china mobiles, Apple mobiles, Q mobile, Sony Ericson and others. While Consumers live in Rural areas use Nokia mobiles followed by China mobiles, Samsung mobiles, Sony Ericson, Apple mobiles, Q mobile, and others. Results shows that consumers live in rural areas use china mobile more as compare to the peoples live in urban areas. Peoples live in urban areas use apple mobiles more as compare to the consumers live in rural areas. Urban consumers purchase Nokia phones more as compare to the rural consumers. Urban consumers purchase Samsung mobiles greater as compare to the rural consumers. Major Source of information for urban consumers is Internet. In urban areas most peoples are connected with internet that's why they use internet as a source of information while making a purchase decision regarding a purchase of mobile phone. So that is a company want to attract the consumers in urban areas it must focus on internet ads and it make their website more informative. While rural consumers are not habitual to use internet the reason is that in rural areas slow speed internet is available due to this consumer avoid using internet as a source of information. Rural consumers use TV for source of information. Means that if a company wants to attract the consumers in rural areas it must focus on TV ads rather than ads upon internet. Consumers also use Newspaper as a source of

information. Rural consumers use mobile phone retailer as a source of information the reason behind that is consumers in rural areas are less educated as compare to urban consumers. So they get information from mobile phone retailer while making a purchase decision regarding a mobile phone.

Pakistani community lives in collective environment that's why consumers urban and rural give first preference to the opinion given by their friends. Urban consumers give second preference to their family opinion while rural consumers give second preference to their own decision. Rural consumers give third preference to the opinion given by their family while urban consumers give third preference to own choice. Urban consumers consider the opinion of reference groups' at fourth media at fifth and other sources as last way of opinion. While rural consumers consider opinion of media fourth, opinion of reference groups at fifth and opinion from other sources as a last way.

Style of mobile phone and brand image of mobile phone is most important factor for rural consumers while making purchase decision price is at fifth means that urban consumer not consider price as a criteria for mobile phone selection. Price has low impact on buying behavior of urban consumers. On the other hand for rural consumers' functionality of mobile phone and Price of mobile phone are most important factors. Means those rural consumers are price conscious. Style of mobile phone and brand image of mobile phone have low impact on consumer buying behavior regarding mobile phone.

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1. General,
2. Ethical Guidelines,
3. Submission of Manuscripts,
4. Manuscript's Category,
5. Structure and Format of Manuscript,
6. After Acceptance.

1. GENERAL

Before submitting your research paper, one is advised to go through the details as mentioned in following heads. It will be beneficial, while peer reviewer justify your paper for publication.

Scope

The Global Journals Inc. (US) welcome the submission of original paper, review paper, survey article relevant to the all the streams of Philosophy and knowledge. The Global Journals Inc. (US) is parental platform for Global Journal of Computer Science and Technology, Researches in Engineering, Medical Research, Science Frontier Research, Human Social Science, Management, and Business organization. The choice of specific field can be done otherwise as following in Abstracting and Indexing Page on this Website. As the all Global

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2. ETHICAL GUIDELINES

Authors should follow the ethical guidelines as mentioned below for publication of research paper and research activities.

Papers are accepted on strict understanding that the material in whole or in part has not been, nor is being, considered for publication elsewhere. If the paper once accepted by Global Journals Inc. (US) and Editorial Board, will become the copyright of the Global Journals Inc. (US).

Authorship: The authors and coauthors should have active contribution to conception design, analysis and interpretation of findings. They should critically review the contents and drafting of the paper. All should approve the final version of the paper before submission

The Global Journals Inc. (US) follows the definition of authorship set up by the Global Academy of Research and Development. According to the Global Academy of R&D authorship, criteria must be based on:

- 1) Substantial contributions to conception and acquisition of data, analysis and interpretation of the 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.

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

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



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

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

4. MANUSCRIPT'S CATEGORY

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

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

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

Research articles: These are handled with small investigation and applications

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

5. STRUCTURE AND FORMAT OF MANUSCRIPT

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

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

- (a) Title should be relevant and commensurate with the theme of the paper.
- (b) A brief Summary, "Abstract" (less than 150 words) containing the major results and conclusions.
- (c) Up to ten keywords, that precisely identifies the paper's subject, purpose, and focus.
- (d) An Introduction, giving necessary background excluding subheadings; objectives must be clearly declared.
- (e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition; sources of information must be given and numerical methods must be specified by reference, unless non-standard.
- (f) Results should be presented concisely, by well-designed tables and/or figures; the same data may not be used in both; suitable statistical data should be given. All data must be obtained with attention to numerical detail in the planning stage. As reproduced design has been recognized to be important to experiments for a considerable time, the Editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned un-refereed;
- (g) Discussion should cover the implications and consequences, not just recapitulating the results; conclusions should be summarizing.
- (h) Brief Acknowledgements.
- (i) References in the proper form.

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



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

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

Format

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

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

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

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

Structure

All manuscripts submitted to Global Journals Inc. (US), ought to include:

Title: The title page must carry an instructive 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) wherever the work was carried out. The full postal address in addition with the e-mail address of related author must be given. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining and indexing.

Abstract, used in Original Papers and Reviews:

Optimizing Abstract for Search Engines

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

Key Words

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

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

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

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



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

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

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

Acknowledgements: Please make these as concise as possible.

References

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

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

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

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

Tables, Figures and Figure Legends

Tables: Tables should be few in number, 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. Vertical lines should not be used.

Figures: Figures are supposed to be submitted as separate files. Always take in a citation in the text for each figure using Arabic numbers, e.g. Fig. 4. Artwork must be submitted online in electronic form by e-mailing them.

Preparation of Electronic Figures for Publication

Even though low quality images are sufficient for review purposes, print publication requires high quality images to prevent the final product being blurred or fuzzy. Submit (or e-mail) EPS (line art) or TIFF (halftone/photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Do not use pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings) in relation to the imitation size. Please give the data for figures in black and white or submit a Color Work Agreement Form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

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



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6. AFTER ACCEPTANCE

Upon approval of a paper for publication, the manuscript will be forwarded to the dean, who is responsible for the publication of the Global Journals Inc. (US).

6.1 Proof Corrections

The corresponding author will receive an e-mail alert containing a link to a website or will be attached. A working e-mail address must therefore be provided for the related author.

Acrobat Reader will be required in order to read this file. This software can be downloaded

(Free of charge) from the following website:

www.adobe.com/products/acrobat/readstep2.html. This will facilitate the file to be opened, read on screen, and printed out in order for any corrections to be added. Further instructions will be sent with the proof.

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Please note that if not specifically requested, publisher will dispose off hardcopy & electronic information submitted, after the two months of publication. If you require the return of any information submitted, please inform the Editorial Board or dean as soon as possible.

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the search? Will I be able to find all information in this field area? If the answer of these types of questions will be "Yes" then you can choose that topic. In most of the cases, you may have to conduct the surveys and have to visit several places because this field is related to Computer Science and Information Technology. Also, you may have to do a lot of work to find all rise and falls regarding the various data of that subject. Sometimes, detailed information plays a vital role, instead of short information.

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

31. Adding unnecessary information: Do not add unnecessary information, like, I have used MS Excel to draw graph. Do not add irrelevant and inappropriate material. These all will create superfluous. Foreign terminology and phrases are not apropos. One should NEVER take a broad view. Analogy in script is like feathers on a snake. Not at all use a large word when a very small one would be



sufficient. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Amplification is a billion times of inferior quality than sarcasm.

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

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

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

INFORMAL GUIDELINES OF RESEARCH PAPER WRITING

Key points to remember:

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

Final Points:

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

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

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

General style:

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

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

- Insertion a title at the foot of a page with the subsequent text on the next page



- Separating a table/chart or figure - impound each figure/table to a single page
- Submitting a manuscript with pages out of sequence

In every sections of your document

- Use standard writing style including articles ("a", "the," etc.)
- Keep on paying attention on the research topic of the paper
- Use paragraphs to split each significant point (excluding for the abstract)
- Align the primary line of each section
- Present your points in sound order
- Use present tense to report well accepted
- Use past tense to describe specific results
- Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives
- Shun use of extra pictures - include only those figures essential to presenting results

Title Page:

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

Abstract:

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

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

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to



shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

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

Approach:

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

Introduction:

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

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

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
- Sort out your thoughts; manufacture one key point with every section. If you make the four points listed above, you will need a least of four paragraphs.
- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic



principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

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

Methods:

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

Approach:

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

What to keep away from

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

Results:

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

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

Content

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

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

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

Approach

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

Figures and tables

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

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- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

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



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ISSN 9755853

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