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Comparative Study on Competitiveness of Sino-US Services Trade

By Wang Lingfang & Zhao Shijie

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Abstract- In this paper, we mainly do the comparative study on competitiveness of trade in service between China and the USA. Firstly, we introduce some basic concepts of trade in services, and propose the index system in the competitiveness of trade in service. And then, a large amount of data of Sino-US trade comparative analysis is used for comparative analysis, and point out that there is a gap between modern Sino-US service trade. Finally, we summarize the paper and give some advices to improve the competitiveness of China.

Keywords: comparative study, competitiveness, sino-us service trade.

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Comparative Study on Competitiveness of Sino-US Services Trade

Wang Lingfang ^α & Zhao Shijie ^σ

Abstract - In this paper, we mainly do the comparative study on competitiveness of trade in service between China and the USA. Firstly, we introduce some basic concepts of trade in services, and propose the index system in the competitiveness of trade in service. And then, a large amount of data of Sino-US trade comparative analysis is used for comparative analysis, and point out that there is a gap between modern Sino-US service trade. Finally, we summarize the paper and give some advices to improve the competitiveness of China.

Keywords: comparative study, competitiveness, sino-us service trade.

I. INTRODUCTION

With the development of China's economic, merchandise trade has formed a competitive advantage in many industries. However, the competitiveness of China's service trade has a weak foundation and is relatively less than that of the United States and other developed countries due to a late start. Thus, the developing pace of service trade is not the same with that of China's national economic development in recent decades. According to the data released by the world trade organization website, the China's service trade competitiveness index has been negative and its share has been quite small. Merchandise trade would finally be restricted if this phenomenon keeps on (Francois,2010). Therefore, it is urgent that efforts should be made to the development of China's service trade and to improve its competitive level, which is driven by the good momentum of development of original merchandise trade.

In order to study on the international competitiveness of Sino-US service trade, this article looks for the various factors affecting the bilateral competitiveness of service trade by empirical analysis. And then we look for where the trade advantages of United States' service trade are by the usage of scientific research methods. Furthermore, we put forward the constructive countermeasures and suggestions to promote the development of China's service. This is also the purpose and significance of this paper.

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II. THE BASIC CONCEPT AND THEORY OF COMPETITIVENESS OF SERVICE TRADE

a) The basic concept of service trade

i. The definition of service trade

The word "trade service" first appeared in a report of the Organization for Economic Cooperation and Development (1972). It is mainly aimed at the reformation of service trade barriers in the 'Tokyo round'. The definition of service trade given by Kotler is that, "It is a kind of process that a party provides some activities or benefits that are intangible in nature and do not bring any ownership. Their production may be constrained or unconstrained by material products (Ariu,2010). The international service trade is the services formed according to different nature of services and the services are enjoyed by people of different countries. However, the traditional definition of service trade has neglected a series of their forms. So we are more used to comprehending service trade in a broader sense as all modes of international service exchange (Matto,2009).

b) Competitiveness theory of service trade

i. International competitiveness and trade competitiveness

International competitiveness refers to the capacity that a country sells their products in the international market (Harrison, 1999). That is to say, it means the ability of which a country keeps its advantage or trade balance in the international market trade.

Competition will naturally appear during the pursuit of interest in the communication of culture, military, economy and so on among countries. In the trend of global economic integration, trade activities are the most competitive embodiment in economic exchanges. So, we can say that the level of a country's trade competitiveness reflects directly the competitiveness of the country in the world. Foreign trade competitiveness emphasizes a country's export capacity in the international market and the ability of gaining trade benefits from export.

ii. The theory of international service trade

From the definition of foreign trade competitiveness stated above, we know that the competitiveness of China's service trade can be

represented by China's total export volume in this article.

The service trade of the develop countries, such as the United State has a strong international competitiveness because they can solve the problem of economy of scale among service industries. The economy of scale is the prerequisite for reducing cost. Developed countries realize the economy of scale by the integrated management and develop cooperation in various fields to achieve business connection. In the competition of international service trade, it is very important to realize their existing comparative advantage. However, the competitiveness can truly form if we can transform its comparative advantage into competitive advantage effectively. The developed countries are good at transforming the existing comparative advantage into competitive advantage and creating new competitive advantage. Of course, to create new competitive advantage, enterprises must first have the spirit of innovation. They should take the initiative to compete with competitors to seek more efficient progress in competition and continuously learn to improve themselves. Moreover, their development should not only depend on the domestic market but also move toward the international market. Finally, they should enhance the existing management and technology level of the service industry and the international competitiveness.

iii. *Traditional theory of comparative advantage*

The initiative explanation of competitiveness is derived from the theory of comparative advantage. The British economist David Ricardo proposed "comparative advantage" based on the theory of "absolute advantage" put forward by another British economist Adam Smith. Adam Smith thought that each economy is likely to have absolute advantage on a commodity that produces itself if we consider each country as an economy. He believes that a country that has absolute advantage can get the product trading profit if it divides labor according to their own advantage, carries out specialized production and then uses the products to exchange (Shelby, 1995). But Adam Smith did not answer a question that whether a country can make profit in the process of division of labor, production and exchange if it has not the absolute advantage in any of its products. Considering this issue, each country is able to find its own advantages when compares the cost to others whether its overall economic strength is strong or weak. Under certain circumstance, both sides of the exchange can get benefit after division of labor according to their comparative advantage. In the model established by David Ricardo, he holds that a country which has comparative advantage in certain product can improve the labor productivity and ultimately enhance the product competitiveness to increase trading condition by reducing the labor cost. This

approach of improving trade competitiveness is on the premise that there is only one factor of production.

The theory of absolute advantage of Adam Smith, the theory of comparative advantage of David Ricardo and the factor endowment theory of Heckscher-Ohlin studying on trade competitiveness are barely based on the research on the competitiveness of the product (Ronald, 1980). During this period, the trade theories held that the cost of production has become the main factor to determine the competitiveness of products. The prerequisites for establishing the theories are the constant returns to scale of the production, perfect competitive market, resources and fixed production factors, etc. As the prevailing production condition was not very mature, the traditional comparative advantage theory could play a comparatively important role as a theoretical guidance in a very long-term period. However, all kinds of technologies of resources development have been applied gradually due to the continuous improvement of producing technology, which caused the enhancement of the liquidity in different extent. It made the premise of the traditional theory of comparative advantage less and less invincible by the test of reality.

iv. *The competitive advantage theory of service trade*

The theories of international competitiveness mainly study the structure and influence factors of a country. Although it has only a short history of more than ten years, there have been a lot of research findings. In early twentieth century, J.A. Joseph Alois Schumpeter put forward the concept of 'innovation'. He pointed out that entrepreneurial spirit is the key factor of economic development. While studying the factors affecting economic growth of the United States, Solow emphasized the importance of technology and labor education. Considering from the national level, Potter believed that a good business environment should be provided for the industries of a country if we want to enable its enterprises to obtain the competitive advantage. Using the "Diamond Model", he put forward four elements to determine national competitiveness. The first element can be concluded as production factor. The second element is demand condition. The third element is considered to be the performance of related industries and supporting industries. The last element refers to business strategy, structure and its competitors. Potter put forward the theory of national competitive advantage," The competition of international service trade between countries is the competition of their service industries. The development of service industry determines the international competitiveness of service trade." In the industrial structure of service industry, new entrants, as well as suppliers, buyers, replacement and peers, determine the nature of competition in service industries together.

Diamond model includes four key factors listed previously. The pressure from domestic competition and international competition can promote innovation, which encourages the enterprises to set target and strategy in line with its development. Moreover, according to the differences of national conditions and industry structure among countries, we should find the best combination of them to form the national competitive advantage. The four factors of Potter's theory of "Diamond Model" interact, depend on each other and mutually influence the competitive advantage of enterprises.

Compared with the traditional comparative advantage, competitive advantage can describe the forming process of a nation's competitive advantage from a higher level. As the international comparative advantage changes constantly, a country which had comparative advantage industries before would lose its competitive advantage because the loss of its comparative advantage. From this point of view, we can say the competitiveness of service trade rely not only on the comparative advantage but also on the competitive advantage.

III. THE OVERALL DEVELOPMENT OF SINO-US SERVICE TRADE

There is a rather wide gap of the development scales of service trade between China and the United States. It reflects in four aspects:

1. The proportion that Service trade accounts for foreign trade is too low.
2. The total service trade volume of China is far lower than that of the United States.
3. The huge service trade deficit of China forms a obvious contrast to the huge service trade surplus of the United States.
4. The constructions of service trade between China and the United States are different.

In recent years, the service trade of China grows rapidly. Its exports increase greatly as well. Thus, the status of international service trade of China tends to rise. However, the service trade of China has a large gap compared to that of the United States because of its late development, low starting point and poor foundation.

a) Sino-US comparison of the proportion of service trade

From the data of recent years, the China's proportion of which service trade accounted for total foreign trade volume is far lower than that of the United States. In 2001, the service trade volume of China accounted for 12.29 percent of the total foreign trade. In 2006, it fell to the lowest point, only 9.87 percent. Then, it increased a little in 2007 and 2008. In 2009, it went up to 11.79 percent. Until 2011, it rose to 12.26 percent,

which was 0.5 percentage points higher than the level in 2009. At the same time, the merchandise trade accounts for a higher proportion of China's total foreign trade volume. It indicates that China's service trade development is not enough so it is not able to stimulate the economy significantly. In contrast, the service trade volume of the United States accounts for a higher proportion of total foreign trade. In 2001, the total service trade volume of the United States accounted for 20.29 percent of its total foreign trade volume, 8 percentage points higher than the same period in China. The proportion was 21.54 percent in 2002, 21.38 in 2003, 21.47 percent in 2004, 21.49 percent in 2007, 21.96 percent in 2008 and 25.23 percent in 2009, which was usually 13.44 percentage points higher than the same period in China.

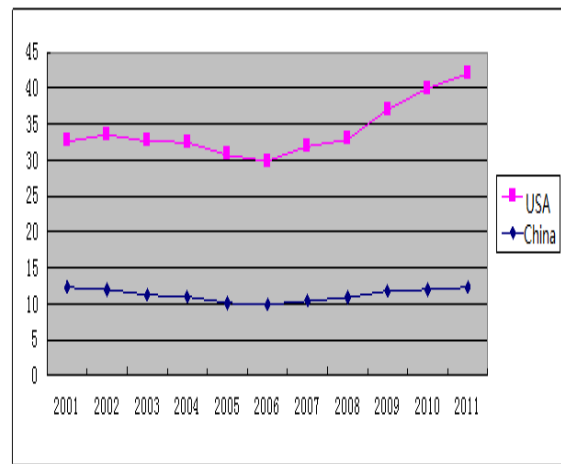


Figure1: Sino-US comparison of the proportion of service trade

b) Sino-US comparison of the total service trade volume

In terms of the total volume of service trade, we can see the import and export volume of China's service trade rose steadily from \$71,933,000,000 in 2001 to \$252,417,000,000 in 2007, at an average annual increase rate of 21 percent. Therein, the service trade exports increased from \$32,901,000,000 in 2001 to \$122,206,000,000 in 2007 at an average annual increase rate of 21.97 percent, when imports increased from \$39,032,000,000 in 2001 to \$130,111,000,000 in 2007 at an average annual increase rate of 20.13 percent. In 2008, China's total service trade rose to \$306,030,000,000. Therein, export value was \$147,110,000,000, which increased 20 percent over the same period. The import value was \$158,920,000,000, which rose 22 percent on year-on-year basis. The total import and export volume of service trade fell to \$288,400,000,000 in 2009. Therein, the export value was \$129,500,000,000, which dropped by 12 percent than that in 2008. The import value was \$158,900,000,000, which was essentially equivalent to that of 2008.

However, China's total import and export value amounted to \$218,900,000,000, while imports amounted to \$218900000000 and exports amounted to \$189,900,000,000.

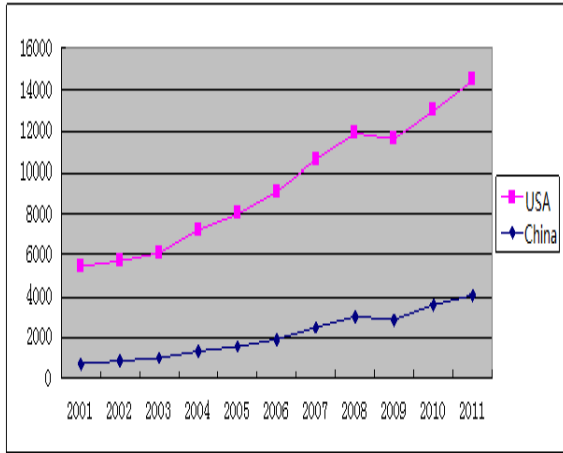


Figure 2 : Sino-US comparison of the total volume of service trade

Since 2001, the service trade volume of the United States grows significantly from \$471,138,000,000 to \$875,896,000,000 in 2007 at an average annual increase rate of 7.74 percent. Among them, exports increased from \$266,660,000,000 to \$500,696,000,000 at an average annual increase rate of 7.8 percent. Imports increased from \$204,478,000,000 to \$375,200,000,000 at an average annual growth rate of 7.66 percent. In 2008, the service trade volume of the United States continued to rise, reaching \$950,843,000,000. Among them, exports rose to \$545,589,000,000, having increased 8.97 percent compared with that of 2007. Imports rose to \$405,254,000,000, having grown 8.01 percent. In 2009, service trade volume fell back to \$87,546,700,000 as the levels of 2007. Among them, exports fell to \$504,766,000,000, having decreased by 7.48 percent compared to that of 2008. Imports fell down to \$370,701,000,000, 8.53 percent lower than that of 2008. By 2011, the service trade volume of the United States was \$1,039,500,000,000, of which imports was \$449,966,000,000 while exports amounted to \$589,534,000,000. Therefore, we can see that the total service trade volume of the United States is much higher than that of China. In 2011, service trade volume of the United States was 2.5 times, exports were 3.1 times and imports were 2.06 times as those of China.

Year	Volume of service trade of China		Volume of service trade of the US		The gap between E&I of China	The gap between E&I of the US
	Sum	Growth	Sum	Growth		
2001	71933	8.98%	471138	-3.05%	-6131	62182
2002	85461	18.81%	482604	2.43%	-6699	63810
2003	101227	18.45%	506517	4.95%	-8477	61825
2004	133658	32.04%	588860	16.26%	-9546	71510
2005	157082	17.53%	642225	9.06%	-9264	82043
2006	191748	22.07%	718620	11.90%	-8906	89634
2007	250908	30.85%	809549	12.65%	-7600	132031
2008	304450	21.34%	883246	9.10%	-11558	153386
2009	288400	-5.27%	872600	-1.21%	-29400	132000
2010	362400	25.7%	936835	7.36%	-24800	148717
2011	408800	12.8%	1039500	10.96%	-29000	139568

Table 1 : Sino-US comparison of exports and imports of service trade

IV COUNTERMEASURES TO ENHANCE THE INTERNATIONAL COMPETITIVENESS OF CHINA'S SERVICE TRADE

The service trade volume of China is growing rapidly and its scale is continually expanding. However, the development of China's service trade is still relatively backward comparing to the United States and other developed countries. The overall competitiveness of service trade is weak, which has only a little advantage of in the labor-intensive industry but disadvantage in the technology-intensive industry. In order to improve the international competitiveness of China's service trade, we should seek a path of development from government, industries and enterprises. The following are some specific policy suggestion:

a) *Increase Human Capital Accumulation*

Professional and technical personnel reserves have great influence to the international competitiveness of service trade. Compound talents with different levels of international expertise are needed in the field of foreign business, foreign labor and the long-term diplomatic personnel service directly facing the foreign unit. Therefore, we should enhance the cultivation of such talents. In order to increase the accumulation of human capital, we should increase investment in education, improve the quality of talent as well as human resources. We should also let the knowledge-intensive and technology-intensive service industry have more high quality talents, make full use of human capital efficiently and enhance the professional cooperation in various fields of service trade to achieve economies of scale.

b) *Improve Human Capital Market Mechanism*

The free flow of capital market on human capital accumulation is essential and also necessary. The supply and demand of human capital in the market is the key to decide the liquidity of the human capital market. We should adjust the supply and demand of services market effectively to configure the flow of talent gap in all walks of life and let the human capital supply meet the need of the demand of social enterprises. At the same time of optimizing the allocation mechanism of human capital, we should combine the investment in human capital scientifically, rationally and effectively to establish and improve the incentive mechanism.

c) *Optimize the Allocation of Resources*

In order to optimize the allocation of resources, China should break the monopoly of the industry to create a good market environment for the development of service industry. Although FDI does not have long-term equilibrium relationship with China's service trade competitiveness, it has brought some pressure to China's service trade market competition, which has a certain impact in the short term. The technological spillover effects of FDI help to improve the competitiveness of China's service, but the technology spillover can only perform well in the good investment environment. Moreover, we can feel the pressure of the development of China's industry, which promotes foreign enterprises to invest in more advanced technology and take more conducive means for market development in order to keep their competitive position in the original technology. Only in this way can technology spillover of foreign investment bring more positive effect and new blood to the development of China's service trade market.

d) *Enhance Coordination and Support of Related Industries*

A country's development level of domestic service industry has always been the cornerstone of its service trade. As the support of the service trade industry, domestic service industry should develop to promote the highly development of service trade. The industries in the national economy influence mutually. In order to improve the competitiveness of China's service trade, it is necessary to strengthen the connection of the industrial chain and give corresponding high attention to the development of service trade related businesses. In the service sector, the fields are interacting. For example, banks can provide the development funds for other sectors. The development of other industries will also bring more funds for the banks. The increase of railway speed and the new route opening of aviation can promote the development of Tourism. Only in the development model of promoting each other in each industry can we drive the entire service industry ahead, which will enhance the overall competitiveness of China's service trade.

V. SUMMARY

Based on the introduction of the relevant concept of service trade and the relevant theory of international competitiveness of service trade, this article conducts Sino-US comparative analysis of the international competitiveness of service trade on the utilization of data in nearly ten years. Under the relationship of the two above, we put forward some countermeasures to improve the competitiveness of China's service trade, drawing the following conclusions:

First, we have basis and potential of the development of service trade. However, due to a late start and weak strength, we will still maintain the deficit of service trade in the next few years, which is also a necessary stage for China to open up the domestic market of service trade.

Second, our country still does not have a strong international competitiveness in the service trade. However, the overall competitiveness of service trade is expected to improve and strengthen because of its larger space for development.

Finally, according to the above conclusion, we propose some recommendations to improve the competitiveness of China's service trade: to increase the accumulation of human capital; to improve the human capital market mechanism; to optimize the allocation of resources; to enhance coordination and support of related industries.

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Holistic Service Marketing Strategies and Corporate Objectives of Firms

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Abstract- The resilient response of corporate objectives of most firms to the applied strategies, resulting in customers' dissatisfaction and non realization of firms' corporate financial goals, warranted this study. The study examined holistic service marketing strategies concepts. The conceptualized holistic service marketing strategy variables are interactive/integrated, internal and external/relationship strategies while technology is the moderating variable. Firms' corporate objectives variables are customers' satisfaction, measured by service quality, market share, return on owners' investment, customers' loyalty and profitability. Sample size was determined using Taro Yeman's formula. Demographic and primary data were obtained through interview and from questionnaire administered to four hundred (400) respondents made up of customers and staff of five service firms namely: banks, electric power companies, Insurance firms, Petrol stations and Gas companies located in Lagos, Abuja and Port Harcourt; through cluster sampling method.

Keywords: holistic, service, marketing, strategy, customer, satisfaction, profitabilit..

GJMBR-E Classification : JEL Code: M31



HOLISTICSERVICEMARKETINGSTRATEGIESANDCORPORATEOBJECTIVESOFFIRMS

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Abstract- The resilient response of corporate objectives of most firms to the applied strategies, resulting in customers' dissatisfaction and non realization of firms' corporate financial goals, warranted this study. The study examined holistic service marketing strategies concepts. The conceptualized holistic service marketing strategy variables are interactive/integrated, internal and external/relationship strategies while technology is the moderating variable. Firms' corporate objectives variables are customers' satisfaction, measured by service quality, market share, return on owners' investment, customers' loyalty and profitability. Sample size was determined using Taro Yeman's formula. Demographic and primary data were obtained through interview and from questionnaire administered to four hundred (400) respondents made up of customers and staff of five service firms namely: banks, electric power companies, Insurance firms, Petrol stations and Gas companies located in Lagos, Abuja and Port Harcourt; through cluster sampling method. Pilot survey and Cronbach's Alpha were used to confirm the validity and reliability of the study respectively and their variables of measures. Four (4) hypotheses were tested using Spearman's rank correlation coefficient(r), multiple regression and partial correlation analyses to determine the strength of relationships and the effects of moderating variable respectively. Consequently the following major findings among others were obtained: (1) there was positive and significant relationship between holistic service marketing strategy and customers' satisfaction. (2) There was positive and significant relationship between customers' satisfaction and profitability with technology moderating them. We conclude that only holistic service marketing strategies could guarantee sustainable customers' satisfaction and in turn realize corporate objectives. We recommend among others that firms should adopt holistic service marketing strategy concepts in order to satisfy customers and sustain firms' profitability locally and globally.

Keywords: *holistic, service, marketing, strategy, customer, satisfaction, profitabilit.*

I. BACKGROUND

The concept of Holistic service marketing strategy is derived from the word Holism; meaning all, entire or total. It is the idea that all the properties of a given system cannot be determined or explained by its component parts alone. Instead, the system as a whole determines in an important way how the parts behave (Dreyfus, 1984:13). Evidence of holism abounds in different fields of study including marketing. This means

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that in holistic service marketing strategy, combined effect of all of the component variables could give more results than when employed singularly. The study is developed against this philosophical background. Holistic strategies could sustain customers' satisfaction and profitability. This study has unveiled its approach of using marketing management in creating customers' satisfaction in banking, power service industry, insurance companies, petrol and gas services delivery. It evolved new concepts that could improve processes and procedures. Marketing management is a marketing mix program designed for holistic marketing strategy implementation (Reiner, 2008). It includes the business strategic plan and marketing process model. The focus of the business strategic planning model is on achieving corporate financial objectives through designing and implementing product, pricing, promotion and place (distribution) programs. Marketing process model is on the formulation of segmentation, targeting, differentiation and positioning strategies designed to create, communicate, and deliver values to the customers to ensure their satisfaction and gain their loyalty, that is achieve marketing objectives.

When business strategic planning model and Marketing process model are formulated and implemented together from a customer, company and competitor vantage point we say it is holistic service marketing strategy model hence could guarantee customers' satisfaction and profitability. Laurence (2008) and Reiner (2008), also supported this view by citing that, powerful forces have radically transformed the modern exchange economy such that department-based strategy alone could no more drive today's business. He said information technology, globalization, deregulation, privatization, heightened competition, industry convergence, consumer resistance, retail transformation, and disintermediation, when combined, are strong enough to topple the conventional marketing strategic formulation used in these industries. This study is informed by the desire to evolve marketing strategy concepts which should be practised in Nigerian service companies to bring viability and meet their corporate objectives.

a) *Statement of the Problem*

The early 21st century crises in most service companies in Nigeria were size, fraud and failure to achieve corporate financial goals due to poor service

delivery. Strategies employed in trying to solve them were merger and acquisition in the banking industry. The capital base was increased to N25b and 24 banks first emerged and later 22 banks (Imala, 2005; Adam, 2005). Privatization was employed in power and insurance companies and oil and gas industries were deragulated. From 2005 to 2009, there were the crises of none performing loans given to influential Nigerians and corrupt practices in the banks again; the strategy employed was Economic and financial Crime Commission (FFCC) arrest and prosecution of defaulters (EFCC Report, Punch 2009). The strategies employed in all these cases to resolve the crises were not holistic (strand in nature). Non holistic strategic planning, implemented in strands like the business strategic planning model could not achieve corporate financial objectives through designing and implementing product, pricing, promotion and place (distribution) programs. It could not give the same result when implemented with market process model (Kotler, 2000). It might lead to several dysfunctions in service delivery that could result in customers' dissatisfaction and failure to realize corporate financial goals.. This situation has dominated these service industries since their inception leading to banking reforms of 2005, power and insurance industries privatization acts of 2004 and deregulation of oil and gas industry of 2012.. Therefore a search for a strategy to resolve the poor realization of corporate objectives became a burning desire beyond 2013. Faced with these challenges, holistic service marketing strategy concepts would provide ways of coping with exposed fraud and mismanagement of resources in the industries as well as hard selling, transactional marketing and poor relationship marketing methods practised which are inconsistent with standard international best practices.

b) *The objectives of the study are to*

1. Establish the impact of interactive/integrated, internal and external marketing strategies on product/service quality, market share, return on owners' investment and customers' loyalty.
2. Establish the relationship between holistic service marketing strategy and customers' satisfaction in Nigerian service industries:
3. Establish the relationship between customers' satisfaction in Nigerian service industries and profitability:
4. Establish the moderating influence of technology on the relationship between holistic service marketing strategy and customers' satisfaction.

c) *Hypotheses*

Hi-1: There are significant relationships between interactive/integrated, internal and external marketing strategies and product/service quality, market share, return on owners' investment and customers' loyalty.

Hi-2: There are significant relationships between holistic service marketing strategy and customers' satisfaction in Nigerian service industries:

Hi-3: There are significant relationships between customers' satisfaction in Nigerian service industries and profitability.

Hi-4: There are moderating influence of technology on the relationship between holistic service marketing strategy and customers' satisfaction.

d) *Moderating (Contextual) Variables are:*

Technological transformation: Application of technology in business operation leading to efficient and effective service delivery.

i. *The predictor variables are:*

the interactive, internal and external variables of holistic marketing defined. The impact of various predictor variables on the operations of the firms are depicted as well as how the contextual variables will contribute to the effectiveness of holistic marketing in the firms' operations. The criterion variables will be the results of holistic marketing effectiveness-products/ service quality, market share, return on owners' investment, customers' loyalty and profitability.

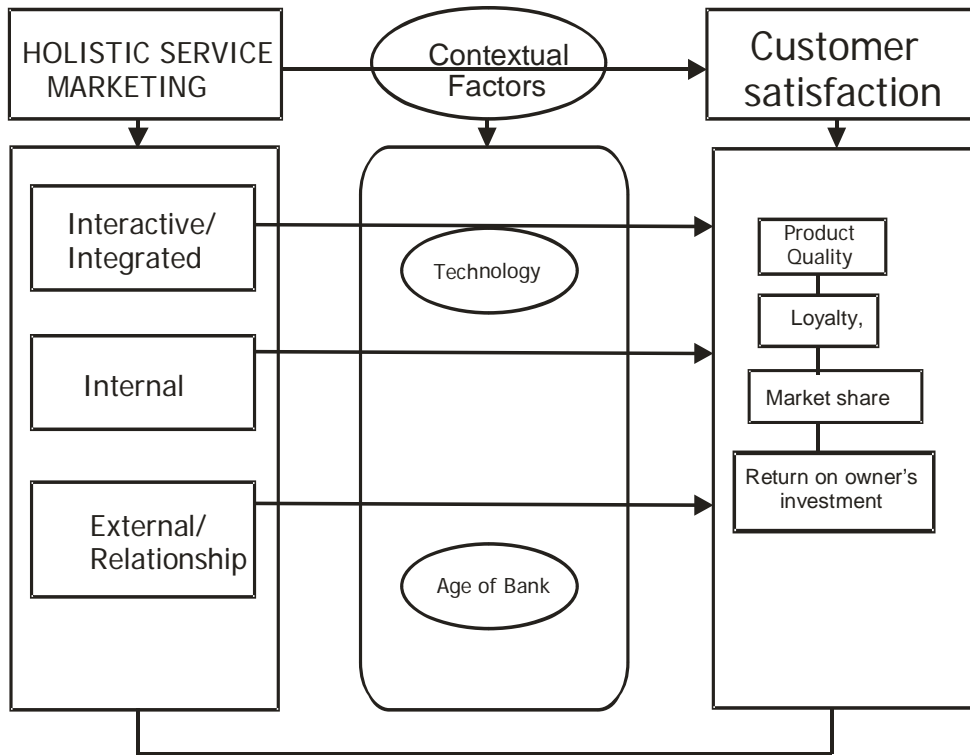


Figure 2 : The impact of various predictor variables on banking operations.

Conceptual Framework of Analysis: The framework of analysis was conceptualized on holistic service marketing strategy and product/service development. For a product/service to satisfy customers it must possess the qualitative competitiveness and this will begin from conception through development and eventually the marketing. Various stages of product development include idea generation, ideas/concept screening, concept/product development and analysis, development of an evaluation system to monitor product performance and product strategy implementation. Product development is followed by a designed holistic service marketing strategy concept that could market the product to the customers (see fig 1). The quality and the brand of the product have far reaching influence on the customer and the type of marketing strategy to be applied. Thus, holistic marketing concept and product/service life cycle model would be adopted as the framework of analysis.

Table 1 : Dysfunctional Ties Observed in the Banks Due to Disparate Marketing between 2005-2009

S/N	Disparate Marketing.	Disparate Service Bundles	Marketing	Dysfunctionalities	Service Elements.
1	None-interactive Marketing	Inconvenience		- Distance Service Location - long Service Time - Long waiting queues for appointment	
		Negative Service Encounters		- Lack of: Care, - Politeness, and - Responsiveness	
		Poor responses to Services		- Negative response - reluctant response - No Prompt response	
2	Hard selling	Profiteering		- High Price - Deceptive pricing - Arbitrary Increase in pricing - Unfair pricing	
		Substandard Delivery	Core Service	- Poor quality service - Service mistakes - Billing errors - High Service frequency - Service failure	
		Unethical Elements		- Dishonesty - Cheating - Unsafe relation - Conflicts of interest.	
		Organizational Exploitation		- Lack of corporate democracy - No team spirit - Poor empowerment - Poor Management Vs employee's relationship.	
3	Aggressive Marketing	No Effective Communication		Distrust - Lack of Commitment - Undependability - Unreliability	
4	Individualistic Marketing	- Various Departments of Company - Various strata of Marketers operate without proper supervision		- Engineering/Production department - Marketing department - Human resources department - Finance/Account department - Audit department embark on their own strategies. - Management team - Senior staff team - Junior workers lack team spirit.	
5	No external marketing practices	- No Social Responsibility And external linkages.		- Welfare - Social amenities - Channels of distribution - Competition - Environment not taken proper care of. Alliance/ partnering, absent.	
6	Incoherent Strategic Formulation	- Competitive Advantage not identified. - Fund Mismanagement.		- Core Competence lost. - Value choice not made. - Offering delivery uncoordinated.	

Source : Nmegbu (2012) PhD Dissertations S/N

Table 2 : Holistic Service Marketing Strategy Bundles Recommended for banks

<i>S/N</i>	<i>HOLISTIC MARKETING</i>	<i>SERVICE BUNDLE</i>	<i>SERVICE ELEMENT</i>
1	Interactive Marketing	Convenience	- Service Location - Short Service Time -No waiting for appointment
		Service Encounter	- Caring - Politeness - Responsiveness
		Response to Service	- Non Negative response -No reluctant response - Prompt response
2	Internal Marketing	Pricing	- No high Price -No deceptive pricing -No arbitrary Increase in pricing -No unfair pricing
		Core Service	- low pricing - Quality service
		Ethical Elements	- No Service mistakes - No billing errors - High Service frequency - No Service failure - honesty -No cheating - No unsafe relation - No conflicts of interest.
		Organization Cultural Element	- Democracy - Team spirit - Empowerment - Management Vs employee's relationship.
3	Relationship Marketing	-Relationship -Communication	- Trust - Commitment - Dependability - Reliability -No distrust/lack of commitment
4.	Integrated marketing	- Various Department of Company - Various strata of Employee	- Engineering/Production department - Marketing department - Human resources department - Finance/Account department -Audit department - Management team - Senior staff team - Junior workers. have team spirit.
5	External Marketing	- Social Responsibility - Partners - Alliance	- Welfare - Social amenities - Channels of distribution - Competition - Environment
6	Strategic Formulation	- Competitive Advantage - Fund Management Strategy	- Core Competence - Value choice - Offering delivery

Source: Nmegbu (2012), Researcher's Holistic Service Marketing Strategy Model

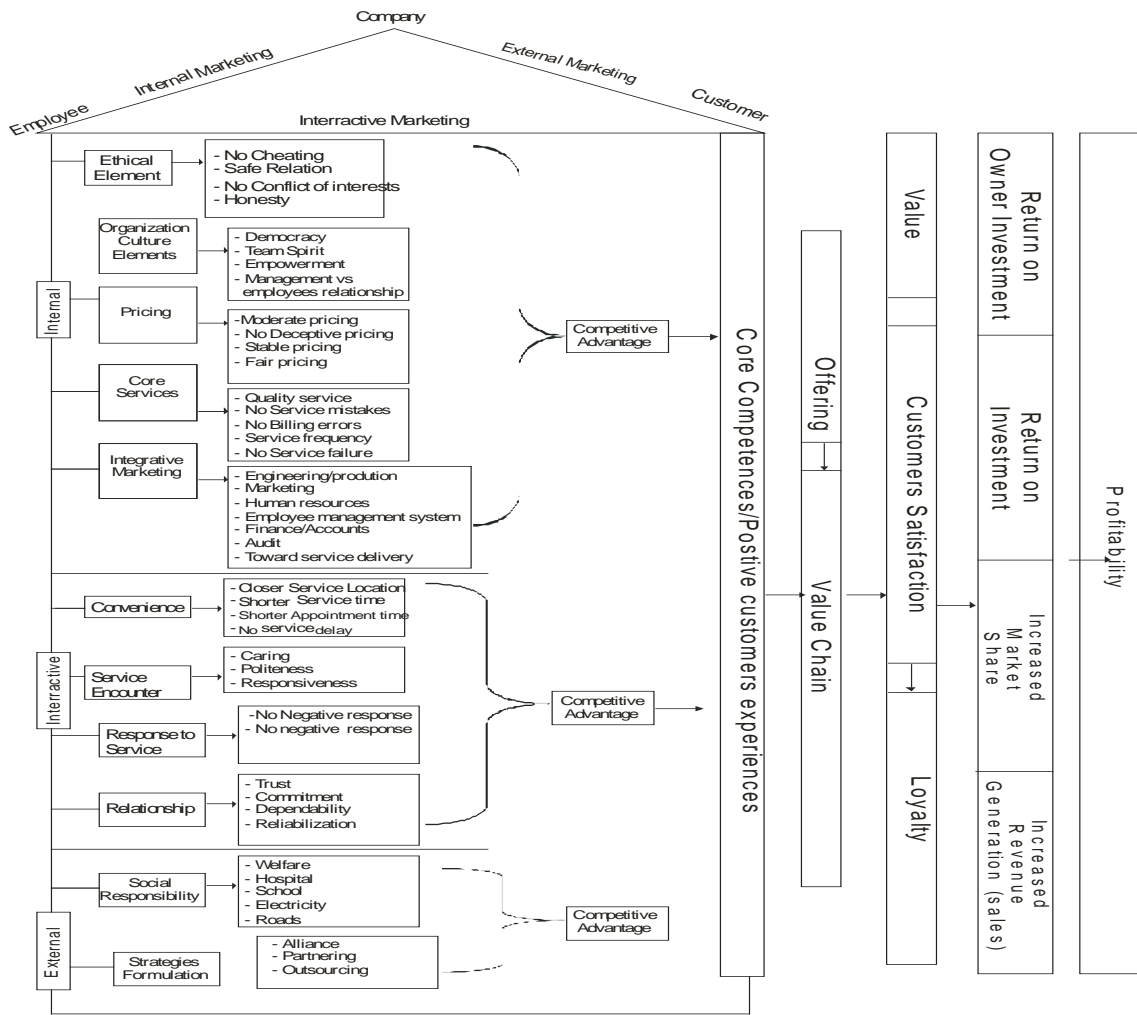


Fig 1: Holistic Power Service Marketing Model

Source : Nmegbu (2012), Researcher's Holistic Service Marketing Strategy Model

e) Definition of Concepts

Service marketing: Keller e'tel (2002), defined service marketing as any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product.

Manufacturers, distributors and retailers can provide value-added service or simply excellent customer service to differentiate them.

A company's offerings often include some services. The service component can be a minor or a major part of the total offering.

d.Major service with accompanying minor goods and services: The offering consist of a major service along with additional services or supporting goods. For example, airline passengers buy transportation.

The trip includes some tangibles, such as food and drinks, a ticket stub and an airline magazine. The service requires a capital intensive good – an airline - for its realization, but the primary item is a service (Keller e'tel, 2002: 402 – 404).

In this thesis, the pure banking services would be studied hence, services in banking industry would be defined as any act or operation that a bank or an entity can offer to its customers that is essentially intangible and would not result in total ownership of anything.

i. *Holistic Service marketing strategy:* In developing holistic marketing concept, Reiner (2008), citation that powerful forces have radically transformed the modern exchange economy and that Information technology, globalization, deregulation, privatization, heightened competition, industry convergence, consumer resistance, retail transformation, and disintermediation – when combined – are probably strong enough to topple old pyramid of strategic formulations comes must be considered. Therefore effective marketing has a proactive orientation that replaces the hard or even the soft sell methods.

Based on the above premise, Holistic marketing is a strategy which combines all marketing functions in a logical process: recognizing needs, satisfying wants, and meeting demands while consistently delivering on a

unique value proposition. Holistic marketing concept is based on planning and implementing marketing programs, processes, and activities with breadth and interdependence. Marketing strategy which is developed by thinking about the business as a whole uses holistic marketing approaches. This means that every aspect of the business must be carefully considered. The company must think about how a consumer will interact with its products, its advertising materials and everything else.

Holistic marketing is an attempt at synthesizing, and bringing together various marketing efforts and strategies in order to realize organizational goals (Smuts, 1926). James (1984) also defined holistic marketing strategy as an organic and inter-related process that builds on team oriented approaches to achieving organizational goals. In summary, Holistic service marketing strategy is defined as the mobilization of all the organization's resources in a synergic manner to help to shape business, drive it to new levels of success, and retains more clients (Nmegbu, 2012).

- ii. *Customers' Satisfaction* : Customer Value: Over 30 years ago Kotler, (2001) observed that a company's first task is "to create customers." But today customers face a vast array of product and brand choices, prices and supplies. How do customers make their choices? We believe that customers estimate which offer will deliver the most value. Customers maximize value within the bound of search costs and limited knowledge, mobility and income. They form an expectation of value and act on it. Whether or not the offer lives up to the value expectation affects both satisfaction and repurchase probability. The premise is that customers will buy from the firm that they perceive offers the highest customer delivered value.

Customer delivered value is the difference between total customer value and total customer cost. Total customer value is the bundle of benefits customers expect from a given product or service. Total customer cost is the bundle of costs customers expect to incur in evaluating, obtaining, using and disposing of the product or service (Kotler, 2001). In this paper, Customer's value/satisfaction would be defined as the total benefits derivable from service offering which leads to a customer positive experience. Table 2 shows some of the benefits derivable from service offering which leads to a customer positive experience in the banks.

II. LITERATURE REVIEW

It was evident in the background study and the statement of problems that all were not well with service companies because all their efforts do not lead to achieving corporate financial objectives because poor strategies are formulated and implemented. This study has developed holistic model that could bring an end to these crises if pursued vigorously.

a) *What is Holism?*

Holism (from ὅλος holos, a Greek word meaning all, and entire, total) is the idea that all the properties of a given system (physical, biological, chemical, social, economic, mental, linguistic, etc.) cannot be determined or explained by its component parts alone. Instead, the system as a whole determines in an important way how the parts behave (Dreyfus, 1984). Evidence of holism still abounds in different fields of study including history and philosophy.

In History, the term holism was introduced by the South African statesman Jan Smuts in his 1926 book, "Holism and Evolution". Also Smuts defined holism as, "The tendency in nature to form whole that is greater than the sum of the parts through creative evolution." The idea has ancient roots. Examples of holism can be found throughout human history and in diverse socio-cultural contexts, as has been confirmed by many ethnological studies (Wolfram, 1984).

Smuts (1926) presents another revolution that shall dawn upon us. As the facts of the world-view of holism unfold we should see immense changes in our dealings with and understanding of nature. Holism encompasses every aspect of modern technology and requires that we reform our association with nature and make our activities more benign. Smuts made the following observation when he looked at the world unrest in 1926 and the confusion which prevailed in science (Smuts, 1926). The same confusion has revisited our world of socio-economy, political and natural environment today. The next section will treat holism and Service marketing strategy; the reasons why it is a stronger modern strategic tool in service marketing delivery will be highlighted.

i. *Holism and Service Marketing Strategy:*

The ancient definition of holism applies in service marketing strategy too since it is conceptualized by thinking about the business as a whole. This means that every aspect of the business must be carefully considered. The company must think about how a consumer will interact with its products, its advertising materials and everything else. Holistic marketing synthesizes, and brings together various marketing efforts and strategies in order to realize organizational goals. James (1984) also defined holistic marketing strategy as an organic and inter-related process that builds on team oriented approaches to achieve organizational goals. Holism in service marketing strategy helps to shape business, drives it to new levels of success, and retains more clients (Laurence, 2008). The marketing concepts which are holistic and based on comprehensive planning and implementation of marketing programs, processes and activities are:

1. *Interactive Marketing* – Interactive marketing meets needs and exceeds expectations of customers. It

makes the frontline employees to approach customers' problems with understanding and solve them attentively thus encouraging customer relationship management (CRM) such as caring, politeness, responsiveness, honesty and keeping to appointment. Holistic service approaches to marketing realizes the goal of value creation by fostering relationship types of behaviours such as trust, commitment, dependability, reliability etc. It achieves the objective of increasing customers' commitment to the service company through the process of offering better value on a continuous basis at reduced cost.

In Nigerian service firms, none interactive marketing activities such as lack of care, impoliteness, negative responses, reluctant responses, no prompt response, long service time, long waiting queues for appointment etc still subsist; these non-interactive service marketing activities have resulted in substandard core service delivery. Resource advantage and distinctive capability development lead to the creation of superior customer value at a lower cost, hence suppliers, partners and customers will reduce alliances, partnering and choices respectively on their own (Moon 2000).

2. *Internal Marketing* – Internal marketing is concerned with how all employees and other organizational members could work as a team for the realization of goals and objectives of the company. The employees' support and commitment are geared towards the customer (Lancaster and Reynolds, 2004). For effective market strategy and positioning, internal marketing of a firm must be holistic and begin with market orientation. Market orientation is a form of organizational culture where employees work as a team and are committed to continuously create superior customer value, or a sequence of marketing activities that lead to better performance of a company. The internal market orientation concept focuses on coordinated business intelligence generation, dissemination and responsiveness to market information for efficient and effective decisions (Kohli and Jaworski, 1993). The concept is also concerned with issues including organizational culture, innovation, human resource planning and organizational learning and team building (Narver and Slater, 1990). Market orientation traces its origins from the marketing concept. This is because marketing concept is concerned with customer-orientation, competition-orientation, innovation and profit as an incentive for creating satisfied customers as does market orientation too ((Hunt and Morgan, 1996). Market oriented or re-oriented companies perform better than companies that are less market oriented. They focus on adapting their products and services to the needs and expectations of their customers unlike

those who are product oriented and focus on developing a product or service that is then marketed and hopefully sold (Grönroos, 1991).

The Nigerian service industries are generally product oriented. It develops products or services and expect the customers to buy them with or without full knowledge of such products, e.g. internet banking. To achieve customer focus, a firm with a high degree of market orientation cultivates a set of shared values and beliefs about putting the customer first and reaps results in form of a defendable competitive advantage, decreased costs and increased profits (Olayinka, 2008; Desphandé, 1999). Internal marketing strategy begins with market orientation. When internal market orientation is not coordinated and improved, it has consequences to overall business strategy, innovation and competitive advantage (Aburime, 2008).

3. *External Marketing*- External marketing tries to build on mutual satisfaction of long-term relationships and partner relationship management (PRM) such as alliance, merger, collaboration, business partnership etc (Reiner, 2008).
- (a) External Marketing also entails financial accountability and social responsibility. To ensure accountability, an internal Control system has been designed and included in the external marketing strategy to be a means of controlling fraud (Olatunji, 2009). To ensure social responsibility, external marketing strategy uses both a non profit, profit or government organizations.

It has been verified that an effective and efficient internal control system could be the best control measure for preventing and detecting fraud, even in the banking sector. The functions of fraud prevention, detection and control are interwoven, and the three can work together to eliminate fraud and fraudulent tendencies. An Internal control, the strength of every organization, has become of dominant importance today. This is because the control system in any organization is a support for an efficient accounting system. Corruption/fraud has also become an unfortunate trend and staple in Nigeria's international reputation. Any firm with a weak internal control system is dangerously exposed to fraud (Olatunji, 2009). The Research has critically reviewed fraud / corruption syndrome in Nigeria and have suggestions on how to melt them using internal control system. The internal control system is essential to the firms due to the fact that the service sector, must address macro economic insecurity, slow growth in real economic activities, corruption and the risk of fraud now prevalent in banks, power, oil and gas and insurance companies etc. When this is achieved core competence lost due to incoherent strategic formulation will be realised and value choice not made will be achieved; uncoordinated offering delivery in the firms will diminish.

- (b) Social responsibility is also an important external marketing program. It could be carried out by a non profit, profit or government organization to directly resolve a problem or case in the host communities (Kalu, 1996). Banks, power, oil, gas and insurance companies could also practise social responsibility through their legal, ethical, and social words and actions, (Ojo ,1992). A strategic marketing plan is not holistic if these dimensions are not implemented properly. Unfortunately these firms have not shown deep interest to their host communities by getting involved in welfare and provision of social amenities.
- (c) External marketing strategy also means channel of distribution, environment and competition (Oputu-Brume, 1992). "An important proposition in marketing and economics is that consumption depends on availability/distribution. But despite its obvious importance, distribution remains a largely neglected topic in service marketing delivery. The marketing managers of these firms have two fundamental alternatives with respect to distribution strategy: they could either seek to work closely with intermediaries, or assume their functions and push their products or services through the distribution channel; they could seek to establish an authorization with ultimate consumers or clients and therefore pull their product and service through. Push strategies usually emphasize personal selling, while pull strategies tend to emphasize advertising and sales promotion (Afolabi, 2010). Environmental factors, product and market characteristics, company's strengths and weaknesses, and others, affect the selection of a channel of distribution for corporate effectiveness, (competitive-advantage).

Another important issue in holistic marketing concept which is lacking in the firms is that cited by Mihailovich, in Marketing Organization. He said that the modern marketing department evolved from a simple sales department to an organizational structure where marketing personnel work with employees in other disciplines as a team. Inter-departmental team spirit is not strong in most firms. Modern marketing department can be organized in a number of ways to realize a holistic marketing department. Some companies are organized by functional specialization, while others focus on geography and regionalization. Still others emphasize product and brand management or market segment management. Some companies established a matrix organization consisting of both product and market management. Finally, some companies have strong corporate marketing, while others have limited corporate marketing, and still others place marketing only in the divisions.

The fact is that modern marketing organizations are characterized by a strong cooperation and customer focus among the company's departments as follows:

Marketing, research and development, engineering, operations, finance, accounting and Credit department etc. In a holistic sense, the marketing department has to monitor and control marketing activities continuously. Efficiency control focuses on finding ways to increase the efficiency of the sales force, sales promotion, and distribution. Strategic control entails a periodic reassessment of the company and its strategic approach to the marketplace using the tools of the marketing effectiveness and marketing excellence reviewer, as well as the marketing audit and internal control strategies to check fraud (Mihailovich, 2008). In the subsequent sections, we will review the concept of customer satisfaction in Nigerian service firms and in relation to service marketing strategies employed.

b) Concept of Customer Satisfaction:

The word satisfaction has a range of meanings to individuals, but it generally seems to be a positive assessment of the service. It could mean contentment, happiness, relief, achieving aims, being happy with outcome and the fact that service delivery did not encounter any hassle. Thus being Happy, could mean excitement, quite contented. It could also mean feeling good or walked out grateful that the service has been satisfactory. The concept of customer satisfaction demonstrates that if experience of the service greatly exceeds the expectations clients had of the service, then satisfaction will be high, and vice versa. Customers' satisfaction is related to expectations. In the service quality literature, perceptions of service delivery are measured separately from customer expectations, and the gap between the two provides a measure of service quality.

Also in expectations and Customer Satisfaction, relief could mean thank God for a service delivery. It also means one could go with a service need and get issues sorted out without being disappointed. Expectations have a central role in influencing satisfaction with services, and these in turn are determined by a very wide range of factors. Lower expectations will result in higher satisfaction ratings for any given level of service quality. For example, poor previous experience with the service or other similar services is likely to result in being easier to pleasantly surprise customers. Negative preconceptions of a service provider could lead to lower expectations, but will also make it harder to achieve high satisfaction ratings, while positive preconceptions and high expectations make positive ratings more likely. Customer satisfaction could mean also achieving aims. This means realizing your aim or goal. Getting what you went for. Being successful in whatever you wanted done. To be unsatisfied is when you are still on the same level as you were before.

It is only when a customer is highly satisfied that he could be loyal to the brand hence could be retained

(Ejiofor, 1977; Lucas, 2005). These days, customers do not adopt one product or company for life. With easy access and global competitiveness, customers are often swayed by advertising and a chance of a better deal. Quality levels and features between competing brands and organizations are often compared before this is done. The thing that separates competitors is their level of service. It is not unusual for customers to switch back and forth between products or organizations simply because of pricing, a bad first impression from the organization or lack of quality service. Happy and satisfied customers behave in a positive manner. They will buy more from the company and give a large share of their fund. Customer satisfaction is derived largely from the quality and reliability of the products and services, level of derived value, Trust and Commitment (Zeithaml and Bitner, 2009).

i. *Perceived Quality of Services or Products* A concept which is very closely related with satisfaction is perceived quality of services or products, and the differences between these have not always been very clearly defined. In an attempt to clarify the distinction between satisfaction and perceived quality of services, Srinivasan (2007) considered that satisfaction requires previous consumption experience and depends on price, whereas quality can be perceived without previous consumption experience and does not normally depend on price. However in circumstances where there is little available information or where quality evaluation is difficult, price can be an indicator of quality. In this sense, Stephanie (2007); Oliver (1999) conceptualized a model of service quality and service satisfaction, and concluded that these constructs are distinct and have different determinants. Service quality has been found to have a profound input on customer satisfaction and loyalty as a whole and is defined as the result of the comparison that customers make between their value expectations about the service and their perception of the way the service has been performing (Nnanna, 2004). Banks in Nigeria have struggled with products quality over years without success. Their ATM installations are to solve the problems of long queues, but the machines break down often resulting in service failures, long waiting queues in the banks, impolite attitudes, no responses etc.

(a) *Level of Derived Value*

Level of derived value is the difference between expectations about the service and the perception of the way the service has been performing. Today, customers are more value oriented in their consumption of services because they have alternative choices. The customers make purchase decisions between competing providers and buy on value; they do not simply buy products. Customers learn to think objectively about value in the

form of preferred attributes, attribute performance, and consequences from using a product in a use situation (Slater, 1997). Bitner and Zeithaml, (2009) confirmed this in their submission that customers evaluate products or services in terms of whether that product or service has met their needs and expectations. It is this met need or expectation that forms the customer's value chain. Several disparate marketing activities are responsible for customer's dissatisfaction and poor derived value in banking, power, oil and gas services in Nigeria. These include poor quality services, service failures, service mistakes and billing errors.

ii. *Courtesy*

In businesses where the underlying products have become commodity-like, quality of service depends heavily on the quality of its personnel. This is well documented in a study by Reichheld (1996) where approximately 40 percent of customers switched organizations because of what they considered to be poor service encounter. Reichheld further argued that nearly three-quarters of the banking customers mentioned courtesy as a prime consideration in choosing a bank. The study also showed that increased use of service quality/sales and professional behaviours (such as formal greetings and courtesy), improved customer satisfaction and reduced customer "flight". Indeed, customer satisfaction has for many years been perceived as key in determining why customers leave or stay with an organisation and courtesy plays a major role. Organisations need to know how to keep their customers, even if they appear to be satisfied. Reichheld (1996) suggests that unsatisfied customers may choose not to defect, because they do not expect to receive better service elsewhere. Additionally, satisfied customers may look for other providers because they believe they might receive better service elsewhere. Banks have long experience of negative encounter and poor responses, therefore the following negative encounters and poor responses to customers' service delivery are still evident in the service companies-lack of care arising from pressure of work, impoliteness due to the same reason, reluctant responses, delayed responses and no responses at all. Although they claim their modern strategies have put things in shape but the truth is unclear judging from customers' complaints records. However, keeping customers is also dependent on a number of other factors. These include a wider range of product choices, greater convenience, better prices, and enhanced income (Storbacka et al, 1994).

iii. *Convenience*

When a company can afford to stay open for longer hours because it charges more than the competitors, it must be excelling on convenience and relatively inferior performance on price. It is good for commercial service firms to focus on the set of

customers who care about the experience of convenience. These customers sometimes come with different needs in different ages and professions- the young, first-time clients, time-strapped urban professionals to elderly retirees. Professor F. X. Frei of Harvard University reinforced this notion in his paper titled, "The four things a service business must get right." He said that some customers cherish convenience and choose Commercial Banks because of its evening and weekend hours without minding price (Frei, 2008). As cited in 2.2.2 above, one of the things responsible for inconveniences encountered by the customers in the service firms, is machine failures which result in long queues with fewer staff attending to them. Demands, requests etc mount up and staff tend to lose their tempers. This appears to be human; but it has remedy if bank operatives have high customer orientation. Therefore one may say that service firms in Nigeria still suffocate their customers in the service queues.

iv. *Satisfactory Pricing*

Good pricing however must be taken into account when shaping the overall satisfaction of the customers towards their service providers. Dissatisfaction usually occurs when the pricing issues are not suitable to the needs of the customers. The response of a customer in this case plays a pivotal role in the overall satisfaction of the service provider. Somoye (2006), Fox and Poje (2002) have explored the relationship between price and customers' satisfaction. They said that the level of satisfaction is always high when the customer is given minimum price and gets maximum usage. But service delivery in the Nigerian banks had manifested hard selling - profiteering using deceptive pricing and arbitrary charges. If a customer is satisfied with the price of the product or service, the loyalty is injected automatically and the customer remains with the current providers for a longer period of time revealing trust in business relationship.

v. *Trust*

Trust has been defined as the willingness to rely on an exchange partner whom one has confidence in his reliability and integrity (Morgan and Hunt, 1996). Aaker (1984) defined trust as the customer's willingness to rely on the ability of the brand to perform its stated function. Trust causes dedication because it reduces the costs of negotiating agreements. It lessens customers' fear of opportunistic behaviour by the service provider. Morgan and Hunt (1996), in social psychology, said trust is considered to consist of two elements: trust in the partner's honesty, and trust in the partner's benevolence. Honesty is the belief that a partner stands by his word, while benevolence is the belief that the partner is interested in the customer's welfare, and will not take actions with negative impact on the customer. Brand trust leads to brand loyalty and

commitment because trust creates exchange relationships that are highly valued.

vi. *Commitment*

Commitment is frequently defined as a desire to maintain a relationship (Deshpande 1999; Morgan and Hunt, 1994). It is a pledge of continuity, and a resistance to change. In a conceptualization and study of employees' commitment to an organization, ALam et al (2006) identified three types of commitment to an organization: affective, continuance and normative. Affective (or emotional) attachment exists when a strongly committed individual is involved in, and enjoys membership in an organization. Affective commitment is defined as a sentimental state of mind that is based on a person sharing, identifying with and internalizing the values of an organization which implies linking an emotional attachment (Morgan and Hunt, 2004). Commitment in a relationship has been positioned as a central factor for customer loyalty (Chaudhuri and Holbrook, 2002) and is a principal factor causing dedication. The Nigerian bank's service delivery lack commitment to their customers and there are trends of aggressive marketing for profit which also manifests unreliability thus a relationship that could ensure customer's satisfaction and sustain true profitability as the fruit is lacking. In the next section, customer's satisfaction in Nigerian banking industry will be discussed.

vii. *Status of Customers' Satisfaction in relation to Technological Deployment*

The Nigerian service industries today are faced with increasing change which is caused on one hand by the recent industrial reforms instituted by the Nigerian Government, and on the other hand by external global/macro-economic pressures; an outcome of the world wide financial crises (Adeyemi, 2009; Barney, 1991). To succeed in this competitive marketplace, firms must formulate strategies that focus on needs, attitudes, satisfactions and behavioural patterns of the market and apply matching strategies that could bring about satisfactory service delivery. Consumers evaluate a number of criteria when choosing a service provider; these criteria differ across countries, and cannot be generalised. For example, convenience is the principal reason for bank selection in Canada, followed by parental influence with respect to the status of the bank. In contrast, Hong Kong banking customers choose their banks because of convenience, long association, recommendations of friends and relatives, and accessibility to credit facility (Kaynak and Kucukemiroglu, 1992).

1. In Nigeria, information and communications systems are major service firms strategic tool which dramatically impact on performance positively; because it focused on needs, attitudes, satisfactions and behavioural patterns of the market. ICT offers extended

services, diversification of products, entry into new markets, and emphasizes electronic service. The impacts of ICT on service delivery of the Nigerian economy include:

- (i) In the Banks, Automated Clearing Services involves the use of Magnetic Ink Character Reader (MICR) for cheque processing. It is capable of encoding, reading and sorting cheques.
- (ii) Automated Payment Systems: Devices used here include Automatic Teller Machine (ATM), Plastic Cards and Electronic Funds Transfer.
- (iii) Automated Delivery Channels: These include interactive television and the Internet. Electronic Banking has tremendously improved the services of some banks to their customers. Diamond Integrated Banking Services (DIBS) of Diamond Bank Limited and Electronic Smart Card Account (ESCA) of failed All States Bank Limited are products geared towards creating sophistication in the banking sector (Aragba-Akpore, 1998) as quoted by Agboola (2001). He made a comparative analysis between the old and new generation banks and discovered variation in the rate of adoption of the automated devices. Also On-line system has facilitated Internet banking in Nigeria which offers bank customers the flexibility of operating an account in any branch irrespective of which branch the account is domiciled (Ovia, 1997).

ICT systems have increased customer satisfaction in banks than the rest sectors of the economy. Because of this, banks have invested more on IT, have more IT personnel, more installed base for Personal Computers (PCs), Local Area Networks (LANs), and Wide Area Networks (WANs) and a better linkage to the Internet than other sectors of the Nigerian economy just to improve service delivery (Agboola, 2001). Whereas only one bank had ATM in 1998 by 2004, 14 of the Nigerian banks had acquired the technology. EFT also increased from 3 to 14; Smart Cards from 1 to 11; Electronic Home and Office Banking from 3 to 9 and Telephone Banking from 3 to 12 within the same period. The adoption of ICT in banks has improved customer services, facilitated accurate records, provided for Home and Office Banking services, ensured convenient business hour, prompt and fair attention, and enhanced faster services. The adoption of ICT in banks has not only improved the banks' image and led to a wider, faster and more efficient market; it has also made work easier and more interesting, improved the competitive edge of banks, improved relationship with customers and assisted in solving basic operational and planning problems. IT is also directly impacting on customer satisfaction locally in time saving, error rate reduction, enhanced management decision making, and improved speed of service delivery as perceived by the bank workers and

customers. New electronic delivery channels for banking products and services are also available (Sanusi, 2010). The impacts on global business such as for competitive advantage, market segmentations, high revenue and forecasting are also evident. Thus managers cannot ignore Information Systems because they play a critical role in contemporary organisations. Therefore the application of computer based information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks managers and indeed a prerequisite for local and global competitiveness.

On Customer Satisfaction and regulations, the impact of E-banking should ordinarily bring difference and arguably lower barriers to entry; opportunities for significant cost reduction; the capacity to rapidly re-engineer business processes; and greater opportunities to sell across the borders. Customers also have the potential benefits of more choice; greater competition and better value for money; more information; better tools to manage and compare information; and faster service. But this is not necessarily so in every bank in Nigeria. There are instances of incoherent formulation of strategies in Nigerian banks, in most cases they appear in strands and on application result in observable weaknesses and failures such that core competences are not visible, value choice not clearly made and sustained and offering delivery becoming uncoordinated. Also internet and e-banking have imposed some limitations on cross departmental team building and the urge to innovate through R and D departments. It has encouraged risk aversion in the Banks, and overcomplicated their product offering using e-banking. As the consequence of this could be confusion of customer in making choice of a right product. Now let us review other dimensions that could be relevant to this section. In power, insurance, oil and gas service companies, the role of ICT, Computer base operations, internet services etc are pervasive.

2. service firms' Orientation:

Concerning firms' market orientation and culture, observable evidences show an external focus combined with focus on stability. The external focus by Nigerian banks often indicates that identifying patterns and trends in the marketplace without focusing on systems, processes and controls to execute organizational strategies; have manifested strategic weakness which amounted to poor orientation. The danger for the bank is that the bank lacked the controls or infrastructure necessary to sustain or manage its growth hence these defects translate to customer dissatisfaction. The focus on stability indicates that the bank has strong systems, structures and processes in place and can operate with machine-like precision,

meaning that it can excel at operations and the impressive execution of a plan (Agboola, 2001). Thus in a stable marketplace, the bank should be able to outperform their competitors, but the case is that once the marketplace starts to change and competitors' pressures emerge, banks begin to have difficult time responding to the changes due to their strict adherence to rules, regulations, and bureaucracy. The bank might become victim of their own success as much time and energy is expended protecting the status quo at the expense of meeting changing customer, product or service requirements in a turbulent market situation. In fact, many banks in Nigeria went bankrupt and were merged in 2005 due to this, and it is still unclear whether this was part of what caused global financial system collapse of the century since banks all over the world operate under similar conditions (Soludo, 2010). If banks in Nigeria should be customer oriented then adaptability dimension is a loophole in successful implementation of bank's strategy, because it is the measure of the market orientation level at the bank. In power industry, it is monopoly; a situation that has presented their service delivery with very unserious commitment. The consequence of poor market orientation is always customers' dissatisfaction.

3. Collaboration

Bank operators have also used collaboration as a cost-reduction and banking efficiency strategy in the nation's banking sector. It has improved service delivery to customers and helped to grow revenue as an economic strategic tool. Economic climate has created a dilemma for bank's need for collaboration in technology application so as to reduce costs and improve efficiency.

For example, banks have collaborations with internet service providers to provide services for the numerous e-banking services rendered to their customers such as ATM, and all electronic services. Unfortunately the number of service failures experienced with ATM is alarming such that the queues that are witnessed could be comparable with previous queues when cards were used. Other ways of achieving customer delight through technology collaboration include, project management capabilities, channel infrastructural availability, core banking application support for banking products and the enterprise-wide Business intelligence capabilities. While technology has enhanced customers' satisfaction in the banking industry today, tomorrow appears better if strategic formulation is holistic (Reichheld, 1990).

III. METHODOLOGY

The research design is quasi-experimental design used in descriptive research. The cross-section sample survey of 400 customers and staff from the

general population of 362080 and 217850 respectively (www.wikipidia.com), was carried out by administering a set of questionnaires. Total population was made up of 22 banks as at the time of this study, 18 electric power companies, 45 insurance companies, 3245 petrol stations and 678 gas plants spread in 36 states of the Federation. The study was carried out in three states of Lagos, Abuja and Rivers states out of 36 states. Formula used in determining the sample size is $n = \frac{N}{1 + N(e)^2}$, (1)

where n is sample size sought, 0.05 is level of significance, N is population size (Taro Yamen's formula for determining the sample size of heterogeneous population), (Baridam, 1999:93). The statistical techniques used are the Spearman rank correlation coefficient (r) and partial correlation; the coefficient of correlation was obtained from SPSS 17.0 output Spearman rank. Having completed the tests of the hypotheses and reliability test using various statistical tools mentioned, we present few samples data /analyses only to show what was done to the independent, dependent and moderating variables in general.

a) Samples of Data Presentation

The staff and customers of these firms were used to enable the researcher learn the staff and customers' views concerning the subject matters. Areas covered include: demography of respondents and firms' profiles, descriptive analyses of data, statistical techniques-correlation analyses were used on the data and the results were discussed. The demography of staff who responded (males/females) and firms' profiles show that, 40.5% of the firms' staff who responded to the questionnaires were management staff, 32% were senior staff, 23% were supervisory staff and 23.8% were junior staff and non has less than 5 years of experience. All cadres of the staff responded and no firm was less than 10 years of existence.

b) Reliability Analysis on Items of Variables Using Cronbach's Alpha Test

Reliability tests were conducted on items of the variables; using Cronbach's Alpha test and the result revealed that Interactive/Integrated Marketing Strategy is .732, Internal Marketing Strategy is .715, External/Relationship Marketing Strategy is .736, Technologies is .750, and Service/Product Quality is .704. Also Market Share is .737, Return on Owner's Investment is .840 and Customer Loyalty is .880.

For the purpose of accepting the data generated from the questionnaire, reliability measures were first applied to measure the concepts investigated in the research study. The reliability analysis result indicates that all dimensions of the dependent, independent and contextual variables had Cronbach's alpha value ≥ 0.7 . Thus it can be accepted that the research variable have been validated and are reliable

Table 3.1: The Partial Correlation of Technology on Determinants of Holistic Service Marketing Strategies and Customer Satisfaction

s/n	ITEMS	RESULT
1	Spearman rank correlation coefficient (r)	0.727 ⁺⁺
2	P- Value	0.000
3	Decision Criteria	PV<0.05
4	Decision	Accept Ha-1

Source : Research Data, SPSS Output Version 15.0

Table 3.2: Relationship between Holistic Service Marketing Strategy and Customers' Satisfaction

Control Variable	Index	Holistic Service Marketing Strategies	Customers Satisfaction
Technology	ZPC	0.816	0.535
	CPC	.534	0.231
	DPC	.282	
	Decision	(0.816-0.534 = 0.282 > 0.001)	Accept Ha-14

Source : SPSS 17.0 output spearman rank

Table 3.3: The Effects of Holistic Service Marketing Strategy on Customer Satisfaction

Predictor Variable	Index	Customer Satisfaction
Holistic Service	R	.816
Marketing Strategy	P-Value	0.000
	Decision	Accept Ha-1

Source : Research Data, SPSS Output (see appendix M)

c) *Summary of the Findings of Analyses of Data Using Spearman Rank, Partial Correlation Coefficient and multiple regression analyses:*

Having presented sample data of the tests, it is necessary to summarize the findings of the whole research, discuss them and make inferences.

- Interactive/integrative marketing strategy, internal marketing strategy and external/relationship marketing strategy have positively and significantly influenced service/product quality and customers' loyalty.

Internal marketing strategy did not influence market share but interactive and external strategies did.

Also the interactive service marketing strategy did not have any influence on return on owners' investments but Internal marketing strategy and external/relationship marketing strategy did.

- The holistic service marketing strategy had positive and significant relationship with customers' satisfaction in Nigerian service firms.
- It was evident that the moderating influence of technology on the relationship between holistic service marketing strategy and customer satisfaction was positive and significant.
- The customers' satisfaction had positive and significant relationship with profitability in Nigerian service firms.

IV. DISCUSSION OF FINDINGS

The summary of findings have been aggregated from the research results with the aim of arriving at conclusions that will underpin holistic service marketing strategies concepts that could enhance customers' satisfaction and realize corporate objectives of the service firms. They are the following

a) *Interactive Marketing Strategy, Internal Marketing Strategy, and External Service Marketing Strategy influence on Service/Product Quality, Market Share, Return on Owners' Investment and Customers' Loyalty*

1. The marketing concepts which are holistic and based on comprehensive planning and implementation of marketing programs, processes and activities are: interactive marketing, internal marketing and external/relationship marketing strategies. Interactive/integrative marketing strategy has positively and significantly influenced service/product quality, market share and customers' loyalty but did not positively impact on returns on owners' investment according to the research result of multiple regression test between the independent and dependent variables. This is supported by the demographic analysis carried out on the staff and customers' questionnaires using mean method. The analyses revealed that staff prompt communication of errors in account to customers was 4.27, Attitudes of banks' workers to customers was 4.08, response to customers' complaints was 4.10 and practise of conflict of interests was 2.27. The staff grand mean was 3.68 and customers' response grand mean was 3.03 with conflict of interests rated 2.18, it could be said that conflict of interests was low hence Interactive/Integrated Marketing Strategy did not impact positively on the return on owners' investment.

Narver and Slater (1990) posited that Interactive marketing meets needs and exceeds expectations of customers hence they become loyal. It makes the frontline employees to approach customers' problems with understanding and solve them attentively thus encouraging customer relationship management (CRM) such as caring, politeness, responsiveness, honesty and keeping to appointment. These quality services attract and retain customers thus increasing market share.

Interactive service approaches to marketing Nigerian banks did not realize the goal of return on owners' investment by not fostering relationship types of behaviours such as trust, dependability, reliability etc.

2. Internal marketing strategy has positively and significantly influenced service/product quality, return on owners' investment and customers' loyalty but did not positively impact on market share according to multiple regression results. This is supported by the demographic analysis carried out on the questionnaires using mean method. The analyses of the internal marketing strategy show that bank carrying out a number of changes annually is rated 3.87, the bank commits huge amount of money on advertisement annually is 3.76, banks practise corporate democracy (3.96) and

banks' proactive service reduces the frequency of service mistakes per annum (3.60) are less than the grand mean 4.04. The bank investment on market R and D of products annually (4.16), team spirit in banks (4.76), delegation of duty and empowerment to perform is encouraged in banks (4.6) are greater than the grand mean value 4.04, it could be said that items with values less than 4.04 are responsible for the internal strategy failure to impact on market shares while those higher than 4.04 contributed to the improved service quality, customers' loyalty and return on owners' investment.

For effective market strategy and positioning, internal marketing of a firm must be holistic and begin with market orientation. Market orientation is a form of organizational culture where employees work as a team, are committed to continuously create superior customer value through marketing activities that lead to better performance of a company. The internal market orientation concept uses market information for efficient and effective decisions that guarantee value added services/products. The concept is also concerned with organizational culture, innovation, human resource planning and organizational learning and team building. These are geared to satisfy the customers by rendering quality services that attract customers' loyalty hence positively impacting on return on owners' investment. Banks carrying out few number of innovative changes, low amount of money on advertisement annually, poor practise of corporate democracy and non proactive service increased service failures on ATM as well as internet services. These could be responsible for internal strategy not impacting positively on market share.

3. External/relationship marketing strategy has positively and significantly influenced service/product quality, market share, return on owners' investment and customers' loyalty according to multiple regression test result carried out. This is supported by the demographic analysis carried out on the questionnaires using mean method. The analyses revealed that partnership with the government agencies has mean value (4.35), banks sponsor some development project for the government is 4.25 and the bank partnership with other firms mean value is 4.54. Furthermore the firms invest on banks' equity annually is (4.08), these equity increases capital base of bank is (4.24) and the impact of environments (regulatory /policy making agencies) on the implementation of bank strategies is encourage is (3.40). This implies that the mean values of firms invest on banks' equity annually (4.08 and the impact of environments (regulatory /policy making agencies) on the implementation of bank strategies (3.40) are less than the grand mean 4.18 hence their impacts are

less. However, external/relationship marketing strategy has positively and significantly influenced service/product quality, market share, return on owners' investment and customers' loyalty

Olatunji (2009); Reiner (2008) said that external marketing tries to build on mutual satisfaction of long-term relationships and partner relationship management (PRM) such as alliance, merger, collaboration, business partnership etc.

External marketing strategy also involves the monitoring/improvement of channel of distribution of products/services, formulation of strategy that could check the negative impacts of environment and competition on marketing programs (Oputu-Brume, 1992). Therefore their submission support the research finding that external/relationship marketing strategy could influence product/service quality market share, return on owners' investment and customers' loyalty significantly; when applied in the service firms.

b) The effects of holistic service marketing strategy on customers' satisfaction

The Multiple regression test of hypothesis carried out revealed that $R = 0.816++$ (table 3.3). This implies that there is a strong association between the dependent variable and the explanatory variable. The coefficient of determination $r^2 = 0.666$. This shows that 66.6% variation in customers' satisfaction is accounted for by variation in holistic service marketing strategy. The remaining 33.4% is explained by other variables not included in the model. The f calculated of 44.038 had a corresponding significant f -value $= 0.000 < 0.05$. Also t -cal = 6.636 and significant value = 0.000. Holistic service marketing strategy therefore, had significant influence on customers' satisfaction ($PV < 0.05$). H_a-2 is accepted, hence we restate that: There are positive effects of Holistic Service Marketing Strategy on Customer Satisfaction.

Smuts (1926), says that "marketing strategy which is developed by thinking about the business as a whole uses a holistic marketing approach". This means that every aspect of the business must be carefully considered. The company must think about how a consumer will interact with its products, its advertising materials and everything else. Smuts (1926), therefore defined holistic marketing as an attempt at synthesizing, an attempt at bringing together various marketing efforts and, strategies in order to realize organizational goals. James (1984) also defined holistic marketing strategy as an organic and inter-related process that builds on team oriented approaches to achieving organizational goals.

Holistic service marketing strategy mobilizes all the organization's resources in a synergic manner to help to shape business, drive it to new levels of success, and retain more customers. The marketing concepts which are holistic and based on comprehensive planning and implementation of marketing programs, processes and

activities are: Interactive, internal and external moderated by technology.

c) Moderating influence of technology on the relationship between holistic service marketing strategy and customer satisfaction in Nigerian service firms

It was evident that the moderating influence of technology on the relationship between holistic service marketing strategy and customer satisfaction was positive and significant. This is supported by the demographic analysis carried out on the questionnaires using mean method. The analyses revealed that quality control machines and equipment mean value is 3.58, acquisition of software applications annually is 4.17, these applications are always available to aid management/staffs take decisions faster is 4.07, encouragement of risk aversion by internet in the industry has 4.16 mean value; the internet service provider performance is 4.37. The grand mean value is 4.07. These mean values show that technology application in the firms is effective, except quality control machines and equipment mean value which is less than the grand mean value.

The role of technology is central in the holistic service marketing strategy concept; its moderating influence between holistic service marketing strategy and customer satisfaction is pervasive in firms' customers' value chain as cited earlier by Ugwu et al (1999). Stephanie (2007) also agreed with the items which were used in measuring technology by listing the technologies banks employ today as computer, internet, E-banking, power supply systems and ICT. Their study agrees with this research finding. They further said that Information and communications systems are major service firms' strategic tool which has dramatic positive impact on their performance; because it focused on needs, attitudes, satisfactions and behavioural patterns of the market. IT is also directly impacting on customer satisfaction locally in time saving, error rate reduction, enhanced management decision making, and improved speed of service delivery as perceived by the bank and insurance workers and customers interviewed. Thus managers cannot ignore Information Systems because they play a critical role in contemporary banking, power, insurance oil and gas companies. On Customer Satisfaction and regulations, the impact of E-banking should ordinarily bring difference and arguably lower barriers to entry; opportunities for significant cost reduction; the capacity to rapidly re-engineer business processes; and greater opportunities to sell across the borders. Customers also have the potential benefits of more choice; greater competition and better value for money; more information; better tools to manage and compare information; and faster service. Thus from the foregoing discussion, the application of technology as service firms' strategic tool has increased customers' satisfaction Finally Olaleke (2000), Osuagwu (201),

Olaleke (2003) and Oladipo (2003), further cited that without innovation in technology, young banks would have relied on traditional ways of doing business in Nigeria; traditional products/services, traditional distribution channels, and usually at a premium.

d) *The Relationship between Holistic Service Marketing Strategy, customers' satisfaction and profitability*

From the data presentation/analyses of the results of the hypotheses tested, there are linear relationships between holistic service marketing strategy and customers' satisfaction. The word satisfaction has a range of meanings to individuals, but generally it is applied as positive assessment of the service. It could mean contentment, happiness, relief, achieving aims, being happy with outcome and the fact that service delivery did not encounter any hassle. Thus being Happy, could mean excitement, quite contented. It could also mean feeling good or walked out grateful that the service has been satisfactory. The concept of customer satisfaction demonstrates that if experience of the service greatly exceeds the expectations clients had of the service, then satisfaction will be high, and vice versa. In the service quality literature, perceptions of service delivery are measured separately from customer expectations, and the gap between the two provides a measure of service quality.

Customers' satisfaction is related to profitability. It is only when a customer is highly satisfied that he could be loyal to the brand hence could be retained (Ejiofor, 1977; Lucas, 2005). Quality levels and features between competing brands and organizations are often compared before this is done. The thing that separates competitors is their level of service. It is not unusual for customers to switch back and forth between products or organizations simply because of pricing, a bad first impression from the organization or lack of quality service. Happy and satisfied customers behave in a positive manner. They will buy more from the company and give a large share of their fund thus increasing market share and return on owners' investment due to high profitability. Customer satisfaction is derived largely from the quality and reliability of the products and services, level of derived value, Trust and Commitment (Zeithaml and Bitner, 2009).

V. CONCLUSIONS

Having analyzed and interpreted the hypotheses which led to the findings, the study therefore makes the following conclusions based on the findings:

(1) Interactive/integrative marketing strategy has positively and significantly influenced service/product quality, market share and customers' loyalty but did not positively impact on returns on owners' investment according to the research result of multiple regression test between the independent and dependent variables.

(2) Internal marketing strategy has positively and significantly influenced service/product quality, return on owners' investment and customers' loyalty but did not positively impact on market share according to multiple regression results.

(3) External/relationship marketing strategy has positively and significantly influenced service/product quality, market share, return on owners' investment and customers' loyalty according to multiple regression test result carried out

(4) There are positive effects of Holistic Service Marketing Strategy on Customers' Satisfaction.

(5) It was evident that the moderating influence of technology on the relationship between holistic service marketing strategy and customer satisfaction was positive and significant.

(6) It is only when a customer is highly satisfied that he could be loyal to the brand hence could be retained to buy more.

a) *The Implications of the findings*

Interactive/integrative marketing strategy and internal marketing strategy have not positively and significantly impacted on returns on owners' investment and market share respectively. Weak impact on Market share and return on owners' investment could mean that the customers were not satisfied hence failure to realize corporate financial objectives in the Nigerian service firms. On the other hand, external/relationship marketing strategy positively and significantly impacted on returns on owners' investment and market share which the rest two variables of holistic marketing strategy did not. Holistic service marketing strategy variables work in synergy with each other, hence external/relationship marketing strategy joined effort with Interactive/integrative and internal marketing strategies to produce positive impact on return on owners' investment and market share. Therefore holistic marketing strategies are able to add these values to the customers' value chains to satisfy them. Its concepts are based on comprehensive planning and implementation of marketing programs, processes and activities which can create customers' satisfaction and usher in quality services that could increase market share, customers' loyalty and return on owners' investment with technology moderating.

VI. RECOMMENDATIONS

Holistic strategy essentially builds mutual relationship with customers, both internally and externally. Also it focuses on customer relationship management and partners' relationship management. As stated by many firms' managers interviewed, holistic service marketing concepts are being explored continuously in their companies as a strategic tool to take Nigerian service firms to another height. This

research has provided new directions on what could be done to bring about greater efficiency in service delivery and sustainability of corporate objectives.

Based on the findings, the recommendation has been put forward to aid strategic and policy initiatives in the service/product firms globally.

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The Case of Bangladesh Government Banning Japanese Manga Cartoon Show Doraemon: The Antecedents of Consumers' Avoidance

By Tasmia Ekram Tushi

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Keywords: *brand avoidance, japanese manga cartoon, consumer behavior.*

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Abstract- The purpose of this paper is to find the antecedents of consumers' avoidance towards the Hindi-dubbed Japanese manga cartoon TV show 'Doraemon' in Bangladesh. Being the 5th densely populated country in the world, Bangladesh has exposed its inhabitants towards the wide international culture of the whole world. However, the major adoption of foreign culture takes place largely in the city areas. Due to the ease of availability, lack of alternatives and mass appeal, Bangladeshi kids got enormous exposure towards this Japanese manga (animates cartoon character) cartoon show 'Doraemon' (Quddusi, 2012). Due to over exposure and the perceived negative impact of this show by the parents and guardians on the kids of Bangladesh, recently Bangladeshi government banned the telecast of Doraemon Cartoon Show in Bangladesh. Through in depth interviews and grounding theory, this paper came up with three major themes or antecedents for parents' avoidance towards this particular cartoon show. In generic words, this case analysis answers what motivated the parents to express against this show which eventually required Bangladesh government to ban this TV show from the satellite TV channels.

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I. INTRODUCTION

Manga or Japanese animated cartoon characters were inspired by the American comic culture and originated specifically during earlier 19th century (Fusanosuko, 2003). Up until 1980, it did not earn its vast popularity throughout the world. In 1991, STAR TV (Satellite Broadcasting for Asian Countries) launched programming service and this boomed the anime industry followed by immense popularity and demand for manga cartoon shows throughout the world. Shiraishi (1995) claimed that Japanese popular culture is becoming the popular culture in Asia.

Among many popular manga characters, quite a few became true international figures capturing audiences and fan followers from both Southern and Eastern part of Asia. One of this very popular Japanese manga cartoon characters is Doraemon, created by manga artist Fujiko F Fujio in the year 1973. Doraemon symbolizes a robotic cat that travels back in time from

the 22nd century to help a pre-teen boy, Nobita through its wonder gadgets. Because of its worldwide growing popularity, Tokyo's foreign ministry selected Doraemon as its first "anime ambassador" in 2008 so that foreign interest gets inclined towards Japanese culture (National, February 2013)

With the growing popularity and frequent TV shows broadcasted through different satellite channels, children got exposed to this manga cartoon show in Bangladesh. Lack of entertainment, scarcity of alternatives leveraged this TV cartoon show to get massive viewer's exposure particularly from this country (Quddusi, 2012). However, recently Bangladesh Government has banned the broadcast of this cartoon show which was being aired in a Hindi dubbed version. (AFP, National, bdnews 24.com, 2013). As information minister Hasanul Haque Inu explained to the media that Bangladesh government does not want children's education atmosphere to be hampered by Doraemon. While, kids were hooking over the TV for his Hindi dubbed widely showcased cartoon show, a lot of them were hurdling with learning their native Bengali language. Being inspired by their favorite cartoon character Doraemon, kids comfortably were adapting Hindi as a mode of interpersonal interaction (Quddusi, 2012).

This situation created massive awareness among public and private media and a lot of local dailies reported about the negative impact of overexposure of this Hindi-dubbed cartoon show on the kids (bdnews24.com). Hence, parents and family members started restricting the kids of their family from watching Doraemon cartoon show. The purpose of this paper is to carefully focus on the case 'Doraemon Cartoon Show' by scanning through the brand elements in order to find out parents' perception about the brand. This paper also aims to find out that the triggers of parents' dissatisfaction which lead Bangladeshi government to ban this cartoon show from the satellite television network. This paper will be able to conceptualize the unanticipated or foreseen dimensions of brands which can potentially prove to be hazardous for the brand equity development. Hence producers and managers will be able to better develop the brand

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identity and nurture secured brand association which goes in favor of the brand.

II. LITERATURE REVIEW

a) *Globalization of Japanese manga culture: 'Doraemon' fever*

According to the recent report published about the sales level of Japanese manga cartoon show, Fusanosuke (2003) reported that the gross sales from manga publishing were 2.3 trillion yen. Other sources of manga cartoon proliferated after 1980s when this form of entertainment started receiving popularity from all around the world. Fusanosuko (2004) reported that the globalization of Japanese manga can be broadly categorized into two major regional areas, Asia, and Europe and the United States of America. Doraemon was a classic manga in Eastern Asia particularly in Singapore, Taiwan, Korea, Hongkong and China. Though Doraemon was being aired in some areas of Europe, the level of popularity was not as high as it was in East Asia. To add on, some Western TV stations restricted the broadcasting of this show as they grew concern about whether the western viewers will feel the cultural resemblance with this unique show or not (Fusanosuko, 2004).

However, despite this concern, Doraemon got its popularity all over the world through its Chinese made merchandise. Allison (2002) reported that Doraemon has been one of the most popular sign or symbol for Japanese population and both kids and adults use Doraemon imprinted merchandise. Many stores, carnival stalls, shopping malls, restaurants, airlines, schools, and neighborhood meeting venues are using the phenomena of the brand Doraemon for developing the exterior or interior decoration. Doraemon face imprinted merchandise like cell phone accessories, notebook covers, other stationeries, fashion apparel have become a significant hype in the market which has quite an important impact on the economy (Allison, 2002). This cultural hype is not only bound within the geographical territory of Japan, rather it went beyond and covered almost all part of Asia and some part of European and American market. Particularly in East Asia and South-East Asia, Doraemon is the new big thing among kids and young youths. This global hyperbole of the brand Doraemon actually justifies the Tokyo government's decision to declare Doraemon as the anime ambassador for Japan (National, February 2013)

b) *Consumer brand avoidance*

Olivia et al (1992) first explained the term brand avoidance as a mean for consumers' brand switching. Later on Lee, Motion and Conroy (2009) referred the concept of brand avoidance as a deliberate purposeful rejection of a particular brand by the consumers. Lee (2009) explained three different kinds of brand avoidance namely- experiential avoidance, identity

avoidance, deficit-value avoidance and moral avoidance. First hand negative experience with a particular brand leads to experiential avoidance. Identity. Avoidance can be explained through psychological construct of self-concept and consumer culture theory (Arnould and Thompson, 2005). Sirgy (1982) also supported this concept that consumers buy those products more, which has image congruity with consumers' self-concept. Sometimes consumers avoid purchase of certain brands because certain reference groups with whom they have negative association are using these brands. Hence to avoid using brands, which these group members use, they avoid these brands (White and Dahl, 2006 and Englis and Soloman, 1995).

Brand avoidance is necessarily not similar to anti-consumption (Hollenbeck and Zinkhan, 2006). Hence, understanding the different aspects of lessening the consumption is important too. Brand avoidance leads to declined purchase rate of specific brands where strong motivational factors works.

III. METHODOLOGY

In order to retrieve some descriptive statistical information on the level of exposure and felt association with the brand 'Doraemon' from parents' perception, a questionnaire was developed. 200 questionnaires were distributed towards the parents of both Bengali medium and English medium school going kids. Convenient probabilistic sampling method (Malhotra, 2008) allowed free flow of data collection and also attracted interested respondent with relevant responses. Total number of respondents for this study, N=200. Among 200 filled questionnaires 185 were usable for data collection. There was an option given in the end of the questionnaire to allow the researcher to contact with the respondents for further information regarding this research. 40 persons from the total respondents showed their interest about further contribution to this research.

20 respondents were carefully chosen based on their responses, which were closely relevant to the study context. A grounded theory methodology (Glaser and Strauss, 1967; Strauss and Corbin, 1990) was utilized for this study in order to gather and utilize qualitative data. The chosen respondents were invited to join in-depth interviews. 5 concerned respondents came over and expressed their apprehension against the household exposure of Doraemon. Table 1 shows the demography of the participants. Each interview lasted for an hour and the primary language of discussion was Bengali, which was transcribed and translated by two experts with careful consideration.

Table 1: Participant demographics

Name	Age	Location	Occupation	Kids	Relation
Amira	31	Dhaka	Engineer	1 (5yrs)	Mother
Romel	33	Dhaka	Engineer	1 (4 yrs)	Father
Salim	32	Dhaka	Business Manager	1 (4 yrs)	Father
Ruma	40	Dhaka	School Teacher	3(9yrs,8yrs,2yrs)	Mother
Iqbal	45	Dhaka	CEO of own company	1 (9 yrs)	Father

While identifying the emergent themes, the coded incidents and categories were being compared frequently (both within and across participants), to ensure data fit. As advised by Spiggle (1994), very similar themes were distorted together into higher arrayed themes. To ensure the credibility, two expert judges reviewed the process which finally gave birth to this conceptual theory of why parents decide on restricting children from certain brand usage which are generally developed and positioned for the kids.

IV. FINDINGS AND DISCUSSION

This descriptive qualitative study came up with three alarming behavior of this Doraemon brand which is particularly aimed towards the kids. Table 2 displays the three main categorical reasons of brand avoidance by the parents for the kids.

Table 2: Reasons for brand avoidance

Main Categories	Themes	Sub- themes
Exaggeration of Brand Character	Over usage Excessive exposure	Dominance of fantasy over logic
Brand Character Personality Incongruence	Undesired personality	Negative personality preacher
Brand Content Quality Deterioration	Content delivery mode	Language invasion
	Content details	Message quality

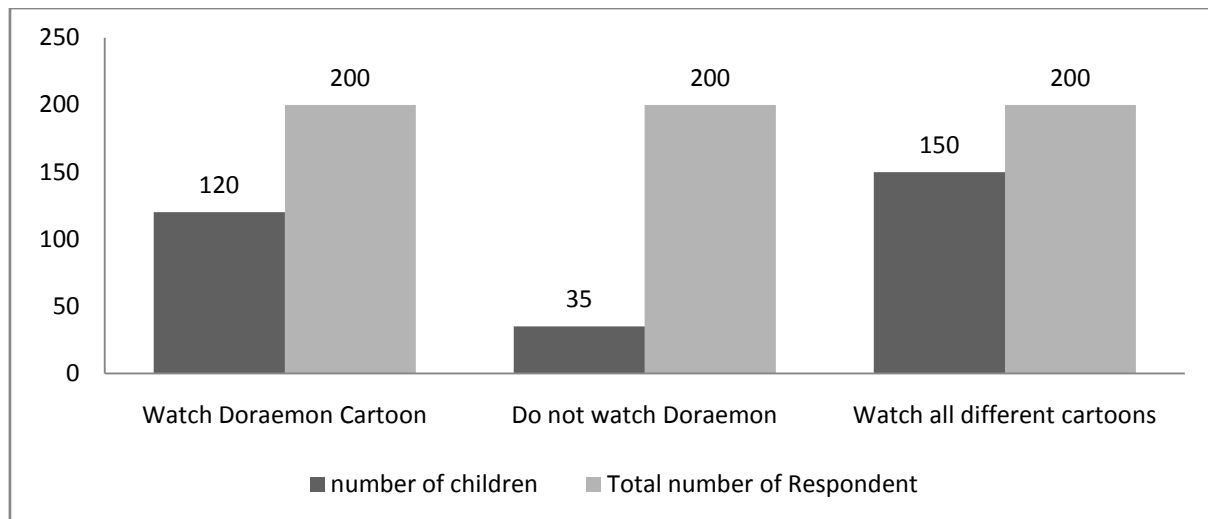
In the first category (exaggeration of brand character), participants reported avoiding tendency due to massive usage of central brand character which parents believe creates negative impact on the kids. The second category (brand character personality incongruence) motivates brand avoidance when participants avoid certain cartoon show which contains characters carrying personality incompatibility with the ideal personality portfolio that the parents want their child to have. Third category (brand content quality deterioration) motivates the participants to avoid brands which contain content with perceived lower quality.

Content quality and content messages here would determine the perception of content itself.

Through the questionnaire, parents were asked about the information regarding their kids' exposure towards satellite television channels. As Thompson and Zerbinose (1997) explained that kids from the age of 18 months till 9 years prefer cartoon to other TV programs, exclusion was made for the respondents who were parents of children over 9 years old. Also, based on available exposure towards TV, parents of non-exposed household were excluded from the sampling process.

An alarming situation was noted when 100% of the respondents reported that, there was no control over the television viewing in their household and children choose what they want to watch. 130 respondents expressed their failure to control their children's choice of TV programs and 80 contributor confirmed that their

children communicate with each other using Doraemon inspired phrases and dialogues. From the questionnaire responses a comparative chart can be graphically represented explaining the choice patterns of the average Dhaka city children's choice of TV shows:



From the in-depth interview sessions, the participants were asked to explain all about what they are concerned of in context of the Hindi-dubbed version of Doraemon cartoon show. All the interviewee reported that they have seen few episodes of this cartoon show along with their kids and all of them had something negative in their mind about this cartoon show. Some of them did not like the theme of the show, some of them think that this cartoon show is good for the kids as long as it is dubbed in English or local Bengali language.

a) *Exaggeration of the brand character*

Majority of the participants expressed concern about their felt exaggeration of the brand character Doraemon. Parents urged that the core magnetism of the cartoon show is the wonder gadget pocket owned by the main character Doraemon. They think, the concept of a wonder gadget pocket can enable the children to be creative in problem solving, to be helpful to others, to nurture the notion of converting impossible things into possible stuff. However, the peril is they might start believing in shortcuts and start looking for imaginary impossible solutions to real problems. Aakar and Fournier (1995), identified brand character as an important element of brand personality which enhances the brand value. This is why reasonable and responsible positioning of brand characters can add to the brand value and a hyperbole can rapidly be pulled out by the stakeholders to expose the discrepancy (Miles and Covin, 2000). However, Polonsky and Jevons (2006) claimed that it is not very easy for any brand to be responsibly positioned from every front and thus complexity in careful maintenance is inevitable.

In this case, Doraemon cartoon show depicts a central character of a robotic cat which carries repulsive personality for the children. This show inspires the kids to believe in this exaggerated tech-savvy brand character 'Doraemon' and Parents expressed their sheer concern regarding this:

"The other day, my son came to me and articulated that he can fix the electricity power cut problem using the Doraemon gadget pocket. When I asked him that where he would find this pocket, (he replied) definitely in market...you can buy everything of Doraemon in the market" (Rommel)

"I think this is incredible that how children live in absolute world of fantasy, but everything has a limit. It does not make my child ingenious when he wants to use his imaginary gadget pocket to do his next morning school homework on his behalf. It rather creates lunacy which can be extended to have greater impact further (in his future life)" (Salim)

"My 9 years old totally believe that a gadget pocket (of Doraemon) can be bought from overseas countries and whenever I am up for a business meeting (overseas), she asks me to bring a wonder gadget pocket. Definitely, I disappoint her each time. I wish this 'Doraemon' did not happen to her, I probably could be able to bring her a (real) thing." (Iqbal, 45)

b) *Brand character personality incongruence*

One of the salient reasons of Doraemon cartoon avoidance was brand character's personality incongruence. Concerned parents explained that they wanted the children to avoid this cartoon show totally as they believed the characters of this cartoon show carry

such personalities with whom they have negative association. Hence, parents want to limit the exposure of this show towards their kids to avoid adopting those personality traits. As explained by Lee et al (2009), Identity avoidance leads to brand avoidance. This means, consumers avoid those brands, which has association with negative reference groups (Englis and Solomon, 1995). To avoid a specific negative identity, consumers tend to build self-concept (Wang and Fesenmaier, 2001), which refers to the adoption of role expectations of the ideal self. Bhattacharya and Elsbach (2002) argue that consumers often develop self-concept to maintain originality of a genuine reference group's role expectations by disassociating themselves with negative reference groups.

Participants in the group widely reported their personal commitment against negative reference group association. They expressed their opposition to these cartoon characters as in:

"...Doraemon often lies to provide shelter to Nobita...I know this is a lie for good but I do not want my children to learn the concept of learning lie from cartoons!" (Ruma, 40)

"Main rivalry to Nobita (Friend of Doraemon) comes from Suneo, the spoilt kid. Suneo often blackmails Nobita. Suneo also shows off his parents' money, uses the power in negative ways. I think my baby is too young to face this kind of negative influence of social strata. So, I really want him not watch this cartoon show." (Romel, 33)

"I have seen some episodes and have already identified the characters of the show lying to each other, taking advantage of the less strong pupils, making each other feel low, doing crazy things like entering into washroom while someone is taking a bath and so on. I think, a kid aged less than 9 should not be exposed to reality or the adult shows as in cartoon characters. This is ridiculous and also dangerous how they are writing the story of the cartoons for the kids! (Amira, 32)

Here all of them talked about brand character personality with which they have negative association. Mode, nature and quality of interpersonal interaction between the show characters was Amira's main concern. She wants her child not to grow with the identity of that group of child who fight, lie, devalue emotion and behave like Doraemon cartoon show. On the other hand Salim believes that Doraemon is influencing his son to go with the flow and he does not want his son to be typical. He wants his son's personality to develop in such way that as he grows old, he should keep on thinking different and that is why he would like his son not to watch the Doraemon cartoon show. Hence, it can be said that both of them want to disidentify their children from certain negative reference group and thus they want their children to avoid Doraemon cartoon show.

c) *Brand content quality deterioration*

Content quality is an important determinant factor for the brand association and equity development of any TV show. Participants widely reported against the hegemonic effect of the generalized typical concept usage while developing program content. Stratsburger, Wilson and Jordan (2007) explained the importance of television program content quality in the growth of children's overall psychology and personality. Lee et al (2009) explained about moral avoidance where consumers avoid brands with which they have ideological incompatibility. This refers to brands which are using such elements in creating brand association that does not have ideological support from the primary target market of this product.

In this particular case, parents expressed extreme antagonism with the use of Hindi language as a primary mode of content delivery of this cartoon show. Television network channels which telecasted Doraemon cartoon show used to show it throughout the day. Hence the number of episodes which were being exposed to the kids was naturally higher. This left a great impact in shaping the kids' behavioral pattern and this also influenced their interpersonal communication style. Participants expressed their agony against issues related to the content of the cartoon show:

"I would not mind if my babies would learn a new language from any TV show or any interactive program..but I mind it when I see three of them talk to each other using Hindi language....it is like, they prefer Hindi over Bengali language. This is not at all acceptable by me or my other family member." (Ruma, 40)

"This Doraemon and his friends use contemptible shallow dialogues which are catchy and can be easily picked up by the kids. It pisses me off when I hear my little kid is using Doraemon inspired phrases, words, dialogues with his teachers, friends and also to his family members. (Salim, 33)

V. LIMITATION AND SCOPE

This study has got few limitations of its own as it is a case based study, generalization of study finds can bring biased insight about the consumer brand avoidance antecedents of television shows particularly aimed towards kids. Hence, it is very important to find that whether these antecedents of Doraemon cartoon avoidance leverages avoidance for other similar TV shows or not. Future conceptual framework can be developed to quantify the impact of each identified antecedents on more generalized TV shows made for the kids. This study also fails to understand the overall picture of the country due to lack of willing participant on such perceived trivial issue. Again, a cross cultural comparative analysis of the perception of parents'

avoidance towards this brand could clearly identify which antecedent plays dominant role in shaping brand hatred or avoidance in Bangladesh.

VI. CONCLUSION

Parents, all over the world want their kids to have all that they want. No parent wants to disappoint their loved offspring to the most possible limit. However, there are things that can be flashy and appealing things which kids love to enjoy but do not have positive impact on their growth and development potential. Parents definitely would not want their kids to use or be in touch with those products or services. Hence, parents might keep their kids apart from such influential things. Regardless, this avoidance cannot be done without a reason and a purpose. Parents must understand why they do not want their babies to buy, use or get habituated with certain products or service. Particularly, almost everyone tends to generalize that cartoon shows are meant for the kids but as being educated parents, couples must realize the long term impact of such cartoon shows. This study finds can help the managers of Doraemon cartoon show to rethink their brand associations which they have created in the minds of the viewers. Also they can recreate the South Asian version of the show by incorporating local cultural elements more with the show characters to reduce the cultural invasion concern of the guardians.

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The Influence of Cultural Factors on Consumer Buying Behaviour and an Application in Turkey

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Abstract- Nowadays, consumer behaviour is influenced not only by consumer personalities and motivations, but also by the relationships within families. Family is a social group and it can be considered the cornerstone of consumers so it has a crucial place in the perception of marketing. Marketers are closely interested in this issue to know the family which changed and renewed in course of time. It provides a tremendous advantage for a marketer to know the family structure and its consumption characteristics (Durmaz and Zengin, 2011: 53).

In this study, the effect of cultural factors on consumer buying behaviour is investigated. A survey was conducted on 1400 people from the different parts of Turkey. The information acquired from the results are analyzed and interpreted by the computer packet programs. Turkey has seven regions. From each region two provinces are selected by random sampling method. A face to face survey was conducted on 100 people from each province and in total 1400 people participated in the survey.

Keywords: consumer, consumer behaviour, cultural factors, culture, subculture, social class.

GJMBR-E Classification : JEL Code: L68



Strictly as per the compliance and regulations of:



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Dr. Yakup Durmaz

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I. INTRODUCTION

The customer is the sole reason organizations exist (Cochran, 2006: 1). In the modern world customer becomes much more important for the firms. The markets become bigger and bigger with the firms selling the same products and the competition among them becomes inevitable. For this reason the study of consumer behaviour takes a great place.

The marketers try to understand the needs of different consumers and having understood his different behaviours which require an in-depth study of their internal and external environment, they formulate their plans for marketing (Khan, 2007: 1). How do people buy and use goods and services? How do they react to prices, advertising and store interiors? What underlying mechanisms operate to produce these responses? If marketers have answers to such questions, they can make better managerial decisions. If regulators have answers, they can form better policy. It is the role of consumer behaviour research to provide these answers (East, Wright and Vanhuele, 2008: 4). In this study the impact of cultural factors on consumer buying behaviour is studied.

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II. CONSUMER AND THE CONSUMER BEHAVIOUR

Consumer is a person who desires, needs and requires marketing components in their capacity as buyer. Typically marketers are defined to have the ability to control the behaviours of customers, but actually they have neither power nor information for that. Marketer may influence their buying behavior but not control (Durmaz, Çelik and Oruç, 2011: 109).

Consumer behaviour deals with many other issues. For instance (Pariest, Carter and Statt, 2013: 19):

- How do we get information about products?
- How do we assess alternative products?
- Why do different people choose or use different products?
- How do we decide on value for money?
- How much risk do we take with what products?
- Who influences our buying decisions and our use of the product?
- How are brand loyalties formed, and changed?

Consumer behaviour might be the following: The mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires (Wilkie, 1994, Pariest, Carter and Statt, 2013: 19)

III. CULTURAL FACTORS AFFECTING CONSUMER BEHAVIOUR

Cultural factors have a significant impact on customer behavior. Cultural Factors, culture, subculture and social class to be examined under three headings (Durmaz and Jablonski, 2012: 56).

a) Culture

Culture is the essential character of a society that distinguishes it from other cultural groups. The underlying elements of every culture are the values, language, myths, customs, rituals, laws, and the artifacts, or products that are transmitted from one generation to the next (Lamb, Hair and Daniel, 2011: 371).

Culture is the most fundamental determinant of a person's wants and behavior. Whereas lower creatures are governed by instinct, human behavior is largely learned. The child growing up in a society leans a basic set of values, perceptions, preferences and

behaviors through a process of socialization involving the family and other key institution. Thus a child growing up in America is exposed to the following values: Achievement and success, activity, efficiency and practicality, progress, material comfort, individualism, freedom, external comfort, humanitarianism, and youthfulness (Pandey and Dixit, 2011: 22). Culture has several important characteristics: (1) Culture is comprehensive. This means that all parts must fit together in some logical fashion. For example, bowing and a strong desire to avoid the loss of face are unified in their manifestation of the importance of respect. (2) Culture is learned rather than being something we are born with. We will consider the mechanics of learning later in the course. (3) Culture is manifested within boundaries of acceptable behavior. For example, in American society, one cannot show up to class naked, but wearing anything from a suit and tie to shorts and a T-shirt would usually be acceptable. Failure to behave within the prescribed norms may lead to sanctions, ranging from being hauled off by the police for indecent exposure to being laughed at by others for wearing a suit at the beach. (4) Conscious awareness of cultural standards is limited. One American spy was intercepted by the Germans during World War II simply because of the way he held his knife and fork while eating. (5) Cultures fall somewhere on a continuum between static and dynamic depending on how quickly they accept change. For example, American culture has changed a great deal since the 1950s, while the culture of Saudi Arabia has changed much less (Perner, 2013: 1).

b) Subculture

The other important concept should be examined in terms of marketing management is subculture. Courses on culture and behavior of individuals with similar values formed smaller groups are called sub-culture (Durmaz, Çelik and Oruç, 2011: 110). Subcultures are relevant units of analysis for market research analysis of subculture enables the marketing manager to focus on sizable and natural market segment. The marketer must determine whether the belief, values and customs shared by member of a specific subgroup make them desirable candidates for special marketing attention (Tyagi and Kumar, 2004: 89). Four types of subculture can be distinguished (Taloo, 2008: 202):

Nationality Groups such as the Irish, Polish, Italians, and Puerto Ricans are found within large communities and exhibit distinct ethnic tastes and proclivities.

Religious Groups such as the Catholics, Mormons, Presbyterians, and Jews represent subcultures with specific cultural preferences and taboos.

Racial Groups such as the blacks and Orientals have distinct cultural styles and attitudes.

Geographical Areas such as the Deep South, California, and New England are distinct subcultures with characteristic lifestyles.

Subcultures not only influence buying patterns, but can also influence the way marketing messages are received. For example, some research suggests that French-speaking Canadians focus on message source or who is presenting the advertisement, while English speaking Canadians are more concerned with the content of the advertisement (Smith, 2003: 83).

c) Social Class

Every society possesses some form of social class which is important to the marketers because the buying behavior of people in a given social class is similar. In this way marketing activities could be tailored according to different social classes. Here we should note that social class is not only determined by income but there are various other factors as well such as: wealth, education, occupation etc. (Shah, 2010: 1)

W. Lloyd Warner's research identified six classes within the social structures of both small and large U.S. cities: the upper-upper, lower-upper, upper-middle, and lower-middle classes, followed by the working class and lower class. Class rankings are determined by occupation, income, education, family background, and residence location (Boone and Kurz, 2010: 146). Engel et al. (1995) cite a large number of studies which illustrate the application of social class in helping to interpret and predict consumer behaviour – social class has been found to be especially useful in predicting preferences of kind, quality and style of clothing, home furnishings, leisure activities, cars, consumer durables and use of credit cards. Social class has also been shown to be associated with patterns of media usage, language patterns, source credibility and shopping behaviour (Baker, Graham and Harker, 1998: 125).

IV. APPLICATION

a) Purpose and Scope of Research

The purpose of this study is by shedding light to the managers of founded and will be set up business and especially to the marketing department, which provides to development of country and which leads that the consumers are better known by them and better quality goods, services and ideas will be presented. In the 1950s, "contemporary (modern) marketing concept" expresses the consumer-oriented businesses. What, when, where and at what price and why wants consumers, these questions were asked firstly about forty years ago. In other words, get to know people has become more important.

b) Methods and Sample

In this study as data collection method questionnaire was preferred to obtain objective data and to interpret the first order, that person is the source or

first hand. Questionnaire has been prepared according to the 'funnel' technique, that means from general to special. Assumption of this technique, wenn the special questions are asked at first place to the surveys, they will be probably avoided.

Research data, by sampling the group of Turkey consumers, consist of multiple choice questions for the questionnaire.

c) *Limiting of Investigation*

In the survey, from each region two provinces are selected by random sampling method. A face to

face survey was conducted on 100 people from each province and in total 1400 people participated in the survey. All though it was aimed over 1400 people, reasons like limited time, financial problems and difficulty of doing research in another country are the limits of this survey.

d) *Results Analysis and Interpretation*

The data obtained were analyzed through computer program package "frequency" and the results were interpreted according to this method.

1) Where do you generally do your shopping?

Table 1: Where Shopping Is Done

	Frequency	Valid Percent
Super market (and Hyper market).	388	28.5
Grocer and greengrocer.	159	11.7
Bazaar.	233	17.1
Related store.	547	40.2
Other;	34	2.5
Total	1361	100.0
Missing	39	
Total	1400	

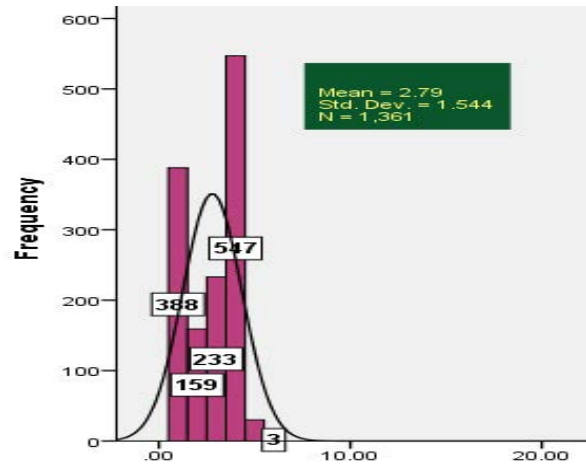


Figure 1 : Where Shopping Is Done

In this question, it's aimed to learn what kind of retailers consumers prefer. As it is seen in Table 1, 1361 people responded to this question and 388 (28.5 %) of them do their shopping from super markets, 547 (40.2

%) people from related store, 159 (11.7 %) people from grocer and greengrocer, 233 (17.1%) people form bazaar, 34 (2.5 %) people prefer other places to do their shopping.

2) The most important thing for me is approval of my environment or friend on the goods and sevicees that I will take.

Table 2 : Effect of Environment and Friends

	Frequency	Valid Percent
Super market (and Hyper market).	388	28.5
Grocer and greengrocer.	159	11.7
Bazaar.	233	17.1
Related store.	547	40.2
Other;	34	2.5
Total	1361	100.0
Missing	39	
Total	1400	

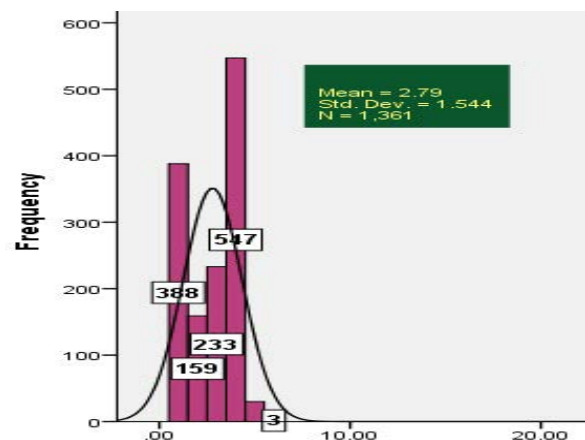


Figure 2 : Effect of Environment and Friends

The purpose of these question is to learn how important the envirement and friends in buying goods and services of the survey participants. As shown in table and figure 2, for 439 people (32%) enviroment and their friends is the most important criteria in buying goods and services; 190 people (13.9%) enviroment and their friends is certainly the most important criteria;

249 persons (8.2 %) seem not to agreed that and 243 people (% 14.8) seem not to certainly agreed that.

According to these results, it can be said that the majority are believe that the most important factor in buying goods and services are enviroment and friends (about 46%).

3) The most important thing for me is suitability to my culture, belief, tradition and custom on the goods and sevicees that I will take.

Table 3 : Effect of Culture

	Frequency	Valid Percent
Certainly no agreed	202	14.7
No agreed	263	19.1
Undecided	88	6.4
Agreed	298	21.7
Certainly agreed	524	38.1
Total	1375	100.0
Missing	25	
General Total	1400	

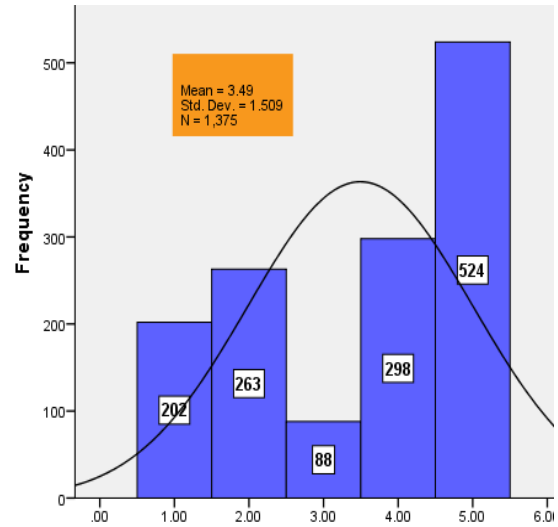


Figure 3 : Effect of Culture

The purpose of this question is to learn if culture, beliefs and traditions are the most important criteria of the survey participants in buying goods and services. As in table and figure 3 shown, for 524 people (38.1 %) faith, culture and tradition are certainly the most important criteria in buying goods and services; That for 298 people (21.7 %) is the most important

criteria when you say; for 263 people (19.1.9%) not; 202 persons (14.7%) had mentioned certinly not.

According to these results that can be said that for the majority of survey respondents (approximately 60%), belief, culture and tradition are the most important factor.

4) The most important thing for me is suitability to my jop on the goods and sevicees that I will take.

Table 4 : Occupational Social Group Effect

	Frequency	Valid Percent
Illiterate	43	3.1
Primary school	366	26.6
High school	537	39.0
University	411	29.9
Postgraduate	18	1.3
Total	1375	100.0
Missing	25	
General Total	1400	

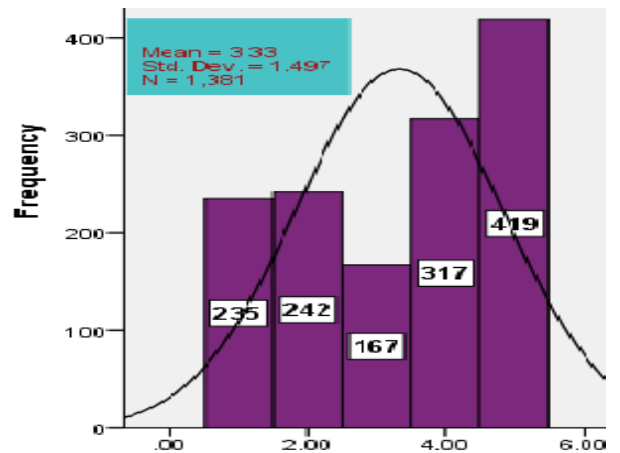


Figure 4: Occupational Social Group Effect

Our aim is to learn whether the most important thing for consumers is suitability for their job. Table and figure 4 shows that 419 (30.3%) people certainly agreed; 317 (23%) people agreed; 242 (17.5 %) people didn't agree and 235 (17 %) people certainly didn't agree.

Majority of the respondents believe that suitability to their job is the most important thing.

5) Your education level?

Table 5 : Training Effect

	Frequency	Valid Percent
Illiterate	43	3.1
Primary school	366	26.6
High school	537	39.0
University	411	29.9
Postgraduate	18	1.3
Total	1375	100.0
Missing	25	
General Total	1400	

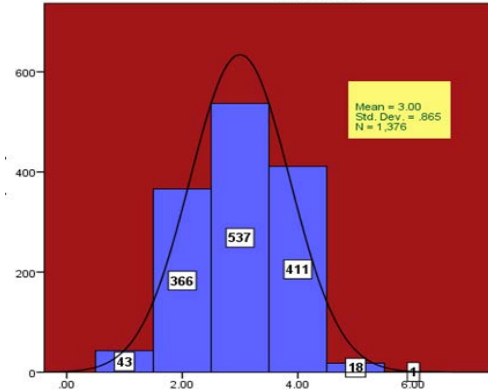


Figure 5: Training Effect

With this question we wanted to learn participants education level. As seen in Table 7; 537 (41,48 %) people are high school; 411 (29,9 %) people

are university; 366 (26,6 %) people are primary school; 43 (3.1 %) people are illiterate and 18 (1.3 %) people are postgraduate.

6) Your occupation?

Table 6 : Professional Impact

	Frequency	Valid Percent
Teacher	106	7.7
Officer	198	14.4
Worker	259	18.8
Free occupation	242	17.5
Unemployed	104	7.5
Other	470	34.1
Missing	21	100.0
General Total	1400	

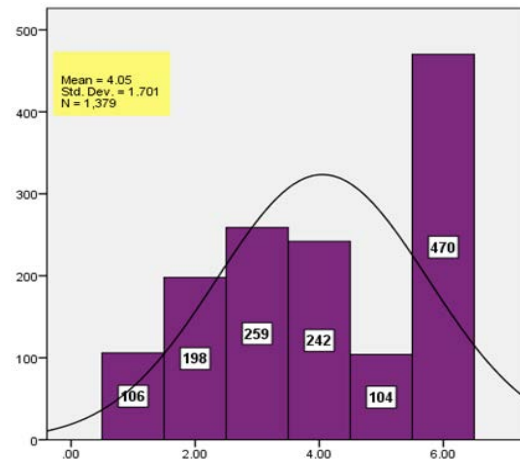


Figure 6 : Professional Impact

In this question the aim is to learn the occupations of participants. As shown in Table 5;470 (34,1 %) people have other jobs than these, 259 (18.8 %) people are worker; 242 (17.5 %) free occupation ; 198 (14.4 %)

people are officer; 106(7.7%)people are teacher and 104 (7.5 %) people are unemployed.

7) In which group does your age take place?

Table 7: Effect of Age

	Frequency	Valid Percent
Between 18-25	406	29.5
Between 26-35	420	30.5
Between 36-45	352	25.6
Between 46-55	137	10.0
56 and above	57	4.1
Total	1372	100.0
Missing	28	
General Total	1400	

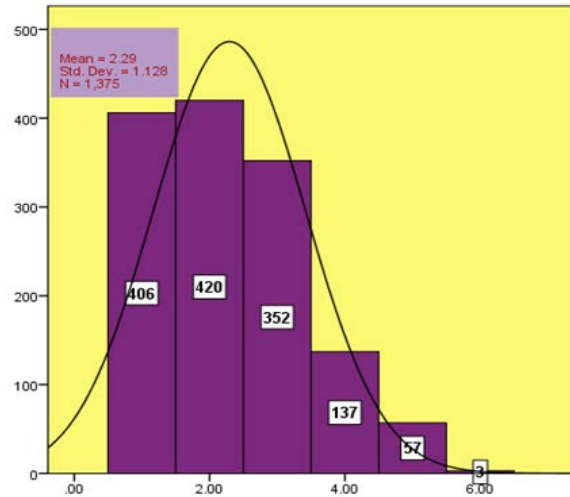


Figure 7 : Effect of Age

The aim of this question is to learn ages of respondents. As seen in Table 9 ; 406 (29.5%) people are between 18-25; 420 (30.5%) people are between 26-35; 352 (25.6%) people are between 36-45; 137 (10 %) people are between 46-55 and 57 (4.1%) people are 55 and above.

people are between 46-55 and 57 (4.1%) people are 55 and above.

According to this result majority of the respondents are young people who are between 26-35.

8) Marital status?

Table 8: Marital Status

	Frequency	Valid Percent
Single	558	40.6
Married	759	55.3
Widow	56	4.1
Total	1372	100.0
Missing	28	
General Total	1400	

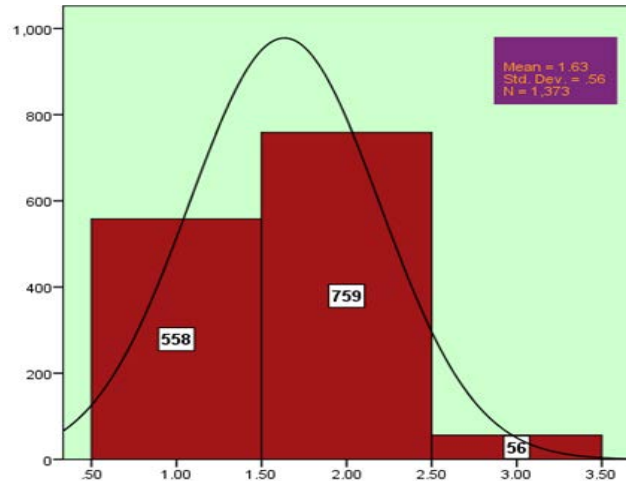


Figure 8: Marital Status

We wanted to learn marital status of respondents with this question. As seen in Table 10; 558 (40.6 %) people are single; 759 (55.3 %) people are married and 56 (4.1 %) people are widow. It can be seen that more than half of the respondents are single.

9) Gender?

Table 9: Gender Effect

	Frequency	Valid Percent
Female	590	40.6
Male	781	55.3
Other	1	4.1
Total	1372	100.0
Missing	28	
General Total	1400	

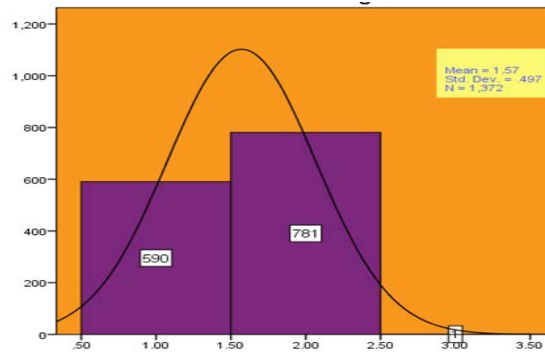


Figure 9: Gender Effect

The aim of this question is to determine sexes of respondents. As seen in Table 11; 781(55.3%) people are male; 590 (40.6 %) people are female, As a result majority of the respondents are male.

V. CONCLUSION

We can sum up the results of data analysis of interviews with 100 people from each 2 cities of 7 regions in Turkey.

- Most of the consumers in Turkey do shopping from related store (approximately 43 percent),
- Approximately half of the consumers know that the most important factor in buying goods and services are environment and friends (about 46%)
- According to these results that can be said that for the majority of survey respondents belief, culture and tradition are the most important factor(around 60 %).
- About more than half of the consumers believe that the most important factor in buying goods and services are job and occupational social group effect (about 54 percent)

Here are the demographic structure of the participants;

- Most of the participants are high school graduates (41,48 %),
- Participants have very wide range of occupations.
- Participants who are between 26-35 age range take the first place (30.5%),
- Most of the participants are married(55.3 %),
- More than half of the participants are male (55.3%).

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Factors Affecting Green Marketing in Bangladesh

By Shah Johir Rayhan, Abdullah Ishak Khan & Mohammad Tanjimul Islam

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Abstract- Green marketing is a new concept not only in Bangladesh but also in the whole world. Normally, it can be said that green marketing is the marketing activities operated by considering the environmental aspects. As society is going to be civilized day by day it is decaying itself by wasting its most valuable environment. Along with the others, marketing sector has also responsibility to preserve the natural resources of the world. Green marketing is the ethical marketing considering the environment which is controlled in the same way the ordinary marketing does. By implementing this new range of ideas Bangladesh as a nation is undergoing an economical reform in recent time.

Keywords: bangladesh, commercial banks, environment, green marketing.

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FACTORS AFFECTING GREEN MARKETING IN BANGLADESH

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Factors Affecting Green Marketing in Bangladesh

Shah Johir Rayhan ^α, Abdullah Ishak Khan ^σ & Mohammad Tanjimul Islam ^ρ

Abstract- Green marketing is a new concept not only in Bangladesh but also in the whole world. Normally, it can be said that green marketing is the marketing activities operated by considering the environmental aspects. As society is going to be civilized day by day it is decaying itself by wasting its most valuable environment. Along with the others, marketing sector has also responsibility to preserve the natural resources of the world. Green marketing is the ethical marketing considering the environment which is controlled in the same way the ordinary marketing does. By implementing this new range of ideas Bangladesh as a nation is undergoing an economical reform in recent time.

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I. INTRODUCTION

Green marketing is conscious about making the world green. Our ecological system is being greatly hampered by the inhuman activities of mankind. Thus, we are facing a lot of natural calamities in the recent time. Flood, drought, hurricane etc are so much common name into the mind of any person. With the other sectors of world economy marketing has come forward to save the environment. As marketing process observes the whole way of a product when it goes to the consumers from the producers, it can change the overall process and transform it into an environment friendly process with the effort of marketers. Most of the consumers all over the world are anxious about the procedure by which a product comes to them. If this sector comes ahead for the welfare of our environment, marketers can earn more and develop an environment friendly economical system by making the world greener. It is not our responsibility only; rather it is our duty to leave a better world to our next generation as they can live in this world with a paradise of oxygen.

II. REVIEW OF RELATED LITERATURE

Low-lying Bangladesh is predicted to be one of the worst victims of global warming (Nupur, 2011). In Many countries around the world where the governments have become very concern about the activities of green marketing, steps have been taken to regulate their markets. Unfortunately the issue of green

marketing in Bangladesh has a little influence at all on both the government and the marketers (Hossan, 2013). Manufacturers must be taken care while framing the marketing plans, strategies and policies so as to prevent the environment and nature from any harm caused due to its operations not only today but also in future (Mohajan, 2012). These related literatures encouraged us to write something about green marketing.

III. OBJECTIVES OF THE STUDY

The objective of the study is to analyze the prospects of green marketing in Bangladesh. But the specific Objectives of the study are to promote these among beneficiaries and in the financial sector. In particular, it is aimed to -

1. To evaluate the prospects of green marketing in Bangladesh.
2. To study the tender situation of greening in Bangladesh.
3. Mentioning the importance of green marketing.
4. To study current distribution channel in Bangladesh.
5. To know about environmental awareness of the people.
6. To identify whether higher price of green products create negative impact or not.
7. To measure how Public Private Partnership is necessary.

IV. RESEARCH METHODOLOGY

Actually green marketing is still facing its early days in Bangladesh. The application of this new horizon of knowledge has yet to receive bigger platform to add some real impact in business and administration system. So, we have gone through extensive study of what has been happening in green marketing at this moment. We have developed questionnaire and made survey on 50 individuals of different age and occupation. The data were conducted during 2013 at Uttara and Dhanmondi areas of Dhaka, the capital city of Bangladesh. We have analyzed the data on SPSS and made recommendation based on our findings. Many secondary resources were used including various journals, books and newspapers etc.

V. DISCUSSION

a) Green Marketing

Green marketing incorporates a broad range of activities, including product modification, changes to the

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production process, packaging changes, as well as modifying advertising. However, to define green marketing is not a simple task. The terminology used in this area has varied; it includes Green Marketing, Environmental Marketing and Ecological Marketing (Akter, 2012). Green Marketing is integrating business practices and products that are friendly to the environment while also meeting the needs of the consumers. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe (Nupur, 2011). Green marketing is the marketing of eco-friendly sustainable products that continue to achieve steady sales even during adverse condition, especially among eco-aware customers. Such eco-friendly customers generally remain loyal to their companies and their brands (Hossan, 2013).

b) *Reasons for Increasing Importance of Green Marketing*

There are several suggested reasons for firms increased use of Green Marketing. Five possible reasons are cited below:

- 1) Organizations perceive environmental marketing to be an opportunity that can be used to achieve its objectives.
- 2) Organizations believe they have a moral obligation to be socially responsible more.
- 3) Governmental bodies are forcing firms to become more responsible.
- 4) Competitors' environmental activities pressure firms to change their environmental marketing activities and.
- 5) Cost factors associated with waste disposal or reductions in material usage forces firms to modify their behavior.

c) *Social Responsibility*

Many firms are beginning to realize that they are members of the wider community and therefore must behave in an environmentally responsible fashion. This translates into firms that believe they must achieve environmental objectives as well as profit related objectives (Polonsky, 1994). This results in environmental issues being integrated into the firm's corporate culture. Firms in this situation can take two perspectives.

1. They can use the fact that they are environmentally responsible as a marketing tool; or
2. They can become responsible without promoting this fact.

d) *Government Pressure*

As with all marketing related activities, governments want to "protect" consumers and society; this protection has significant green marketing implications (Polonsky, 1994). Governmental regulations

relating to environmental marketing are designed to protect consumers in several ways,

- a. Reduce production of harmful goods or byproducts;
- b. Modify consumer and industry's use and/or consumption of harmful goods; or
- c. Ensure that all types of consumers have the ability to evaluate the environmental composition of goods.

e) *Competitive Pressure*

Another major force in the environmental marketing area has been firms' desire to maintain their competitive position. In many cases firms observe competitors promoting their environmental behaviors and attempt to emulate this behavior (Polonsky, 1994).

f) *Cost or Profit Issues*

Firms may also use green marketing in an attempt to address cost or profit related issues. Disposing of environmentally harmful by-products, such as polychlorinated biphenyl (PCB) contaminated oil are becoming increasingly costly and in some cases difficult. Therefore firms that can reduce harmful wastes may incur substantial cost savings (Thaker & Vaghela, 2013). When attempting to minimize waste, firms are often forced to re-examine their production processes. In these cases they often develop more effective production processes that not only reduce waste, but also reduce the need for some raw materials. This serves as a double cost savings, since both waste and raw material are reduced (Pawar, 2013).

g) *Need for Green Marketing in Bangladesh*

Bangladesh is an underdeveloped country. The land of this country is fertile but due to be a densely populated country it is uprooting its trees. Even the country has only 9% forest land which should be at least 25%. Bangladesh is a land of rivers. But rivers are being drastically polluted for the bad drainage system around the capital Dhaka. The river Bangshi has 0.00ppm dissolved oxygen on it and the river Buriganga and the river Turag is also suffering from lacking of oxygen badly. It is not true only for the capital but the rivers all over the country are also being polluted rapidly.

VI. HYPOTHESES

H1: Current Distribution channel is totally unsatisfactory in Bangladesh.

H2: Environmental Awareness is not recommended at all.

H3: Higher price of green products will not create negative impact.

H4: Public Private Partnership is not necessary at all.

VII. TESTING OF HYPOTHESES

Table 1: One-Sample Statistics

	Mean	Std. Deviation	Std. Error Mean
CDC	2.4200	1.38638	.19606
EA	4.1000	1.03510	.14639
IHP	3.1200	1.53384	.21692
PPP	3.4400	1.23156	.17417

Source: Computed Primary Data

Table 2: One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
CDC	12.34	49	.00	2.42	2.03	2.81
EA	28.01	49	.00	4.10	3.81	4.39
IHP	14.38	49	.00	3.12	2.68	3.56
PPP	19.75	49	.00	3.44	3.09	3.79

Source: Computed Primary Data

Here, CDC= Current Distribution Channel, EA= Environmental Awareness, IHP= Impact of Higher Price, PPP= Public Private Partnership.

Here we see that all of our hypotheses are rejected. So, it cannot be said that the distribution channel is totally unsatisfactory in Bangladesh. But, according to the mean value it is also easy to find out it is not good also. After all the mean value of current distribution channel (2.42) in Bangladesh is indicating the lowest mean value among all of them and it is below the average value. So it can be recommended that the current distribution channel should be synchronized. However, we see that mean value of environmental awareness is the highest value (4.1) which says us environmental awareness is highly necessary for flourishing green marketing. We see that t-value of environmental awareness is the highest and of current distribution channel is the lowest.

VIII. RESULTS

Now we will see what the consumers think about green marketing.

A. Correlations

Table 3: Correlations

	IDC	CDC	IMC	EA	NGP	IHP	PPP	GF	ONGM
IDC									
CDC	.094								
IMC	.609**	-.276							
EA	.275	-.371**	.513**						
NGP	.277	-.351*	.434**	.522**					
IHP	.236	-.139	.329*	.262	.629**				
PPP	.485**	-.206	.461**	.221	.488**	.436**			
GF	.236	-.257	.222	.249	.330*	.264	.677**		
ONGM	.318*	-.288*	.414**	.485**	.459**	.253	.269	.312*	

Source : Computed Primary Data

* Correlation is significant at the 0.05 level (2-tailed). ** Correlation is significant at the 0.01 level (2-tailed).

Here, IDC=Importance of Distribution Channel, CDC=Current Distribution Channel, IMC=Integrated Marketing Communication, EA=Environmental Awareness, NGP= Necessity of Green Product, IHP=Impact of Higher Price, PPP=Public Private Partnership, GF=Government Funding, ONGM=Overall Necessity of Green Marketing.

Correlation analysis shows that relation between public private partnership and government funding is

conveying the highest value (.677). It is significant at the 0.01 level. We also see that current distribution channel and environmental awareness are negatively related. It is lucid that current distribution channel is not supporting the environmental issues. This value is the lowest value (-.371) and is also significant at .01 level. We can conclude that environmental awareness is the most significant factor (.485) which can affect the operations of green marketing in Bangladesh. Other positively

significant factors are availability of green products (.459), integrated marketing communication (.414), distribution channel (.318) and government funding (.312) although current condition of distribution channel (-.288) has negative relationship with the overall situation of green marketing in Bangladesh and this value is statistically significant at .05 level.

B. Runs Tests

Table 4: Runs Tests

	1	2	3	4	5	6	7	8	9
TV	5	2	5	4.5	4	3	3	4	5
C ₁	24	17	19	25	19	20	13	18	22
C ₂	26	33	31	25	31	30	37	32	28
NR	34	24	26	15	27	27	25	24	28
Z	2.3	.18	.44	-3.14	.74	.6	1.78	-.01	.68
p	.02	.86	.66	.002	.46	.551	.08	.99	.49

Source : Computed Primary Data

a Median

Here, 1=Importance of Distribution Channel, 2=Current Distribution Channel, 3=Integrated Marketing Communication, 4=Environmental Awareness, 5=Necessity of Green Product, 6=Impact of Higher Price, 7=Public Private Partnership, 8=Government Funding, 9=Overall Necessity of Green Marketing, TV= Test Value (a), C1=Cases< Test Value, C2= Cases Test Value, NB= Number of Runs, p=Asymp. Sig. (2-tailed).

From the run values we notice that test values of importance of distribution channel, integrated marketing communication and overall necessity of green marketing are containing the highest value. So, it can be assumed that interviewees are feeling the necessity of these three factors. However, we notice that government funding is indicating the highest p-value.

IX. SOME PROBLEMS WITH GREEN MARKETING

Green marketing claims must;

- 1) Clearly state environmental benefits;
- 2) Explain environmental characteristics;
- 3) Explain how benefits are achieved;
- 4) Ensure comparative differences are justified;
- 5) Ensure negative factors are taken into consideration; and
- 6) Only use meaningful terms and pictures.

X. RECOMMENDATIONS

Some recommendations can be given for the betterment of the effort. If the marketers will be enthusiastic about it and want to improve their green marketing strategies they should follow the steps mentioned beneath:

- 1) Need to use Green marketing prospect in an efficient manner.
- 2) Develop a culture within the country based on environmental governance.
- 3) Replicate global as well as local best practices.
- 4) Share knowledge and technical knowhow with peer groups.
- 5) Develop institutions and rules with the help of experts and researchers in order to develop a successful green marketing platform.
- 6) Allow more financial institutions to invest in this sector.
- 7) Encourage manufacturers to produce and distribute goods as per green marketing guideline.
- 8) Strengthen government agencies related with this sector.
- 9) These types of topics can be included in academic curriculum.

XI. ENDING REMARKS

Every organization is trying to be the third generation organizations with their strategies. They are implementing their eagerness with the outlook of green marketing. Bangladesh government has undertaken different strategies to modernize green marketing practices. If every marketer accumulates their work effort into a distinct circle so that we can assure better residence for our next generation, it will save world created by our own labor. It is black and white that we must focus on green marketing prospect. Because this knowledge can help to make mass people conscious. With the help of green marketing we can regulate our consumption pattern and our commitment towards our planet.

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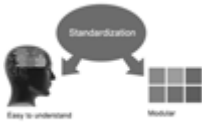




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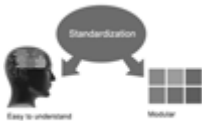
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- Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives
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Choose a revealing title. It should be short. It should not have non-standard acronyms 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.

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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
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Approach:

- Single section, and succinct
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- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
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- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

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- If use of a definite type of tools.
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- 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:

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- 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.
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- Leave out information that is immaterial to a third party.

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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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- Never confuse figures with tables - there is a difference.

Approach

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Approach:

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<i>References</i>	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring



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