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Satisfaction and Loyalty

Impact of Social Media Usability

Highlights

Adoption of Internet Banking

Qualitative Study by Interpretations

Discovering Thoughts, Inventing Future

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A Qualitative Study by Interpretations of Psychologists about Effects of Media Psychology on Consumer Buying Behavior

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The data engaged in explaining the study, determined with interpretations of the in depth-interviews with the psychologist. The purpose of the study analyzing the psychology professionals' opinions about the internet advertising effects on consumer buying behavior in the light of media psychology. This study provides benefits for both brand advertisers and media consumers to execute a causation from the psychology professionals.

Keywords: media psychology, advertising psychology, consumer behavior, internet advertising.

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Strictly as per the compliance and regulations of:

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I. Introduction

Media Psychology is an important branch and rising trend to analyze the interaction among consumers, advertising and technology. In Turkey, Media Psychology has a shadowy figure and the relationship between media and consumer behavior is not adequately interpreted. Media, advertising and consumer behavior are grounded their theory form psychology and they are interconnected with each other. The APA (American Psychology Association) named the division 46 as Society for Media Psychology and Technology thus, by definition of media psychology focuses on the people and technology interactions and relationships. The pioneers of the filed Fischoff (2005) has explained the purview of Media Psychology in his article and Luskin (2012) has clarified the usefulness of the branch in his psychology series. Also, Rutledge (2010) has demonstrated the why it is a needed field in her report. Each passing day, there are increasing amount of articles and studies related to the field however, this study primes the subject in terms of the online advertising efficiency on consumers via the interpretations of the psychologists.

The purpose of the study analyzing the reciprocal relationship of internet advertising efficiency and consumer buying behavior from the eye of the psychology professionals in the light of media psychology. To transmit the psychological information and clarify the technological advertising; the literature review has deductively described with media psychology, advertising psychology and internet advertising admitting the name of APA's 46. division. In today’s world, people consume media more than water. Formerly media and internet were not taking a place in daily life however, in the 21st-century people consume media more than water. Furaiji et. al. (2012) mentioned the importance of understanding influencers of consumer behavior in their article thus, to understand today's consumption; the consumer behavior knowledge and theory enlighten the subject.

Fiore and McLuhan (1967, p.9) describe the medium as a technological factor that changes our lives interrelatedly. Media has to be considered as an environment to understand the society (Fiore & McLuhan 1967, p.26). People are consuming an idea, service or product via media tools inevitably and there are abundant studies related to the subject. However, there is a gap among conducted researches related with media psychology and consumer behavior relationships which only concerns and examines the domain's specialists as interviewees. Therefore, the analyses of the hypotheses have been questioned to the psychologists to interpret the related subjects of the study. The psychologists have answered the in- depth interview questions not only from the professional perception but also from the consumer perception. for both marketers and media consumers from the professional eyes. This study is beneficial for both brand advertisers and media consumers to provide a causation from the psychologists.

II. Literature Review

a) *Media Psychology*

The keystones of Media Psychology springs from the application of the psychology in communication. The prime values of the discipline, mostly based on the social psychology theories and the mass communication improvements. The technological developments in mass communication dominate the Media Psychology research fields. The way of how the

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explications are going in media psychology, depends on the eye of the explicator. For instance, the fields such as; marketing and advertising insert a different point of view to the discipline (Dill 2013, p.9).

The establishment of a discipline has to fulfill some requirements such as published books, articles, journals, university programs, organizations and far more than those the distinction needs a 'new media' that encompasses the ideology of the field (Dill, op.cit, p.10). The founder of Gestalt school of psychology Dr. Max Wertheimer, around 1912, submitted a paradigm for the whole figure and its combining but separated parts. Gestalt theories and laws are used for advertisements, brand logos, photography and several other visuals (Zakia 2007, p.28). Thus, psychologists have started to consider the all Gestalt theories are relative to different media forms (Dill, op.cit, p.15). Along these lines, the roots of media psychology started to preoccupy social psychologist minds almost ninety years ago. The social psychologist and pioneer Hugo Münsterberg was mostly interested in how motion picture affects the audience psychologically[1].It was a necessity because only the audience can help the media mediums to survive and only the bystanders can create the new expectations and also technologies[2]. In consideration of the observations, Müstenberg found similarities between the art of film and the human mind perception. Film and the human mind are transforming the information in other words they are not perceiving the information as it is (Dill, loc.cit). The studies of Hugo Münsterberg are still in use for film grammar studies in universities[1].

Back then the television became the main topic of the 1950s and the academics were solicitous about analyzing the influences of advertisements, programs and shows on children[1]. Through the years, while technological developments were influencing the mass communication tools, the comprehension of psychology was becoming clear also. In this manner, mass media became a major communicator and its analysis derived from media psychology[3]. As an illustration, the September 11 Attacks were in front of the eyes of everyone who watched television. Besides the victims and the witnesses of that moment, the whole world watched those terrible seconds over and over again via television and many psychologists analyzed the situation in front of the cameras (Giles 2003, p.2).

b) Advertising Psychology

Due to the human nature, if we hear a sound in a high pitch, a psychophysiological reaction emerges and we rotate ourselves towards the sound. If it is catchy enough we memorized it. It was a known fact since the ancient times, thus the shopkeepers of yore were yelling the product's name loudly as a basic advertising tactic to take attention of customers[4].

Theoretically, psychology methods involved in the advertisement in 1895. The scientific method survey is conducted by Harlow Gale. The survey included unconscious behavioral regulations and mentally cognitive conditions related to the expressions towards advertisements analyzed. The subsequent step arised from Walter Dill Scott. He realized that advertisements can easily take consumers under the control by demand, necessity, and obligation. As a consequence, Harry Hollingworth bolstered the advertisements research to make the structural perception more effective. The psychologist John B. Watson, attached the emotions theory to advertisements to alert people from the mind to sprit for his studies in the 1920s. Moreover, according to Watson, the role of celebrities was important for advertisements in terms of appealing consumers to make a success with the envisioned target market[5].

Even though so much efforts have been made to create an ad for today, customers do not let the advertisement to enter their life in many instances. Nonetheless, the drinks and snacks that we consume while we watch a movie in the theater resemble the movie itself. However, If the audiences realize the reminiscent clues within the advertising, they annoy and it causes uneasy situations. Hence; advertisers derived several methods from psychology theories such as; persuasion, memory, cognition etc. The advertisers expected that their advertisings persuade consumers. They also want that consumers remembered their advertisings. They would like to be 'the one' that gets all the attention based upon to sell an ideology, service or product inside the consumers' mind[6]. In a certain sense, there is a huge rivalry among brands and consumer are more aware of advertisements than ever before thus,

[1] Fischoff, S., 2005, Media Psychology: A Personal Essay in Definition and Purview. [online] APA Division 46. Available at: http://www.apadivisions.org/division-46/about/fischoff-media-psychol-ogy.pdf [Accessed 2 Feb. 2017].

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[6] Klemm, W., 2014, How Advertisers Get You to Remember Ads, Are you being manipulated?. [online] Psychology Today. Available at: https://www.psychologytoday.com/blog/memory-medic/201402/how-advertisers-get-you-remember-ads [Accessed 6 Feb. 2017].

advertisements have to acquire to be more clever compared to baseline (Giles, op.cit. pp.105-106).

c) The Internet Advertising

Not later than the growing moments of the internet, Madison Avenue realized the role of the digital world. The online advertising started to play a huge role in the expansion of the companies (Tavor 2011).

In case shorten the meaning, online advertising is; commercializing goods, ideologies, services on the internet. There are limitless ways of advertising on the internet thus online platform has more than one face. Thereby, the digital advertising along is not as expensive as traditional advertising media (Nichols 2013, p.62). The 21st century is one of the eras that any kind of small or large business can not survive without advertising on the internet. Internet advertising has the exclusive capacity to reach all wide world in a short amount of time when it used wisely just like all other media advertisement types[7].

Developing technology brought us the Web 1.0, thus advertisements changed their ways. Via online advertisements, consumers were in touch with the companies. Afterward, Web 2.0 emerged social media and everybody started to use the internet for communicating with their friends. People use it for people. Social content changed and along these lines, ordinary people as consumers started to trust their personal experiences about a brand. Companies started to comprehend social media and advertisements changed their fashion again. Although brands reached plenty of people just like they planned, online media has more manipulative features than print or broadcast media. Hence, consumers started to have trust issues[8].

In other words, consumers start to not rely on wide-open digital advertisements, they start to trust consumer ads. Additionally, through internet's nature, people carry the internet with themselves all the time, everywhere via mobile phone or touch pad etc. Taking the internet addiction problem aside, the persuasive abilities of advertisement become even more compelling. Through the medium of apps, banners, pop-ups and all other useful options of digital media start to fascinate the consumers. Plus, consumers start to comment about brands, services or ideologies. The research gate is quite wide open on the internet, therefore honesty emerges[9].

The source of the trust problem of consumers was not the used media tool on its own, because the manipulation is everywhere and brands would like to show the best features of their products. Perhaps due to the visual presentation, sound usage or inaccurate written information cause bias but, misleading factors are omnipresent. To sum up, specific kinds of online advertisements became the most effective promotion tools due to the correlativity of internet and internet of things[10].

Everybody loves everything about social media and its popularity reflects on its user number and increases rapidly. People keep update their pages and they would like to be informed by other pages, too. Thus, they have a feeling named; fear of missing out (FOMO), thus addiction endorsed[11]. Fear is not an adorable emotion so it causes uneasy situations. People refresh the online pages just not to miss anything. Users feel anxious about their real life and real time decisions. Humans always have fear of missing out, however, it raises up with mobile technologies. FOMO can cause being online all the time nevertheless it works for brands advertisers well. Brands desire to take a place in the consumer's mind all the time, and by dint of FOMO, consumers desire to check online pages all the time. Hence advertisers promote the fear because consumers don't want to miss. This negatively perceived situation turns in brands favor[12].

To promote digitally, the survey methods build several opportunities for advertisers while defining their target market audiences. Advertisers know their consumers and their expectations much better than before. In addition to that, their competitor platform and tracked marketing strategy has become stable (Leskovec et al. 2014, pp. 304-305).

Online advertising puts a company in a better position. Advertisers can rapidly seize the market situation as well as if it is an agency, notify the company for price arrangements and consumer expectations. Digital advertising creates an interactive relationship with the consumer as a result of it consumer persistence develops. Internet advertising also provides digital stores, in this way brands have an online personality and have different types of visual merchandising opportunity (Kayode 2014, pp. 161-163).

[7] Greener, E., 2016, How to Make Online Advertising Work for You. [online] Exactdrive.com. Available at: http://www.exactdrive.com/news/how-to-make-online-advertising-work-for-you [Accessed 11 Mar. 2017].

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[12] Miranda, C. and Mack, A., 2011, *Fear of Missing Out*. 1st ed. [ebook] New York: J. Walter Thompson Company, pp.4-5, p.7. Available at: http://cn.cnstudiodev.com/uploads/document_attachment/attachment/10/jwt_fomomay2011.pdf [Accessed 6 Apr. 2017].

d) Factors Affecting Consumer Behavior

The course of actions of a purchaser for a product persists by particular elements. Those elements can be independent of consumer's personal being and psychological condition but also, the essential factors can change in a certain surrounding. The marketers take the effective features, which alters the consumer behavior, into consideration during the preparation of marketing mix. Under four categorization those factors are social, cultural, personal and psychological (Haghshenas et. at. 2013).

i. *Social Factors*

The attached social community of a consumer affects the behavioral attitudes of purchasing. The understanding of norms for a community can be different for the another and that versatility reflects on buying behavior. The possessed position among the members of association or community affects the buyer's behavior (Burnett 2008, pp.109-110).

The reference group and family play an important role to determine social factors (Al-Azzam 2014). Sometimes the person can be a member of a group under the determined categorization without notice. The family factor can affect the member and the same member can have a role in business life. For example; the member can be a girl in a university, considering gender classification. The same girl can be the only child of her family and at the same time, she can be the class president. Thus she prefers social factors oriented products to satisfy the needs (Khaniwale 2015).

ii. *Cultural Factors*

Social class differences are easily monitorable by observing the products consumers use as well as the conversation styles and acceptance of norms are the key indicators of social class. Even if the location is different on the map, the crowds can demonstrate same characteristics in different regions. However, the characteristics can be contrary at different places (Taşdemir and Durmaz 2014).

Culture has a massive impact on societal habits and needs and shows territorial differences regarding the consumer behavior. All the members of a significant culture tend to live in accordance with the direction of the societal knowledge. Also, the subcultures within the culture signify differentiations. From the dressing style to book preferences can change by taking into account the cultural and subcultural differences (Çelik et. al. 2011). Furthermore, religion has an impressionable value on culture. The factor of religion forms from several rules within the region thus, it reflects itself on buying decisions such as; food, clothing, etc. (Lawan and Zanna 2013).

iii. *Personal Factors*

Starting from the personality, personal factors are related to the individual consumer straightforwardly. The occupational situations determine the economic conditions mostly. In accordance with the income level, the preferences of consumer products fluctuate. Also, the age group gives a clue about the consumer's lifestyle and age factor can be the indicative of needs (Purwanto 2013). Lifestyle has a symbolic meaning as the combination of behavioral habits. With reference to specific lifestyle; products, services and ideologies can change. In addition to that, consumed products are the supplementary indicators of the reflection of personality in a material way (Muniady et al. 2014).

iv. *Psychological Factors*

Buying behavior begins with motivation and motivation is an urge to satisfy the needs depending on the range of the necessity of the absence. The momentum of motivation can change considering the biological needs, such as; hunger, feeling chilly etc. Additionally, to rise up the self-esteem, the consumer can act in a hurry with a huge motivation and forceful feeling to compensate the gap. Therewithal, the sense organs not enough to shape the whole picture around us. Humans use the perception to combine all the information with touching to feel the pattern of the surface, tasting to feel the flavor, sniffing to feel the odor, seeing to observe the view, hearing to listen the sound. Perception map creates the phenomenon with background information and inspiration (Mohamed Ali and Ramya 2016). When the consumer determines a value for a product, it happens with the help of perception. The end user's the experiences depending on learning, reflect on the interrelated behavioral buying sequence (Furaiji et al. 2012).

e) Internal Influences on Consumer Psychology

The internal influences can be explained by understanding how a consumer develops reaction towards a revenue generating stimuli. When marketers see through consumers' internal provocateurs, they have more information in favor of consumer buying behavior and they progress financially. These internal influences are motivation, perception, learning, beliefs, and attitudes (Furaiji et al. loc.cit.).

i. *Motivation*

Motivation is an internal power to provoke the proper behavior towards the desired object. The consumers exhibit buying behavior for several reasons besides the basic needs. However the elements of buying progress begin with the recognition of what you desire. According to Abraham Maslow's pecking order of needs, whereafter the elimination of survival necessities, people start to look for higher demands. By taking into account that, if the marketers build a motivational factor for the prospective demand, the success is undeniable (Durmaz 2014).

ii. *Perception*

Perception is an individual process and it is not objective. It takes a shape after a process and sources from the five senses. The accuracy of perception is not the same for everyone. However, people tend to have similar reactions and opinions towards a perceived situation. The attitudes and feelings obtain their result value from gathered information. Moreover, the perception process happens subconsciously. For the marketers, It is important to create a nearly universal consent to bolster their brand figure (Yakup and Jablonsk 2012).

Also, knowing the physiological thresholds for human perception is considerably important for marketers. For example; being acquainted with the knowledge of the absolute threshold, can be effective for preparing a billboard. If the writings on the billboard are too small, drivers can not see what is written on it. At the same time, using the differential threshold data for a marketing promotion campaign can be beneficial for the marketers. For instance, minimizing the price and maximizing the size or inserting a colorful image among black and white visuals (Solomon et al. 2006, pp.46-47).

iii. *Learning*

The process of learning could be sourced from experiences and interactions (Khaniwale, loc. cit.). Nevertheless, the person can be reluctant and learning can be. That random activity is a result of the continuing nature of learning. Even if they are not into the context the consumers can remember or have information about products, services or ideologies and it happens due to the stimuli intervening effect. People can abstract the ideologies so learning can change its routine fashion by observation. Consumers' purchasing decisions are associated with the memories which sourced from experiences, their emotional reactions and the story behind the occasion (Solomon et al. op.cit. p. 62).

iv. *Beliefs and Attitudes*

Beliefs are based on ideological processes and depicted the concepts. The unfavorable beliefs are against the marketing success of products thus brands attempt to change the beliefs for their product's good via several campaigns or promotions. The attitudes are based on behavioral processes and inclinations for motions. The constructive attitudes towards a product mean marketing achievement however, attitudes can alter regionally. Attitudes and beliefs are relevant to each other and associated with consumer buying behavior. The marketers would like to sustain positive beliefs and attitudes because they have the profitable and direct connection with consumer buying behavior (Durmaz, loc. cit.).

III. Application: A Study of the Effects of Media Psychology on Consumer Buying Behavior

a) *Purpose and Scope of Research*

The study of the the effects of media psychology on consumer buying behavior, conducted to provide beneficial and psychological market information to brand advertisers and media consumers. The main objective of the study is analyzing the reciprocal relationship of internet advertising efficiency and consumer buying behavior from the eye of the psychology professionals in the light of media psychology. Media Psychology is a lesser known field in Turkey thus, the study purpose to create awareness at the same time.

b) *Methods and Sample*

Bearing in mind that the background of media and consumer behavior is psychology, the in-depth interview technique has been used to understand the interpretation of effects by psychology professionals. The qualitative nature of in-depth interview provided intellectual background information from participants' point of views and personal experiences of the psychologist.

Theoretically speaking, 12 open ended and explanatory questions have been asked to investigate and understand the online advertising effects through media psychology on consumer buying behavior. The explanations have been made due to the lesser known information about the media psychology and to give a clue to the psychologists. The structured questions are asked due to abstaining from evaluation risk, such as; the related field is lesser known, economic situation, religion etc.

Face to face and computer base face to face interviews have been made and data collected on the written documents to report and evaluate. To avoid the interviewer effect, questions are answered by interviewees own. The respond timing of interview questions has taken approximately from one to one and half hours. For each hypothetical questions, the answered opinions are represented with conceptual analysis due to the subjectivity of interview technique nature.

The number of 15 psychologists from Istanbul area, answered the structured 12 hypothetical questions to report their professional opinions. Interviewees are specifically selected according to their educational background. The criterion sampling method clarified the hidden methodological pieces of information among the nested hypotheses (Suri 2011). Either master degree, doctor of philosophy or experienced clinical psychologists have answered the questions. The names of the participants are kept secret and some characteristics have been changed due to the confidentiality.

c) *Conceptual Analysis and Interpretation of Hypotheses*

i. *The social media channels are used to socialize however, brands advertising promotes FOMO (fear of missing out) when the brand's social media account is posting very much information to stay in the consumer's mind. How do you interpret that the brands are supporting FOMO and promote addiction?*

Many of the psychologists made a consensus on that the brands are behaving like a human. Some of the psychologists presented their opinions on, either usage of fear of missing out (FOMO) needs a limitation or it does not even affect the self-aware consumers.

Considering the opinions about, brands are almost acting like a human on the socail media; it is an unsolvable problem and anyone can not expect anything from the brands and no one can make a step to stop them as long as brands have their followers. Also the user's anal stage makes matter due to the control mechanisim development. Keeping in mind that, brands are using FOMO for their target market and FOMO is the characteristic of generation Y thus, consumers have bigger chance to buy a product which promoted by FOMO if they are belong to generation Y.

Considering the limitation, some of the psychologists thinks that it is not ethical because it is provoking the comsuption more than ever. However, the unignorable fact of the competition is so high for the companies, that is why brands are using it massively. In early days, brands were staying just behind if they are not posting but, nowadays if they stay one step behind, they disappear. FOMO is not only for people but also for companies are suffering from the same reason, too.

In addition to them, one of the opinions was about the 'awake consumers'. Even if a brand does its best to catch the costumer, for a specific amount of people, FOMO is not effective because they can protect themselves.

ii. *The manipulated emotions via advertising (for example: the fear of aging) is in front of media consumers' eyes every time. Do you have any patient related with the over consumption causing from over manipulation?*

Findings of the manipulated emotions via advertising causing over-consumption for the patients, on the whole, mentioned for the cosmetic industry. The brands are creating the monotype sense of beauty thus the demands for their products are getting higher each day. The exploitatory advertisings of the cosmetic sector are making this situation to spend more money and time for therapy, shopping for cosmetic products and surgery; to reach the admired and accepted- self.

However one of the psychologists mentioned a different self-representation example which is a result of effective advertising. The results of the brand slogans as a given message are observable in daily life speeches. For instance, the client is representing her anxieties via a motto of a brand and she is using the slogans of the cosmetic brands while she is going through a change for their life.

iii. *Which one is the more effective advertising tool (printed, tv, radio, internet)?*

The psychologists agreed on the internet that includes all the other mediums, contains other communication types and moves ahead of them thus, the advertisers use social media and other channels heavily.

The psychologist who thought, the most effective advertisement tool is TV, taking into the consideration of important shows such as SuperBowl. On the other hand, the TV defense is not for the long term effect, it is just for now.

A few psychologist, based their opinions on the inclusiveness of the ads and the import thing is the user has the control or not. When the control is on the user if he or she is not looking for a product the ads are not effective. The effective ads are sinking into the subconscious and they are on the tongue in daily life. In addition to that, the social media appearance number is important for effectivity.

iv. *What do you think about the used media medium persuasive effects?*

According to the half of psychologist the media tool is not that important; in terms of the personalization, need, and feelings. The psychologists who think that the message is far beyond the medium, attach importance to the content of the advertising and the ultimate need of believing in something. In addition to that, consumers already know that the advertisements are prepared to sell a product, thus the importance of the message than the medium places one step above.

The evaluations of psychologists regarding the represented medium are important in terms of the persuasion; agreed on the social media and internet advertising have disadvantages. However right advertising on the internet is more effective. On the internet or for print media, the user can eliminate the advertising. TV has the most detailed visual material so the perception is the highest. The attention of the user is on the screen and the advertisement on the television takes the attention.

v. *People can skip the ads, change the channel, use ad-blocks etc. However, humans are in the form of advertisement nowadays (bloggers, Instagram celebrities etc.). Do you think that it is ethical?*

Some psychologist sourced their opinions from the fast consumption attitudes. If it is wrong information, it is definitely not ethical by all means. Due to the style of fast consumption to spread the product popularity, brands are taking on the responsibility for different options. Already "Is the advertising ethical or not?", it is the question according to them. However, instead of watching heart-wrenching ads on TV, they prefer to watch an entertaining representation episode of an Instagram famous.

Some of the psychologists think that the responsibility is on the consumer. Any of the consumers can be the advocate or the enemy of a brand. Some of them are agreed on the issue in terms of there is nothing to evaluate unethical however it is not realistic. The followed bloggers never say anything bad about the products they use. Ambition to make money is getting ahead of everything. On the other hand, if someone accepts to be a product for an advertising, it is not evaluable for ethical values.

vi. *The internet has limitless options to reach the wanted information thus, research is easier. Do you think that it is more effective than printed media or TV advertising?*

Even if the participant psychologists think that the internet opens up the door of multiple information sources thus, this makes its advertisements more effective than other media tools, there are some critical approaches towards the internet medium.

The assistive opinions of the internet's effectivity agreed on the measurable nature of the internet. Success is some sort of measurable for the internet however for traditional media it is not possible. In addition to that, the traditional media campaigns can reflect on online campaigns. They are different channels and connected to each other. One of the supportive but negative criticisms about the internet was related with the attention and pop-ups. The pop-ups don't take the attention in a good way and after a while user just ad-blocks them.

The psychologists who have a different angle mentioned that the users who use the internet mostly for research purposes absolutely approved the internet information and advertisement effectivity. According to opinions, the internet is very clever and makes it easy to reach information but it is not that clever to figure out what we want really. One of the psychologists gave as an example of footprints. When she was conducting a research article for residences and visiting a lot of residences' web pages, the websites followed her footprints and they sent her ads all the time. After six months have gone, the residences' websites kept on sending her ads and probably they thought that she was a potential residence buyer.

vii. *What do you think about, even if the participant is not there, the repetitive exposure of bad news sch as September 11, terror attacks etc. via media, can cause PTSD (post traumatic stress disorder)?*

Findings of the assumption agreed on the limitation of the bad news presentations. However, some ideological differences shared by the psychologists.

According to the psychologists, under the exposure of repetitive representations, the audience who has been exposed, can feel forced to think about it. Today, the audience does not only think, after thinking, the audience shares this ideology on social media thus, this situation turns into the ideological activism.

Due to the ideological differences of psychologists, besides the negative effect of representations the received opinions have agreed on the media is carrying out a conscious propaganda. Media mediums create a virtual reality and pushing people to believe it. This kind of broadcast visuals used for terrorizing the public.

viii. *What do you think about the multitask nature of the internet, can it provoke us to be a multitask people or make us lazy?*

The psychologists who agreed on, the multitask nature of the internet makes us lazy, submit that; while we are using the internet, we are not using several functions of our brains. If we look at from a wider view the user is only doing one thing 'using the computer'. According to them; there is nothing creative, only muscle memory is used during this activities.

The psychologists who agreed on the internet makes us multi tasked people, submit that; using the internet helps to develop motor skills due to the fact of doing several things at one time. In addition to that, in today's world, we need to handle several things at one time. According to the consensus; if we can't adapt ourselves to multitasking behavior, we can not finish what we need to do. Besides the internet makes us multi tasked, being multi tasked is a necessity.

One of the psychologists proclaimed that, the personality differences can change the case. Some people are better with one work but others are better when they are doing several things. At this point, technology is effective and beneficial. However, if someone is already diagnosed with attention deficit hyperactivity disorder (ADHD) or heavily impatient, the e-mails, calls, social media notification create interruption.

ix. *To what extent, the fake avatars can create an impact with social media comments on consumers?*

The psychologists who think that fake avatars are effective on consumers, consider the subject; if the created lower-self has been accepted on social media, it is effective. On the other hand, they explained it from personality differences point of view and the affection

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dependency is on the person's interactivity and changes from person to person. In addition to that, the sub-personalities are the ones which are in front of our eyes all the time thus, the consumers are going to get used to them and it creates a normality feeling.

The explanations from the consumer side are based on the experiences. Getting the message and ideas from digital world plus the advice from the inner circle strengths the persuasion and supports buying behavior. In addition to that, Consumers are taking into the care a lot of criteria while reading the comments about a product. Today, the consumers became wiser and they can easily understand the purchased comments. It is hard to persuade and trick the consumer for today.

x. *'People like to talk about themselves' Regarding this, what do you think about the Twitter-like channels?*

According to the majority of psychologists, if we take a look at to the human nature, people needed to be looked by others. As long as people find someone to look at, it will remain on the agenda. In the digital world, presenting personal opinions are a part of daily life, submitting it as a detail and turning them into an explanation.

xi. *How do you interpret the online game advertising, considering the over-focused situation of the gamer to the screen?*

The majority of the psychologist based their opinions on the disturbance. According to the explanations, nobody wants to be interrupted during a pleasurable and joyful game and those ads can give damage to brands due to the annoyance. Eventually, there is something interruptive.

Some of the psychologists found in-game advertising effective if there is something beneficial for the played game. If it is a new game advertisement, the probability of buying the new game is high for the game player because the target group is right over there. Those type of ads can take the attention completely. Due to the fact that, the user is locked on the screen and in-game ads can be disturbing but if the online game player is watching the ads to not pay money for the played game, the in-game advertising is effective.

xii. *The virtue of changing channels has begun with TV and radio moreover, continued on the internet even faster. What do you think about it can cause hyper activity and attention disorder?*

Many of the psychologists explained it as a result of today's world condition and sources from the system. The psychologists who considered ADHD as a result of today's world condition, supported their opinions. According to the findings, instead of being a pathology, it is turning into a lifestyle. In addition to that, changing channels and contents are sourcing from the consumption society. It is normal if the people keep acting hyperactively without living the moment. Hyperactivity is observable on the from eating habits to friends meetings. The disrupted attention is an issue for today. However, TV, radio, the internet are the backbone of the consumption society.

The different point of view of psychologists was explaining the change fashion, in terms of the media forms. If someone who suffers from ADHD, the patient can catch an eye on irrelevant advertising. Due to the lack of focus, the user watches the irrelevant ads however, if the users know what they want and very focused on what they want to watch, they would like to skip the ads as soon as possible. The impulse to skip the ads quickly can seem like an ADHD attitude but, it does not mean ADHD, refers to it solely.

However one of the psychologists explained it as it is a source to do more free-association and it can open a discussion in terms of the benefits and losses. For a personality who is able to take the risk of all advantages and disadvantages, the assumption can be considered as a contribution to flexible personalities.

IV. Conclusion and Indications

The analyze of the results of interviews with 15 psychologists contributes understanding of consumer buying behavior in the light of media psychology. The majority of findings give support to online advertising efficiency in comparison with other tools of advertising for marketers. Especially considering the psychological factors affecting consumer behavior must be underlined by marketing strategists to get acquisitions. However disclosing and utilizing the internal influences of consumer psychology is beneficial for marketers but can cause a set of problems on consumers' psychology.

The major findings gathered from psychology professionals opinions indicated that the functionalist nature of internet increased the spending time in front of the computer-like tools. As a result of it, multi tasked nature of the internet reflects daily attitudes and daily attitudes are reflecting disturbingly to the real life from time to time. The internet connection is in the hands of the users all the time thus, users tend to skip, change or overlook the items. Those speedy behaviors refer to ADHD during the daily life. For instance; even in a restaurant, if people can not even wait till their ordered food comes to the table, this situation refers to ADHD.

Due to the media consumption, ads are getting clever each day via resolution of consumer psychology and that situation is causing new psychological problems just like FOMO. Brands are promoting FOMO thus addiction is being endorsed and particularly cosmetic industry is using emotional manipulation via advertising. Those situations are more effective on introvert personalities and cause to move off from reality. As a result of it, extreme consumption of goods, services or ideologies emerges and all those factors show themselves in a stress disorder from such as

PTSD. The habit formed consumption is beneficial for brands however extravagant manipulation via advertising can cause the need of psychological help on consumers. Thus, the limitation on advertising is suggested.

On the other hand, advertising can be good for both the brand and the consumer. The mutual benefit factor brings prestige to the brand and also does not bother the consumer. To exemplify that, perceptively used in-game advertising is very successful in comparison with non-contextual advertising by far. This is because it is profitable for game player and the in-game advertiser. On the other hand, casting an everyday people as a method of advertising such as sponsoring a YouTuber, can help to promote brand popularity and contribute financially for the brand's products. As an inference from the opinions of the psychologist; all the other advertisers should be attentive to the content-relation when they advertise because instead of the media, the content comes into prominence.

V. Discussion

Unlike the McLuhan's (1967) submission "*The medium is the message.*", the gathered implications from psychologists showed the importance is on the content of message not the media tools. However considering the marketing 4P and the nature of advertising, the preferred media alter the perception and buying behavior.

VI. Further Research

The study needs to be conducted with more amount of psychologists. The Media Psychology branch must be known more by psychologists to get more precise results. In addition to that apart from in-depth interviews, the quantitative research has to be conducted for consumers to evaluate statistical results of nonprofessionals. Only with the quantitative and qualitative combinations of results can open up a better way for the understanding application of media psychology's usefulness.

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Client Focused Behavior: To Personalized Trust through Collaborative Filtering

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Abstract- The article analyzes different authors' approaches to understanding the essence of the term "client orientation." Various aspects of client orientation manifestation are shown by using the McKinsey 7S Framework as a basis. A conceptual client orientation model has been proposed, which on the one hand allows structuring client orientation and on the other to estimate this competence in a company. The basic values of client orientation have been defined. The main approaches of economists to understanding competences and distinguishing core competencies have been analyzed. The strategic vision in the context of the modern development of relationship management theory, as well as club trade and economic relations, based on collaborative filtering, have been suggested as new core competences.

Keywords: client; customer, customer orientation, key client management, core competencies, strategic vision, trust, club consumption.

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CLIENTFOCUSEDBEHAVIORTOPERSONALIZEDTRUSTTHROUGHCOLLABORATIVEFILTERING

Strictly as per the compliance and regulations of:

Client Focused Behavior: To Personalized Trust through Collaborative Filtering

Ossik Yu. I. [α], Gelmanova Z.S. [σ], Borbasova Z.N. [ρ] & Prokopenko O.V. [ω]

Abstract- The article analyzes different authors' approaches to understanding the essence of the term "client orientation." Various aspects of client orientation manifestation are shown by using the McKinsey 7S Framework as a basis. A conceptual client orientation model has been proposed, which on the one hand allows structuring client orientation and on the other to estimate this competence in a company. The basic values of client orientation have been defined. The main approaches of economists to understanding competences and distinguishing core competencies have been analyzed. The strategic vision in the context of the modern development of relationship management theory, as well as club trade and economic relations, based on collaborative filtering, have been suggested as new core competences.

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I. Introduction

In modern business area the companies dealing with creation of a stable competitive position, more and more stop focusing on current sales performance and strive to develop long-term interactions with key market participants, first of all with clients. The company achieves the creation of stable competitive positions by constructing a system of partner relations, allowing increasing efficiency of processes of creation and distribution of value. There are at least two reasons of this special attention to clients, which we analyze, in modern economy. *The first reason deals with a consequence of scientific and technological advance (STA) that causes the increase in share of consumer goods of complicated design and structure.* Depending at what stage the consumer can define quality and utility of products, they can be subdivided, relying on the studies by C. Price and I.A. Aliev, into a priori (conventional consumer products,) prior (search characteristics prevail), post priori (experience characteristics prevail) and undefinable (belief characteristics prevail) products (Price, Aliev). At that the share of the two latter groups of goods and services where an intangible component of quality dominates, constantly grows. *That causes information asymmetry between the seller and the buyer: the seller knows about quality and performance attributes of such products significantly much more, than the buyer. The second reason consists in that that globalization contributes its important mite to increase in variety of intra specific range of products* which confuses the buyer even more. *The third reason is also associated with STA consequence - massified production and consumption (which defects were noted by A. Toffler as far back as some decades ago): non ethical behavior of the person in the organization increases with growth of collective with which one - directly or indirectly - is in contact.* Consumers more and more leave this global market fertile for misinformation for local markets offering more reliable information about goods and services.

Thereby the conscientious consumers more and more sensing marketing and, particularly, advertising misinformation in coming society which can be renamed as information and misinformation society, impose a boycott on depersonalized trust. They prevent deceit, hence their economic damage as well, by switching over to local personalized relations. In this context focus on the client and construction of system of partner relationships seems one of the most perspective areas of research and management.

Rapid acceleration of market processes, quick change of technological platforms and increase in the level of uncertainty in company environment make the focus on the client the main source of competitive advantages and of value creation. Among factors impeding the organization to become the client focused it is possible to put an aggressive organization strategy directed on essential increase in market share as well as on short-term gain. To win a stable competitive position deeper understanding of focus on the client is necessary when practical mechanisms to increase client orientation become the most called-for ones. Client focused approach (end of the 20th century - early 21st century) develops in response to manifestations of globalization and of information revolution. What manifestations of the aforementioned processes have specifically triggered the renaissance of once existed phenomenon - client focused behavior (CFB). What new is carried by the modern modification of this behavior and why this behavior is so attractive to economic agents? The present article deals with the search for answers to these and associated questions.

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II. Research Methods

The methods of structural, functional, institutional, of phenomenological and of multiple-factor approaches, of typological and of logical analyses, of synchronous and of diachronic comparisons are used in the work. A theoretical basis for the research is works of foreign and of Kazakhstan researchers concerning client focused behavior, core competences, long-term vision, trust, club consumption.

III. The Main Part: Analysis and Discussion

It is necessary to consider client focused approach as one of the main preconditions of development of companies in modern conditions. Such features of development of enterprises and of their relations with market actors at the present stage, as innovativeness, self-organization, availability of special competences, active interaction are reasons for it. Basic CFB components are: focus on keeping clients, on individual communications based on relations (instead of a product), on cooperation with clients. The company that sees CFB as a source of development, does not renounce main principles of the technocratic and marketing approaches, but management of development becomes more complex and comprehensive. It is possible to assert, that CFB is more effective for the enterprises focused on a long-term profit.

When analyzing the basic tendencies of change in a situation on various corporate markets constant growth of competition is obvious. However the majority of heads and of specialists not quite realizes what should be done specifically that the client has voted by one's money for client orientation.

Traditionally «client orientation» is meant the policy of a successful organization realizing, that its activity is focused on the client. Often a substitution of concepts occurs: client orientation is identified with availability of qualitative service standards in the company. In spite of the fact it is widespread the concept of client orientation has no unequivocal scientific definition adequate to established new economic conditions. Therefore it seems important to analyze the essence of the term «client orientation» from various authors' positions. For some authors the client focused approach is a strategic approach to organization development ensuring increase in its competitive ability and profitability growth meaning mobilization of all its resources to reveal, involve, attract clients and to keep the most profitable of them due to improvement of quality of service of clients and to satisfaction of their requirements» (Kareeva 2007). According to another definition (Loshkov 2014), client orientation is "ability of the organization to derive an additional income due to deep understanding and effective satisfaction of clients' requirements."

I. Mann defines client orientation as «triggering positive emotions and delight of prospective and current clients that leads to selection of goods and services of your company among a multitude of competitors' goods, to repeat purchases and getting new clients due to existing clients' recommendations» (Mann 2014). "This is the highest value of enterprise focus on the maximum satisfaction of the client." (Busarkina 2007) One more author (Rusanova 2008) asserts that "this is the process directed on increase in life cycle of company interaction with the client."

"Understanding of one's target buyers to be able to create superior value for them continuously. …requires that a seller understand a buyer's entire value chain, not only as it is today but also as it will evolve over time subject to internal and market dynamics" (Narver and Slater 1990).

A number of western authors consider that CFB is a part of corporate culture, a set of beliefs putting the client's interests ahead of those of managers, of shareholders, of employees. Thus, in focus there is not only understanding the requirements of existing and prospective clients, but also understanding their values and beliefs (Deshpandé, Farley and Webster 1993).

The focus on clients has to lead to increase in the organization efficiency. If there is no additional gain from better service there is no client orientation either. In this aspect the concept of «client orientation» according to Smirnov and Lutchkov (Smirnov 2013, Lutchkov 2010) is dearer to us. The former notes that this is the strategy of an enterprise directed on the account and satisfaction of the client's requirements and on formation of as comfortable relationships with him as possible for the purpose of a long-term professional interaction. The latter considers that "client orientation is the ability of a company to create an additional stream of clients and an additional income due to a deep understanding and satisfaction of clients" (Lutchkov 2010). Misunderstanding this fact causes unjustified expenses as invested resources are used inefficiently. In our standpoint B. Ryzhkovskiy successfully described the term under discussion: "client orientation is a tool of managing relationships with the clients, aimed at getting a stable income in the long-term period and is based on three criteria: core competence, target clients and equality of positions" (Ryzhkovskiy 2005).

Client orientation forms by the elements of the McKinsey 7S Framework.

Various aspects of client orientation manifestation are well demonstrated on the basis of the McKinsey 7S Framework which considers the organization as a system consisting of seven elements. The result of similar arrangement of client orientation forms is presented in Table 1. (Ruvenniy 2015).

Table 1: Client orientation forms by the elements of the McKinsey 7S Framework

7S Framework element	The essence of an element	Client orientation forms
Strategy	The long-term plan for organization development promoting the growth of competitive ability and creation of strong competitive advantages	The availability of a strategy allows the organization to achieve corecompetences in various aspects of relationships with consumers
Structure	Way of organization of interaction between subdivisions with indication of principles of subordination and of area of responsibility	The interaction between front office* and back office* for the purpose of provision of well co-ordinated work of the staff while servicing consumers.
Systems	Methods of making managerial decisions, of running daily work in the organization, of developing business	Conformity of the adopted rules and procedures to a requirement of the maximum satisfaction of clients' needs
Shared values	Norms and standards of interaction in the organization; principles of corporate culture, mission	Promotion of client orientation values among organization employees
Skills	Abilities, potential and competences the staff of an organization has	The competences which are necessary for implementation of client focused approach
Staff	How many employees are working in the organization, what their occupation, how work with staff is organized: hiring, advanced training, motivation	The staff is an active participant of communications between the organization and its clients, i.e. receives and passes the information on degree of clients' satisfaction
Style	The management style accepted in the organization; significance of chiefs and their role in acceptance of strategic decisions on business development	The client focused style of relationships enables to improve and correspond to clients' expectations

**Note. Front office isa common name of a group of divisions or processes in organizations which deal directly with clients, customers.*

Typical front office functions include communications with clients, obtaining and introducing, for a subsequent processing, documents from clients, interaction with other internal divisions of the company for giving the information to the client, calling and distribution of information reports to the clients, processing of incoming calls.

As examples of front office divisions are call centers, sales areas and showrooms, customer service desks. As examples of front office of information systems - a customer self-service portal («client area»), an information booth of a sales area, a distant banking system, information systems of front office activity support - CRM, ERP modules to enter client orders, ABS modules to maintain operational area activity.

The concept of front office is often contrasted with that of back office (divisions in which the administrative work of a business is carried out), sometimes (in financial sector) - with middle office (divisions checking and directly processing client operations).

Thus, it is possible to define the following obligatory conditions for an organization claiming to be the client focused one: availability of realized and purposefully developed core competences and absence of declarative core competences of general nature (examples of the latter: quality product manufacture at a fair price, satisfaction of consumers' expectations); an unambiguous definition of target groups and revealing their unique requirements; readiness to refuse the non-target client for priority servicing the key one; preference of long-term profit over short-term one; the task of development instead of survival is topical.

By the results of analysis of various authors' approaches to the term «client orientation» it is possible to note ambiguity and pluralism of opinions of scientists, businessmen and experts concerning the given concept. Some understand by the given term - process, others - characteristic, still others - method (tool).

Besides, the majority of authors formulating the essence of «client orientation» category do not define precisely what «client» means. It should be noted the ambiguity of the term «client» and its difference from the term «consumer. » A dictionary of economics and law gives the following definitions: Client is a legal or physical person using the services of another physical or legal person, entering into business relations with the latter.

Consumer - prospective or actual buyer having intention to acquire either acquiring or using products, works, services exceptionally to suit one's own ends not connected with profit derivation.

Thus, «consumer» and «client» are different economic terms and are not synonyms. The concept of «client» is wider and includes the term «customer» in its structure. Within the frameworks of client focused approach it is expedient to formulate the term «client» as follows. Clients mean legal or physical persons acquiring products and services of a company non-gratuitously, namely - existing or prospective dealers and end users.

It is possible to agree with each of the given definitions, but in the present article we consider client orientation as «tool of management of relationships with the clients, aimed at getting a stable profit in the long-run period and is based on three criteria: core competence, target clients and equality of positions» (Ryzhkovskiy 2005).

IV. Basic Values of the Client Orientation

Core competence helps the company to achieve certain results more efficiently. The core competence should be prolong in time (not short-term and not one-time) realized by company management and is used regularly (personnel should be able to repeat its successful actions.) At that the formulation should be specific to the limit, giving an accurate idea about the advantage of a given firm (Kravtchenko 2010).

To single out core competences it is necessary for a company to define its primary resource for creation of competitive advantages and for selection of a strategy of changes of business. It is no wonder that a number of authors (Porter, Prahalad, Hamel) investigate a problem of the concept and of the use of «core competency» category. First, they analyze the history of this term development, but have still not come to a single unequivocal opinion what it means (Crainer.2002) Second, practice of using in core competences of companies for formation of competitive advantages considerably lags behind theoretical works.

G. Hamel and C. Prahalad define core competences as habits and skills which allow the company to provide consumers with fundamental benefits (Hamel, Prahalad 2002). In another work (Ivens 2004) core competence is defined as a set of interconnected habits, abilities and technologies, providing the company with an effective solution of certain problems, situations.

According to the definition given by another group of authors (Kotler, Berger, Bickhoff 2012) the core competence of an organization - competence ensuring its competitive advantage. At that the core competence should have three characteristics: value - it should be irreplaceable; uniqueness - should exclude copying; availability - the company should be able to use it. Some authors extend the list of signs of core competences (McClelland 1973), and other authors (Yefimov, Hanykin 2002) complement it.

Internal knowledge (Kaplan, Norton 2004) were called higher competence, inaccessible to direct perception of the consumer which indirectly expressed in the use value of a final product through the effectiveness of use of capabilities and resources of an organization with which help the maximum use value is produced.

Resources with which help the company can gain competitive advantage and generate in the client's view an exclusive value have been enumerated by McGrath (McGrath 2005). So far eight properties of core competences have been identified (Payne 2007). M.Porter mentions the fact that core competences can be in various forms for the first time (Porter 2008). In an interdisciplinary dictionary of management it is noted that core competence is "all that the company or its divisions do best of all" (Myasoyedov 2005).

According to G. Hamel and C. Prahalad, the company should be perceived not as the sum–total of its constituent business units and as the combination of core competences - habits, abilities, technologies allowing the company to provide its consumers with certain values (Hamel, Prahalad 2002). The core competence is a strategic potential of the company. The day-to-day management of the company is a method to derive benefit from potential (Apenyko 2010). The number of core competences can be different, from 5 to 10 of the mare mostly distinguished. The timely understanding of core competence clears the way for a long-term market leadership and the conquered leadership, in turn, demands to concentrate efforts on a core competence.

Two questions arise: a) how to define core competences; b) whether they are constant or can vary in time. Apenyko (Apenyko 2010) offers one of the methods of definition of core competences of the company - through revealing key clients, nature of their requirements and company role in satisfaction of these requirements. This way allows client focused company to receive the answer to the question: "What should the company do today and tomorrow to meet clients' requirements?" It seems that the aforementioned author, unlike previous ones, not only assumes relationships with the company for the future, but also wonders "what should the company do in this future?" We notice that under conditions of an intensive competition developing into hyper competition, it is rather difficult, but is very important to be guided in this issue for CFB.

Vision and strategy of a company. In modern strategic management the term «vision» connected with intuition is persistently occupying its place. It would be very simplified to identify vision only with intuition. It seems to us that for a reliable vision the combination of experience and basic knowledge of a manager of one's job with intuition are required provided that knowledge and experience can alternately pass from crystallized (applied) to fluid (abstract) intelligence. In other words, intellectual and creative components should interact: “pure intuition - intuitive search strategy - systematic search strategy - directed search strategy - exact calculation,” as shown in the teaching manual of creative management (Svidruk, Ossik).

Besides, we believe that a core competence which is vision, should be realized in interrelation with others competences in the conditions of a personified trust (about it will be said a little below - under the heading «equality of positions»). Revealing and using core competences by companies should cause their growth and development. Hamel and Prahalad name this interrelation of competences «portfolio of core competences» and it is expedient to conceive of the organization from these viewpoints, instead of considering it as a group of business units (G. Hamel, Prahalad 2002).

Searching for competitive advantage the organization cannot do without the already mentioned «look inside itself», thus trying to identify within those abilities around which it is possible to build business space (Yefremov 2001). Owing to development of internal factors some companies manage to conquer leadership in traditional industries of the mature market.

(Ancoff 1965) suggests «grid of competences» in the form of a stereo typed list of abilities and resources which should be made regularly both for the company proper and competitors to make a comparative analysis and to reveal a relative force of competitors in a given market.

Deeper search for possibilities to coordinate the abilities of an organization and external environment factors was realized in the concept of deriving competitive advantage from correlation of distinctive competences and existing possibilities, described in works of such known authors of the Harvard Business School (Learned, Christensen, Andrews and Guth) in the 1960s. It promoted the emergence of known model of SWOT analysis (Learned, Christensen, Andrews, Guth 1965, Andrews 1987).

Thus, in the modern conditions client orientation is manifested in advanced study of consumer values, «look inside itself», mutual vision of the present and the future of some organization - from range and productive to outlook aspects. Therefore vision is called the main strategic resource of CEOs.

Target clients - limited list of clients or client groups, priority for the company in the long-run. Target clients’ characteristics should be formalized and correspond to the basic criteria of segmentation presented by Solovyova (Solovyova 2010).

Thus, recently the conception of key client management gains an increasing popularity, aimed at individualization of service of the most important consumers of services and fuller satisfaction of their needs (Ivens 2004). Taking into consideration Pareto's Law according to which 80 percent of income is brought in by 20 percent of clients, it is possible to draw a conclusion that it is necessary to treat clients differentially and to establish its relations with them, assuming their individuality as a basis. As F. Reichheld and T. Teal note, the total number of attracted and lost clients is not as much important as the number of attracted and lost key clients (Reichheld, Teal 2005).

The major feature of key clients is their indisputable appeal because the work with them allows lowering costs considerably through the study of key clients’ changeable requirements (Melnikov 2016). The importance of the client for the manager-company can be defined by different criteria. M. Starenkov (Starenkov 2011) explains the basic aspects of Key Client Management conception as follows: “In the portfolio of any firm there is always a central nucleus of customers. They are those customers whom the supplier defines as its key clients. Key Client Management means formation of a new mission (like creation of new jobs, development of new scopes of activity etc.) and its integration into existing company structures.” Key Client Management is the conception due to which it gets an opportunity to become familiar more closely with consumers’ needs. Key Client Management coordinates specific organizational decisions with the given consumers. The purpose is to better serve them and to attach to the company in the long run. As J. Tschohl notes service becomes competitive advantage only then when affects purchase decision and occurred changes become noticeable for clients (Tschohl 2006).

Equality of positions (partnership) - relationships between the supplier and the client, when there is no dominance (conscious or casual) of one of the parties at any stage of relationship defining CFB. The main feature of partner relationships is the absence of dependence on the contractor (Tchernyshev 2004).

When managing long-term business relations purely economic indicators give only a partial idea about success of cooperation. This concept is concretized mainly by three main «uneconomic» components - trust between partners, obligation in relations and satisfaction with them. We will consider them at greater length.

In our opinion, trust is such a position of a decision-making person which in a situation assuming a choice from several alternatives, induces him to reject certain models of behavior connected with certain costs and loss of time. Obligation in relations, like trust, is mainly conceived as the individual’s position. R. Morgan and Sh. Hunt define this component as position when the partner believes existing ties with the other party to be so important, that they deserve maximum efforts for them to be continued. Such set is a basis for stabilization of relations and for attachment of the client (Morgan, Hunt 2004).

As L. De Chernatony and M.McDonald emphasize that the new way of value creation means active involvement of consumers in the product creating process when the added value is created by buyers and has higher utility. At that the mentioned authors introduce a new concept «prosumer» (Producer and consumer) which defines the person who is simultaneously being the user and partly developer of a product or service (De Chernatony, McDonald 1998).

Increase in services marketing efficiency - one more weighty part of process of formation of client relations. It is imperative to form target client's «portrait. »This will allow simulating the future behavior of clients, allowing achieving the client's positive answer to the offer to acquire a new product and/or service. Berdina considers that for qualitative management of relationships with clients private strategy can be used as well (Berdina 2007). All aforementioned strategic steps should assist a service organization not only improve and consolidate relationships with clients but also to strengthen competitive advantages.

Thus, modern views on relationship management theory development are rather varied. Table 2 shows the classification of German school of this conception, which is mainly based on statements of the exchange theory and neo-institutional economics theory (Sonina 2011) with our addition. The researchers' attention covers applied aspects of relationships which can be extrapolated mainly on the sector of B2B markets. However it is worth noticing that aspects of researches of relationships on B2B markets have not so much conceptual as applied usage. Analyzing relationship management theory, it is possible to notice that shift of emphasis from transactions to relationships occurred. The distinguishing feature of a new market is transformation of consumers into a new source of experience for companies, introduction of the concept of experience as competitive advantage of the organization (Webster 2007).

Table 2: German and Russian schools of relationship management

Schools		Representatives	Directions of researches
German school	Institute for Marketing, LMU Munich	Silke Bartsch/Jan Engel/ Anton Meyer /	Satisfaction and consumers' behavior, client orientation of the company
	University of Leipzig	HeïeeLubler	Concept of value in relationship marketing, including the concept of consumer value.
	ESMT Berlin	Mario Rese	Influence of client focused behavior of the seller on the client's willingness to make a purchase
	Leipzig Graduate School of Management	Manfred Kirchgeorg	Consumer's behavior, comprehensive analysis of relationships between companies, clients and other interested parties.
Russian school	Higher School of Economics	A. Dolgin	Collaborative filtering of economic actors, club consumption, post-factum payment for a product (service)

A.Dolgin's approach (Dolgin 2010) seems prospective to us, whose radical suggestions and conducted experiments show that the experience of collaborative filtering also extends to other non- and material goods and services. In this case a client-focused policy hinges on club consumption within rather closed communities. Let's consider this approach at greater length.

In the second half of the 20^{th} century the unethical selfish behavior of financial tycoons of the planet has destroyed common, i.e. depersonalized trust for which Putnam, F. Fukuyama as well as a long list of economists and sociologists - advocates of liberal market economy - stood up so much. In other words global economic (in the first place financial) elite «swindled» trusted world (and some states in particular) for a large amount of money, pumping out their profits. In so doing, this elite destroyed social channels of economy capitalization. "Bright future welfare" from market economy illuminated the world so much that in the beginning of 2017 highlighted preposterous outrageous facts: according to euro news 8 people on the planet possess the same amount of wealth as 3.6 billion of the poor. This became a conspicuous proof of that apocalypse which liberal market economy with its globalized scenario, financial bubbles, already come mis- (or pseudo) information society (under the banner of depersonalized trust) is preparing for the world. Consequently under the influence of such prospects subjects of economic activities become localized, move from depersonalized trust to personalized. If because of the aforementioned causes club consumption expands and gains momentum as the further stage of its development rapid growth of club trade is assumed. Its sample - trading on the exchange with listing - are already expanding and are going to spread further to lower levels (SME). It is this process which A. Dolgin means calling it collaborative filtering. So client focused behavior is long-term trend under conditions of intensification of processes of deglobalization, regionalization and of liberalization of economy, progressing ever more dynamically.

V. Conclusions

The issues of client focused approach to company management have been analyzed and attempt to systematize the ideas about the essence of this concept has been made. It has been suggested that by means of focusing on target clients by using factors of core competences, of unique needs of every target client and of equality of positions the company will be able to achieve leading positions on domestic and foreign markets.

The client orientation is suggested to be understood as organization self-restraint, rewarded by its target clients. Thus it is possible to define the following essential conditions for the organization claiming to be client focused.

1. The presence of realized and purposefully developed core competences (which include strategic vision, collaborative filtering and club relations) and the absence of declarative core competences of general nature;
2. Unambiguous definition of target groups and revealing their unique needs; readiness to refuse the non-target client for priority servicing the key one; preference of long-term over short-term profit. The task of development instead of survival becomes topical regarded in that light.

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The Impact of Social Media Usability and Knowledge Collecting on the Quality of Knowledge Transfer: An Empirical Study among Saudi Context

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Abstract- Purpose: The main purpose of this study is to understand and investigate the impacts of social media usability and knowledge collecting on the quality of knowledge transfer. In addition, to investigate the impact of social media usability on knowledge collecting.

Design/methodology/approach: The study is considered an empirical study that uses quantitative method and probability sampling technique. Survey was conducted using Web base questionnaire where the retrieved number was 298, in which 128 were excluded because of incompletion.

Findings: The study shows that social media usability and knowledge collecting have significant statistical impacts on the quality of knowledge transfer. Yet, it shows that social media usability has no significant impact on knowledge collecting.

Keywords: social media usability, knowledge management, knowledge transfer, knowledge sharing, knowledge collecting.

GJMBR-E Classification: JEL Code: M37

THEIMPACTOFSOCIALMEDIAUSABILITYANDKNOWLEDGECOLLECTINGONTHEQUALITYOFKNOWLEDGETRANSFERANEMPIRICALSTUDYAMONGSAUDICONTEXT

Strictly as per the compliance and regulations of:

The Impact of Social Media Usability and Knowledge Collecting on the Quality of Knowledge Transfer: An Empirical Study among Saudi Context

Dr. Soad A. Almeshal[α] & Hessah Khalid Al Jasser[σ]

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Design/methodology/approach: The study is considered an empirical study that uses quantitative method and probability sampling technique. Survey was conducted using Web base questionnaire where the retrieved number was 298, in which 128 were excluded because of incompletion.

Findings: The study shows that social media usability and knowledge collecting have significant statistical impacts on the quality of knowledge transfer. Yet, it shows that social media usability has no significant impact on knowledge collecting.

Research limitations/implications: The research focused on the citizens and residents of Saudi Arabia which may limit the ability to have the results generalized. Also, the lack of previous studies and researches investigating these relationships is considered a limitation in this study.

Originality/value: The study provides empirical evidence that relates social media usability and knowledge collecting to the quality of knowledge transfer. Moreover, this is one of the first studies that connect these variables together in an attempt to understand the relationships between them.

Keywords: social media usability, knowledge management, knowledge transfer, knowledge sharing, knowledge collecting.

I. Introduction

Social media has penetrated our life in lots of aspects. It allows creating and sharing information, ideas, career interests and other forms through virtual communities and networks. "The ubiquity of social media has even penetrated the workplace, facilitating organizational communication and knowledge work which was impossible in the past" (McAfee, 2006). Social media today is considered one of the most important means people use for interaction and communication. This communication includes the sharing and exchanging of knowledge. (Macnamara and Zerfass, 2012).

Knowledge plays an important role in any organization seeking to obtain competitive advantage. (Barney, 1991; Teece et al., 1997). The challenge that an organization faces is to understand how to manage this knowledge in a way that benefits the organization and its members. And that is why knowledge management is receiving increased attention in the present. The knowledge management branches into different areas. These areas include knowledge creation, knowledge capture, knowledge sharing, knowledge transfer, and knowledge application. (Liyanageet al., 2009).

As mentioned above, social media facilitating the communication between people has influenced the level of its usability. Therefore, and due to the lack of researches that investigate the relationship between social media usability and its influence on the quality of knowledge transfer and on knowledge collecting, the researcher seeks to investigate these impacts in this research and to give a better understanding of the factors influencing the quality of knowledge transfer.

II. Research Objectives

The overall aim of this research is to collect valid and reliable information on social media usability, quality of knowledge transfer and knowledge collecting. Therefore, the research has the following specific objectives:

- To examine the impact of social media usability on the quality of knowledge transfer.
- To investigate the impact of knowledge collecting on the quality of knowledge transfer.
- To examine the impact of social media usability on knowledge collecting.

III. Problem Statement

The main purpose of this research is to understand and investigate the impacts of both, social media usability and knowledge collecting on the quality of knowledge transfer. Also, it clarifies the impact of social media usability on knowledge collecting.

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IV. Importance of the Study

The researcher has recognized the lack of researches covering these variables and the relationships between them. Therefore, the researcher has started to investigate these variables in order to develop a better understanding of the subject. Moreover, the researcher decided to focus on social media usability in Saudi Arabia. In addition, this study contributes to the growing literature on social media usability and its impact on knowledge collecting and on the quality of knowledge transfer. Finally, this study will produce empirical evidence of the different factors influencing the quality of knowledge transfer among Saudi context.

Throughout the study, the researcher will discuss previous researches in the literature review part and states the research hypotheses and framework. Then, the researcher will explain the methodology used in the data collection, the sampling and the measurements adopted. Finally, data analysis, results and conclusion of the study will be provided by the researcher.

V. Literature Review

a) *Social Media Usability*

Social media have evolved in a way that has taken communication between people into a new level with its continuous growth and broad application. (Chang and Hsiao, 2014). According to (Ahlqvist et al.,2008), Social media is all about social communication between people. It includes the creation and exchanging of information. This information can be in the form of ideas, visuals in the different virtual communities and networks. On the other hand, Kaplan and Haenlein (2010) defined social media as “internet-based applications that build on the ideological and technological foundations of web 2.0, and that allow the creation and exchange of user-generated content”. Many researches have been conducted to investigate the different impacts of social media in different fields particularly in marketing and corporate communication (Duan, 2013). In his study, Jalonen (2014) has revealed that there are many knowledge problems that can be solved through social media.

Now, in order to make use of this technology, usability of social media has become an important concern. Usability is defined as how good a system complies with users' perceptions of performing a duty using this technology (Goodwin, 1987). In simpler words, usability is defined as the “ease of use and learning” according to (Nielsen, 1999). Das and Mandal(2016) has defined social media usability in his study as “the attributes of social media that make them easily comprehensible, learnable, make them easy and attractive to use for the end user”. In general, researches about social media usability are very rare. (Hudson et al., 2015; Saboo et al., 2015).

b) *Quality of Knowledge Transfer*

One of the most important resources to obtain competitive advantage in an organization is knowledge (Barney, 1991; Teece et al., 1997). There are several perspectives of knowledge in which each lead to a unique approach or view of knowledge management. One perspective is the knowledge transfer. It is part of the knowledge management that focuses on the movement of knowledge between the different parties. (Carlile and Rebentisch, 2003). According to Argote and Ingram (2000), and Inkpen and Tsang (2005), knowledge transfer is "the process through which one units are affected by the experience of another unit". Knowledge transfer enables the utilization and application of knowledge in a way the benefits the organization (Ajith Kumar and Ganesh, 2009). This can explain why many researchers nowadays are investigating and exploring knowledge transfer.

When it comes to knowledge, researches have always stressed the importance of the quality of knowledge rather than the quantity (McDermott, 1999). Now, quality is defined as "degree to which a set of inherent characteristics fulfils requirements" by(ISO 9000, 2005) standard. This high-quality knowledge will lead to success (Markus, 2001; Durcikova and Gray, 2009). In addition, high quality knowledge is more likely to be transferred and reused than less quality knowledge according to (Kane et al., 2005; Zhang and Watts, 2008).There has been an increase in the number of researches about knowledge transfer during the last decade (AjithKumar and Ganesh, 2009). Yet, the researches on the quality of knowledge transfer have not been discussed. Thus, the researcher has tried to fill this gap.

c) *Knowledge Collecting*

Knowledge is not a physical object that we can find around and collect. We gain knowledge from sharing it and exchanging it among us. (De Vries et al., 2006). Sharing knowledge requires two main processes, knowledge donating and knowledge collecting (Lin, 2007; Van den Hooff and de Leeum Van Weenen, 2004; Van den Hooff and de Ridder, 2004). Knowledge donating illustrates “the employees’ willingness to communicate with others and voluntarily transfer their (pieces of) intellectual capital”, while knowledge collecting is "the process of asking colleagues to share their knowledge and, in turn, to learn from them". (Giustiniano et al., 2016).

According to (Giustiniano et al., 2016), there is a significant relationship between the individuals’ orientation toward learning and organizational creativity. In other words, knowledge collecting promotes the creativity of the organization. Another research found a “positive relationship between employees’ knowledge donating and managers' knowledge collecting" (Dysviket al., 2015).

Social media today is an important mean to connect people, which can enhance the process of knowledge sharing. It is a pool that contains both, the donator of the knowledge and the collector. However, the impact of social media usability on knowledge collecting and the impact of knowledge collecting on the quality of knowledge transfer have not been studied. Therefore, this study is important to fill this gap.

VI. Research Hypotheses

To test the study model, the following hypotheses are proposed:

H1: Social Media Usability and Knowledge Collecting have a significant statistical impact on the Quality of Knowledge Transfer.

H2: Social Media Usability has a significant statistical impact on the Knowledge Collecting.

VII. Research Framework

a) Research Conceptual Model

This study will be based on the following model

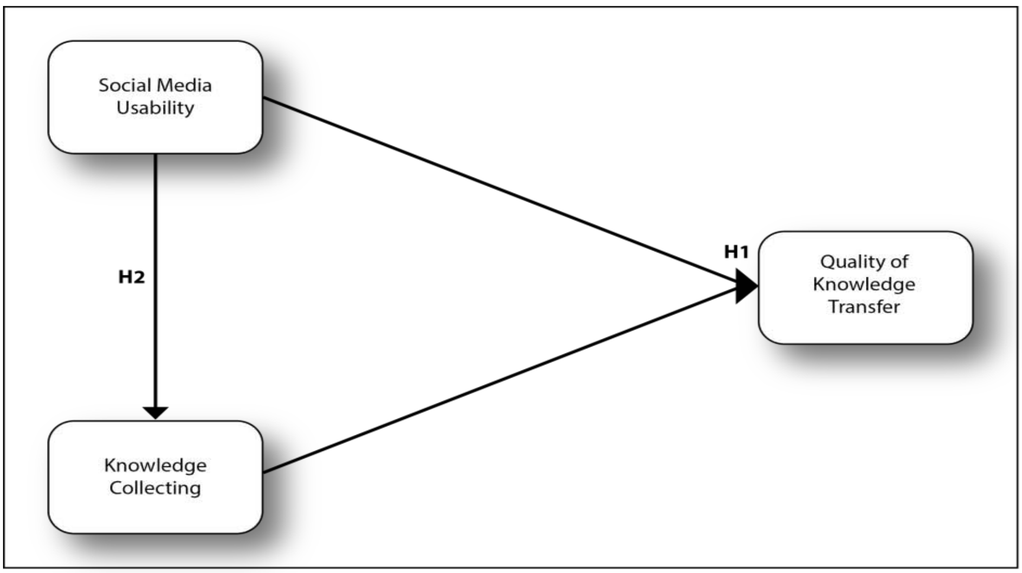

Figure 1: Research model

VIII. Research Methodology

a) Data Collection Methods and Sampling Framework

This study aims to examine in a quantitative method the social media usability and knowledge collecting from the users' point of view. Thus, the population involved all Saudi citizens and residents who are above the age of 18 years old and who are using social media. A probability sampling technique was used to manage users' survey and a random simple sample method was used to collect the required data. Respondents were informed of the purpose of the study, and that their responses will be highly confidential. The survey was conducted using Web based questionnaires where the retrieved questionnaires were 426 (128 were excluded because of incompletion). Therefore, the valid questionnaires to the statistical analysis were 298, with 70% response rate.

b) Instrument Design

The variables in the study used a 5-points Likert scale ranging from (Strongly Disagree) to (Strongly agree). Social media usability scale items were adopted from (Das et al., 2016). The scale includes five items. While, the quality of knowledge transfer scale items was obtained from (Parasuramanet al., 2005). Lastly, the knowledge collecting scale items were adopted from (De Vrieset al., 2006).

To overcome language barriers, the researcher has decided to distribute the questionnaires in English and Arabic languages. The questionnaire was developed initially in English then translated into Arabic language. And to insure translation compatibility, the questionnaire was then back translated into English. The majority of the retrieved questionnaires were in Arabic reaching 247, where the remaining 51 were in English.

c) Data Analysis Technique and Results

In order to ensure the reliability of the study tool, we used internal consistency reliability through Cronbach's alpha test. According to table (1) the overall reliability value is (0.79) which is considered an acceptable reliability level.

Table (1): Cronbach's alpha value

Number of Items	Cronbach'salpha value
31	0.79

Before starting hypotheses test with regression analysis, it is necessary to conduct some tests. We should determine there is no high correlation between the independent variables by using (Multi collinearity) through (VIF) (Variance Inflation Factory) and test variation allowed (Tolerance) for each variant of the variables of the study. The acceptance value of VIF is less than (10), and the Tolerance is greater than (0.05). Table (2) shows these statistics.

Table (2): Variance Inflation Factory and Tolerance test

Independent variable	VIF	Tolerance
Social Media Usability	1.005	0.995
Knowledge Collecting	1.023	0.997

According to table (2), there is no high correlation between independent variables. Thus, we can make multiple regression test for H1.

H1: Social Media Usability and Knowledge Collecting have a significant statistical impact on the Quality of Knowledge Transfer.

Table (3): Analysis for H1

Model	Model Validity			Multiple regression Results					Result
	F	Sig.	R2	B	Std. Error	Beta	T	Sig.	
Social Media Usability	21.503	0.000	0.120	0.140	0.037	0.210	3.847	0.00	H1: Accepted
Knowledge Collecting				0.22	0.046	0.274	5.019	0.00	H1: Accepted

Table (3) represents the model validity and multiple regression for hypothesis No.1. According to the results, the value of (f) calculated 21.503 and the sig level is less than the accepted level 0.05, thus this model is valid and we can use multiple regression. Furthermore, the regression result shown that there is a significant statistical impact for both variables social media usability and knowledge collecting on the quality of knowledge transfer based on T value and Sig. level. As well as the result shown that these two variables explained (12%) of the total variance of the dependent variable (quality of knowledge transfer).

H2: Social Media Usability has a significant statistical impact on the Knowledge Collecting.

Table (4): Analysis for H2

Model	Model Validity			Multiple regression Results					Result
	F	Sig.	R2	B	Std. Error	Beta	T	Sig.	
Social Media Usability	1.595	0.000	0.05	0.092	0.073	0.073	1.263	0.208	H2: Rejected

Table (4) represents the model validity and multiple regression for hypothesis No.2. According to the results, the value of (f) calculated 1.595 and the sig level is less than the accepted level 0.05, thus this model is valid and we can use multiple regression. Furthermore, the regression result shows that there is no significant statistical impact for social media usability on knowledge collecting based on the T value and the Sig. level.

Table (5): Results

Hypotheses	Path	Sig.	Result
H1	Social media usability → Quality of knowledge transfer	0.00	Supported
H1	Knowledge collecting → Quality of knowledge transfer	0.00	Supported
H2	Social media usability → Knowledge collecting	0.208	Not supported

IX. Discussion and Conclusion

The main reason behind conducting this study was to develop an understanding of the impacts of social media usability and knowledge collecting on the quality of knowledge transfer. The study shows that there is a significant impact for these two independent variables on the quality of knowledge transfer, which is the dependent variable in this study. This partially agrees with Showalter's thesis (2012) that was investigating the relationship between social media and knowledge transfer. Moreover, it agrees with the conclusion of (Cao et al., 2016) which states that social media has the potential to promote knowledge transfer which is moderated partly by network ties, trust, and shared vision. However social media usability has not been discussed with the quality of knowledge transfer or knowledge collecting. Das and Mandal (2016) have discussed social media usability on brand sacralization. On the other hand, the results show that there is no impact of Social media usability on knowledge collecting.

X. Limitation

This is one of the first studies conducted to examine the relationship between social media usability, knowledge collecting, and quality of knowledge transfer. The researcher tried to explore these relationships as there were no enough resources or previous studies investigating these relationships. In addition, the study was conducted in the Kingdom of Saudi Arabia and has geographic boundaries that may limit the ability to generalize it elsewhere. In conclusion, information about these variables and the relationship between them were found very rare.

XI. Future Studies

The findings of this research indicate that there are many future opportunities for further more research in this field. The author suggests that future researches can examine other factors that affect the quality of knowledge transfer. Future studies may investigate knowledge sharing in general rather than focus on knowledge collecting. Also, cultural differences can have a great impact on knowledge transfer through social media which may open new prospects to be explored. Moreover, the study may be applied in other context, either in other countries or other specified regions.

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L'effet De La Qualité Perçue De L'offre De Microcrédit Sur La Satisfaction De La Clientèle Des EMF Au Cameroun

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Résumé- L'objectif principal de cette recherche est d'analyser le lien causal entre la qualité perçue de l'offre de microcrédit et la satisfaction de la clientèle des Institutions de Microfinance. Dans cette optique, une étude a été réalisée dans le secteur de la microfinance au Cameroun, auprès de 367 clients des « microcrédits ». Ainsi, dans un contexte d'offre de microcrédit, les résultats montrent que la qualité perçue, à travers ses deux dimensions que sont la performance perçue de l'offre de microcrédit et les services perçus associés à l'offre microcrédit, joue un rôle majeur dans la formation de la satisfaction du client.

Keywords: *satisfaction, qualité perçue, microcrédit, microfinance.*

GJMBR-E Classification: *JEL Code: M30*

LEFFETDELAQUALITPERUEDELOFFREDEMICROCRDITSURLASATISFACTIONDELACLIENTLEDESEMFAUCAMEROUN

Strictly as per the compliance and regulations of:

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Tchingnabe Daniel [α], Halidou Mamoudou [σ] & Haoua Pitti [ρ]

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Motsclés: satisfaction, qualité perçue, microcrédit, microfinance.

I. Introduction

L'enjeu managérial que représente la notion de satisfaction pour les entreprises des biens et/ou des services est de plus en plus important de nos jours. En effet, comme affirme Vanhamme (2002), un niveau élevé de satisfaction entraine une rétention accrue des consommateurs. La conséquence est alors généralement observée en termes de diminution des coûts de transaction et d'accroissement des profits. Dans les institutions financières, il n'est pas rare de constater que parfois 50 à 85 % des résultats sont réalisés auprès de 10 % ou 20 % des clients qui affirment généralement être satisfaits de l'offre du prestataire (Knox, 1998).

En effet, dans un contexte marqué par un environnement incertain et très mouvant, la recherche des moyens efficaces de différentiation pour maintenir un avantage compétitif durable devient sans aucun doute un impératif pour toutes les entreprises de services à l'instar des établissements de microfinance. Aussi, l'un de ces moyens consiste à s'intéresser de plus en plus à la satisfaction des clients à travers l'offre de services et/oudes produits de bonne qualité. Allant dans ce sens, Parasuramann et al. (1991), vont affirmer que l'une des préoccupations majeures des responsables marketing est d'attirer et de fidéliser les clients. Ceci dit, le domaine particulièrement relationnel du marketing est donc principalement fondé sur la satisfaction du consommateur (Garbarino et Johnson, 1999) ainsi quesur la qualité perçue du service (Parasuramann et al., 1994).

Toutefois, malgré l'existence de nombreuses recherches qui se sont intéressées à l'étude de la satisfaction des clients dans le secteur financier ou bancaire (Benamour et Prim, 2010; Srijumpa et al, 2007), il existe à notre avis, très peu qui ont examiné ce concept sous l'angle de la relation « client – produit ou service de base ». Pourtant, comme semble l'expliquer Laborde (2005), le produit ou service constitue le cœur de l'offre, la raison d'être des échanges, le fondement même de toute relation commerciale.

Fort de ce constat, l'objectif principal de cette recherche est donc d'analyser la relation entre la qualité perçue de l'offre perçue de microcrédit et la satisfaction de la clientèle des EMF. Pour cela, nous posons la question centrale suivante : Quelle est l'influence de la qualité perçue de l'offre de microcrédit sur la satisfaction de la clientèle des établissements de microfinance ?

Dans cet article, nous allons dans un premier temps présenter à travers une revue de littérature, les définitions des concepts. Ensuite, nous présenterons les hypothèses et le cadre conceptuel de la recherche. Nous exposerons enfin la méthodologie et les principaux résultats d'une étude de terrain dont la collecte des données s'est faite auprès de 367 individus, tous clients des EMF au Cameroun et ayant demandé et obtenu au moins une fois le microcrédit.

II. Revue De la Litterature

- Le concept de la satisfaction du client

Si la satisfaction du client retient beaucoup l'attention et l'intérêt des entreprises, c'est parce qu'elles ont compris que la clé de la réussite repose sur une philosophie d'action centrée sur le client (Ladhari, 2005). En outre, dans le cadre des recherches en marketing, les chercheurs accordent une grande importance au concept de satisfaction, non seulement en raison des conséquences théoriques, mais aussi et surtout, en fonction des enjeux pratiques qu'il engendre dans la relation entre l'entreprise et sa clientèle. C'est dans cette logique qu'Evrard (1993) dira : « la

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satisfaction des consommateurs apparait clairement comme un champ majeur de la recherche en marketing, faisant l'objet à la fois de l'intérêt de la recherche académique et des études appliquées à l'entreprise ». Toutefois, il faut noter que conceptualiser la satisfaction n'est pas une tâche facile, eu égard au fait qu'il n'existe pas de consensus concernant sa définition (Llosa, 1996). Cependant, certaines définitions qui ont acquis une grande notoriété ces dernières décennies peuvent être mises en lumière. Ainsi, selon Bartikowski (1999), la satisfaction est le résultat d'un processus de comparaison psychique et complexe, la comparaison d'une valeur théorique avec une valeur effective. Pour Vanhamme (2002), la satisfaction est un état psychologique qui résulte d'une expérience d'achat et/ou de consommation ; celle-ci étant relative, c'est-à-dire qu'elle se justifie par le fait que le sentiment de satisfaction serait le résultat de la comparaison entre l'expérience subjective vécue par le consommateur et un standard de comparaison (Evrad, 1993). De même, la littérature existante permet de distinguer cinq principales approches de la satisfaction à savoir l'approche cognitive (Oliver, 1981), l'approche émotionnelle (Bagozzi et al, 1999), l'approche émanant d'un processus à la fois affectif et cognitif, l'approche transactionnelle de la satisfaction (Garbarino et Johnson, 1999) et l'approche relationnelle de la satisfaction (Prim, 1998 ; Ngobo, 1997). Dans le cas de notre recherche, nous analysons la satisfaction du client dans un contexte d'offre de microcrédit et selon une perspective relationnelle ; la satisfaction relationnelle étant alors appréhendée comme le degré des satisfactions cumulées, résultant de plusieurs expériences de consommation d'un produit/service (Garbarino et Johnson, 1999).

Après avoir exposé les différentes définitions et approches de la satisfaction du client, il convient à présent de la situer par rapport aux concepts de la qualité perçue.

- La satisfaction et le concept de qualité perçue

Dans toute relation d'échange les produits se doivent d'offrir à la fois des services réels mais aussi de les exprimer dès le premier regard. Leurs dimensions matérielles et immatérielles participent donc à la perception de leurs qualités. Dans cette optique, Giordano (2006) rapporte que la « qualité perçue » donne du sens et de la valeur aux produits, elle limite les risques d'échec par la séduction, la confiance et la satisfaction qu'elle leur confère. Pour décrire la qualité perçue, Giordano (2006) distingue deux approches conceptuelles de la « qualité perçue » :

- La première étant d'origine Américaine, postule que la qualité perçue couvre l'ensemble des dimensions perceptibles, sensibles et sensorielles : aussi bien les services rendus (prestations) que les caractéristiques qui expriment une promesse de qualité. Selon cette approche, la qualité perçue constitue la satisfaction du client et représente un système global de jugement. Elle prend en compte tout ce que le client peut percevoir et qui induit pour lui un niveau de satisfaction.
- Quant à la deuxième approche qui est d'origine Européenne, elle postule que la qualité perçue renvoie aux perceptions immédiates, rationnelles et subjectives, du tout comme du détail, que le client a vis-à-vis d'un produit. Elle ne prend pas en compte les prestations à l'usage, ni le vieillissement, et se limite souvent au premier contact que le client peut avoir avec le personnel, devant un guichet par exemple.

L'étude de la relation entre la qualité perçue et la satisfaction a intéressé de nombreux chercheurs à l'instar de Boyer et Nefzi (2008), Fornell (1992), Carman (1990). Ainsi, pour ces auteurs, la qualité perçue est un facteur d'influence de la satisfaction. Dans le cadre de cette recherche, nous aborderons la relation entre la qualité perçue et la satisfaction du client dans un contexte d'offre de microcrédit afin de vérifier si la qualité de l'offre de microcrédit influence la satisfaction du client de l'EMF.

III. Hypotheses Et Cadre Conceptuel

Nombreuses sont les recherches qui se sont intéressées à la relation entre la qualité du service/produit et la satisfaction du consommateur. C'est le cas d'Eiglier et Langeard (1987) qui affirment qu'un service est jugé de bonne qualité lorsqu'il satisfait le client. Quant à Woodside et al. (1989), ces derniers rapportent que la qualité perçue est l'un des conducteurs primaires de la satisfaction du client. Pour Cronin et Taylor (1992), la qualité de service/produit est un antécédent de la satisfaction du client et joue un rôle essentiel dans la formation de cette dernière. Lewis et Booms (1993), ont également démontré dans leur étude que la qualité d'un service peut être mesurée par la capacité de l'entreprise à combler, voire, à dépasser les attentes du client. D'après ces derniers auteurs, deux éléments-clés sont à la base de la gestion de la qualité à savoir, le processus de production du service et la formation des attentes et perceptions du client. Enfin, dans le contexte d'offre de microcrédit, Roesch (2004) affirme qu'une expérience d'offre de microcrédit qui se passe mal éloigne généralement les clients des EMF. Par contre, celle-ci est porteuse d'un témoignage positif sur le microcrédit offert ainsi que sur la firme qui l'offre en cas de satisfaction de la clientèle.

Au regard de tout ce qui précède, nous pouvons formuler l'hypothèse principale de cette recherche:

Hypothèse principale: La qualité perçue de l'offre de microcrédit influence positivement la satisfaction du client de l'EMF.

La majorité des définitions du concept de satisfaction permet d'appréhender celle-ci comme l'état d'un client résultant d'un jugement comparant les performances d'un produit/service au niveau de ses attentes (Ladhari, 2005 ; Oliver, 1980). En outre, à l'instar de Parasuraman et al. (1985) et de Gronroos (1984), nous pensons que la qualité est un concept multidimensionnelle dont l'une des dimensions est la qualité du produit ou service de base. En effet, nous appréhendons la qualité de produit ou service de base, comme étant la qualité perçue concernant la performance de ce dernier. Allant dans ce sens, Graham et al. (2003) ainsi queCreusot (1999) ont souligné, dans un contexte d'offre de services de microfinance, l'existence d'un lien de causalité entre la qualité perçue de service (performance perçue) et la satisfaction de clientèle des EMF.

Au regard de tout ce qui précède, nous pouvons formuler l'hypothèse secondaire H.1.suivante :

H.1. La performance perçue de l'offre de microcrédit influence positivement la satisfaction du client de l'EMF.

Selon Parasuraman et al, (1988), la façon dont les services périphériques sont délivrés par l'entreprise jouerait un rôle capital dans la satisfaction globale du client que les attributs techniques du produit. C'est dans ce sens que Zeithamal et al. (1996) affirment que les comportements positifs exprimés par le personnel de la firme influencent l'évaluation des services reçus ainsi que le degré de satisfaction ressenti par les clients. Concernant les institutions financières et bancaires, Bayart et Brignier (2013), démontrent qu'un service rendu à un client avec la plus grande attention et une totale disponibilité est perçu positivement par ce dernier et génère un niveau de satisfaction et de fidélité élevées. Au regard de tout ce qui précède, nous pouvons formuler l'hypothèse secondaire H.2. suivante :

H.2. Les services perçus associés à l'offre de microcrédit influencent positivement la satisfaction du client de l'EMF.

Le cadre conceptuel présenté dans la figure ci-dessous reprend le corpus de nos deux hypothèses secondaires (H.1 et H.2) et dont, del'hypothèse principale (H) de recherche. Les flèches portent le numéro de l'hypothèse qui lui est associée. Les relations entre les variables sont supposées significatives et positives.

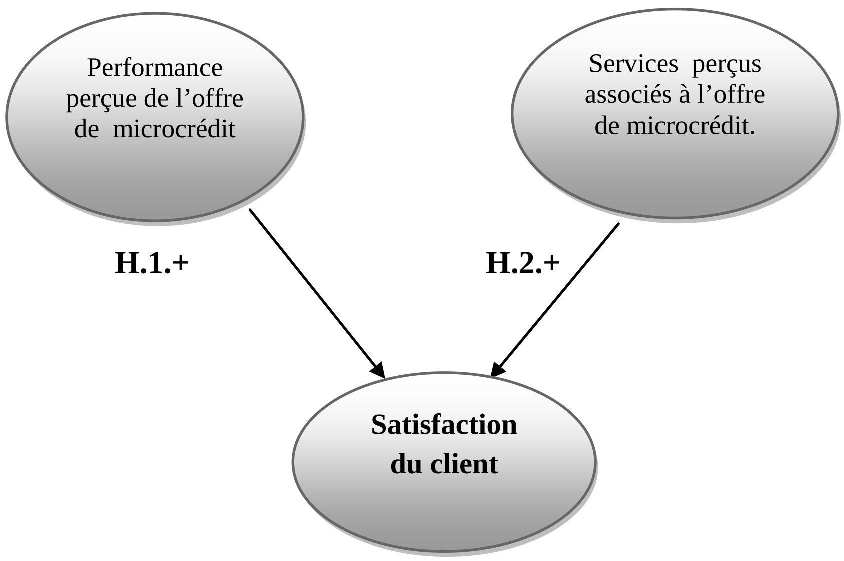

Figure 1: Modèle conceptuel de la recherche

IV. Methodologie De La Recherche

Nous présenterons en premier lieu la description deséchelles de mesure utilisées pour la mesure de la satisfaction etdes deux dimensions de la qualité perçue ainsi que la construction des indices de ces dernières. En deuxième lieu, nous exposerons le modèle d'analyse et, en troisième lieu l'échantillon, les données et les outils statistiques d'analyse.

- Description des échelles de mesure utilisées et construction des indices de la satisfaction et des deux dimensions de la qualité perçue
- Echelles de mesure de la satisfaction

Pour mesurer la satisfaction du client de l'EMF à l'égard de l'offre de microcrédit, nous nous sommes inspiré des recherches antérieures, notamment celle deParasuraman et al (1996), d'Anderson etFornell (1994) ainsi que celle de Spreng et Mackoy (1996). Nous avons défini dans notre étude,10 items se rapportant à la gratification et à l'émotion ressenties à la suite des bénéfices tirés de l'utilisation du microcrédit obtenu et des coûts consentis pour obtenir ce dernier Les échelles de mesure dans le questionnaire sont de «

Likert » à cinq points où « 5 » signifie « pas du tout d'accord », et « 1 » signifie « Tout à fait d'accord» ».

Le tableau 1 ci-dessous présente la définition et la mesure de la satisfaction du client de l'EMF.

Tableau 1: Définition et mesure de la satisfaction

Dimensions	Mesures	Proxy
Satisfaction du client	Scores basés sur 10 proxys	1/ Je suis satisfait du microcrédit que j'obtiens parce qu'il me permet de réussir dans mes activités économiques 2/ Je suis satisfait du microcrédit que j'obtiens me parce qu'il permet d'être à l'abri des pannes d'argent 3/ Je suis satisfait du microcrédit obtenu, car grâce à lui, je me sens épanoui sur le plan financier 4/ Je suis satisfait du microcrédit obtenu car, il me permet d'améliorer ma condition de vie 5/ Je suis satisfait du microcrédit obtenu, car grâce à lui, je me sens maintenant épanoui sur le plan social 6/ Je suis satisfait du microcrédit obtenu car, grâce à lui, je suis devenu une personne importante 7/ Je suis satisfait du microcrédit car, quel que soit le taux t'intérêt payé, le plus important c'est d'avoir investi avec ce dernier 8/ Je suis satisfait du microcrédit car, Quel que soit les garanties exigées, le plus important est d'avoir réussi dans mes activités économiques avec ce dernier 9/ Je suis satisfait du microcrédit, car quel que soit le délai de remboursement imposé par l'EMF, le plus important c'est avoir réalisé un projet rentable avec ce dernier 10/ Je suis satisfait du microcrédit obtenu malgré les sacrifices supportés.

- Echelles de mesure des deux dimensions de la qualité perçue de l'offre de microcrédit

En se basant sur les études deParasuraman et al (1996), nous avons adapté une échelle de mesure en utilisant 13 items relatifs à la performance perçue du microcrédit d'une part, et aux services associés à l'offre de microcrédit d'autre part, afin de mesurer la qualité perçue de l'offre de microcrédit. Les échelles de mesure dans le questionnaire sont le type de « Likert » à cinq points où « 5 » signifie «Excellent» et « 1 » signifie « Très mauvais».

Le tableau 2 ci-dessous présente la définition et la mesure de la qualité perçue de l'offre de microcrédit.

Tableau 2: Définition et mesure de la qualité perçue

Dimensions	Mesures	Proxy
Performance perçue de l'offre de microcrédit	Scores basés sur 6 proxy	1/ Le taux d'intérêt fixé 2/ Le montant du crédit obtenu 3/ La durée de traitement du dossier de crédit 4/ Le délai de remboursement du crédit 5/ Les garanties demandées par l'EMF 6/ La procédure de remboursement
Services perçus associés à l'offre de microcrédit	Scores basés sur 7 proxy	1/ L'accueil du personnel 2/ L'amabilité du personnel 3/ La disponibilité du personnel 4/ La courtoisie du personnel 5/ Le professionnalisme du personnel 6/ La compétence du personnel 7/ L'attention du personnel

- Méthode de construction des indices des variables du modèle conceptuel.

L'analyse en composantes principales (ACP) a pour objet de réduire l'ensemble des items des différentes variables ci-dessus présentées en un minimum de facteurs non redondants (Nagar et Basu, 2002). Dans cette optique, les indices des différentes variables dérivés de l'analyse en composantes principales peuvent être construites soit à partir du premier facteur, soit à partir de la moyenne proportionnelle de tous les facteurs obtenus avec les poids représentés par les variances proportionnelles de chacune (les valeurs propres) (Correia et al., 2009). Dans la présente étude, nous avons retenu la première méthode pour la simple raison que le premier facteur conserve l'essentiel de l'information initiale sélectionné pour caractériser les diverses dimensions de la qualité perçue de l'offre de microcrédit tel que décrit dans le modèle conceptuel.

L'indice de chacune des variables (la performance perçue de l'offre et les services perçus associés à l'offre), calculé à partir de ce premier facteur sera standardisé sur une échelle allant de 0 à 1, grâce à la relation ci-après :

$$\text{Indice de A} = \frac{\text{Indice Ai - Min (Indice A)}}{\text{Max (indice de A) - Min (Indice de A)}}$$

Où, A correspond à la variable concernée,

0 indique le niveau le plus faible de l'indice de la variable concernée et 1 le niveau le plus élevé de ce dernier.

- Le modèle d'analyse

L'examen de la littérature a conduit à établir le lien théorique entre l'indice de la satisfaction et les indices des dimensions de la qualité perçue de l'offre de microcrédit. Il s'agira à cet effet de construire un modèle qui permettra de tester les postulats théoriques extraits de la revue de la littérature présentée précédemment. Dans cette optique, nous pouvons établir le modèle économétrique de la façon suivante :

Satisfaction = bo + b1 (performance perçue) + b2 (services perçus)

- Echantillon, données et outils statistiques d'analyse

L'échantillon de notre étude est composé de 367 individus, tous clients d'un établissement de microfinance et ayant demandé et sollicité au moins une fois le microcrédit. Les données nécessaires à la conduite de l'étude ont été collectées dans 11 villes du Cameroun abritant au moins un établissement de microfinance offrant des microcrédits aux personnes (clients) qui en sollicitent.En ce qui concerne les outils statistiques mobilisés, pour calculer les indices des variables du modèle conceptuel, nous avons fait recours à la technique de l'analyse en composantes principales (ACP) et pour estimer le modèle économétrique, nous avons utilisé la technique de régression linéaire multiple.

V. Analyse, Interpretation et Discussion des Resultats

Avant de procéder à la vérification des hypothèses et à la discussion des résultats, il convient tout d'abord de nous intéresser à la construction des indices des différentes variables du modèle conceptuel de recherche.

- Construction des indices de la satisfaction et des indices des dimensions de la qualité perçue et de la valeur perçue de l'offre de microcrédit

De prime à bord, les résultats de l'analyse factorielle exploratoire permettent d'affirmer sur la base de l'indice de KMO et la statistique de Bartlett (cf. tableaux 5 à 7 en annexe), que les échèles de mesure de la satisfaction et des différentes dimensions de la qualité perçue de l'offre de microcrédit se prêtent à une analyse factorielle. De même, il ressort que tous les facteurs peuvent être retenus, car ils restituent plus de 50% de la variance totale des valeurs propres. Allant dans cette optique, nous avons construitles indices de la satisfaction et des deux dimensions de la qualité perçue de l'offre de microcrédit en considérant le premier facteur (Correia et al., 2009). Le tableau 3 suivant permet de ce fait, de ressortir la contribution de chaque dimension et de ses différents critères à la constitution de ces différents indices.

Tableau 3: Poids des critères et des dimensions à la construction des indices des différentes variables du modèle conceptuel

Dimensions	Items/critères	Contribution de la composante		Poids de la dimension
		Poids	%	
Satisfaction du client par rapport à l'offre de microcrédit	Je suis satisfait du microcrédit que j'obtiens parce qu'il me permet de réussir dans mes activités économiques	0,664	12,13	100
	Je suis satisfait du microcrédit que j'obtiens me parce qu'il permet d'être à l'abri des pannes d'argent	0,738	13,49	
	Je suis satisfait du microcrédit obtenu, car grâce à lui, je me sens épanoui sur le plan financier	0,833	15,22	
	Je suis satisfait du microcrédit obtenu car, il me permet d'améliorer ma condition de vie	0,854	15,60	
	Je suis satisfait du microcrédit obtenu, car grâce à lui, je me sens maintenant épanoui sur le plan social	0,820	14,99	
	Je suis satisfait du microcrédit obtenu car, grâce à lui,	0,700		

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	je suis devenu une personne importante		12,78	
	Je suis satisfait du microcrédit car, quel que soit le taux t'intérêt payé, le plus important c'est d'avoir investi avec ce dernier	0,206	3,77	
	Je suis satisfait du microcrédit car, Quel que soit les garanties exigées, le plus important est d'avoir réussi dans mes activités économiques avec ce dernier	0,247	4,52	
	Je suis satisfait du microcrédit, car quel que soit le délai de remboursement imposé par l'EMF, le plus important c'est avoir réalisé un projet rentable avec ce dernier	0,273	4,98	
	Je suis satisfait du microcrédit obtenu malgré tous les sacrifices supportés.	0,138	2,52	
Performance perçue de l'offre de microcrédit	Taux d'intérêt du microcrédit obtenu	0,070	0,94	17,87
	Montant du microcrédit obtenu	0,331	4,48	
	Durée de traitement du microcrédit obtenu	0,417	5,64	
	Délai de remboursement du microcrédit obtenu	0,226	3,06	
	Garanties exigées par l'EMF	0,050	0,68	
	Remboursement du microcrédit obtenu	0,228	3,08	
Services perçus associés à l'offre de microcrédit	Accueil du personnel	0,868	11,73	82,13
	Amabilité du personnel	0,901	12,17	
	Disponibilité du personnel	0,918	12,42	
	Courtoisie du personnel	0,887	11,99	
	Professionnalisme du personnel	0,823	11,13	
	Compétence du personnel	0,807	10,91	
	Attention du personnel	0,872	11,78	

Source: D'après notre analyse de données.

D'après ce tableau, on constate à priori que tous les items ou critères ont une contribution positive ($0 \rightarrow +\infty$), lesquels sont susceptibles d'améliorer les indices des différentes variables de notre modèle conceptuel. En outre, on constate que la satisfaction du client de l'EMF vis-à-vis de l'offre perçue de microcrédit dépend à 12,13% de sa réussite dans les activités économiques, à 15,22% de son épanouissement financier, à 14,99% de son épanouissement social, à 15,60% de l'amélioration de sa condition de vie, etc. De même, la qualité perçue de l'offre de microcrédit dépend seulement à 17,87% de la performance perçue de l'offre de microcrédit contre 87,13% pour les services perçus associés à l'offre de microcrédit.

Rappelons que pour obtenir les différents indices liés à la satisfaction du client et à chacune des dimensions de la qualité perçue, le calcul a été fait en standardisant les composantes principales des dimensions concernées. Le tableau 4 ci-dessous met en évidence la statistique descriptive des indices de ces dimensions sus citées.

Tableau 4: Statistiques des différentes variables du modèle théorique

	N	Min	Max	Moyenne	Ecart type
Indice de satisfaction du client à l'égard de l'offre de microcrédit	367	0,00000	1,00000	0,541	0,203
Indice de performance perçue de l'offre de microcrédit	367	0,00000	1,00000	0,624	0,188
Indice de services perçus associés à l'offre de microcrédit	367	0,00000	1,00000	0,725	0,172

Source: D'après notre analyse de données.

Les indices qui ressortent de ce tableau ont tous une moyenne supérieure à 0,5. Ce qui signifie que la majorité des individus de l'échantillon ont un indice « élevé » autant pour la satisfaction que pour les deux dimensions de la qualité perçue de l'offre de microcrédit, c'est-à-dire au-dessus de la moyenne. Sur la base de ce constat, nous pouvons dire que la performance perçue de l'offre de microcrédit et les services perçus associés à l'offre de microcrédit contribuent significativement à l'amélioration de la qualité perçue de l'offre de microcrédit (moyennes respectives égales à 0,624 et 0,725).

- Vérification des hypothèses et discussions.

Il s'agit ici de vérifier les hypothèses de recherche afin de mettre en exergue la relation qui existe entre la qualité perçue de l'offre de microcrédit et la satisfaction du client de l'EMF. Dans cette optique, le test de confirmation des hypothèses est évalué en se basant sur l'interprétation des coefficients de régression et leurs significativités qui sont présentés en annexe.

- L'influence positive de la qualité perçue de l'offre de microcrédit sur la satisfaction de la clientèle des EMF (hypothèse principale)

L'objectif de cette recherche est d'analyser l'influence de la qualité perçue de l'offre de microcrédit sur la satisfaction de la clientèle de l'EMF. Autrement dit, il s'agit d'analyser la qualité perçue de l'offre de microcrédit comme un facteur d'influence de la satisfaction du client de l'EMF. Notons que la variable « qualité perçue » a été opérationnalisée par deux dimensions à savoir la performance perçue de l'offre de microcrédit et les services perçus associés à cette dernière.

Nous rappelons *l'hypothèse principale:* « La qualité perçue de l'offre de microcrédit influence positivement la satisfaction du client de l'EMF ».
Selon cette hypothèse, plus le client de l'EMF perçoit l'offre de microcrédit d'un EMF comme étant de bonne qualité, plus son niveau de satisfaction s'avère élevé.
Cette hypothèse est composée de deux hypothèses secondaires à savoir:

- H.1. La performance perçue de l'offre de microcrédit influence positivement la satisfaction du client de l'EMF.
- H.2. Les services associés à l'offre de microcrédit influencent positivement la satisfaction du client de l'EMF

Les résultats obtenus des tests de régression linéaire montrent que les deux variables prises en compte (performance perçue de l'offre de microcrédit et services perçus associés à l'offre de microcrédit) n'expliquent qu'à 48,81% la satisfaction du client de l'EMF à l'égard de la qualité perçue de l'offre de microcrédit (R^2 ajusté) (tableau 8 en annexe). De même, le coefficient de corrélation R égale à 0,695, indique que la relation entre la qualité perçue du microcrédit et la satisfaction du client est forte.

De même, les données du tableau 9 (en annexe) permettent d'affirmerquecemodèle estsignificatif (Signification=0,000).

Quant aux résultats du test de colinéarité, les résultats montrent que les tolérances et les facteurs d'inflation de la variance (VIF) sont proches de 1, largement dans les limites recommandées (tolérance > 0,3 et VIF < 3,3) (tableau 10 en annexe). Les variables explicatives sont donc peu corrélées entre elles. Ce qui est un indice de qualité du modèle.

Lestests « *t* »delarégressiondela « performance perçue de l'offre de microcrédit » et des « services perçus associés à l'offre de microcrédit »sont significatifs(p <0,05;*t* > 2),nouspouvonsdoncconclureque la performance perçue de l'offre de microcrédit influence positivement la satisfaction du client de l'EMF, et qu'en outre, les services perçus associés à l'offre de microcrédit influencent positivement la satisfaction du client de l'EMF.

De tout ce qui précède, il ressort que la qualité perçue de l'offre de microcrédit à travers ses deux dimensions, a une influence positive sur la satisfaction du client de l'EMF.

En effet, de très nombreux travaux ont attesté de ce lien de causalité entre la qualité perçue et la satisfaction du client (Pierre Eiglier et Eric Langeard, 1987 ; Joseph J. Cronin et Steven A.Taylor, 1992; Richard L. Oliver, 1993 ; Richard A. Spreng et Robert D. Mackoy, 1996). De même, Sylvie Llosa (1996) rapporte également que l'évaluation de la qualité perçue par le client est un facteur d'influence de la satisfaction de ce dernier.

VI. Conclusion et Implications Manageriales

Cette recherche avait pour objectif principal d'analyser la qualité perçue comme un facteur d'influence de la satisfaction du client dans un contexte d'offre de microcrédit. En adoptant l'approche quantitative, nous avons alors choisi de tester empiriquement le modèle théorique et les hypothèses associées à cette recherche, avec comme champ d'étude, le secteur de la microfinance au Cameroun. L'étude empirique quantitative que nous avons conduite auprès de 367 individus (tous clients d'un EMF et ayant au moins une fois, obtenu et utilisé le microcrédit) nous a permis de valider l'importance du rôle de la qualité perçue de l'offre de microcrédit dans la formation de la satisfaction de la clientèle des « microcrédits ». En effet, la performance perçue du service de base (matérialisée à travers la perception que le client a du taux d'intérêt, des garanties exigées, du délai de remboursement du prêt obtenu…) ainsi que les services associés au microcrédit (matérialisées par les comportements ou attitudes positifs du personnel à l'égard de la clientèle tel que l'accueil, l'amabilité, la courtoisie, la disponibilité, le professionnalisme…) sont les dimensions confirmées de la qualité perçue de l'offre de microcrédit qui influencent la satisfaction du clientèle des EMF.

A l'issue de cette étude, on peut souligner que la manière la plus naturelle pour les EMF de satisfaire leur clientèle est de veiller sur l'amélioration de la qualité de l'offre de microcrédit. Pour y parvenir, ceux-ci doivent prendre en compte les différentes dimensions de ces variables, lesquelles ont été validées comme déterminantes dans la formation de la satisfaction du client. En outre, de nombreuses pistes de recherche restent à explorer et de plus amples investigations sont nécessaires pour assurer la généralisation des résultats et dépasser certaines limites. L'une des limites de cette recherche, d'ordre conceptuel, est de ne pas avoir tenu compte de l'environnement physique de l'EMF car, elle opère un rôle important dans la perception de la qualité en tant que critère extrinsèque (Dodds et al. 1991).

Parmi les voies de recherche évoquées, l'une d'entre elles nous semble particulièrement intéressante. Il s'agit de la prise en compte des variables individuelles et socio-professionnelles, respectivement comme variable médiatrice et modératrice dans l'analyse de l'influence de la qualité perçue sur satisfaction de la clientèle des « microcrédits ».

Pour conclure, cette recherche met en lumière la nécessité de redéfinir les contours théoriques de la qualité de l'offre et de la satisfaction du client face à l'évolution du marketing, marquée par la substitution du paradigme de la relation à celui de la transaction. Cette recherche aura donc tenté de démontrer la nécessité d'une plus grande attention aux attentes de la clientèle en ce qui concerne l'offre de microcrédit dans le but de mieux satisfaire cette dernière."

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Annexes

Tableau 5: Les résultats de l'analyse factorielle de la satisfaction du client de l'EMF

Items	Facteurs 1	Facteur 2	Communalité
Je suis satisfait du microcrédit obtenu car, il me permet d'améliorer ma condition de vie	0,854	0,147	0,751
Je suis satisfait du microcrédit obtenu, car grâce à lui, je me sens épanoui sur le plan financier	0,833	0,179	0,726
Je suis satisfait du microcrédit obtenu, car grâce à lui, je me sens maintenant épanoui sur le plan social	0,820	0,198	0,712
Je suis satisfait du microcrédit que j'obtiens me parce qu'il permet d'être à l'abri des pannes d'argent	0,738	0,156	0,569
Je suis satisfait du microcrédit obtenu car, grâce à lui, je suis devenu une personne importante	0,700	0,296	0,577
Je suis satisfait du microcrédit que j'obtiens parce qu'il me permet de réussir dans mes activités économiques	0,664	0,255	0,506
Je suis satisfait du microcrédit car, quel que soit le taux d'intérêt payé, le plus important c'est d'avoir investi avec ce dernier	0,206	0,850	0,765
Je suis satisfait du microcrédit obtenu malgré tous les sacrifices supportés	0,138	0,838	0,721
Je suis satisfait du microcrédit, car quel que soit le délai de remboursement imposé par l'EMF, le plus important c'est avoir	0,273	0,811	0,733

réalisé un projet rentable avec ce dernier			
Je suis satisfait du microcrédit car, quel que soit les garanties exigées, le plus important est d'avoir réussi dans mes activités économiques avec ce dernier	0,247	0,811	0,719
Valeur propre	5,073	1,706	
% des variances	50,728	17,059	
Cumulative	50,728	67,787	
KMO= 0,841 Bartlet = 2165,891 P= 0,000 Khi-2= 45 Alpha de Cronbach = 0,889			

Tableau 6: Les résultats de l'analyse factorielle de la performance perçue de l'offre de microcrédit

Items	Facteurs 1	Communalité
Délai de remboursement du microcrédit obtenu	0,824	0,679
Remboursement du microcrédit obtenu	0,802	0,644
Taux d'intérêt du microcrédit obtenu	0,721	0,520
Garanties exigées par l'EMF	0,713	0,509
Montant du microcrédit obtenu	0,706	0,498
Durée de traitement du microcrédit obtenu	0,680	0,463
Valeur propre	3,313	
% des variances	55,215	
% Cumulative	55,215	
KMO= 0,812 Bartlet = 823,445 p = 0.000 Khi-2= 15 Alpha de Cronbach = 0,830		

Tableau 7: Les résultats de l'analyse factorielle des services perçus associés à l'offre de microcrédit

Items	Facteurs 1	Communalité
Disponibilité du personnel	0,916	0,838
Amabilité du personnel	0,915	0,838
Courtoisie du personnel	0,909	0,826
Accueil du personnel	0,906	0,820
Attention du personnel	0,886	0,785
Professionnalisme du personnel	0,880	0,774
Compétence du personnel	0,864	0,747
Valeur propre	5,628	
% des variances	80,403	
Cumulative	80,403	
KMO= 0,919 Bartlet = 2819,123 p = 0.000 Khi-2= 21 Alpha de Cronbach = 0,959		

Tableau 8: Récapitulatif du modèle de la relation entre la qualité perçue de l'offre de microcrédit et la satisfaction du client de l'EMF

Modèle	R	R-deux	R-deux ajusté	Erreur standard de l'estimation
1	0,695[a]	0,483	0,481	0,14658317

Tableau 9: l'ANOVA de la relation entre la qualité perçue de l'offre de microcrédit et la satisfaction du client

Modèle		Somme des carrés	Ddl	Moyenne des carrés	D	Sig.
1	Régression	7,321	2	3,660	170,359	0,000[b]
	Résidu	7,821	364	0,021		
	Total	15,142	366			

Tableau 10: Les coefficients de la droite de régression de la satisfaction du client en fonction de la performance perçue et des services perçus associés à l'offre de microcrédit

Modèle		Coefficients non standardisés		Coefficients standardisés	T	Sig.	Statistiques de colinéarité	
		A	Erreur standard	Bêta			Tolérance	VIF
1	(Constante)	-0,040	0,035		-1,137	0,256		
	Indice de performance perçue de l'offre de microcrédit	0,562	0,047	0,520	11,910	0,000	0,744	1,344
	Indice de services perçus associés à l'offre de microcrédit	0,317	0,052	0,268	6,143	0,000	0,744	1,344

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Adoption of Internet Banking Services in India: An Empirical Study

By Samala Nagaraj & Dr. Sapna Singh
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Abstract- Understanding the adoption of a new technology is an essential process to determine its uses and future advancements. This study aims at investigating the adoption of such similar technology i.e., Internet Banking (IB). The study adapted the Technology Acceptance Model (TAM) and Perceived Web Security (PWS) construct to understand the adoption of IB services in India. Perceived Usefulness (PU) and Perceived Ease of Use (PEoU) are considered as the two main determinants to evaluate the Attitude towards Use (ATU) and Intention to Use (INTU) internet banking services. A well-designed questionnaire is used and 340 responses were collected to empirically test the hypothesized relations of the theoretical model developed. The relationship between the constructs are tested using Structural Equation Modelling. The extended model of TAM once again confirmed the role of PU and PEoU in affecting the attitude and intention to use IB services. All the hypothesis were significant except the effect of PWS on attitude towards use of IB services.

Keywords: technology acceptance model, internet banking, perceived web security, structural equation modelling.

GJMBR-E Classification: JEL Code: M39

ADOPTIONOFINTERNETBANKINGSERVICESININDIAANEMPIRICALSTUDY

Strictly as per the compliance and regulations of:

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Keywords: technology acceptance model, internet banking, perceived web security, structural equation modelling.

I. Introduction

Technology across the globe creating wonders in every sector, from automobile to animation and from medicine to machinery. Internet is one such advancement of technology which has changed the landscape of few industries; banking is one among them. Internet banking brought a breakthrough changes in the operations of banking. Customer is now equipped with faster and simpler ways to perform their banking transactions like funds transfer, bill payments, electronic clearances etc.

According to metrics.com (2013), 72.5 million of the households are utilizing internet banking in the world and are very much loyal to the banks. The number of users of internet banking are increasing exponentially; this is due to the several advantages assigned with the online banking system. According to www.roymorgan.com (2015), 90.2% is the satisfaction level of internet banking and 88.4% is the satisfaction of branch banking. Generation Y are the main users of the new technology in banking.

Though there are many advantages of IB, the increase online fraudulent poses greater risk in using IB. BBC report confirms that online banking fraud is increasing and is up by 48% in the year 2014. This is one of the major concern for the banking customers in using IB.

The present study is aimed at investigating the adoption of IB in India. For the same purpose, the study adapts the widely accepted Technology Acceptance Model (TAM). Since web security is one of the main concern, we also included Perceived Web Security (PWS) as one of the construct in understanding the attitude and behavioral intention of the customers in adopting IB services.

II. Review of Literature

The present study would focus on the use of TAM to understand the behavioral intention of the customers to use internet banking services. Though a significant number of studies were conducted in the past related to understanding of customers' adoption of new technology using, relatively less number of studies used the extension of TAM (Cheng, Lam, & Yeung, 2006). Extension of TAM to study the adoption of internet banking services; especially in India are significantly less till date.

Technology Acceptance Model (TAM) by (Davis, 1989), which was based on the Theory of Reasoned Action (TRA) by (Ajzen & Fishbein, 1975), has proposed two important determinants to study the adoption of new technology(Legris, Ingham, & Collerette, 2003). The model has been widely used in various contexts to study the behavioral intention.

According to (Davis, 1989, p. 3), Perceived Usefulness (PU) is "the degree to which a person believes that using a particular system would enhance his or her job performance'' and in contrast, Perceived Ease of Use (PEoU) is defined as "the degree to which a person believes that using a particular system would be free of effort." "An attitude is an individual's self-description of his affinities for and aversions to some identifiable aspects of his environment" (Greenwald, Brock, & Ostrom, 2013).

TAM has been extended in various researches to study the effect of other determinants in understanding customer behavior in different context. In the present study context i.e., Internet Banking (IB), apart from the Perceived Usefulness and Perceived Ease of Use, Perceived web security (PWS) is considered as one of the important determinant effecting the adoption. As many a customers expressed

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their concern towards security as one of the major factor in using online transactions (Salisbury, Pearson, Pearson, & Miller, 2001).

Hence the present study, considers PWS as an important predictor of intention and attitude towards use of internet banking. The study adapts the four items of PWS developed by (Salisbury et al., 2001) earlier in their study.

III. Objectives

The main objective of the study is to investigate the behavioral intension of the customers to use Internet banking services in relation with the perceived ease of use of services, usefulness of the internet banking services, attitude and the perceived web security towards the IB services.

- To study the effect of Perceived Usefulness on the attitude towards IB services and the Intension to use the services.
- To study the Perceived Ease of Use of Internet Banking services and its effect on attitude and intension of customers to use IB services.
- To study the Perceived Web Security of the customers towards their intension to use the IB services.

IV. Methodology

The study adapts a descriptive and causal research methodology to test the relationship between the TAM constructs in the adoption of IB services. To test the formulated hypotheses, the data is collected using a structured questionnaire; designed by adapting the developed scales. Perceived Usefulness (PU), Perceived Ease of Use (PEoU) and Attitude towards Use (ATU) were measured by adapting the original items developed by (Davis, 1989). These have also been used by (Bhattacherjee, 2000; Davis, Bagozzi, & Warshaw, 1989; Taylor & Todd, 1995). Intention to Use (INTU) construct items have been adapted from (Bhattacherjee, 2000; Mathieson, 1991).

The items related to Perceived Web Security (PWS) has been adapted from the scale developed by (Sathye, 1999). A five-point Likert scale is used; 1 representing "Strongly Disagree" and 5 representing "Strongly Agree".

The data is collected from students, scholars and employees of a university. A total of 400 questionnaire were distributed, out of which 362 were received and finally 340 responses were considered after eliminating the incomplete questionnaire.

V. Hypothesis

The study is using TAM as the base model for the study. Further based on the theoretical model developed and the objectives of the study, the hypotheses to be tested are:

H1a: Perceived Usefulness (PU) has a direct positive effect on Attitude towards Use (ATU) of Internet Banking (IB) services.

H1b: Perceived Usefulness (PU) has a direct positive effect on Intention to Use (INTU) of Internet Banking (IB) services.

H2a: Perceived Ease of Use (PEoU) has a direct positive effect on Attitude towards Use (ATU) of Internet Banking (IB) services.

H2b: Perceived Ease of Use (PEoU) has a direct positive effect on Perceived Usefulness (PU) of Internet Banking (IB) services.

H3a: Perceived Web Security (PWS) has a direct positive effect on Attitude towards Use (ATU) of Internet Banking (IB) services.

H3b: Perceived Web Security (PWS) has a direct positive effect on Intention to Use (INTU) of Internet Banking (IB) services.

H4: Attitude towards Use (ATU) has a direct positive effect on Intention to Use (INTU) of Internet Banking (IB) services.

VI. Results

Demographics characteristics of the respondents is analyzed; Of the 340 respondents, 55% are male and 45% are female. 33% are between 20-30 years of age group, 38% are between 31-40 years, 20% are between 41-50 years and 9% are above 50 years of age.

Reliability and validity of the measures have been assessed before the actual testing of the hypotheses is done. All the values are adhering to the prescribed standards; and are shown in Table 1. Cronbach's alpha values for the measures are above 0.7 as per Nunnally (1991).

Table 1: Reliability and Validity measures for the constructs

	Cronbach's Alpha	CR	AVE	MSV	ASV	PWS	PEOU	ATU	PU	INTU
PWS	0.932	0.932	0.774	0.024	0.012	0.880				
PEOU	0.956	0.958	0.850	0.361	0.110	0.155	0.922			
ATU	0.953	0.954	0.838	0.035	0.019	0.049	0.186	0.915		
PU	0.947	0.948	0.822	0.023	0.017	0.076	0.145	0.151	0.907	
INTU	0.968	0.970	0.915	0.361	0.103	0.123	0.601	0.132	0.138	0.957

Discriminant and Convergent validity measures of the constructs are also satisfying the standards prescribed by (Fornell & Larcker, 1981). These values for the constructs are presented in Table 1. Confirmatory Factor Analysis (CFA) was done for the sample and the results are very much in accordance with the required standard values. Model fit values for the same are shown in Table 2.

Table 2: CFA model fit statistics

Fit Statistic	Recommended	Obtained
Chi-square		289.984
df		142
CMIN/DF(Wheaton, Muthen, Alwin, & Summers, 1977)	<5.0	2.042
Chi-square significance	P<=0.05	0.000
GFI(JOreskog & Sorbom, 1988)	>0.90	.918
NFI(Bentler & Bonett, 1980)	>0.90	.962
TLI(Hu & Bentler, 1999)	>0.90	.976
CFI(Bentler, 1990)	>0.90	.980
RMSEA(MacCallum, Browne, & Sugawara, 1996)	<.05	.055

The structural model is tested using SPSS AMOS 20.0. The Chi-square value of the model is 426.516 at 144 degrees of freedom and is significant at $P < 0.05$. Other fit indices like CFI, TLI, NFI and GFI also are well within the minimum acceptance levels i.e. > 0.90. The model fit statistics are presented in Table 3.

The relationship between the constructs is tested using the path model and the results are shown in the Figure 1. All the hypotheses H1a, H1b, H2a, H2b, H3b and H4 are supported, except the hypothesis H3a. According to the results all the hypothesized relations have a direct positive effect, however the Perceived Web Security (PWS) does not have a direct significant effect on Attitude towards Use (ATU).

Hypothesis H3a is not significant is very much in line with the results of Cheng et al. (2006). As supported by (Moore & Benbasat, 1991), Attitude towards use of IT can be synthesized from the characteristics perceived of innovation (Cheng et al., 2006; Rogers, 1995). However, the hypothesis H3b is significant i.e., PWS has a positive direct effect on Intention to use, which is a powerful predictor of user behavior (Davis et al., 1989).

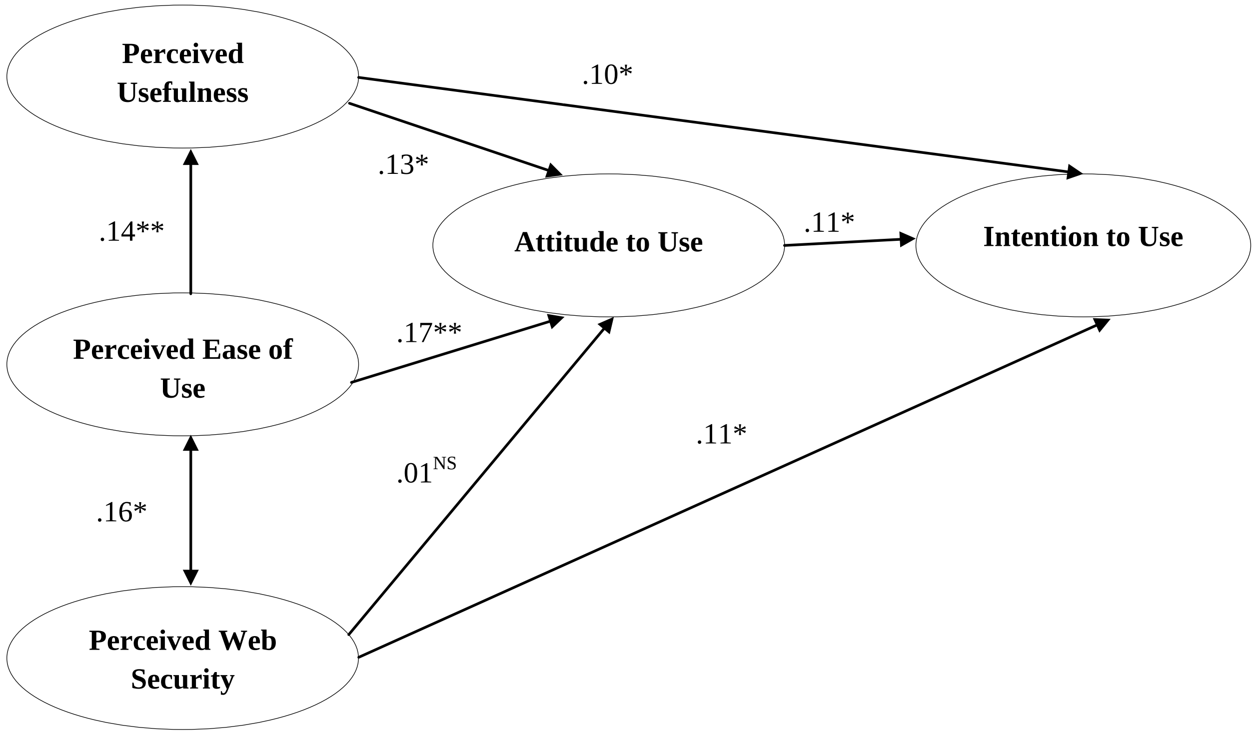

Figure 1: Structural Model with path coefficients

*Note: ** is Significant at 0.01; * is Significant at 0.05; NS is Not Significant at 0.05*

Attitude towards Use to Intention of the customer to Use Internet Banking is also supported. Thus, the overall results of the structural model support TAM and are consistent with the findings of (Davis et al., 1989).

VII. Conclusion

Finally, we can conclude that Perceived Usefulness (PU) is one of the important determinant of Attitude and Intention towards the use of Internet Banking. Similarly, Perceived Ease of Use (PEoU) also determine the Attitude and Intention to Use Internet Banking Services. However, Perceived Web Security (PWS) is influencing Intention to Use and does not have a direct positive effect on attitude.

The importance of Perceived web Security (PWS) is consistent with the results of (Sathye, 1999). Web Security is one of the important concern expressed by the customers while using internet banking. Due to the increased fraudulent in the online context, banking customers are very much concerned about the security of online banking transactions. Some of the other factors like Non availability of internet and difficult to use are major issue besides web security.

Studies related to Online banking services(Chan & Lu, 2004; Cheng et al., 2006; Pikkarainen, Pikkarainen, Karjaluoto, & Pahnila, 2004; Sathye, 1999; Yee-Loong Chong, Ooi, Lin, & Tan, 2010) in other countries have confirmed the importance of Perceived usefulness and Perceived ease of use as the important determinants of Intention to use online banking services. Studies in India (Roy, Kesharwani, & Singh Bisht, 2012; Safeena, Date, & Kammani, 2011) have also emphasized that PU and PEoU are the important determinants of attitude and intention to use internet banking services.

Table 3: Fit indices for the Structural model

Fit Statistic	Recommended	Obtained
Chi-square		426.516
Df		144
CMIN/DF (Wheaton et al., 1977)	<5.0	2.962
Chi-square significance	P<=0.05	0.000
GFI (JOreskog & Sorbom, 1988)	>0.90	.896
NFI (Bentler & Bonett, 1980)	>0.90	.984
TLI (Hu & Bentler, 1999)	>0.90	.956
CFI (Bentler, 1990)	>0.90	.963
RMSEA (MacCallum et al., 1996)	<.05	.076

The usefulness and ease of use of online banking has increased the number of customers. Well-designed web, its functionality and user friendliness are some of the other important factors in adaptation. On the other hand, increased risk in the use of internet is posing grave challenges to the banks.

No matter how robust the service is designed and safety measures are taken up, security remains one of the major issue in the online banking today. Hence, the bankers should take the web security as the priority concern and assure the customers about the secure use of internet banking.

Table 4: Hypotheses results

Hypothesis				Standardized Regression Estimate	C.R.	P
H1a	ATU	<---	PU	0.126	2.27	0.023
H1b	INTU	<---	PU	0.109	2.021	0.043
H2a	ATU	<---	PEoU	0.168	3.011	0.003
H2b	PU	<---	PEoU	0.145	2.65	0.008
H3a	ATU	<---	PWS	0.013	0.226	0.821
H3b	INTU	<---	PWS	0.112	2.038	0.042
H4	INTU	<---	ATU	0.112	2.046	0.041

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Building Sustainable Relationships through Customer Support Service in Telecommunication Industry

By Muhammed Zakir Hossain

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Abstract- The aim of this paper is to examine the relationship between customers and the telecommunication service provider regarding customer support service. Researcher focus on customers support service as a tool of enhancing relationship between customers and telecommunication service provider and to come up with a "best practice" for the customer-support service in the telecom industry.

The research has been conducted with recent relevant literature for academic viewpoint for the relationship marketing, loyalty, customer dominant logic, customer support service and triggering factors for switching. After reviewing all of literatures researcher have adequate knowledge how to enhance and sustain long term relationship with customers. Nearly every literature stipulates from customers perspective business operations for long term relationship.

Keywords: *customer support service, relationship marketing, customer loyalty.*

GJMBR-E Classification: *JEL Code: M39*

BUILDINGSUSTAINABLERELATIONSHIPSTHROUGHCUSTOMERSUPPORTSERVICEINTELECOMMUNICATIONINDUSTRY

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Building Sustainable Relationships through Customer Support Service in Telecommunication Industry

Muhammed Zakir Hossain

Abstract- The aim of this paper is to examine the relationship between customers and the telecommunication service provider regarding customer support service. Researcher focus on customers support service as a tool of enhancing relationship between customers and telecommunication service provider and to come up with a "best practice" for the customer-support service in the telecom industry.

The research has been conducted with recent relevant literature for academic viewpoint for the relationship marketing, loyalty, customer dominant logic, customer support service and triggering factors for switching. After reviewing all of literatures researcher have adequate knowledge how to enhance and sustain long term relationship with customers. Nearly every literature stipulates from customers perspective business operations for long term relationship.

To accomplish research aim, researcher conducted with an explorative research approach and with the help of a designed descriptive questionnaire with seventeen close-ends and open-end questions. From the interview, the researcher tries to explore respondents' experiences and acceptation from customer support service.

The researcher reaches at the conclusion on the basis of collected qualitative information that the effective roles of customer support service team enhance relationship between customers and telecom service providers. It is also evident throughout the research that the customer support service is the key link between the customer and the telecommunication service provider.

Keywords: customer support service, relationship marketing, customer loyalty.

I. Introduction

Telecommunications sector now become a vital area for the economic development of developing country. It's happened due to rapid progress of technology and huge competition among the telecom service provider. To keep the dominating position intact in the market and compete with rival's telecommunication service provider and to enhance their positions in their market, it's important to develop service quality and precedence of customer support service as core service for creating long term relationship with customers (Roos and Edvardsson, 2008). In this paper researcher focus on how customer support service effects on relationship.

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a) Background of the research

Earlier research work in customer switching behavior within the telecommunication business and that research investigates customer's motivation for switching process (Göransson and Frenzel, 2009). Telecommunication companies facing fierce competition in their industry and its now sustainable question to build long term relationship with customers. To develop static relationship is much more crucial for service provider rather than attract new customers and evade customer switching.

The telecommunications service is consist of networks, equipment for the use of broadband, mobile phone, etc. Support service is generally conducted by customer centre, telephone, internet or email. The customer support service is more crucial service for telecom service provider because when customers interrupt with service or require value added service they communicate with service provider (Roos and Edvardsson, 2008). Most sensitive term in telecom business is customer switching because customer can shift to other operator if current support services fail to satisfy customers demand. To enhance long term relationship with customer and having competitive advantage, the contemporary telecommunication economic environment is not only making sure quality service for the customer's equivalently they provide enormous customer support service facilities to their customer. In order to stay competitive position telecom company frequently develop customer support service operation (Roos and Edvardsson, 2008).

In order to convey a sustainable relationship with existing customers, it is essential for companies to explore causes behind what makes the difference between customers accepted service and experienced service (Roos and Edvardsson, 2008; Heinonen et al., 2010).

Telecommunication companies' emphasis on develop lively customer support service support to enhance relationship with customers. The researcher try to explore what is real quality support service from the customer's perspective keep in mind following questions:

- How companies should design their support service in order to satisfy customer?

- How is customers experience from different support service activities?
- How customers consider support service experience in term of relations?
- What are the obstacles when customers interact with support service?
- How is customer's desire support service from customer's perspective?
- How is recent customer support service operation in other industries?

Therefore, researcher is going to look for customer-support service and other services in order to suggest a best practice for telecommunications regarding the customer-support service perspective. By the best practice researcher mean that what is recent trend in other industries support service, how customers evaluate support service operations, what extend customer know about their own customer service, how customer perception and experience is about support service, and what is customer's feedback regarding customer support service.

b) Problem formulation

The feature of core and customer support service consider equivalent and play key role for relationship with customers. Telecommunication companies considering dynamic and convenient customer support service for their customers. Telecommunications companies frequently concentrate to develop their support service and enhance relationship with customer. If customers support service fail to satisfy customer demand that reflect in relationship. Dissatisfy experience from support service and attractive offer by rivals in competitive market impact on relationship with current provider. To evade this situation and switching, it significant for companies seeking customer's perceptions to identify the best practice for customer support service.

c) Purpose

The aim of this study is to indentify, analyze best practice of customer support-service in relationship perspective for telecom companies. To achieve this purpose, the research focuses on analyzing the developed conceptual model from relationship, customer's perspective service management and approach to conduct customer interviews and analyze their perceptions.

d) Delimitation

The research has been delimitated by one specific sampling with limited customers. The sampling required several communication methods of data collection and wide range of interviews (telephone, direct). Unfortunately, this research is conducted with specific way of interviews and limited in data collections instead of wide version.

II. Theoretical Foundations

Theoretical framework is academic research design which reflect on explore new research. Gill and Johnson (2010) define theory *'a formulation regarding the cause and effect relationships between two or more variables, which may or may not have been tasted.'* This part will spotlight on concepts of relevant theories e.g. customer support service, customer dominant logic, loyalty, relationship marketing and trigger model for customer support service.

a) Customer Support Service

There are several models are use for customer-support service. One of the early service models is Augmented-Service-Offering Model (ASOM), which design the service framework with three major components: core service, facilitating service, and supporting service (Gronroos, 1990).

Customer-support service design as a part of service model but it is the main key factor for relationship perspective. Edvardsson (1997) suggest that the core service and supporting service is perceived as responding to the needs of customers. These needs are divided into primary and secondary needs. Primary need focus on communication channel, support service and secondary needs focus on customers interactions with service provider. All the models are emphasis on create necessary value for customer by relationship support service (Edvardsson, 1997). According to Yi and Gong (2009) better perceived support service is which reflects on greater perceived satisfaction for customers. There are different industries customer-support services. Roos and Edvardsson (2008) present sustainable models for the telecommunication companies. However, the successful realization of this reorganization requires an in-depth examination of the nature of the service. The core and the support service now being separated units in customer interactions with the company, it would be logical that customers perceive them separated also regarding their effect on the relationships (Roos and Edvardsson, 2008). They emphasized on customer support services for enhancing the relationship between customers and service providers. Consequently, researcher has stated the importance of customer-support service for loyalty in customer relationship. Therefore, researcher continues his theoretical framework with different aspect of loyalty.

i. Customer Dominant Logic

Customers are now center of attention in today's modern phenomenon business concept. To enhance customers and maintain warm relationship with them there are several theories and models are developed. A new dimension of logic launches is called 'Customer Dominant Logic by Heinonen et al. (2010). According to Heinonen et al. (2010), *'CD marketing logic here refers to a view that positions the customer in the* *center, rather than the service, the service provider/producer or the interaction or the system'*. CD Logic services are surrounded in the customer's contexts, activities, practices, and experiences, and what proposition this has for service companies (Heinonen et al. 2010). There are five major challenges to CD logic: *company involvement, company control in co-creation, visibility of value creation, scope of customer experience*, and *character of customer experience* (Heinonen et al., 2010). It categories their facilities in one frame featured by customers current actives & experience in service process with demonstration.

CD Logic

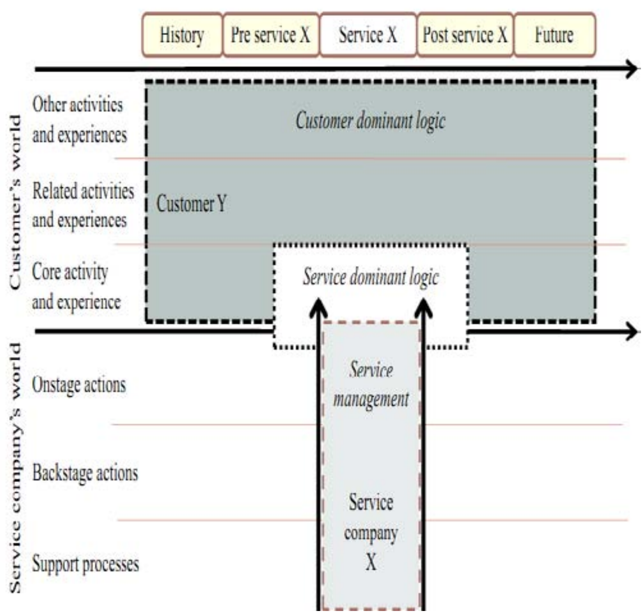

Figure-1: CD logic of service contrasted with service management and DS logic, (Heinonen et al. 2010)

The diagram represents the service provider's relation to the customer's world. The outline also signifies the individual time frames and analytical foci of GD logic, SD logic and the planned CD logic (Heinonen et al., 2010). Here Service X (any company) extent in boarder perspective in both ways from the outline of service management. This imitate how a service, from the customer's viewpoint not only consume, used but also perceptively incorporated into the customer's constant activity and experience configures further than the service procedure. That is demonstrated by the boxes: history, pre-service X, service X, post-service X, and future (Heinonen et al., 2010). To develop the customer support service and enhance relationship with customer, CD logic diagram work and represent in this study more dynamic way. The demonstration will be Service X (Telecommunication Company) and rest of illustration is history (customer), pre-service X (Core service), service X (Telecom Co.), post-service X (customer support service), and future (relationship). According to CD logic value appears when service provided by company X and used by the customer's turn into surrounded their activities, practices and experiences collectively with company's activities (Heinonen et al., 2010). The value contain equally to service and all the surrounding supporting before and after service X (Heinonen et al., 2010). There are three core dynamic concerns on Customer dominant logic which are *co-creation*, *value-in-use*, and *customer experience*.

ii. Customer Loyalty

In today's competitive business arena it's costly to attract new customer than to retain existing customer, so keeping existing customers loyal is a vital issue for the service oriented companies specially telecommunication industries. Companies who are seeking loyal customer should emphasize on customer satisfaction (Yang and Peterson, 2004). Customer satisfaction is not only the direct determining factor of customer loyalty but also the central determinant of customer retention (Gerpott et al., 2001). Cooil et al. (2007) has viewed that customer loyalty is an important strategic objective. Some researcher (Gould, 1995; Kotler, 2008; Reichheld, 2001) represents their views that expansion, conservation, and boosting of customer loyalty signify a central marketing strategy for achieving competitive advantage.

Sirdeshmukh et al. (2002) described the importance of value in the loyalty and relationship building and maintenance in the longer term by depicting that customers used the value to attain higher goals through relationships because they cannot evaluate the technology itself because this process seems quite difficult for them. They might only perceive the technology change.

Yang and Peterson (2004) states customer loyalty is a special attributes of customer attitude to continue a relationship with a service provider. According to Oliver (1999, p 34) loyalty is "*a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future*". To maintain a relationship a long term customer loyalty plays a vital role. It is evident long term customer loyalty bring positive result for service provider and help them to build strong relationship with customer and retain existing customers. Quality customers support not only enhancing customer loyalty but also create long length relationship between customers and service providers.

iii. Relationship Marketing

Relationship marketing is a constant process for exploring new value within individual customers and then distributing the benefits over a lifetime relationship (Gordon, I. 1998). Relationship marketing consists of in a chain of relationship which comprise everyone from suppliers, employees, customers, investors and the board of directors, including distribution channels and others. Finally, increasing value used is in the end customers (Gordon, 1998). Relationship marketing more emphasize on relationship, networking and interaction.

Gronroos (2000) has been defined Relationship Marketing (RM) is *'The process of identifying and establishing, maintaining, enhancing and when necessary terminating relationship with customers and others stakeholders, at a profit, so that objective of all parties involved are met, where this is done by mutual giving and fulfillment of promises.'* Organizations believe that they provide exactly what customers desire from their service experience and perceptions. The purpose of a service is to create mutually beneficial relationship (Paulin, 2000).

Every business contains relationship by exchanging their product or service. Successful business organization stipulate on create and manage a total service offering in a customer oriented system. Customer satisfaction and long-term relationship also depend on the customer expected service (Zeithaml, 2003). According to Gronroos (2007) trust, commitment and attraction most important role for relationship marketing and well customer driven service system developed by four central resources: Employees, technology, customer and time.

According to Tohidinia and Haghighi (2011), relationship marketing can help the service providers in establishing stable relationships with clients by the means of increasing marketing efficiency, decreased ratio of customer defection and provision of customer desires and needs which can increase the customer satisfaction and loyalty.

iv. Trigger Models in Customer-Support Relationship

There are variety of tools and method are use for explore and analyze customer-support relationship. To begin a sustainable relationship (Roos, 1999) divided the most significant factors in two dimension trigger and process. According to (Roos, 1999; Roos, Edvardsson, and Gustafsson 2004) Triggers are factors that are seen to have a long-lasting effect on customer relationships. (Roos at al., 2008) their research and find out that First priority for (the trigger position) chose their telecommunications providers were based on their support-service experience. It established that triggers are one of key factors for long-lasting relationship strength (Roos, 1999; Roos, Edvardsson, and Gustafsson, 2004). According to (Roos et al., 1999) there are three factors of triggers; situational, influential and reactional.

Situational trigger consists of a change in the customer's personal life. It generally base on private situation which could be changed on the social status, profession, demographic, family, relationship, etc. Customer private factors which are drive to reevaluate current relationship with service provider. In context of telecommunication situational trigger considered on base of loyalty and customer-support service experience (Roos et al., 1999). The reason for various changes may act as situational triggers: altered work hours, altered financial circumstances, use of spare time, changes in mobility (car, local means of conveyance) and demographic changes Roos (2002, p.197)

Influential trigger arise in market competitive position by numerous service providers in specific industry. In that type of situation customers can evaluate several standards for comparison. Particularly, customers appraise their existing service provider while a new company comes into several convenient facilities by their promotional campaigns. Influential trigger mostly consist of rival company, new value-added service, payment procedures. Influential trigger is further developed and categories in active trigger and passive trigger (Roos & Gustafsson, 2007). Active trigger is occurred by the review of customers, it generate by promotional campaigns or publicity by other customers. Customers are much more informed about his or her own decision or choice. Customers are more responsive for their decision. Passive trigger is hasty decision by customer through rival companies special offers like-cheaper call rate ,new value added service or customer want individual life style.

Reactional trigger is happen when customer perceives less quality service than excepted serve or less quality than average quality from a company. This is the one of the core reason for active triggering by customers. Reactional trigger emphasis on inconsistent & reduced quality, ineffective reorganization; introduce new user system, etc. Sometime customer didn't get his monthly bill in proper time, which could be reason for lack customer satisfaction by service provider (Roos et al., 1999).

The aim for the trigger model is what factor influence customers for switching from provider. Triggers give details content of action or incident which affect customers for switching. To understanding those influencing factors is one of aim for thesis for maintaining long term relationship.

b) Summarizing the Theoretical Framing and Positioning

To accomplish the purpose of the paper, researcher presented some relevant academic concepts in this work. Theoretical foundations reviewed with literature on customer support service and loyalty to enhance sustainable relationship with customers. On the other hand, trigger models in customer support relationship simultaneously explore most consequence influencing factors in relationship for convey long term relationship.

The theoretical foundation consists of customer support service management and it's in relationship perspective. It explore gap between theoretical and practical implementation. The prime focus of theoretical foundation is to convey fundamental relationship with customer support service and develop loyalty, relationship marketing to enhance long term relationship. One of the important features is what companies should do to develop customer support service in their long-term relationship with customers. Therefore triggering models in customer support are used as supportive to enhance relationship.

III. Research Methodology

In this research, researcher has used an explorative qualitative research approach. According to Dul and Hak (2008) explorative approach is when *'the researcher had no or only little information about the research subject and its background'*. The explorative approach implies that the researcher should gain reasonable evidence of something that the researcher doesn't know enough about. For example, customers heard about iphone 10x and they also know that currently it is available in the market, but they don't know to what extent it fulfills the user's expectations. Explorative approach can help us in this situation. Explorative research is the supplier of qualitative data and uncovers a problem more clearly than *quantification* (Zikmund, 1997). The researcher conducted this research using exploratory approach because its features meet the demand of this paper than other approaches. The researcher also dealt with the qualitative data than quantitative data to meet the conditions of this study.

a) The empirical research process

The provided outlined in figure 1 represents how the research work can be seen. The research process is a structured and systematic procedure which balances all aspects of the research project with each other. Hence, suppose the research design must be consistent with the research purpose otherwise the end result will be zero (Aaker et al., 2004).

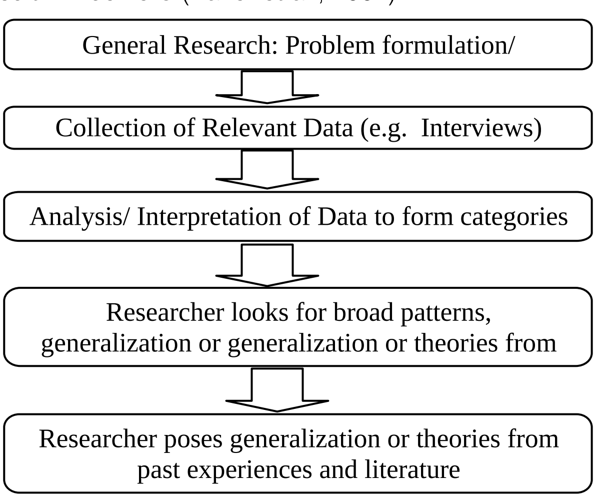

Figure 2: Research process (Collectively from Creswell, 2009 and Bryman & Bell, 2007)

The research procedure consists of different steps which are exposed in the above diagram. It is deductive research approach in which researcher move from the general to explicit. The initial step of the research approach is to classify the problem formulation.

To reach the second step, researcher has conducted an elegant and well formulated guide, which consists relevant theories, guide for research survey which is very supportive for the collection of relevant data for research. Therefore the researcher design the data collection method for interview, which was undertaken through by face to face and by email and the researcher also collected relevant secondary data and information from the various industries leading company's customer support-service operations.

After completing interviews and gathering data of different industries customer support service operations, data is interpreted and analyzed in different categories. The key principle of the dissection of collected data into different kinds of categories is to look and find broad patterns of generalization and simplification of the collected data. Proceed to next step, need to analyze data in relation to relevant literature in order to come up with preferred results. To accomplish final steps and to spotlight on from boarder to more specific it is essential to reflect on earlier literatures to accomplish research result.

To accomplish research, the author explored recent relevant literature from academic viewpoints for relationship marketing, loyalty, customer dominant logic, customer support service and triggering factors for switching. After reviewing all of the given literatures the researcher has adequate knowledge how to enhance and sustain long term relationship with customers. Nearly every literature stipulates a customer's perspective business operations for long term relationship.

Initially, the researcher asked himself about what is the connection between customer support service and relationship marketing and loyalty. It is important for operating customer support service to the telecommunication business. After reviewing that theoretical part, the researcher learned more regarding the importance of a relationship perspective customer support service. Consequently the researcher explore a new dimension of sustainability and developed relationship from customer perspective by customer dominant logic and understand triggering factors which influence customers for switching by triggering models. CD logic provides boarder perspective of customer's present and previous behaviors and prioritizes customers in central positions with depth knowledge.

Subsequently, the researcher searched for a gap between operation and actual perception of customers. Moreover, understanding trigger factors switching and potential customer aspects. In addition,

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the researcher obtained interviews result data and information from recent customer support service in other industries.

Afterward, the researcher examined the collected data in order to expose potential links and correlations. The task is then to explain the results taking into account theoretical aspects and methodological guiding principles. The findings of this study will be presented with recommendations.

b) Data Collection

Researcher designed a questionnaire for different telecommunication customers and planned the empirical study including data collection as follows:

1. Interviewing of telecommunication service receivers according to their experience with current telecom providers and other industries customer support service.
2. Observe various industries dominating company's recent customer support operations with emphasis on their technical support service operation.

c) Interview process

To explore better customer support service for telecommunication business, the researcher designed a descriptive questionnaire with close-ended and open-ended questions. There are 17 questions throughout questionnaire which explore customer experiences and expectations from customer service. The interviews have been conducted within different professionals and total respondents were 270. Researcher have selected advanced level customer to explore best practice for telecom business from their experiences. To indentify the best practice for customer support service, the researcher designed interviews questionnaire with reflections from theoretical framework.

In order to fulfill the purpose of the study the questions were concentrated on:

1. Overall satisfaction about customer support service in Bangladesh.
2. The telecom industries support service
3. Current telecom service provider
4. Communication ways of customer support service
5. Experience from customer support service
6. Perception and suggestions for telecom customer support service, etc.

IV. Empirical Foundations

All the collected data throughout research is been presented here. A comprehensive analysis of those data is provided with the connection of theoretical foundations.

a) Results of the empirical study

In this part researcher describe the results of the empirical study, present the detailed opinions of the respondents.

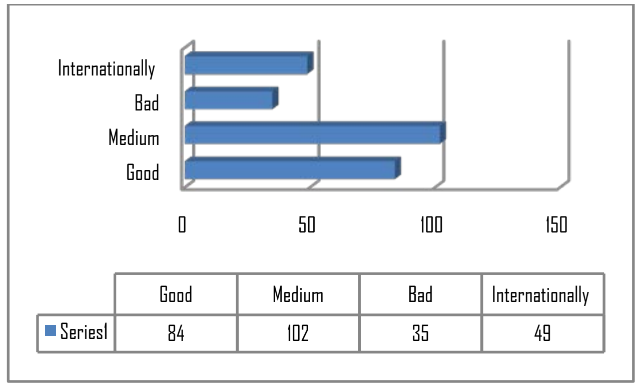

Figure 3: Assessments about Bangladesh telecom industry's customer support service

As is seen from the figure majority people 102 or (38%) are evaluate medium in their assessment of Bangladesh telecom industry's customer support service. Consequently, 31% or 84 people assessed good, 19 % or 49 people suggest more improvement for international level and 13 % or 35 people they don't have any experience regarding Bangladesh telecom industry's customer support service.

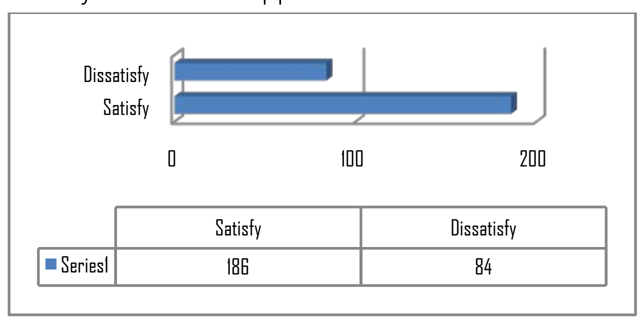

Figure 4: Assessments about satisfaction with the customer support services

The respondents' answers about their overall satisfaction about customer support service experiences in Bangladesh "satisfied" or "dissatisfied". As is seen from the figure most people are satisfied 186 or (69%) and rest of dissatisfy 84 or (31%) with their support service experience.

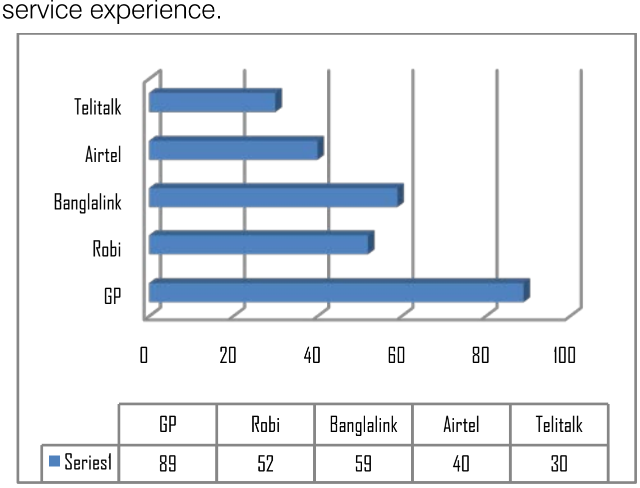

Figure 5: Depicts the respondents' answers about their current telecom services provider

Out of 270 respondents the majority 89 or (33%) are customer of *Grameen Phone*, 22% or 59 are *Banglalink,* 19% or 52 are *Robi,* 15% or 40 are *Airtel* and 11% or 30 respondents are using *TeliTalk*.

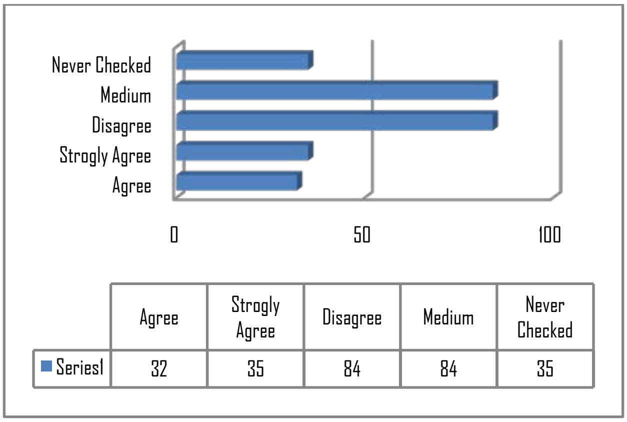

Figure 6: Depicts the respondents' answers about adequate information in their provider webpage link for solve problem

As is seen from the figure majority people 84 or (31%) are evaluated medium and disagree in their assessment. Consequently, 13% or 35 people assessed strongly agree and never checked, 12 % or 32 responders' are agreeing about adequate information in their provider webpage link for solve problem.

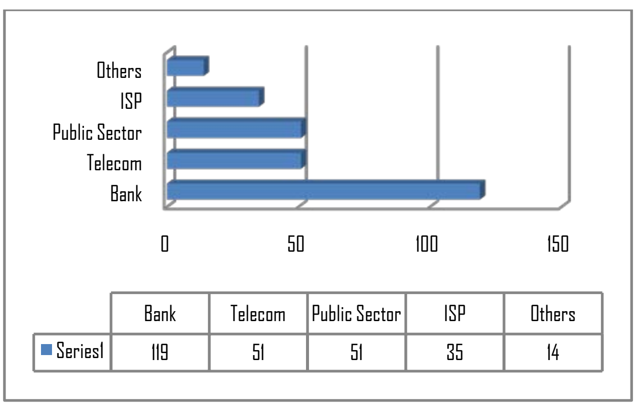

Figure 7: Assessments about high quality customer support services industries in Bangladesh

As is seen from the above figure, bank 119 or (44%) is ranked higher quality customer support service industry. Telecom industry (19%) or 51 and public sectors (19%) or 51 in second position. Internet service provider (13%) or 35 in third position and others industries (6%) or 14 in fourth position.

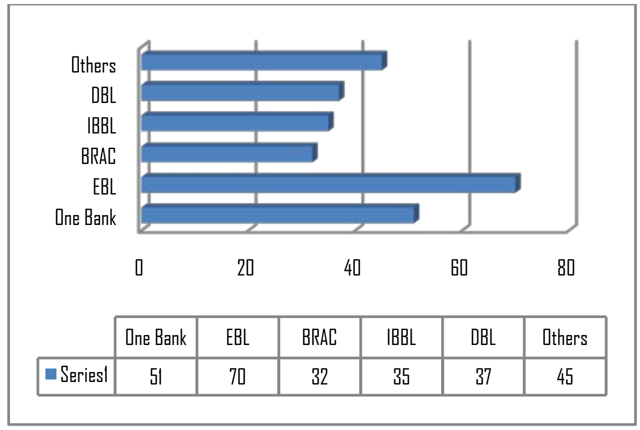

Figure 8: Assessments about high quality customer support services provider Bank in Bangladesh

As is seen depicts the respondents' answers from the above figure Bank and telecom companies provide higher quality customer support service. Respondent ranked first Eastern Bank Ltd (EBL) as high quality customer service provider and BRAC Bank ranked least quality customer service provider based on their experience.

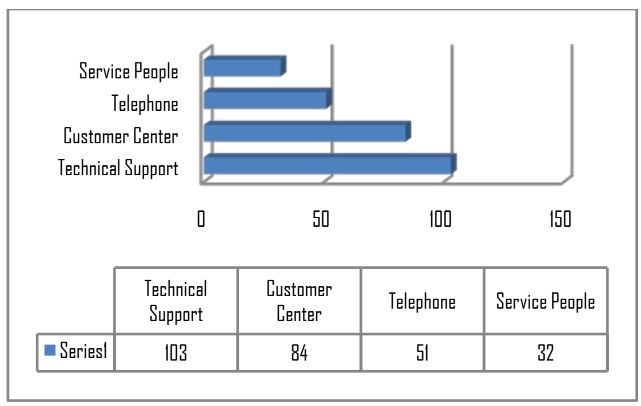

Figure 9: Assessments about better customer support service department within that company

Most of the respondents 38% or 103 respondents evaluate the technical support ream is highest level satisfactory among the departments. Consequently, peoples of the customer centre (31%) or 84 are second position and telephone service (19%) or 51 is third position. In the end, with service people (13%) or 32 in fourth position.

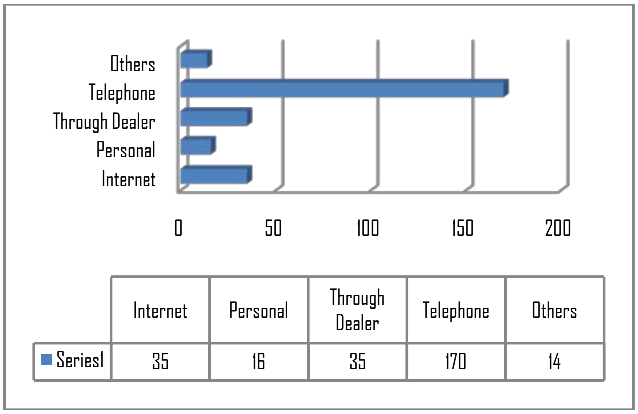

Figure 10: Recent communication way with customer support service

As is seen from the 63% or 170 responders preferred telephone service for communicate with support service. Consequently, 13 % or 35 people preferred internet and contact through dealer. Rest of responder's 30 (11%) communicates through person and other ways.

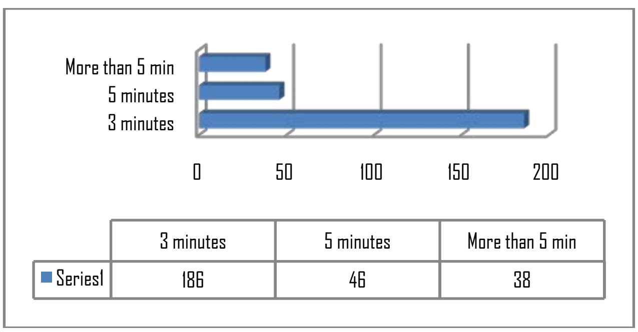

Figure 11: Assessments about accepted waiting time in customer centre queue

The respondents' answers about accepted waiting time in customer centre queue. As is seen from the 14% or 38 responders preferred more than 5 minutes. Consequently, 17% or 46 person preferred 5 minutes and rest of people 69% or 186 are preferred 3 minutes.

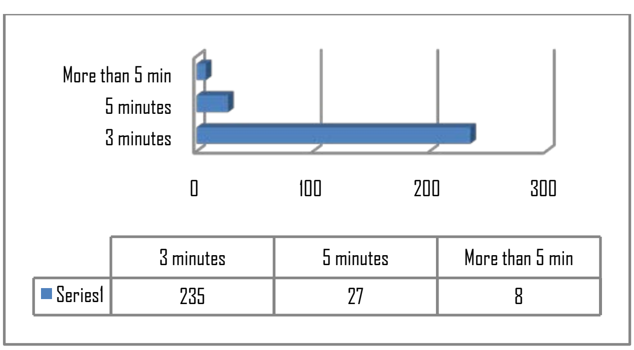

Figure 12: Assessments about accepted waiting time in telephone of support centre

As is seen from the 87% or 235 responders preferred 3 minutes. Consequently, 10% or 27 people are preferred 5 minutes and rest of 3% or 8 respondents prefer more than 5 minutes accepted waiting time in telephone of support service.

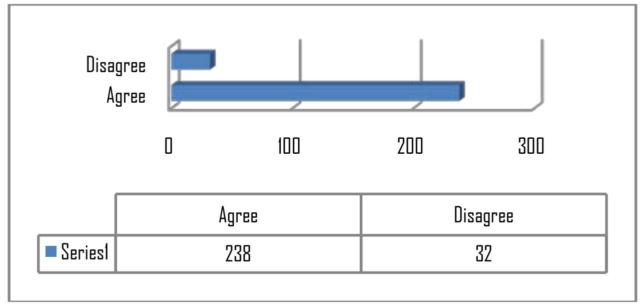

Figure 13: Assessments about preference for 24-hours telephone customer support service

The answers about preference for 24-hours telephone customer support "Agree" or "Disagree". As is seen from the figure most people are agreeing (88%) and disagreeing (13%) for 24-hours telephone support service.

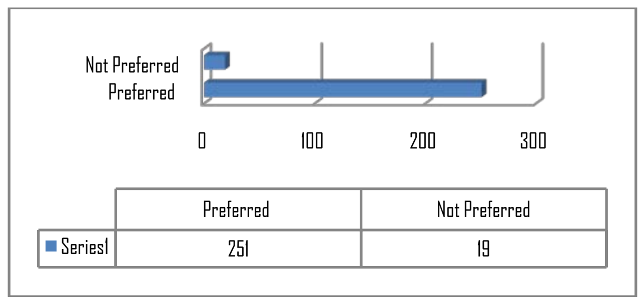

Figure 14: Assessments about preference for preference free phone call to support service

The answers about preference for free phone call to support service "Agree" or "Disagree". As is seen from the figure most people are agreeing (94%) 251 and disagreeing (6%) or 19for free phone call to support service.

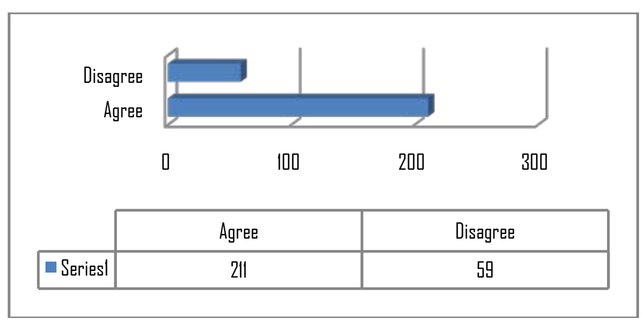

Figure 15: Assessments for preference for customer's privilege membership card

The answers about preference for customer's privilege membership card "Agree" or "Disagree". As is seen from the figure agree 211 respondents or (78%), disagree (22%) or 59 among the responder's for free phone call to customer support service.

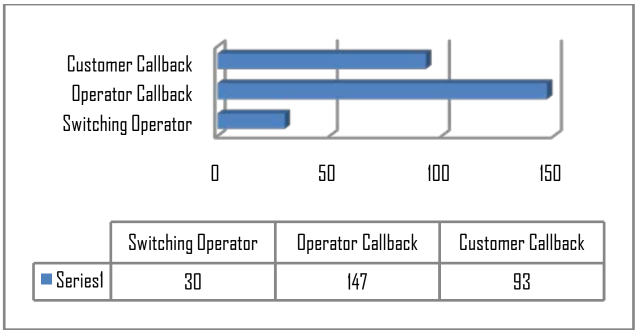

Figure 16: Assessments about expectation from customer support service if phone call drops between conversations

As is seen from the 35% or 93 responders preferred customer will call again. Consequently, 54% or 147 people are preferred operator will again and 11% or 30 preferred to change the operator.

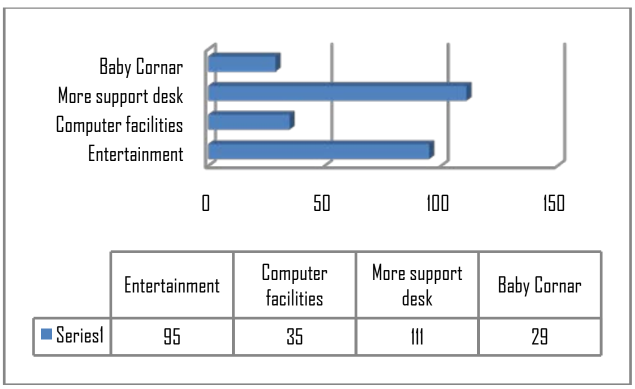

Figure 17: Assessments about ideal customer support centre

As is seen from the 35% or 95 responders preferred for entertainment & refreshment (e.g. magazines, coffee) for their ideal customer support centre. Consequently, 41% people preferred more customer service desk and 10% or 29 respondents' desire baby corner at support center. Rest of responder's 35 or (14%) preferred computers for their use.

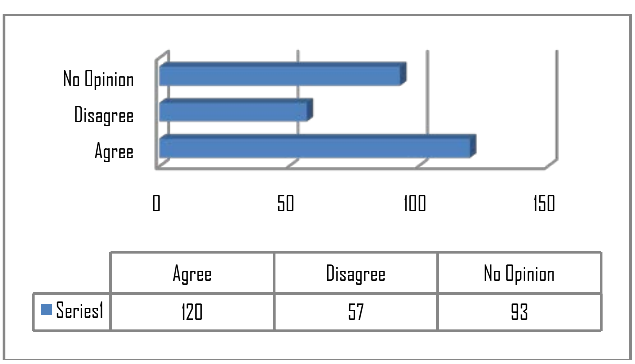

Figure 18: Assessments about preferences for international customer-support service team

As is seen from the figure most people are agree 120 or (44%) with preferences for international customer-support service team. Consequently, 21% or 57 people are disagreeing and 35% or 93 responder's have no opinion for international customer-support service team.

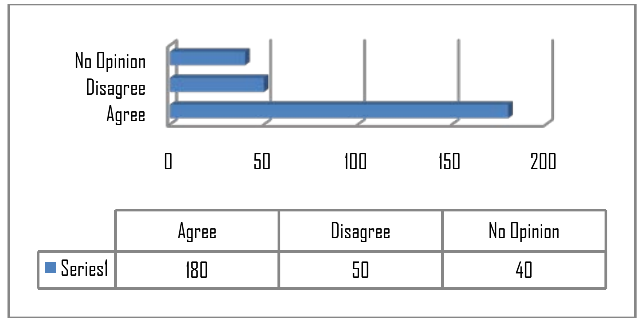

Figure 19: Assessments about preferences for support service operation in social network

The answers about preference for support service operation in social network "Agree" or "Disagree". As is seen from the figure most people are agree 180 or (67%) but 50 or 19% respondents' are disagree though rest of people have no opinion for customer support service operation in social network.

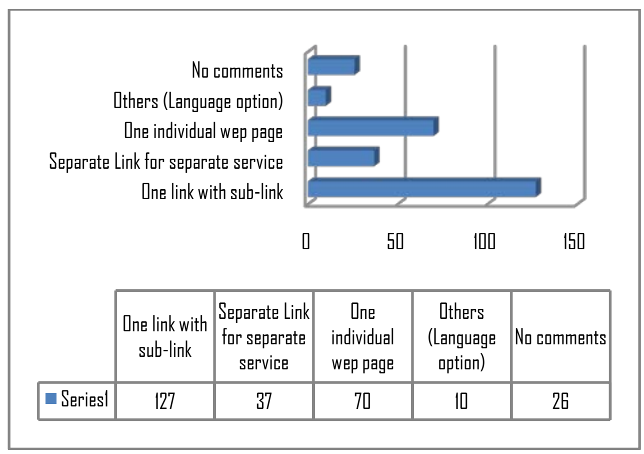

Figure 20: Assessments about preferences for ideal customer-support webpage link

As is seen from the 47% or 127 people are preferred one link which has sub-linked with for ideal customer-support webpage link for ideal customer support webpage link. For example, http://www.grameenphone.com/customer-service (Grameenphone, 2017).

Consequently, 26% or 70 people preferred one individual webpage for customer and 14% people preferred several links for different customer service. 10 responder's (1%) preferred others (e.g. Language options). And rest of them have no idea.

b) Analysis and implications of the empirical results

Researcher stated in the introduction that customer-support service in telecom companies should aim at having a long-lasting positive effect on customer relationships. Presented relevant academic concepts on customer support service and loyalty to enhance sustain relationship with customers. Theoretical foundations focus on customer support service management and it's in relationship perspective. It explore gap between theoretical and practical implementation. Principal focus of theoretical foundation is to convey fundamental relationship with customer support service and develop loyalty, relationship marketing to enhance long term relationship. Therefore trigger models and customer support relationship at the same time explore most significant factors influence in relationship. Theoretical foundations build a conceptual fundamental which underscore the customer support management and effectual long relationship with customer.

Turning back to the research problem and purpose, dissatisfied experience from support service and it impact on relationship. On the other hand attractive offer by rivals influence customer. To evade this situation and switching, it significant for companies seeking customer's perceptions to identify the best practice for customer support service. To accomplish the purpose, researcher focuses analyzing the developed conceptual model from relationship, customer's perspective service management and to indentify, analyze best practice of customer support-service in relationship perspective for telecom companies. There was a specific question in interview which required the participants to describe their experienced, perception and suggestion for ideal support service for long term relationship. The responses of interviews play a vital role for interpretation and practical implementation. The study has both development of academic concept and practical implication customer support service management.

The finding suggests that, understanding telecommunication customer support management and implication customer dominate logic enhance customer loyalty for long term relationship. Consequently, trigger model in customer support relationship assist deeply understand the reason for switching. The study also explored that, implication of those academic concepts reflects on result empirical study outcome and customers accepted support service.

The research explore significant evidences for develop long term relationship practice and better customer support service. It is helpful to telecommunication companies understanding the outcomes of responder's perception experience and implement customers' aspect of support service for enhance the relationship and best practice. Telecommunication companies should recognize the ongoing recent trend to other industries support service and realize the customer perceptions. For example, the research find out that one the bank customer support practice is like – if customer want to talk with service centre, the bank keep their number and make phone call back to customer instead avoid queue. Another aspect of empirical result is customer not want to avoid queue and quick service they also demand refreshments in their waiting time. This implied that customer not only satisfy with service they also want to return back from happy memories and solution. The finding of empirical study have significant outcome for understudying customers aspect and sustain the relationship with better customer support service operation.

According to the respondents aspect is three service desk and warm greetings will be in support centre. In addition, to avoid queue and language barrier an automate machine will do the same service with different language options beside the personnel service. Outcome of aspect is customer will much more cordial access in support service and have an experience more than perception. Consequently relationship marketing imply support service will provide exactly what customers desire from their service experience and perceptions and the intention of service is to generate mutually beneficial relationship (Paulin, 2000).

i. Aspect of the support service causing weakened customer relationships

According to the respondents aspect such as not getting refund of a bad SIM card causes switching. In other words, when promises are not kept and the support-service is not willing to correct the situation, the relationship is weakened. According to research theoretical foundation trigger models in customer support relationship, situational trigger causes on base of loyalty and customer-support service experience for telecommunication (Roos et al., 1999).

Another respondent experienced switching due to long queue in support centre. Customers always try to avoid long queue and unwanted long queue have a negative impact in relationship. Consequently, research foundation trigger models in customer support relationship situational trigger reflect in switching Roos (2002).

Lacks of combination between inter department marketing and support service. Sometimes company marketing strategy and customers support center provided information contradict each other. As a result, lack of reliable information customers start thinking to switch. According to a respondent aspects not getting clear cost allocating information from customer support center the respondent lost faith in the service provider.

Lack of quick response or vague response weakened customers' relationships. It downward the relationship when customers not get the proper solution or solution in short forms after waiting in long queue.

Unwanted billing and not getting the proper explanation for billing create hostile relationship between customers and service provider. One of responder switched to another company for experiencing unwanted billing hassles.

ii. Aspect of the support service causing strengthened customer relationships

Long queue time is one of the core obstacles for customer to interact with support service. Both the parties want to evade queue and quick satisfactory solution. The respondent's aspect is such as call back to customer instead of evade queue in over phone. The refection is customer get a highly satisfactory service from support centre which remind happy experience and enhance loyalty. Consequently, research foundation of customer support service convey that better perceived support service is which reflects on greater perceived satisfaction for customers Yi and Gong (2009).

Telecommunication companies have *promotional* campaign with attractive offer to new customer and reward their old customer. Respondent's aspect such as get an equivalent alternative offer from support service as their personal demand feel them much higher satisfaction with enhance the loyalty. According to research theoretical foundation of relationship marketing conveys restrains relationship by exchanging their product or service and Successful support service stipulate on create and manage a total service offering in a customer oriented system. Customer satisfaction and long-term relationship depend on the customer expected service (Zeithaml, 2003).

Promotional offer validity can be extending for loyal customer. The respondent aspect such as support service can recognize the loyal customer by special member and treat special service. If specific, gift voucher or something like that pleased customer with more delightful satisfaction and enhance relationship. According to theoretical framework of customer support service the core and supporting service are perceived as responding to the needs of customers Edvardsson (1997).

Proactive personnel and problem treated equally with quick solution are more desire support service from the respondent's aspect. In the other words, when support service privilege for solve each individual customer problem it reflect higher satisfaction and enhance relationship.

According to the respondents aspect is getting refund guaranteed money for the damage product and commitment for short time reply causes loyal and enhances relationship. To enhance the relationship it is more import to service personnel ensure appropriate center of attention in customer when service encounter instead of quick service or avoid long queue service centre.

V. Discussion and Conclusion

a) Discussion

According to the results the effect of a not functioning support-service seems to be disastrous for companies. In the beginning of the paper researcher posed a purpose to come up with suggestions for a best practice of support service. To enhance relationship and develop the best practice for telecom companies' researcher wrote down multiple closed questions and open questions for suggestions. Each responder's describer their accepted service and perception for customer support centre. Researcher finds out how to achieve an ideal customer support centre from the responds and represent major outcomes from interviews for ideal customer support service by categorically in analysis.

i. General Service

Researcher found based on come out results that the service should be based on honesty. According to the theoretical framework its evident loyalty brings positive result for service provider and helps them to build strong relationship with customer and retain existing customers (Oliver, 1999). The most significant term for enhance relationship perspective support is service should be base on honesty and provider underscore customer in all aspect of service. It is imperative to overcome with language barriers for more international aspect of service.

ii. Best Practice Regarding the customer-support service

The purpose of the paper was to found the best practice regarding customer-support service. Therefore, researcher also included other services for example, banks clients also interviewed to know their perception regarding customer support services and it explore that bank industries support service have higher satisfactory ranking for support service practice. Innovation is rapidly changing aspect of consumer behavior and it reflects for upgrading support service operation. For example, customers are not only looking for the solution of typical mobile phone, now they demand satisfactory solution for smart phone.

According to result following aspects is causes for switching / weaken customer relationship. Promises are not kept and the support-service is not willing to correct the situation, the relationship is weakened. Customers always try to avoid long queue and unwanted long queue have a negative impact in relationship. Lacks of combination between inter department marketing and support service. Late response weakened customers' relationships.

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Research result explore potential outcome from responders aspect to develop better practice in support service. The results from the interview 63% responders preferred telephone service for communicate with support service. For accepted waiting time in queue; support centre 69% responders preferred less than 3 minutes and 88% responders preferred 3 minutes in telephone. 94% agree for free phone call to customer support service, 88% are agree with 24-hours telephone service, 41% responders preferred more than 3 help desk for their ideal customer support centre, 44% are agree with preferences for international customer-support service team, 88% are agree for support service operation in social network, 47% people are preferred one link which has sub-linked with for ideal customer-support webpage link for ideal customer support webpage link.

In addition, research result following aspects is causes for strengthening customer relationship. Call back to customer instead of evade queue in over phone. To avoid queue and language barrier in service centre an automate machine will do the same service with different language options beside the personnel service. Promotional offer validity can be extending for loyal. Getting refund guaranteed money for the damage product and commitment for short time reply causes for enhance relationship. In order to achieve "Best practice" customer-support service practice responders' aspects and research findings are underneath:

1. Every personnel in support service should deliver the similar information for service. Employees need to be well trained for provide same information not different.
2. Pro activeness in the people working in customer-support service and always welcomes even silly questions. Because questions may be silly for the support people but problem may be very important for the customers.
3. The scheduling appointment should be shortened and efficient because customers abhorrence to wait in queue. More detailed instructions and more ways to provide service for customer satisfaction and solve the problem.
4. Generally put more resources into customer support and see the value instead of just the cost. It should be effective and friendly and knowing, those factors are affected service encounter.
5. All types of information should be both in English and Bengali, and given to the employee the option to choose what language is the best for the current service encounter. Furthermore, detail information in English such as their service, price per minute, oversea call cost.
6. From responders aspect for telecommunication business *Grameen Phone (GP)* support service is higher quality telecom and *Eastern Bank (EBL)* is higher ranked support Service Company among the industries.
7. Service provider can use hidden camera observe the problem in support centre to develop the service and enhance the relationship with customer.

b) Conclusion

Exploring the best practice is an endless development process. Support Service management is about realize the customers perception for develop the long term relationship and the best way to achieve that is by offering and guaranteeing high quality [customer] service.

It is evident throughout the research that telecom service provider should emphasize on customer more and more to understand the customer ever changing demands and try to meet their demands effectively for enhancing long term relation or loyal of them to the service provider. Researcher also thinks that if the telecom service provider able to fill the gap between experienced and expected customers service the service provider not only able to minimize switching but also able to create productive relationship with existing and potential customers.

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Service Quality, Satisfaction and Loyalty on Online Marketing: An Empirical Investigation

By Gajendra Sharma
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Abstract- The purpose of this study is to empirically investigate the impacts of satisfaction on e-service quality, trust and on e-loyalty in online marketing. The theoretical background used in this study was social exchange theory. Online survey from students and faculty members of Kathmandu University, Nepal was conducted in this study. The analytical results indicate that e-service quality, customer service, and trust have strong direct effect on satisfaction and impacts of indirect effects with e-loyalty are more significant. Findings also indicated that satisfaction was a significant variable that mediated the relationships between service quality and customer loyalty.

Keywords: service quality, satisfaction, loyalty, online marketing.

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SERVICEQUALITYSATISFACTIONANDLOYALTYONONLINEMARKETINGANEMPIRICALINVESTIGATION

Strictly as per the compliance and regulations of:

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I. Introduction

The Internet has changed people's purchase habits and provides convenience for searching information in online platform. The Internet makes easier to market different products and services. Online marketing offers to consumers a shopping experience different from physical-based marketing such as convenience, search cost, delivery, and price (Palmer 2000). In this connection, online marketing is continued to grow (Chen and He 2003). Privacy and security have been recognized as the major barriers preventing web users from online marketing, leading to the decrease of consumers' perceptions of online service quality. In order to encourage repeat purchases and establish customer loyalty, Zeithaml *et al.* (2002) suggested companies transfer the focus of e-marketing to e-service. Majority of studies on customer satisfaction, however, have largely focused on traditional business channels. Only moderate effort has been devoted to service satisfaction in the online market perspective (Choi et al. 2000; Ho and Wu 1999, Gajendra and Li 2013). The unique characteristics of Internet-based services focus in the area of human-computer interactions. Studies have shown that e-service quality, e-satisfaction and e-trust are key factors for establishing e-loyalty (Reichheld and Schefter 2000). These factors have direct and indirect effects on e-loyalty. We observe a gap in the literature that there is not a complete view on all of effects that e-trust, e-satisfaction, and e-service quality have on each other and on e-loyalty. Boshoff (2007) examined the relationship between e-quality and e-loyalty and proposed that the E-S-QUAL scale should have six dimensions. Marimon*et al.* (2010) applied the E-S-QUAL instrument to an analysis of the relationship between loyalty and purchasing in an e-market and expanded Boshoff's (2007) model by adding new construct.

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Customer loyalty is considered as the foundation of competitive advantage and has strong influence on organization's performance (Rust *et al.* 2000). A number of studies showed that companies can generate more profit in an online as well offline environment through retaining their current customers rather than to attain previous ones (Hogan *et al.* 2003). Moreover, it was observed that loyal customers were less interested to change the company because of price and they also engage in positive word-of-mouth communication and refer it to other users. Higher customer loyalty in service industries will lead to better efficiency. Several researches had focused on inquiring the association of customer loyalty with its antecedents (McMullan & Gilmore 2008; Ibanez *et al.* 2006; Liu *et al.* 2005). A number of practitioner studies have provided empirical support for a relationship. Due to the unique characteristics of online marketing (Collier & Bienstock 2006; Wolfinbarger & Gilly 2003), the conceptualization and measurement of e-service quality encompasses the two facets of customer services and information systems and includes all factors related to the process of service delivery. Fassnacht and Koese (2006) argue that e-service is a higher-order construct consisting of environment quality, product and services delivery quality as well as outcome quality.

II. Literature Review and Hypothesis Development

a) Website Design and E-Satisfaction

Peterson (1997) reports that good website design in online marketing is about high-quality organization and easy search. This includes providing consumers' uncluttered screens, simple search paths and fast presentations. Moreover, each of these elements of site design could impact e-satisfaction levels in the variety of a more pleasurable marketing experience being a more satisfying one. Marketing is thought to be pleasant and satisfying to consumers when the transaction sites are fast, uncluttered, and easy-to-navigate. The main function of a business website is to inform consumers about the company and its products or services (Hallerman2009). Analysis of website performance in terms of design criteria and other associated factors became an important area of investigation (Tarafdar and Zhang 2008). Appropriate website design eventually enables organizations complete their online marketing activities with greater success.

Hence, designing an effective website that attracts and retains internet users has become an important mission. Cho and Park (2001) conducted an empirical study of 435 samples of internet users to examine the e-satisfaction index for internet marketing. They found that the customer satisfaction is assessed using the quality of website design. Previous study found that website design factors are strong predictors of customer quality judgments, satisfaction, and loyalty for internet marketers (Wolfmbarger and Gilly 2003). A good strategy includes knowing what to emphasize on a website, presenting with consistency, and using up-to-date technology (Tan *et al.* 2009). Website design can influence customers' perceived image of company, and attract customers to conduct purchasing online easily with good navigation and useful information on the website. Website should offer appropriate information and multiple functions to customers. Website design can be considered as a multidimensional construct, and define it as the customer's assessment of website attributes based upon their experience with the website. Several studies indicate positive relationship between the website quality and e-satisfaction (Szymanski and Hise 2001; Chen *et al.* 2002; Cheungand Lee 2002). We expect that each of the dimensions of website quality will have a positive impact on e-satisfaction.

H1: Website design is directly associated with e-satisfaction in online marketing.

b) Customer Service and E-Satisfaction

Previous study conducted by Lin (2005) showed that customer service could satisfy customers while it was investigated that satisfied customers tended to be loyal customer (Oliver 1999). A high quality of customer service has resulted in e-satisfaction and finally created repeated purchasing behavior in online environment. Customer satisfaction distinguishes the variance between the customer's expectations and the customer's perceptions. When e-selling will be a growing trend in shopping, the online market will become highly competitive, so one way online markets can become more competitive is by offering better customer service. Online retailers should determine and deliver the quality service to customers in order to create satisfaction. Perceived value revolves around price and convenience. Customers expect a lower price on the Internet in general (Koch 2003). Given the price sensitivity of online consumers, the ease of finding prices may contribute to the customer value. Customer service is defined as a consumer's perception of the net benefits gained in exchange for costs incurred in obtaining the desired benefit (Chen & Dubinsky 2003). Moreover, Heinonen (2006) defined customer service as the perceived outcome of the trade-off of benefit and sacrifice of technical, functional, temporal, and spatial dimensions. Some research has found that customer service has a significant direct impact on e-satisfaction (Chi *et al.* 2008; Ha & Janda 2008).

H2: Customer service is positively related with e-satisfaction in online marketing.

c) Trust and E-Satisfaction

Researchers in the marketing area have considered trust as one of the key constructs of relationship marketing (Ribbink*et al.* 2004). Trust has been defined as the degree of confidence or certainty the customer has in exchange options. E-trust will therefore be defined as the degree of confidence customers have in online exchanges, or in the online exchange channel (Reichheld and Schefter 2000). Stewart (1999) claimed that the failure of the Internet marketing is largely attributable to the lack of trust consumers have in the electronic channels. So, customer trust is considered as another important antecedent of satisfaction. Razzaque and Boon (2003), for instance, found a significant effect of trust on satisfaction in the context of channel relationship. Customer's trust plays a primary role in maintaining long-term relationships between customers and online service providers (Chiu *et al.* 2009). Customers are unlikely to transact through the website which lacks trust, because of fear of vendor opportunism. The dimensions of trust are responsiveness, system availability and contact. Trust toward online companies is often regarded as a key factor of online marketing growth, online success and competitiveness (Gounaris et al. 2005). Trust in e-service is related to the buying and payment process, the reliability of the website, privacy and securities issues, order fulfillment, service delivery, after sales service and the status of the company. Customers' trust to online companies is critical for online companies' success.

H3: Trust directly and positively influences e-satisfaction in online marketing

d) E-Satisfaction as a Mediator

Zeithaml and Bitner (2000) defined e-satisfaction as the customers' assessment of a product or service in terms of whether that product or service has met their needs and expectations in online platform. Satisfaction has been shown to be positively related to loyalty and this effect also occurs in online environment. Shankar *et al.* (2003) indicated that the effect of satisfaction on loyalty is stronger online than offline. Satisfied customers tend to have higher usage of service, possess stronger repurchase intention, and are often keen to recommend the product or service to their acquaintances. The process of measuring antecedents of e-satisfaction has been found to be both difficult and somewhat controversial (Szymanski and Henard 2001). Researchers have employed various approaches, including attribute-level performance, prior experiences with the service, frequency of service usage, and expectation-disconfirmation approaches, to measure e-satisfaction (Shankar et al . 2000). Szymanski and Hise (2000) have employed the cumulative approach to identify five facets of e-satisfaction. These are: shopping convenience, product offerings, site design, financial security, and product information. The first four factors significantly impact on e-satisfaction with online shopping. Wolfinbarger and Gilly (2002), through focus group interviews, a content analysis, and an online survey, and have uncovered four contributors to the online retailing experience: Website design, reliability, privacy/security, and customer service. E-satisfaction was investigated completely by Ribbink et al (2009). The results of their investigation showed that when a customer is satisfied with an online service provider, is inclined to repeat his purchase by the same provider and this increases the trust between them.

e) E-Service Quality and E-Satisfaction

Service quality literature indicated that perceptions of high service quality and high service satisfaction resulted in a very high level of purchase intentions. According to Parasuraman, Berry and Zeithmal (1985), a perception of service quality is a result of a comparison between what consumers consider the service should be and their perceptions about the actual performance offered by the service provider. Service quality and overall satisfaction implicitly include issues such as price perception, which is usually only felt rather than objectively measurable. A majority of studies view them as antecedents of e-satisfaction (Gajendra and Li 2013), i.e. satisfaction is conceptualized as a mediator of the relationship between quality and loyalty. Service quality as defined by Santos (2003) described service quality as the customers' overall judgment of the excellence of service offering. Service quality is also affected by the ability of an organization to satisfy customers' needs, according to their expectation level (Yoo& Park 2007). E-service quality can help firms to differentiate themselves by offering enhanced satisfaction, encouraging repeat purchases and building loyalty (Zeithaml, Parasuraman and Malhotra, 2002). Each service element in e-commerce offers an opportunity for such differentiation. Eservice quality may also affect customers' emotional responses such as liking, joy, pride, dislike and frustration. Customer service quality has a direct relationship with customer satisfaction in the context of online marketing. Ribbink *et al.* (2009) articulates that the importance of attributes of online customer's satisfaction is dependent on technology readiness. Research on the antecedents to e-service adoption also suggests that e-service experience has impact on customers' perception and evaluation of e-service quality.

H4: E-service quality is positively related with e-satisfaction in online environment.

f) E-Satisfaction and E-Loyalty

Customer e-loyalty is an important issue in the competitive environment of e-marketing. Different studies show that e-loyalty is influenced by e-satisfaction, e-trust and e-service quality. Customer loyalty has been defined as "a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (Oliver, 1999). The concept of e-loyalty extends the traditional loyalty concept to online consumer behavior. Cyr *et al.* (2007) defined e-loyalty as intention to revisit a website or to make a transaction from it in the future. Strauss *et al.* (2009) define e-loyalty as "A customer's favorable attitude toward an e-commerce website that predisposes the customer to repeat buying behavior". Numerous researchers have tried to find relevant antecedents and their role in creating e-loyalty. E-service quality, e-satisfaction, corporate image, word-of-mouth communication, perceived value have been proposed as antecedents of loyalty (Wieringa and Verhoef 2007; Patterson and Smith 2003) and these variables are also taken as motivating force of competitive advantage and corporate success. Satisfaction is created when an individual believes that the other person has useful indices besides profitability (Flavian et al 2006). Satisfaction is one of the signs of loyalty of customer. Lewis and Soureli (2006) defined that satisfaction is "security that at first means that behavior is guided from the goal of one person to another one and second it is based on qualification of a business to keep its commitments". According to Ribbink*et al.* (2009), satisfaction is the trust of a loyal customer and of great importance when an online trading is occurred.

H5: Loyalty in online environment directly effects e-satisfaction

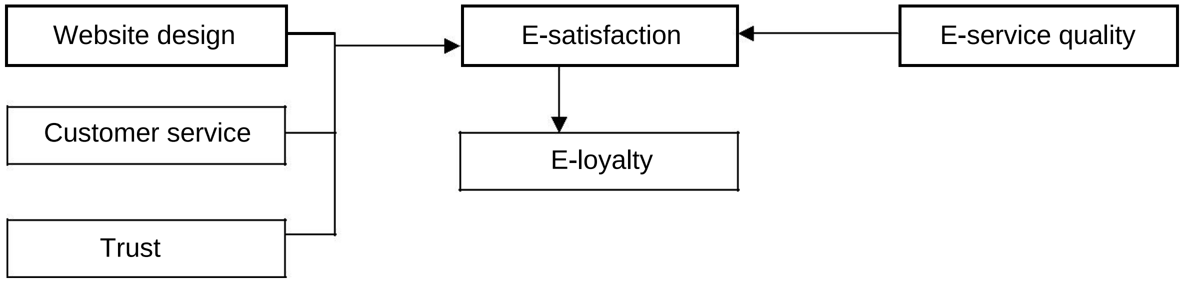

Figure 1: Research model

Figure 1 shows the logical framework or research model of this study. The conceptual model has been developed based on extensive literature review. The first part of the block is relating to the motivating factors for e-satisfaction in online environment. The variables are website design, customer service and trust. In this case these variables act as dependent variables and e-satisfaction acts as independent variable. In addition, e-service quality acts as dependent variable on e-satisfaction. The next variable 'loyalty on online marketing' or e-loyalty acts as independent variable and e-satisfaction or satisfaction in online marketing as dependant variable.

III. Theoretical Background: Social Exchange Theory

Social exchange theory is a social psychological and sociological perspective that explains social change and stability as a procedure of negotiated exchanges between parties. Social exchange theory states that all human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives. The social exchange context argues that people calculate the overall worth of a particular relationship by subtracting its costs from the rewards it provides (Monge 2003). Social exchange theory was introduced in the 1960s by George Homans. After Homans founded the theory, a number of theorists such as Richard Emerson, John Thibaut, Harold Kelley and Peter Blau continued to inscribe about the theory. Homans's primary concern within this field was focusing on the behavior of individuals when interacting with one another. He believed characteristics such as power, conformity, status, leadership and justice within social behavior was important to explain within the theory (Cook and Rice 2001). Emerson states that social exchange theory is an approach in sociology that is described for simplicity as an economic analysis of noneconomic social situations (Emerson 1976). Social exchange includes both a concept of a relationship, and some belief of a shared obligation in which both parties perceive responsibilities to each other. Another common form of exchange is negotiated exchange which focuses on the negotiation of rules in order for both parties to reach a beneficial agreement (Cropanzano and Mitchell 2005). Reciprocal exchanges and negotiated exchanges are often analyzed and compared to discover their essential differences. This theory can be applied to various social backgrounds such as intimate relationships or work locations. The study discovers the different factors involved when an individual decides to establish an online relationship (Rivka and Azy 2009). Overall the study followed the social exchange theory's idea that people are attracted to those who grant them rewards. Individuals will try to understand the source or cause of feelings produced by social exchange. In this way, emotions become attributed to the object that caused them. Individuals interpret and exchange their feelings with respect to social relationships (e.g. partners, groups, networks). Positive emotions produced by exchange will increase commonality in these relationships, while negative emotions will decrease solidarity.

IV. Methodology

a) *Measures*

Table 1 provides the name of variables, their acronym and description. There are altogether 6 construct variables and 24 items to be measured for data analysis. All scales consisted of 5-point likert questions, ranging from "1 as strongly disagrees" to "5 as strongly agree". As shown in the research model (Fig. 1) the variables in left block are website design, customer service and trust. E-satisfaction acts as a mediating variable. The variable in the right block is E-service quality. Another variable loyalty on online marketing acts as independent variable on e-satisfaction. In the table acronym of each variable, their description and indicator items were presented. Each construct contains 4 indicator items and altogether there are 20 indicators. The item in each variable was selected from literature review.

Table 1: Variables of research model

Construct	Acronym	Description	Items
Website design	WD	Variable indication website quality for online marketing	4
Customer service	CS	Includes variables related to customer value in online platform	4
Trust	TR	Variables indicating trust in online marketing	4
E-satisfaction	ES	Variables including user satisfaction in online environment	4
E-service quality	EQ	Includes variables relating to quality of online services	4
E-loyalty	EL	Variables including loyalty on online marketing	4

b) Online survey and Data Collection

This study was conducted from March to May 2013, in Nepal. The participants were faculty members and Masters as well as doctorate level students of IT department of Kathmandu University. The survey questionnaires were prepared from literature review. Pretest of the questionnaires was conducted with 25 users to check the reliability and clarity of questionnaires. Pretest was performed for screening of questions i.e. select those which have clear meaning and understandable. The pilot test was performed with 30 IT experts. Some questions were modified as per the suggestion of users to avoid confusions and to make reliable survey. Altogether 541 participants were requested for survey participation. The responses were received from 378 participants. Thus the response rate is 69.87%. Out of them 9 responses were discarded due to incomplete and invalid answers. Consequently, remaining 369 responses were used for data analysis. The survey contains 20 questionnaires and it takes 10 minutes to answer. Each participant received a small gift for answering survey questionnaires. The e-mail addresses of each participant were collected from IT department of the University. The survey link was sent to each participant. Each item of a questionnaire was rated on a five point likert scale from "strongly agree" to "strongly disagree". Neutral was given the score of 3. Of all respondents, 56.5% were male, 43.5% were female. The age varies from 22 to 58. The average age is 25.

V. Results

a) Measurement Model

Structural equation modeling (SEM) using Smart PLS 2.0 was used to analyze measurement and structural models. Unlike covariance based SEM tools such as LISREL, PLS has the flexibility to represent both formative and reflective latent constructs, and places minimal demands on measurement scales, sample size and distribution assumptions (Fornell and Bookstein 1982). Convergent and discriminant validity and internal consistency reliability (ICR) was used to evaluate the psychometric properties of the measure for constructs. After a refinement of the survey instrument utilized in our initial tests, all constructs reported high reliability (composite reliability > 0.8, AVE> 0.7). Thus, the measurements fulfill convergent validity requirements. Based on the above described tests our measurement model (Table 2) is validated and we have demonstrated that all measures in this study have adequate convergent and discriminant validity.

Table 2: Inter-variable correlation matrix

	1	2	3	4	5	6
WD	1.00					
CS	0.74	1.00				
TR	0.71	0.70	1.00			
ES	0.69	0.72	0.78	1.00		
EQ	0.71	0.67	0.74	0.73	1.00	
EL	0.63	0.59	0.66	0.64	0.73	1.00

In order to access the construct validity and reliability, a test on Cronbach's alpha was conducted for each construct variables and underlying measurement variable. Table 3 shows the overall results of research model. Internal consistency is an indication of how well the items for a construct are correlated. Internal consistency can be measured in terms of Cronbach's alpha, that provides a lower bound of internal consistency and composite reliability, which is a more accurate measure of internal consistency. The overall Cronbach's alpha is 0.84 and varies in between 0.74 to 0.95.

Table 3: Overview of the results

	AVE	Composite Reliability	R Square	Cronbach's Alpha	Communality	Redundancy
WD	0.872	0.874		0.881	0.897	
CS	0.812	0.812	0.131	0.838	0.751	0.135
TR	0.810	0.875	0.063	0.894	0.843	0.411
ES	0.649	0.853		0.910	0.733	
EQ	0.715	0.922	0.319	0.891	0.710	0.171
EL	0.814	0.862	0.313	0.902	0.787	0.054

Hair *et al.* (1998) stated that the threshold value of Cronbach's alpha should be 0.60. Communality is the sum of the squared factor loadings for all factors for a given variable. Communalities report the percentage of variance within each variable that is explained by the resulting factors. The value is above 70% which shows the adequate fit. Variance extracted of 0.5 or higher indicates adequate convergent validity. The value of AVE was obtained above 0.5 in our result. The value of construct reliability 0.7 or higher suggests good reliability. The internal consistency reliability (ICR) should be above 0.707. Coefficient of determination (R^2) is received from F-statistics. Internal reliability was evaluated by the composite reliability of each latent variable. Composite reliabilities of all constructs should be above 0.70 threshold (Barclay *et al.* 1995). In our result the value of composite reliability is above 0.70. The redundancy has noofficial value for analysis but higher value is preferred.

b) Confirmatory Factor Analysis Model

Out of 20 items, 3 items were deleted due to lower factor loading less than 0.6. In Website design (WD) the third item (WD3) deleted. In Customer service (CS) construct fourth item (CS4) was removed. Similarly in E-service quality (EQ) construct the second item (EQ2) was eliminated due to low factor loading. The result of CFA is presented in Table 4. Reliability of construct is how individuals respond and validity means what is supposed to measure. Individual item reliability can be checked by examining the factor loading of each item on its corresponding latent variable. The loading of all items should be higher than 0.707 (Barclay *et al.* 1995). However, survey data highly depends upon the opinion of participants, so some fluctuation in result may take place. According to Manly (1994) loading above 0.6 is usually considered high and below 0.4 is low. If all measurement items are strongly significant with a value of over 0.60, then it will be a good model fit and all construct variables are valid. The proposed research model shows a good construct fit as all factor loadings are above 0.6. The research model is statistically significant and well constructed.

Table 4: Results of confirmatory factor analysis

Items used for construct	principal Factor loading
WD1	0.91
WD2	0.93
WD4	0.88
CS1	0.82
CS2	0.85
CS3	0.83
TR1	0.86
TR2	0.83
TR3	0.91
TR4	0.84
ES1	0.87
ES2	0.80
ES3	0.82
ES4	0.90
EQ1	0.86
EQ3	0.91
EQ4	0.83
EL1	0.89
EL2	0.84
EL3	0.82
EL4	0.87

Table 5 provides the result of path coefficient to test the research model. Path coefficients are standardized versions of linear regression weights which can be used in evaluating the possible causal linkage between statistical variables in the structural equation modeling approach. The standardization involves multiplying the ordinary regression coefficient by the standard deviations of the corresponding explanatory variable. Higher the coefficient, higher the relationship with variables. The values of path coefficients in the table are satisfactory. Thus the research model was well constructed. It provides validity and reliability of research model in this study.

Table 5: Path coefficients

	WD	CS	TR	ES	EQ	EL
WD						
CS						
TR						
ES						
EQ	0.32	0.25	0.49	0.52		
EL					0.31	

Table 6 presents the value of latent variable correlations and Square root of AVE. An AVE is used to assess the convergent and discriminant validity of the constructs. The AVE helps to measure the amount of variance that a construct captures from its indicators relative to the amount due to measurement error. In order to assess the convergent validity, AVE of the stipulated construct should be greater than 0.50 and the value of square root of the AVE should be greater than .707 (Fornell and Larcker 1981).

Table 6: Latent variable correlations and Square root of AVE

	WD	CS	TR	ES	EQ	EL
WD	**0.855**					
CS	0.337	**0.881**				
TR	0.276	0.351	**0.930**			
ES	0.343	0.251	0.314	**0.865**		
EQ	0.342	0.441	0.322	0.246	**0.798**	
EL	0.320	0.342	0.218	0.348	0.401	**0.882**

The factor loadings are in acceptable range and the t-values are significant at the .01 level. If the square root of the AVE is greater than all of the inter-construct correlations, it is an evidence of sufficient discriminant validity (Chin 1998). In order to further access validity of measurement instruments, a cross loading table was constructed. It can be observed that each item loading in the table is much higher on its assigned construct than on the other constructs, supporting adequate convergent and discriminant validity. Chin (1998) suggests that, covariance based estimates such as reliability and AVE are not applicable for evaluating formative constructs. Instead, the path weights of indicators need to be examined to check if they significantly contribute to the emergent construct.

c) Test of Hypotheses

Table 7 presents the summary of hypothesis result results of research model. All t-statistics will be significant at $p < 0.001$. If the probability value (p value) is less than the significance level, the null hypothesis is rejected. If the T value is greater than 2.63, then the path is significant at $p<0.01$. T value in between 2.63 and 1.96 is significant at $p<0.05$. Likewise, T value below 1.96 is not significant ($P<0.01$).

Table 7: Summary of hypothesis test results

Hypothesis	T-Statistic	Support
H1:WD→ES	11.54**	Supported
H2: CS→ES	9.42**	Supported
H3: CS→INT	10.26**	Supported
H4: CS→TR	6.91**	Supported
H5: ITD→CS	8.40**	Supported

** p<0.01, t- value significant

The key objective of this study is to provide a more comprehensive understanding of the role of e-service quality, e-loyalty, website design, trust and customer service on e-satisfaction. The empirical results indicate that all the five hypotheses are supported. Analysis of data from 369 participants shows that website design (H1), customer service (H2), trust (H3) and e-service quality (H4) is found to have a positive and significant relationship with e-satisfaction. E-satisfaction (H5) is found to have a positive and significant relationship with loyalty. These are significant findings in that these backgrounds are able to explain a large part of the variance of e-satisfaction.

VI. Discussion

a) Summary of the Results

E-service quality, e-satisfaction and e-loyalty are critical determinants of the success of online marketing. Accordingly, there is a rise of research on these constructs. E-loyalty brings high rate of customer retention and reduced cost for recruiting new customers which leads to long-term profitability to the online service provider. The purpose of this study is to propose a comprehensive model of the e-satisfaction development process by conceptualizing that e-loyalty is influenced by e-satisfaction and e-satisfaction is effected by e-trust, customer service and e-service quality. This study tests all of the direct and indirect impacts that these factors can have on each other and in turn on customer e-satisfaction, and presents a comprehensive model on their relationship which goes beyond what previous researches have studied. The quality of e-services has a direct and an indirect impact on both e-satisfaction and e-trust. It means that the better e-service quality, the more customer e-satisfaction and e-trust of the internet marketing services. In addition, e-trust not only has a direct impact on e-satisfaction but also has an indirect influence through e-loyalty. Since an online transaction is perceived to be associated with higher risk, trust has been considered as a critical component in online marketing context. Therefore, online providers should recognize that to build e-satisfaction and e-loyalty, there has to be a prior development of e-trust. In the Internet-based market, customers in actual fact expect correct services, accurate transactions and records, and prompt delivery either electronically or physically. Customer services are also one of the important antecedents of satisfaction (Anderson et al. 1994). Company employees should have adequate knowledge to respond customer questions, properly handle problems that arise, understand customer specific needs, and address complaints in an cordial manner. In contrast to the findings of Szymanski and Hise (2000), the study found that a product or service offering is a significant indicator of overall satisfaction in online platform. The finding that security and privacy do not significantly impact on overall satisfaction was consistent with results discovered by Wolfinbarger and Gilly (2000) in their study of service quality dimensions of electronic marketing.

Improving e-service quality is the main key to long-term advantage in the electronic age. Therefore, understanding, measuring and managing e-service quality has become an indispensable issue for ensuring customers' satisfaction and loyalty as well as profitability of service industries.This study proved that e-satisfaction can affect attitudes and intensions towards reusing of e-service. As an antecedent of online repurchase, marketers should pay enough attention to improve e-services quality and adopt with customers' needs and preferences. Building customer loyalty in e-marketing is difficult; it requires online companies to differentiate themselves from their competitors. Practitioners should consider focusing more on customer interface design as a marketing strategy. Also, the argument that trust is positive affect satisfaction and that is supported in the finding. However, it has previous study been supported that trust plays significant role to gain success in e-marketing. Trust can easily motivated by conducting trustworthy, secured, private, responsiveness, and personalized for users (Norizan et al., 2010). Finally, the argument that e-satisfaction affects positively on e-loyalty and that is supported by the findings. However, Norizan et al., (2001) indicated that satisfaction has positive relationship with customer loyalty including repurchase intention and positive word of mouth.

b) Theoretical and Managerial Implications

Our findings have both managerial and research implications. From a managerial perspective, online marketers' can establish early warning systems based on continuously measuring customer perceptions, so that management can take appropriate remedial action when any of these dimensions is perceived as falling below an acceptable level. Moreover, e-marketers can use the scale items developed in this study to target their online marketing activities with regard to competitors to identify their comparative strengths and weakness from the standpoint of customers. The managers should be aware that the most important dimension of e-service recovery in terms of enhancing customer satisfaction is trust. Managers should therefore ensure that all problems and returns are effectively handled through company websites. This is the most critical point in seeking to restore customer confidence after a service failure. Moreover, managers should note that the contact' dimension has no effect on loyalty. These results had implication for practice and social exchange theory. The study findings demonstrate that there is a need to incorporate constructs other than e-satisfaction, corporate image, and perceived value for customer loyalty in order to extend social exchange theory. Seiders et al. (2005) also concluded that relational, marketplace and customer characteristics moderate the relationship between satisfactions and repurchase behavior. From a research perspective, our study provides an early conceptualization of the relevant antecedents of e-satisfaction.

Our findings provide a foundation for the further study of this important topic along with both theoretical and empirical dimensions. E-service quality and trust are also key points that require consideration. A prompt response with customers' inquires, making a policy of responding to customers as individuals, using helpful, friendly people and caring about customers are important in online marketing to enhance the e-service quality which provides e-satisfaction. Moreover, convincing customers that they are getting high value from the provider is an important objective. Our study shows that customer service is a contributing factor to e-satisfaction. Offering a wide variety of products and services, carefully evaluating price competition, and making the purchase from the website to be easier and efficient are the means to increase customers' value. E-satisfaction is confirmed to be a predecessor of customer value. The continuous improvement in e-satisfaction will lead to the increase of customer. Satisfied customers are more likely to purchase repeatedly and speak positive word of-mouth. The managerial implication here is that the online marketing can improve e-satisfaction and the reflection of improved e-satisfaction quality will increase customer loyalty which combined together in making customers satisfied, and then enhance their purchase intentions.

c) Limitations

This study has two major limitations. First, the sample collected from academic community may not be representative of the general population of online marketers. The analytical results presented here thus may have limited generalizability. Second, since this study only considered online marketing aspect of internet platform, this study was limited to examining the causalrelationships among e-satisfaction, e-service quality, customer service, trust and e-loyalty. In future study, other significant variables, such as company reputation and profitability of the online marketing may be added into the hypothesized research model. Moreover, future studies may use different sampling method to collect data, for example, randomly selecting respondents from a list of customers of a specific e-marketer.

VII. Conclusions

According to the results, the most important effective factor on loyalty of the customers in e-services including online marketing is e-satisfaction. Attaining customer satisfaction with high quality services, fulfillment of the expectations of the customers at the best form being pioneer in presenting new services to facilitate customers' affairs will promise the survival of online business. Overall satisfaction of customers plays a significant role in determining repurchase intentions, recommendations, and price sensitivity. Moreover, as some satisfaction determinants directly affect behavioral intentions or indirectly influence behavioral intentions through overall satisfaction, management should focus on these prominent attributes. Identifying satisfaction antecedents will not only help management learn how to take effective measures to improve overall satisfaction, but facilitate efforts to devote limited company resources into the optimum locations and in turn, achieve favorable behavioral intentions. E-satisfaction quality may not only determined by website quality but it depends upon consumer trust, service quality and customer service. In some online marketing services, the quality of associated logistics and customer service components may also determine a customer's overall perception of satisfaction. It may be important for future research to test the developed propositions in other types of e-services which are more strongly associated with experiential use. Therefore, future work should examine the customer profile dependency of components of e-satisfaction.

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Deceptive Advertising and Purchase Behavior of University Students: A Study on Skin-Care Products in Bangladesh

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Abstract- Advertising plays a vital role in any country. Quality of the product offered by this sector is crucial for survival and for the economy. This study aims at determining the deceptive advertising provided by different skin care products in Bangladesh. It takes into account the purchasing behavior is difference between male and female students. A sample of 80 undergraduate students was taken from the Jahangirnagar University, Savar-1342, Dhaka, Bangladesh. The results show that deceptive advertising has most impact on consumer buying behavior through deception. There are some laws but not in practice to ensure consumer right and protect them from any deception in Bangladesh. Also there is no specific and strict program code and advertising code like our neighboring country India.

Keywords: deceptive advertising, consumer buying behavior, skin care products, customers perception.

GJMBR-E Classification: JEL Code: M37

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I. Introduction

Advertising is very important tool for today's modern conventional marketing systems to create a demand for company's products in the market. Companies sometimes use deceptive advertising to sell their products which has effects on consumer behaviors. As it is well-known, by using demographic characteristics of consumers, company use deceptive advertising which is misleading the consumer perceptions.

'Deception' through the advertisement is a common phenomenon today. Among others some of the Advertisers published the misleading, fraudulent and deceptive advertisement through mass media such as TV, radio, bill boards, sigh boards, transportation, satellite channels and so on. Some deceptive and fraudulent products are sale for some complex diseases like Agma, cancer, diabetics, etc for which company are offering strong guarantee to cure these complex those diseases through their Advertisements within very short period of time. Sometimes they are publishing their Advertising through mass Medias not only for above diseases, but guaranteed to solve all kinds of physical and mental problems by single doges of medicines or through their (Addatik) power.

Most of the peoples of Bangladesh are illiterate and unaware of their health, it is easy to capture the targeted group by dint of these deceptive advertising. According to the experts, all these advertising are deceptive and should take necessary measure to prevent all types of mal-practice.

II. Objectives

The objective of this study is to look into the practices of deceptive advertisement and impacts of deceptive ads on business and consumer buying behavior of skin care products in Bangladesh. It also looks on how laws are protected its consumers from deception in this regards. In the light of broad objective, and for the study purpose, a number of specific objectives will be developed. The specific objectives will be found out:

- What types of skin care deceptive advertising practice exists in the Bangladesh
- How deceptive advertising hurts businesses
- what is the impact of deceptive advertisement on consumer buying behavior
- What are the laws to protect consumers from deceptive advertisement in Bangladesh

Hypothesis: Two (02) Hypotheses will be developed to address third specific objective.

H1: Deceptive advertisements do not have a significant relationship with the buying behavior of university students towards skin care products.

H2: Deceptive advertisements do not have significant impact on the buying behavior of university students towards skin care products.

III. The Research Methodology

Population frame and sampling plan: Data were collected from students of Jahangirnagar University only. A total of 80 undergraduate students were selected using convenience sampling method. All the participants were fully informed about the purpose and methods of the study and their participation will be voluntary. Following table shows the distribution of male and female students in the sample. The response rate was 75% because total distributed questionnaires were 80 out of which 60 were retrieved.

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Table 01: Male/Female distribution in the sample

	Total no of respondents		No of students participate (Sample size)	
	Male	Female	Male	Female
	30	50	25*	35**
Percentage	37.5	62.5	41.67	58.33
Age	17-20 Yrs.(10)		3	7
	20-23 Yrs. (30)		14	16
	23+ Yrs. (20)		8	12

*Five male students did not provide full information, hence excluded from the list.

* Fifteen female students did not provide full information, hence excluded from the list.

Data Collection Method and Technique: This is a descriptive Research. A structured questionnaire will be used to survey 80 students of Jahangirnagar University. The study will used an instrument consists of 15 questions regarding factors of deceptive advertisement and students buying behavior. Respondents will indicate their level of agreement using a 7-point Likert scale ranging from 1 (1=strongly disagree) to 7 (7= strongly agree).

Variables and scale: two variables will be identified for the purpose of this study. Variables will be:

Independent: Deceptive Advertising

Dependent: Buying behavior of university students towards skin care products.

A Bi-Variate analysis will be done by using SPSS 15.0 to find correlations among academic performance and deceptive advertisements and gender.

Reliability Test: The internal consistency reliability test is deemed to be acceptable for basic research when the reliability coefficient exceeded Nunnally's reliability criterion of 0.70 levels (Nunnally, 1978). All dimensions in both sections (expectations and perceptions) of the questionnaire were tested and the Cronbach alpha ranged from 0.71 to 0.84.

Scope of the study: This study mainly attempts to find out the impact of deceptive products and its advertisement on business and consumer buying behavior. For this study purpose, I have limited my research to only students of Jahangirnagar University.

Literature Review: "Advertisement" means any public announcement intended to promote the sale, purchase or rental of a product or service, to advance a cause or idea or to bring about some other effect desired by the advertiser, for which broadcasting time has been given up to the advertiser for remuneration or similar consideration. **(Bangladesh Broadcasting Act, 2003).**

A number of definitions of deceptive advertising have been offered by various regulatory agencies, associations, and legal bodies. Deceptive advertising is the use of false or misleading statements in advertising. As advertising has the potential to persuade people into commercial transactions that they might otherwise avoid, many governments around the world use regulations to control false, deceptive or misleading advertising. **(Wikipedia)**

According to Nagler (1993), Deceptive advertising is defined as a firm misrepresenting to the consumer the attributes of the advertised product and thus the expected utility from using the product. The American Marketing Association **(AMA)** defines deceptive advertising as advertising intended to mislead consumers (1) by falsely making claims, (2) by failure to make full disclosure, or (3) by a combination of both.

Heyman, (2010), The Federal Trade Comission (FTC) described the following four factors which make an advertisement deceptive.

i. The "reasonable consumer" standard: The FTC determines whether an ad is deceptive by examining it from the point of view of the "reasonable consumer," which is a person of average sophistication and intelligence that looks at the ad. Rather than focusing on certain words, the FTC looks at all elements of the ad in context to determine what it conveys to consumers. For example, a TV commercial consists of video and audio. Regulators will typically turn off the sound and watch the commercial, and then close their eyes and listen to the audio to determine if the conclusions drawn about the product could be different. If so, they will likely deem the ad to be deceptive.
ii. *Express vs. implied claims:* Another factor in determining whether an ad is deceptive involves the express and implied claims the ad makes. An express claim is literally made in the ad while an implied claim is one made indirectly or by inference. For example, the phrase "Acme Ointment cures athlete's foot" is an express claim because it expressly states that it cures athlete's foot. In contrast, the phrase "Acme Ointment kills the fungus that causes athlete's foot" is an implied claim, because it doesn't expressly state that the product will cure athlete's foot. However, a reasonable consumer is certainly likely to conclude that it will, in fact, cure their athlete's

foot. Regardless of whether a claim is express or implied, the advertiser must have sufficient evidence to support them.

iii. *Misleading by Omission:* Regulators also look at what an ad does not say, if failing to mention something important misleads consumers in some fashion. For example, an ad with a picture of a living room set that quotes a price of $99.00 would be misleading if the advertiser failed to disclose the fact that the quoted price was for an end table, and not the whole set.

iv. *Materiality:* To determine whether an ad is deceptive, the claim or omission at issue must be "material" - that is, important to a consumer's decision to buy or use the product. Material claims include those relating to a product's performance, features, safety, price, or effectiveness. In contrast, subjective claims relating to a product's appearance (i.e., "the prettiest car on the market"), are generally not material to a person's decision to buy the product.

In a study by Burke, DeSarbo, Olivers and Robertson (1988) a computer-based measurement method was constructed in order to evaluate the misleading effects of advertisement claims. Deceptive advertisement was reviewed by comparing consumer response to the questionable claims again response to the presentation of no attribute information and true information. The authors found that expanded claims and inconspicuous claims lead to s significantly higher levels of false beliefs (e.g., lack of side effects, low price, and speed of relief) than did the true or no information claims. The findings are consistent with a body research, showing that consumers constantly misconstrue some types of advertisement claims and that the implication drawn from questionable claims are treated as factual. In addition, false beliefs often persist even following the presentation of corrective information (Aderson, 1983). Also certain advertisements make claims that seem to be exaggerated on the face. It therefore is not in-genuine to understand that the possibility of such claims being called deceptive is very slim.

The consumers" buying behavior has been always a popular marketing topic, extensively studied and debated over the last decades while no contemporary marketing textbook is complete without a chapter dedicated to this subject. The predominant approach, explaining the fundamentals of consumer behavior, describes the consumer buying process as learning, information-processing and decision-making activity divided in several consequent steps:

(1) Problem identification,
(2) Information search,
(3) Alternatives evaluation,
(4) Purchasing decision,
(5) Post-purchase behavior (Bettman, 1979; Dibb et al., 2001; Jobber, 2001; Boyd et al., 2002; Kotler, 2003; Brassington and Pettitt, 2003).

According to Boyd et al. (2002) a distinction is frequently made between high and low involvement purchasing, implying that in practice the actual buying activity can be less or more consistent with this model, depending on the buyer's perceived purchasing risks. High or low degree of involvement is also a question of buyer experience; products purchased for thefirst t ime, in general, require more involvement than frequently purchased products.

Many research studies have conducted to evaluate the attitude and behavior of students about deceptive advertising because students are the long run customers and have an ample contribution in the disposable income of society. Therefore, businessman and marketers apply the technique of advertising to attract the students towards their products (Khatak& Khan, 2009) but Sandage and Leckenby (1980); Rettie, et al., (2001); and Zhang (2000) claimed that use of tampering tactics in ads for gaining the attention of the consumers can be thwarting to the audience. In this context, Baumhart (1961) specified the unethical practices undertaken by businesses like unreasonable price setting, unfair credit policies and particularly deception in advertising. Brenner and Molander, (1977) argued that these above mentioned unethical practices are still dramatically practiced by the businesses in their daily conduct of business activities.

Wright and Metres, (1974) described that particularly deception in advertising is prevailed in marketing activities of today's businesses. Kotler and Armstrong (2001) supported this argument and mentioned that false claims are perceived to be unethical marketing practices.

According to Katona (1964); Pollay (1986); Pollay and Mittal (1993), deception in advertising is never a new issue. Large scale studies on the behavior of people towards ads were initially conducted in 1950s but now this topic has become a gap for every researcher. Later on many studies were conducted such as O'Donahoe, (1995); pollay and Mittal, (1993). Moreover, some research studies have been conducted for examining the behavior of students towards social and ethical issues over the past several years such as Fred k. Beard, (2003); Khattak and Khan, (2009). Penny M. Simpson, Gene Brown, and Robert E.Widing II (1998) reported that deception and other unethical perceptions of advertising inversely effects the responses towards the ads. According to Haller (1974) more than 50% students think that ads are misleading, ridiculous, and insult people intellectual.

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Therefore negative attitude of the students towards ads can lead to the formulation of government regulations for ads (Fred. K. Beard, 2003) and negative attitude of students towards ads hinders its affectivity as concluded by Beales et al (1981); Calfee and Ringold (1987); Pollay and Mittal (1993); and Wright (1986).

In the context of Bangladesh, it is perceived that skin care products ads have a positive impact on the students. In this era, the media is growing rapidly and in return people are responding and changing their life style, attitude, behavior, culture and religious values. Media channels are full of skin care ads like whitening cream, hair shampoo, hair and facial lotions etc. Butmostly products ads are misleading or deceptive. At university level, students want to change their life style to become professional. They try to adopt the western culture and use the skin care products to change their personality and physical appearance.

This perception of students has become the weak point for them. Now, each business of skin care products make advertising keeping in mind the students' perception and use the deceptive practices in their ads. Chung-Chuan Yang (2000) concluded that the students are agreeing that ads are deceptive and misleading, boosting people to waste money. Initial studies on students' behavior towards ads concluded that these were extremely negative (Haller, 1974; & Larkin, 1977).

The challenge to advertisers is ensure that an ad says everything possible to maximize responses and conversions, while at the same time does not cross the line into illegal deception. One of the major difficulties in overcoming this challenge is the fact that the people who create the ads are generally much more intelligent and sophisticated than the people who look at them. In other words, it's tough to put yourself into the shoes of the so-called "reasonable consumer."

IV. Practice of Deceptive Advertising in Skin Care Products Sector in Bangladesh

Most of the peoples of Bangladesh are illiterate and unaware of their health. By dint of these deceptive advertising they can easily send their deceptive messages to these targeted people within few moment. In skin care product arena, advertising are most of them "materialistic". Different skin care product advertisements are taken for analysis. Table 2 is the list of advertisements which are taken for analysis.

It is difficult to prove or determining whether these televisions commercials misleading or deceptive. These advertisements are analyzed based on FTC. (Federal Trade Commission) concept. All these advertisement are for different skincare products.

Table 02: List of Advertisements for Analysis

Product Name	Type of advertisement	Source
Fair & Lovely	Television Commercial	(Desh TV) http://www.youtube.com/watch?v=r9lKT9jk15g
Botanic Aroma Black Diamond	Television Commercial	http://www.youtube.com/watch?v=XddkLdC7EJQ
Ponds Age miracle	Television Commercial	(Desh TV) http://www.youtube.com/watch?v=SXi5Uj8DYM4
Tibet Pomade Cream Ad 2010	Television Commercial	http://www.youtube.com/watch?v=5MeTMRSAtEY
Green Essence Fairness Cold Cream	Television Commercial	http://www.youtube.com/watch?v=lSlZueD1q4E

Table 03: Advertisement Analysis based on FTC criteria

Product Name	Claim	Deceptive advertisement Type	Scientific Evidence	Conclusion
Fair & Lovely	Get fairness in 4 Weeks	Materiality	No	Influencing consumer through creative visualization that they will get fairer skin within 4 weeks.
Botanic Aroma Black Diamond	Dark skin become light color skin by using this cream	Materiality	No	Showing that female dark skin will be light using this cream which influencing only dark skin persons should use it
Ponds Age miracle	Get your husband attention	Reasonable consumer	Yes	Only Video indicate one meaning and audio indicates another meaning
Tibet pomade Cream Ad 2010	After using it you become fairer then everyone will keep you	Materiality	No	Material claims without scientific evidence
Green Essence Fairness Cold Cream	The best cream for you	Reasonable consumer	No	Only Video indicate one meaning and audio indicates another meaning

It seems that in deceptive skin care product advertisement exists in Bangladesh based on FTC criteria. In the analysis materialistic deceptive advertisement. Material claims include those relating to a product's performance, features, safety, price, or effectiveness.

V. How Deceptive Advertising Hurts Businesses

Deceptive Advertising (Langley, 2010) has hurt the legitimate business by reducing patronage and the overall confidence in products. Consumer confidence can make or break a market, and as the rate of deceptive advertising raises the repeat consumer declines. This break in the consumer/business relationship can go unnoticed longer the larger the market. Car sales, finance payment plans, service agreements often have "disclosure" statements, which in very small print outline the additional charges or limitations that are not apparent to the purchase of the product or service. Even with the government watchdog, consumers are ultimately responsible for making wise choices in the purchases of goods and services.

The primary reason why deceptive advertising is harmful to a company is trust (Goessl, 2010). In order to be successful a business has to build a reasonable level of trust with consumers. We all know that bad news spreads faster than good news. When one cheat someone, it is obvious that it will reduce the number of people who will ever trust him/her again. It will shut down future business opportunities, both with customers, as well as with distributors and other businesses you could run cooperative advertising and marketing promotions with. Your reputation is worth something, even in an online world where no one sees your face. It still means something. (Wilson, 2010).

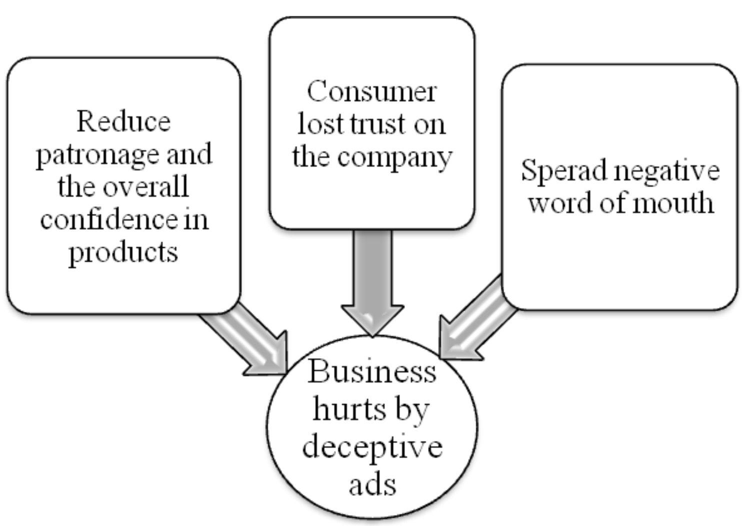

Figure 01: Logical Analysis of how deceptive advertisement hurts business

VI. Reasonable Consumer of Deceptive Advertisement

From the table 04we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 14.386. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer behavior and Reasonable consumer of deceptive advertising.

The critical value of t-statistic at degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Reasonable consumer (.000) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed).

Table 04: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.369	1.441		2.339	.023
	Reasonable_ consumer	.878	.231	.446	3.793	.000
a. Dependent Variable: Consumer_behavior						

Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use the skin care products more than before, and these results support the H2.

The results in table 03(Appendices 01) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

a) Express vs implied claims of deceptive advertisement

From the table 06 we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 9.822. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer buying behavior and Express vs implied claims of deceptive advertising.

Table 05: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.777	1	23.777	9.822	.003[a]
	Residual	140.406	58	2.421		
	Total	164.183	59			
a. Predictors: (Constant), Express_implied_claims						
b. Dependent Variable: Consumer_behavior						

The critical value of t-statistic at degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Express vs implied claims (.003) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed).

Table 06: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.200	1.476		2.846	.006
	Express_implied_ claims	.762	.243	.381	3.134	.003
a. Dependent Variable: Consumer_behavior						

Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use

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the skin care products more than before, and these results support the H2.

The results in table 06 (Appendices 02) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

b) Misleading by omissions of deceptive advertisement

From the table 08 we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 13.259. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer buying behavior and Misleading by omissions of deceptive advertising.

Table 07: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.549	1	30.549	13.259	.001[a]
	Residual	133.635	58	2.304		
	Total	164.183	59			
a. Predictors: (Constant), Misleading_by_omission						
b. Dependent Variable: Consumer_behavior						

The critical value of t-statistic at degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Misleading by omissions (.001) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed).

Table 08: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.445	1.479		2.329	.023
	Misleading_by_ omission	.863	.237	.431	3.641	.001
a. Dependent Variable: Consumer_behavior						

Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use the skin care products more than before, and these results support the H2.

The results in table 09 (Appendices 03) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

c) Materiality of deceptive advertisement

From the table 10 we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 10.748. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer buying behavior and Materiality of deceptive advertising.

Table 9: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.669	1	25.669	10.748	.002[a]
	Residual	138.514	58	2.388		
	Total	164.183	59			
a. Predictors: (Constant), Materiality						
b. Dependent Variable:Consumer_behavior						

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The critical value of t-statistic at degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Materiality (.002) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed).

Table10: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.134	1.432		2.886	.005
	Materiality	.773	.236	.395	3.278	.002
a. Dependent Variable: Consumer_behavior						

Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use the skin care products more than before, and these results support the H2.

The results in table 12 (Appendices 04) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

VII. Laws to Protect Consumers from Deceptive Advertisement in Bangladesh

In Bangladesh a lot of laws are prevailing on consumer rights that aims to ensure safety products and security in service. In negative sense, a list of consumer rights can be found from the explanation of the term “Acts against consumer rights”.

Section 2 (20) of the Consumer Rights Protection Act, 2009 states that “Acts against consumer rights” mean: a) Selling or offering to sale at a price higher than the price prescribed by any law or Rule for any product, medicine or service; b) Knowingly selling or offering to sale any adultered product or medicine; c) Selling or offering to sale any product which has mixture of any object that is dangerously harmful for human health and mixture of such object with food is prohibited by any Act or Rule;d) *Deceiving people in general by false and untrue advertisement with the purpose of selling any product or service*. e) Not to supply properly the product or service as promised in exchange price; f) To sale or supply in a weight lesser than that has been promised at the time of such sale or supply; g) The scale or instruments of weighing using for sale or supply of any product of a business establishment showing over weight that in actual weight; h) Using less than in promised weight in time of sale or supply of a product; i) The using ribbon for measuring length in any business establishment showing more length than in actual size; j) To make or manufacture any counterfeit product or medicine; k) To sale or offer to sale any date expire product or medicine; l) Commission of any act which is dangerous to the life or safety of the service consumer that is prohibited under any Act or Rule;

a) *The Advertising Code*

(1) The Advertising Code shall address a range of issues relating to broadcast advertising, including the following:- a. all advertisements shall be clearly identified as such; b. no broadcaster shall carry advertisements for alcohol or for medicines which are available only with a prescription; c. advertising by private and community broadcasters shall be limited to 20% of total daily programming on any given channel and to 25% of any given hour; d. advertising by public broadcasters shall be limited to 10% of total daily programming on any given channel and to 12.5% of any given hour; e. no broadcaster shall carry any advertisement for or on behalf of any political party or candidate for election to political office; and

b) *The Programme Code*

The Programme Code shall, among other things, clarify in detail standards in relation to the following programming obligations:- a. to be balanced and impartial in news and current affairs programming and to strive for accuracy in these programmes; b. to encourage the development of Bangladeshi expression, including by independent producers, by providing a wide range of programming that reflects the attitudes, opinions, ideas, values and artistic creativity of Bangladeshis; c. to protect children against harmful material; d. to classify programmes, including films, according to the recommended age of viewers; e. to keep within accepted boundaries in relation to the portrayal of sexual conduct and violence; f. to promote tolerance and respect for religious and ethnic minorities, and disadvantaged groups; g. to respect privacy; and h. to respect religious views.

Here there no mention of truthfulness and honesty of representations and claims made by advertisements. Whereas in our neighbor country India has a voluntary, not-for-profit, self Regulation council ASCI (The Advertising Standards Council of India) under section 25 of the Indian Cos. Act. The ASCI is not a Government body, nor does it formulate rules for the public or the relevant industries. The purpose of the Code is to control the content of advertisements, not to hamper the sale of products which may be found offensive, for whatever reason, by some people.

It clearly seems that in India, laws are there to protect consumers from deceptive or misleading advertisement. In Bangladesh current system of legal protection to the consumers in Bangladesh from deceptive advertisement is inadequate and outdated. Further whatever little laws are available; they are not strictly enforced for the protection of the rights of the general consumers.

VIII. Conclusion & Recommendation

On the basis of above analyses and results, it can be concluded that In Bangladesh current system of legal protection to the consumers from deceptive advertisement is inadequate and outdated. Also deceptive skin care product advertisement exists in Bangladesh based on FTC criteria.

Pilot study finds evidence that a positive and significant correlation exists between deceptive advertising factors and the buying behavior of university students towards skin care products which means that as deception in skin care ads increases, the impact on the buying behavior of university students towards skin care products also increases and they increase the use of skincare products. As well as, it can also be concluded that deceptive skin care products ads have a positive and significant impact on the buying behavior towards skin care products of university students.

This study will serve as a benchmark for further studies while measuring the impact of deceptive advertisements on the university students. But some limitations are associated with this research study. It limits the study only to the impact of deceptive ads on the Jahangirnagar university students only. Non serious attitude of the respondents is also a limitation of this study due to the answers regarding deception in skin care product ads. Therefore, it is suggested by the researcher to the government to make some rules & regulations and policies regarding advertising so deception can be reduced.

The government should enact a law with all provisions to promote and protect the rights of a consumer and establish an authority like The Advertising Standards Council of India.

- ✓ Government may establish a new advertising Code is to control the content of advertisements.
- ✓ Government should aware the general public, whether he be educated or not, remain in darkness with regard to the consumer laws. In order to create awareness among the public at large it is necessary to hold regular conferences, seminars, workshops, meeting etc. and to publish advertisements in the print and electronic media.

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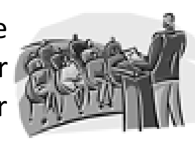
FARSBA accrediting is an honor. It authenticates your research activities. After recognition as FARSBA, you can add 'FARSBA' title with your name as you use this recognition as additional suffix to your status. This will definitely enhance and add more value and repute to your name. You may use it on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

The following benefits can be availed by you only for next three years from the date of certification:

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



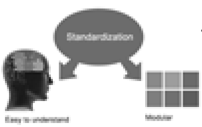
Once FARSBA title is accorded, the Fellow is authorized to organize a symposium/seminar/conference on behalf of Global Journal Incorporation (USA).The Fellow can also participate in conference/seminar/symposium organized by another institution as representative of Global Journal. In both the cases, it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

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

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

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

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



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

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

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The FARSBA member also entitled to get the benefits of free research podcasting of their research documents through video clips. We can also streamline your conference videos and display your slides/ online slides and online research video clips at reasonable charges, on request.

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

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

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

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

The following benefitscan be availed by you only for next three years from the date of certification.

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

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

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

It is mandatory to read all terms and conditions carefully.

Auxiliary Memberships

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

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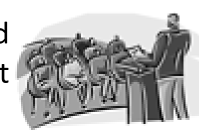
The "FARSC" is a dignified title which is accorded to a person's name viz. Dr. John E. Hall, Ph.D., FARSC or William Walldroff, M.S., FARSC.

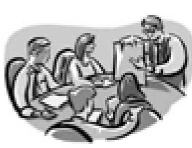
The IFOARS institution is entitled to form a Board comprised of one Chairperson and three to five board members preferably from different streams. The Board will be recognized as "Institutional Board of Open Association of Research Society"-(IBOARS).

The Institute will be entitled to following benefits:

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



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

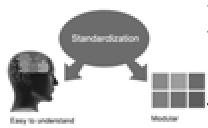


The IBOARS can organize symposium/seminar/conference in their country on behalf of Global Journals Incorporation (USA)-OARS (USA). The terms and conditions can be discussed separately.

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

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

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



After nomination of your institution as "Institutional Fellow" and constantly functioning successfully for one year, we can consider giving recognition to your institute to function as Regional/Zonal office on our behalf.

The board can also take up the additional allied activities for betterment after our consultation.

The following entitlements are applicable to individual Fellows:

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

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

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

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

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

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

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

Note :

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

"

Process of submission of Research Paper

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

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

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

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

(II) Choose corresponding Journal.

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

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

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

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

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Page Size: 8.27" X 11'"

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

1. General,

2. Ethical Guidelines,

3. Submission of Manuscripts,

4. Manuscript’s Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

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

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

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

2) Drafting the paper and revising it critically regarding important academic content.

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

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

Acknowledgements: Contributors to the research other than authors credited should be mentioned under acknowledgement. The specifications of the source of funding for the research if appropriate can be included. Suppliers of resources may be mentioned along with address.

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

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Manuscripts should be uploaded via this online submission page. The online submission is most efficient method for submission of papers, as it enables rapid distribution of manuscripts and consequently speeds up the review procedure. It also enables authors to know the status of their own manuscripts by emailing us. Complete instructions for submitting a paper is available below.

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

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

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

4. MANUSCRIPT'S CATEGORY

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

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

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

Research articles: These are handled with small investigation and applications

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

5.STRUCTURE AND FORMAT OF MANUSCRIPT

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

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

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

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

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

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

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

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

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

(h) Brief Acknowledgements.

(i) References in the proper form.

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

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

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

Format

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

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

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

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

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Title: The title page must carry an instructive title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) wherever the work was carried out. The full postal address in addition with the e-mail address of related author must be given. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining and indexing.

Abstract, used in Original Papers and Reviews:

Optimizing Abstract for Search Engines

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

Key Words

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

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

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

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

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

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

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

Acknowledgements: Please make these as concise as possible.

References

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

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

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

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

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Tables: Tables should be few in number, cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g. Table 4, a self-explanatory caption and be on a separate sheet. Vertical lines should not be used.

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

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

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

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Figure Legends: Self-explanatory legends of all figures should be incorporated separately under the heading 'Legends to Figures'. In the full-text online edition of the journal, figure legends may possibly be truncated in abbreviated links to the full screen version. Therefore, the first 100 characters of any legend should notify the reader, about the key aspects of the figure.

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

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

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

(Free of charge) from the following website:

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Proofs must be returned to the dean at dean@globaljournals.org within three days of receipt.

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

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Before start writing a good quality Computer Science Research Paper, let us first understand what is Computer Science Research Paper? So, Computer Science Research Paper is the paper which is written by professionals or scientists who are associated to Computer Science and Information Technology, or doing research study in these areas. If you are novel to this field then you can consult about this field from your supervisor or guide.

TECHNIQUES FOR WRITING A GOOD QUALITY RESEARCH PAPER:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Informal Guidelines of Research Paper Writing

Key points to remember:

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

Final Points:

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

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

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

General style:

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

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

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

In every sections of your document

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

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

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

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

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

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

Title Page:

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

Abstract:

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

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

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

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

Approach:

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

Introduction:

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

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

Approach:

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

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

Procedures (Methods and Materials):

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

Materials:

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

Methods:

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

Approach:

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

What to keep away from

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

Results:

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

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

Content

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

What to stay away from

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

Approach

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

Figures and tables

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

Discussion:

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

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

Approach:

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

The Administration Rules

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

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

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

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

- Methods to avoid Plagiarism is applied by us on every paper, if found guilty, you will be blacklisted by all of our collaborated research groups, your institution will be informed for this and strict legal actions will be taken immediately.)
- To guard yourself and others from possible illegal use please do not permit anyone right to use to your paper and files.

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

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

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