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By Faraj Mazyed Faraj Aldaihani & Noor Azman Bin Ali

University Putra

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Results of the study indicated that Website design, Search ability on Website, Privacy and security, and Delivery time had a significant and positive impact on Customer satisfaction. Based on the study results, the researchers recommend the managers and decision makers of the five stars hotels in Kuwait to develop mechanisms to enhance the ease of use of the website of the five stars hotels in Kuwait and avoid complexity, and to focus on training their employees in communication and problem-solving skills.

Keywords: electronic customer relationship management, customers' satisfaction, the five stars hotels, kuwait.

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IMPACTOFELECTRONICCUSTOMERRELATIONSHIPMANAGEMENTONCUSTOMERSSATISFACTIONOFTHEFIVESTARSHOTELSINKUWAIT

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Faraj Mazyed Faraj Aldaihani [α] & Noor Azman Bin Ali [σ]

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I. Introduction

Online e-commerce offers an incredible level of excitement as it relates to all types and companies activities including; e-commerce, e-business, e-CRM, electronic supply chains, e-tickets, e-education, and e-government. The growth of Internet-based technology continues to be critical to business-to-consumer and business-to-business environments (Al-Hawary and Al-Menhaly, 2016).

A new approach to customer relationship management has emerged with the emergence of the Internet, where customers can get information about the Products and services they need by browsing the Internet from anywhere and the added value of the company's website is critical to influencing customers to Visit the company's website, and learn more about Products and services. CRM includes using e-mail, e-commerce, and any other point of contact on the Internet (Bergeron, 2004). According to Mar one and Lunsford (2005), e-commerce applications, product characteristics, pricing, etc. are part of the CRM applications on the Internet (Al-Hawary and Aldaihani, 2016). Scullin et al. (2002) state that every company engaged in online business must educate itself about e-CRM. They believe that the rapid implementation of CRM has begun to spend money before developing a comprehensive e-customer strategy. As a result, many of these companies are dissatisfied with the result achieved in the implementation of CRM.

Satisfaction has become the focus of many researchers (Lin 2003; Feinberg et al., 2002; Cao et al., 2004; Alshurideh et al., 2017; Al-Hawary, 2013a; Al-Hawary, 2013b; Al-Hawary and Harahsheh, 2014). Anderson & Srinivasan (2003) noted that satisfaction has a significant impact on customer loyalty and retention, as well as a reflection of corporate profitability. It is often used as an alternative measure of success in general, and the success of e-commerce applications in particular (Feinberg et al., 2002). Gable et al. (2003) noted that satisfaction is the overall measure of success.

There was a weakness in research in the management of customer relations, and customer satisfaction (within the researcher's knowledge). Feinberg and Kadam (2002) examined the relationship between CRM characteristics and customer satisfaction, and emphasized that companies should create websites with integrated CRM features that are important to customer satisfaction, and in this way, companies can reduce costs. Kim, Ferrin & Rao (2009) noted that customer satisfaction is an important factor for a successful customer relationship. Shih et al. (2011) examined some factors, including ease of use and perceived utility as determinants of customer satisfaction in the context of the Internet. Devaraj et al. (2003) found that the benefit and ease of use of online shopping, followed by low economic costs, and service quality are factors that affect customer satisfaction, and thus determine their marketing channel reference. Feinberg et al. (2002) found that the lack of correlation between CRM characteristics and their results may be

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the reason for the failure of CRM implementation. They also indicated that the low culture of how CRM features can be found on the company's website may cause the customer's reluctance to follow the company's products, resulting in large sums of money spent on features that are not important or irrelevant to customers The importance of the study is that it seeks to develop the communication process and increase the performance of the five stars hotels in Kuwait through using the websites to achieve higher levels of customers' satisfaction. Therefore; this study came to examine the impact of e-customer relationship management on the customer satisfaction of the five stars hotels in Kuwait.

II. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

a) Electronic Customer Relationship Management

Customer Relationship Management (CRM) is a business strategy focusing on customer designed to achieve customer satisfaction and loyalty by providing tailor-made services (Greenberg, 2002). The adaptation strategy, which focusing on the customer has added the "human dimension" to information technology, by emphasizing the process of organizational change. The core philosophy of CRM is to develop long-term relationships with customers (Kristoffersen et al., 2004). In marketing literature, Customer Relationship Management (CRM) is viewed as a strategy, a process-oriented, a function that overlaps with other functions, which develops value for both buyer and seller, and a means of achieving superior financial performance (Lambert, 2004; Boulding et al. 2005; Payne and Frow, 2005; Bohling et al., 2006). Zablah et al. (2004) define Customer relationship management as a broad strategy, philosophy, and ability; all the concepts are required for the successful implementation of customer relationship management. Smith & Whit lark (2001) identified Customer Relationship Management as "a strategy that works side by side with technology to manage the full life cycle of data-driven marketing activities." Bruhn (2003) noted that customer relationship management must be accomplished through a lifecycle of Customers to reach its goal, and to improve the added value of customers.

The company's website plays an important role in attracting customers, and encouraging them to stay as sustainable customers with the company. Managing customer relationships through the Internet does not mean opening a store online or finding new ways to achieve points or discounts. But use this technology is used to build profitable relationships, and strengthen the links between business and corporate customers (Newell, 2000); the ultimate goal is to enhance customer loyalty. Therefore, a new approach has emerged to manage this relationship on the Internet with the so-called e-CRM (E-CRM).

b) Concept of the Electronic Customer Relationship Management

There are several definitions in the marketing literature of CRM. It is simply defined as customer relationship management through the Internet, so e-customer management is an extension of traditional customer relationship management. Jutla et al. (2001) describe e-customer relationship management as an interest in customer relationship with e-business components. Greenberg (2000) pointed out that e-CRM is the same as managing customer relationships but through the Internet. According to Romano and Fjermestad (2001), E-CRM is concerned with attracting and sustaining profitable customers, and trying to reduce less profitable customers. Dyche (2001) points out that there are two main types of e-customer relationship management: operational E-CRM, Which are in contact with customers through the company's defined contact points, including e-mail, website, telephone, direct sales points, fax, etc., and the analytical electronic customer relationship management, which is related to the use of technology to process data and information obtained by the company, and its customers relating to different market, according to their respective sectors.

Rigby et al. (2002) argue that E-CRM is not only a technology or software; it is a means of business processes planning by supporting customer strategies through technology and software. Rosenbaum (2002) concluded that e-customer relationship management revolves around employees, processes and technology, while Romano and Fjermestad (2003) noted that there are five main areas that are not limited to exchange in terms of research in e-CRM: E-business customers, business models in e-customer relationship management, knowledge management for e-customer relationship management, and e-customer relationship management technology, human factors in e-customer relationship management, and each of these areas includes other sub-areas. Finally, Scullin et al. (2002) found that organizations want to achieve many advantages and benefits for a high return on investment (ROI), increased customer loyalty, and more through successfully implementing of e-CRM.

c) Concept of Satisfaction

Customer satisfaction plays an important role in the success of business strategies (Gil and Cervera, 2008); customer satisfaction helps to keep customers from seeking service or product from competitors (Fawcell and Sewnson, 1998). Customer satisfaction is more important in the case of e-service because it is difficult to maintain customers in the virtual world and gain their loyalty (Zavareh et al., 2012). Customer satisfaction helps organizations and companies increase their returns and gain competitive advantage (Lewin, 2009). Customer satisfaction leads to long-term

profits by making the customer in a loyal state (Jochen, 2003; Al-Hawary & Hussien, 2016; Al-Hawary, & Al-Smeran, 2016). That it is necessary to interact with the changing environment in a manner consistent with the behavior of customers to maintain the survival of companies and their continuation in competitive markets (Smith, 1996).

Oliver (1999) defined customer satisfaction as a repurchase of goods or services from the same brand by customers without being influenced by the surrounding environment or marketing methods. Anderson and Sullivan (1993) noted that satisfaction is an evaluation of the customer's experience with the service, and this assessment is achieved either with a positive feeling, indifference or a negative feeling. Kotler (2003) identified customer satisfaction as a sense of satisfaction when customers get what they expect from Service or commodity". Shih (2011) and Wixdom and Todd (2005) examined (Ease of use, benefit) as determinants of customer satisfaction. Devaraj et al. (2003) noted that the utility and ease of use of online shopping, followed by low economic costs, including time and effort to find the right product and price, and deal with costs and quality of service are the factors that affect customer satisfaction which determines their references and preferences, and thus determines their choices (Al-Hawary & Metabis, 2013; Al-Hawary and Abu-Laimon, 2013; Al-Hawary, 2012; Al-Hawary and Metabis, 2012; Al-Hawary et.al, 2011). Anderson and Sullivan (1993). It was again defined by Kotler and Keller (2006) as the customer's feeling of joy after obtaining service or purchase of the product, and this feeling is the result of comparing the actual performance of the product or service and the expectations that the customer knows.

It can be said that quality of service and customer satisfaction plays a key role in business success and sustainability (Daniel and Berinyuy, 2010). The importance of customer satisfaction with e-service is important for financial performance as it is possible to lose a customer if he cannot access the website easily or if the performance of the website is unsatisfactory (Heskett et al., 1994). There are two aspects of measuring customer satisfaction first by assessing customer satisfaction immediately after the product or service purchase experience (Deng et al., 2010), and the second is total satisfaction after a period of time using the product or service (Daughetry et al., 1998). For nell (1992); Shem well et al. (1998) highlighted the importance of quality of service as a pre-requisite for customer satisfaction. Rust et al. (1999) referred that customer satisfaction is determined only by product and service attributes, but also by customer interaction with the system. Therefore, some researchers focused primarily on the impact of customer perception of site characteristics (Ho and Wu, 1999; Szymanski and

Hise, 2000), such as logistical support, security, and the design of the company's website.

d) Electronic Customer Relationship Management and Satisfaction

The review of electronic marketing literature reveals that there are different models of customer satisfaction from these studies: Lee and Joshi (2006), and Cheung and Lee (2005). Khalifa and Liu (2005) referred that E-customer relationships contribute differently in achieving satisfaction. Farhadi et al. (2013) showed that E-CRM positively improves customer relationships, in the attributes of customer communication, electronic service quality, trust, customer satisfaction, and positive word-of-mouth. There are various models of customer satisfaction that can be seen from the perspective of customer satisfaction, Khalifa and Shen (2005; 2009) noted that the use of CRM features, transaction cycle, and the customer lifecycle has a relationship with customer satisfaction. The characteristics of e-customer relationship management contribute differently to the satisfaction of customers and their relationship to the cycle of transactions and the life cycle of customers, but it is not possible to ignore these elements, because of their importance, which in fact included almost in all studies. Customer satisfaction is more important in the case of e-service because it is difficult to maintain customers in the virtual world and gain their loyalty (Zavareh et al., 2012). Customer satisfaction helps organizations and companies increase their returns and gain competitive advantage (Lewin, 2009). Based on above, the study hypotheses can be formulated as.

H: Electronic customer relationship management influence customer satisfaction of the five stars hotels in Kuwait.

More Specifically

H1a: Website design directly influences customer satisfaction of the five stars hotels in Kuwait.

H1b: Search ability directly influences customer satisfaction of the five stars hotels in Kuwait.

H1c: Privacy and security directly influence customer satisfaction of the five stars hotels in Kuwait.

H1d: Delivery time directly influences customer satisfaction of the five stars hotels in Kuwait.

III. Research Framework

Based on the study hypothesis, the following theoretical framework shown in Figure 1. As can be seen from the framework, the study investigates the impact of Electronic customer relationship management on Customer satisfaction of the five stars hotels in Kuwait. Where Electronic customer relationship management is the independent variable and is positively related to Customer satisfaction as the dependent variable.
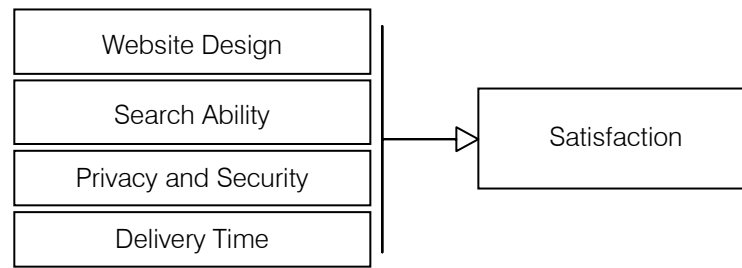
Figure 1: Theoretical Model

IV. Methodology

a) Data Collection

A questionnaire was initially developed based on the literature. The first section consisted of a list of questions intended to probe the demographic variables of the respondents. The second section was comprised 20 items used to measure E-CRM, adopted from previous studies, and which could influence Customer satisfaction, using a five-point Likert scale. The following practices were focused on; Website design (6 statements Search ability on Website (5 statements), Privacy and security (4 statements), and Delivery time (5 statements). While the third one contained five items to measure customer satisfaction, is also adopted from previous studies, contained questions aimed at evaluating the level of Customer satisfaction (5 statements). Data are collected using a questionnaire.

b) Study Tool

The constructs in this study were developed by using measurement scales adopted from prior studies. Modifications were made to the scale to fit the purpose of the study. All constructs were measured using five-point Likert scales with anchors strongly disagree (= 1) and strongly agree (= 5). All items were positively worded. Electronic customer relationship management consist of Website design, Search ability on Website, Privacy and security, and Delivery time, were adapted from previous studies (Wang and Liao, 2007; Simons *et al.,* 2009). Customer satisfaction is adapted from previous studies Lewin, 2009; Zavareh et al., 2012; Jochen, 2003.

c) Operational Definitions

Website design: The general image of the personality of telecommunications companies in Kuwait to deal with the electronic sales of customers through the introduction and use of colors and logos on the website. The design includes: organization of the website, products offered and product prices, providing online purchasing and shipment tracking features, which determine the customer preferences on the Internet.

The search ability on the website: Refers to the special advantage of the website, including the presentation of the company's products and their characteristics when the customer wants to see a large number of criteria in the selection of the product to facilitate and support the decision-making process.

Privacy and Security: Refers to the security of the website for telecommunications companies in Kuwait regarding its ability to protect the personal information of shoppers from unauthorized use or disclose their personal information in a manner that may affect their decision to conduct transactions through the company's website.

Delivery Time: Indicates The ability of communication companies in Kuwait to deliver products on time to the customer, resulting in a positive effect in removing doubts and distrust in e-shopping online and supports confidence in the company's website and gives the customer a sense of comfort and encourages him to buy from the same site In many times.

Satisfaction: Refers to the extent of the customer satisfaction for all the processes that are handled by the purchase of products of the five stars hotels in Kuwait so that repeat the deal with companies based on the generated satisfaction.

d) Sample

The study population consisted of all of the customers of the five stars hotels in Kuwait (15) hotels. A convenience sampling was taken from customers staying in five stars hotels in Kuwait from different nationalities, with reference to the sample schedule (Bartlett et al.,2002), a sample of 550 customers were selected to represent the study population, the researchers distributed the questionnaires to the study sample. (425) Questionnaires retrieved. After reviewing the questionnaires show that there are (15) extremely unfit for statistical analysis, which had the study sample size (410).

Table 1: Sample Characteristics

Variable		Frequency	%
Age group	Less than 25	18	5.00
	25- less than 35	96	23.00
	35- less than 45	216	53.00
	45- less than 55	72	18.00
	55 and more	8	2.00
Gender	Male	386	94.00
	Female	24	6.00
Educational level	Less than Bachelor	77	19.00
	Bachelor	315	77.00
	Higher Study	18	4.00

Females make (6 percent) of the customers on the other hand Males respondents represented (94 percent) of the sample. The largest group of respondents (53 percent) was aged 35-less than 45. The next largest group (23 percent) was aged 25-less than 35. Smaller groups of respondents were aged 55 and more (2 percent). About educational level, respondents with Bachelor degrees were the largest group of respondents make (77 percent), respondents with Less than Bachelor make (19 percent). Finally, respondents with higher study degrees make (4 percent). The characteristics of the sample represented in Table 1.

The survey instrument with 25 items was developed based on two variables Electronic customer relationship management as independent variables with four dimensions; Website design (WED1-WED6), Search ability on Website (SAW7-SAW11), Privacy and security (PRS12-PRS15), and Delivery time (DET16-DET20). Customer satisfaction as dependent variables with five statements (CS1-CS5).The instrument was evaluated for reliability and validity. Reliability refers to the instrument's ability to provide consistent results in repeated uses (Gate wood & Field, 1990). Validity refers to the degree to which the instrument measures the concept the researcher wants to measure (Bagozzi & Phillips, 1982).

e) *Reliability and validity of the survey instrument*

Table 2: Factor analysis of Electronic customer relationship management

Construct and Item	Loadings	Communalities	KMO	Variance	Reliability
Website Design (WED)			.789	66.564	0.87
WED1	0.56	0.58			
WED2	0.58	0.62			
WED3	0.61	0.64			
WED4	0.55	0.59			
WED5	0.52	0.55			
WED6	0.64	0.67			
Search Ability on Website (SAW)			.825	69.328	0.88
SAW7	0.64	0.68			
SAW8	0.59	0.63			
SAW9	0.52	0.57			
SAW10	0.53	0.56			
SAW11	0.57	0.62			
Privacy and Security (PRS)			.778	61.284	0.79
PRS12	0.55	0.58			
PRS13	0.58	0.63			
PRS14	0.53	0.54			
PRS15	0.59	0.67			
Delivery Time (DET)			.815	63.548	0.85
DET16	0.63	0.66			
DET17	0.62	0.67			
DET18	0.55	0.59			
DET19	0.58	0.63			
DET20	0.59	0.64			

Table 3: Factor analysis of Customer satisfaction

Construct and Item	Loadings	Communalities	KMO	Variance	Reliability
Customer Satisfaction (CS)			.678	72.361	0.83
CS1	0.56	0.59			
CS2	0.59	0.63			
CS3	0.58	0.64			
CS4	0.63	0.67			
CS5	0.64	0.69			

Factor analysis and reliability analysis were used in order to determine the data reliability for the Electronic customer relationship management, and Customer satisfaction. A within factor, factor analysis was performed to assess convergent validity. The results of the factor analysis and reliability tests are presented in Table (2) and Table (3). All individual loadings were above the minimum of 0.5 recommended by Hair et al. (1998). For exploratory research, a Cronbach α greater than 0.80 is generally considerate reliable (Nunn ally, 1978). Cronbach α statistics for the study contracts are shown in Table (2) and Table (3). Thus it can be concluded that the measures used in this study are valid and reliable. Kaiser-Meyer-Olkin has been used as Pre-analysis testing for the suitability of the entire sample for factor analysis as recommended by Comrey (1978), the value of The Kaiser-Meyer-Olkin measure was used to assess the suitability of the sample for each unifactorial determination. The KMO values found (see Table 2 and 3) are generally considered acceptable (Kim and Mueller, 1978). All factors in each unifactorial test accounted for more than 61.284 per cent of the variance of the respective variable sets. This suggests that only a small amount of the total variance for each group of variables is associated with causes other than the factor itself.

f) Descriptive Statistics Analysis

Table (4) Indicates that the customers of the five stars hotels in Kuwait evaluate Website design (with the highest mean scores, i.e. M = 3.92, SD=0.56) to be the most dominant of Electronic customer relationship management and evident to a considerable extent, followed by Privacy and security (M= 3.90, SD= 0.65), Delivery time (M = 3.88, SD =0.69), and Search ability on Website (with the lowest mean scores M=3.86, SD=0.54). With regard to Customer satisfaction, customers of the five stars hotels in Kuwait evaluate their satisfaction (with the high level, i.e. M = 3.87).

Table 4: Descriptive analysis of Electronic customer relationship management and Customer satisfaction

Dimension	Mean	Standard Deviation
Electronic customer relationship management	3.89	
Website design	3.92	0.56
Search ability on Website	3.86	0.54
Privacy and security	3.90	0.65
Delivery time	3.88	0.69
Customer electronic satisfaction	3.87	

V. TEST OF HYPOTHESIS

Multiple regression analysis was employed to test the hypotheses. It is a useful technique that can be used to analyze the relationship between a single dependent variable and several independent variables (Hair et al., 1998). In this model, Customer satisfaction acts as the dependent variable and Electronic customer relationship management, as the independent variables. From the result as shown in Table (5), the regression model was statistically significant (F = 106.65; AdjR2 =.409; P =.000). The AdjR2 is 0.409, which means that 40.9 percent of the variation in Customer satisfaction can be explained by Website design, Search ability on Website, Privacy and security, and Delivery time. The proposed model was adequate as the F-statistic = 106.65 were significant at the 5% level (p < 0.05). This indicates that the overall model was reasonable fit and there was a statistically significant association between Electronic customer relationship management and Customer satisfaction.

Table (5) also shows that Website design (ß =0.171, p< 0.05), Search ability on Website (ß =0.246; p<0, 05), Privacy and security (ß =0.187, p< 0.05), and Delivery time (ß =0.281, p< 0.05) had a significant and positive effect on Customer satisfaction. This provides evidence to support H1a, H1b, H1c, and H1D. Based on the ß values Delivery time has the highest impact on Customer satisfaction followed by Search ability on Website, Privacy and security, finally Website design.

Table 5: Regression Summary of Electronic customer relationship management and Customer satisfaction (N=410)

Model	Standardized Coefficients	T	Sig.	Collinearity Statistics	
	β			Tolerance	VIF
Website Design	0.171	3.677	0.002	0.469	2.13
Search Ability on Website	0.246	4.583	0.001	0.513	1.95
Privacy and Security	0.187	3.558	0.004	0.450	2.22
Delivery Time	0.281	5.662	0.000	0.424	2.36

Notes: R^2 = 0.41; Adj. R^2 = 0.409; Sig. F = 0.000; F-value = 106.65; dependent variable, Customer satisfaction; $p < 0.05$

VI. Discussion

The results of the study show that, the management of the five stars hotels in Kuwait seeks to take care of the electronic customer relationship management through the improvement of the website and make the site more attractive through the appropriate design, colors consistent, the speed in loading the pages, and make this site sustainable. This gives a positive impression of e-customer relationship management of the five stars hotels in Kuwait. This finding was consistent with (Kim et al., 2008; Liu et al., 2008; Szymanski and Hise, 2000), and inconsistent with the study of Kim and Stole's (2004).

In view of the results related to the possibility of searching the website of the five stars hotels in Kuwait the website is easy and high speed of searches for the required product, but in contrast, the time spent in the search needs a little effort to get information, in addition to, the five stars hotels in Kuwait site is comfortable in search, the results of the current study are consistent with Kalifa and Shen (2005; 2009).

The results show that there is an interest in privacy and security on the sites of the five stars hotels in Kuwait, especially when completing the procedures for the transactions that the customer wishes to complete, especially in terms of maintaining the confidentiality of the customer's personal and sales information. This is in line with Kim et al. (2008), Liu et al., (2008), and inconsistent with (Kim and Stoel's, 2004).

The results of delivery on time indicate the awareness of these hotels about the importance of this practice. The researcher attributed this to the interest of hotels to adhere to the time of delivery, which enhances the credibility of the hotels, and gives the customer a state of satisfaction with the performance of these hotels, in addition to the customer notice of tracking shipments to orders, the result consistent with Kim et al. (2008) and Liu et al., (2008), and inconsistent with Kim and Stole's (2004).

Results related to the satisfaction variable for system tracking, on-time delivery, problem solving, as well as the Web site in terms of permanence, accessibility, payment, security and privacy. Results on satisfaction in terms of search capability, site design have been satisfactory. This finding is consistent with the results of (Safari et al., 2016), which examine the relationship between e-customer relationship management and customer satisfaction in Iranian institutions. The researchers believes that the five stars hotels in Kuwait are interested in the status of satisfaction of the users of the websites ,and they are satisfied with the services provided by these hotels , the result consistent with Navimipour and Soltani (2015), which examined the relationship between technology, cost and employee satisfaction through e-customer relationship management systems in Iranian institutions.

The study results showed a significant impact of E-CRM (website design, site search ability, privacy and security, and on-time delivery) on customer satisfaction of the five stars hotels in Kuwait, which indicates that the five stars hotels in Kuwait have the potential to influence the behavior of the final consumers to make them prefer the services provided to them, by generating interest to the end consumer of the website design, and enhance the ability and ability to search in the websites with the need to maintain security and privacy about personal customer information and purchases related to them, and maintain timely delivery of products / services to customers. The study result is consistent with Long et al. (2013) who have argued that customer satisfaction can be achieved through E-CRM implementation by meeting their needs and demand individually. E-CRM enables employees to obtain information concerning customers in real-time applications, such as live chat services and then make the fast and accurate decision for dealing with them (Bhattacharya, 2011). This result is also consistent with the (Kim et al., 2008; Liu et al., 2008; Szymanski and Hise, 2000), and inconsistent with Kim and Stoel's (2004).

VII. Recommendations

Based on the study results, the researchers recommend managers and decision makers of the five stars hotels in Kuwait have to:

1. Develop mechanisms to enhance the ease of use of the website of the five stars hotels in Kuwait and avoid complexity.
2. Focus on training their employees in communication and problem-solving skills.
3. Have a strong customer strategy associated with E-CRM, to maximize customer satisfaction.
4. Work on structuring the websites of the five stars hotels in Kuwait to make the website faster to

download the pages, which helps customers not to feel of weariness.

5. Maintaining the websites of the five stars hotels in Kuwait confidential of the personal information of the customers and the confidentiality of information.

6. Adopting a study to determine the impact of e-customer relationship management in industries not to other than the service industry, especially in small ages.

7. The study showed that there is an impact of e-customer relationship management on customer satisfaction. These variables can change rapidly so other studies to adopt other factors of e-customer relationship management not included in the current study.

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Exploring the Factors Influencing Adoption of Internet Banking in Jaffna District

By Sujatha Nethananthan & Shivany Shanmugathas

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Introduction- Over the past decade, there has been a huge drive amongst the banks to implement new technological solutions since they realised that the technology can help them to achieve a better competitive position. Today, most of the transactions can be done at any time from any where the customers are. Introduction of Self Service Banking Technology (SSBT), which consists of ATM, CDM (Cash Deposit Machine), and Internet Banking (IB), has added a different dimension to banking. A noticeable shift from traditional to channel-based banking was witnessed recently due to SSBT services.

Internet banking, also called as Online banking, or virtual banking, is an electronic payment system that provides customers of a bank to conduct a range of financial transactions through the Bank's website. The transactions over internet by customer are directly connected to Bank's core banking system and the updated on the same time.

Banking industry in Sri Lanka plays a vital role in managing financial assets. Conventionally all the banking activities were carried out manually and always customers had to go to the branch. This has consumed lot of time as well as the cost to both customer as well as bank. Internet banking is now capturing the banking industry at a rapid phase by eliminating and transforming the conventional banking activities to a web based online system. Even though this enhancement of new technology, recent finding in Sri Lanka illustrates that customers were more resistance toward adopting such technology even it has more sufficient relative advantages. Further, it was found that only less than 5% of bank customers, in general, use online banking and mobile banking.

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EXPLORINGTHEFACTORSINFLUENCINGADOPTIONOFINTERNETBANKINGINJAFFNADISTRICT

Strictly as per the compliance and regulations of:

Exploring the Factors Influencing Adoption of Internet Banking in Jaffna District

Sujatha Nethananthan [α] & Shivany Shanmugathas [σ]

I. Introduction

Over the past decade, there has been a huge drive amongst the banks to implement new technological solutions since they realised that the technology can help them to achieve a better competitive position. Today, most of the transactions can be done at any time from any where the customers are. Introduction of Self Service Banking Technology (SSBT), which consists of ATM, CDM (Cash Deposit Machine), and Internet Banking (IB), has added a different dimension to banking. A noticeable shift from traditional to channel-based banking was witnessed recently due to SSBT services.

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So in this scenario, this research study carried out to identify the level of adoption of Internet Banking in Jaffna District and to identify the factors which Security for the customers, from customer's point of view Influencing adoption of Internet Banking. These findings Are useful to the Bankers operating in the region, to formulate appropriate strategies to ensure rapid migration of customers to Internet/Online banking and thus to reduce their operational costs.

a) Internet Banking

A combination of computer, telecommuni-cations and internet banking has paved the way to making online banking service offerings which enable customers a number of ways of accessing bank's services. With the introduction of the online banking, banks are able to offer certain number of their products and services online. This feature provides advantages not only to the customers, but also for banks. The rationale behind this is to reduce their overhead costs and personnel costs and to become closer access to customers by proving the service at reduced cost with greater convenience, particular time savings and quicker responses.

Despite the huge investment in technology and introduction of value-added banking services, the success lies in the customer acceptance and adoption. Although there is a significant growth of Internet users in almost every country in the world, the number of financial transactions carried out over the Internet remains to be slow. It was found that potential users either not adopting IB or otherwise, they are not using continually after adoption (Podder, 2005). Mearian (2001) stated that though most of the bank's websites are accessed by huge number of customers in USA, only a minority have made online financial transactions. In Britain, first online banking introduced in 1994 (The financial Brand, 02.10.2012) and after 20 years only, the adoption rate reached to 53% (Statist Report, 2017). Brown (2001) stated that out of 61% online users, only 20% of consumers carries out online Banking in USA. Several studies have reported not only IB has low adoption but also it has disparity in adoption level among European countries (Podder, 2005). Ac Neilson (2002) found hat use of IB is increasing in Asian countries but it is still slower than estimation.

Sri Lanka being a developing country, has adopted new technological advancements time to time in part with other countries in the world. Banks operating in Sri Lanka were the pioneers in introducing new technological innovations in the country. Earlier, technology was primarily employed in Banks to automate back-office transactions. This situation has been changed by a move of IT into front office operations, which enables Lankan banks to step toward

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activities beyond branch level activities. In this way, the first ATM was introduced in the country in 1988. Introduction of ATMs has done huge revolution in Sri Lankan banking industry. The overcrowded cash counters were reduced, over workload of Cash Tellers were reduced, standing up in a long queue for withdrawals was vanished, customer saved their time spent unnecessarily in bank queues, cash withdrawals became possible on holidays. Next to ATMs, Credit Cards, Cheque Deposit machines, tele-banking, mobile banking, internet banking and on latest, Cash Deposit Machines were introduced by Banks in the line of Self Service Banking Channels. At present, Sri Lankan banks provide both Self Service Banking Services and traditional banking services. Though Self Service Banking Channels provide quicker services, Banks in Sri Lanka highly concerned about Traditional Banking Services due to its physical touch.

II. Literature Review

a) Internet Banking in Sri Lanka

Though the Western countries introduced Internet Banking in early 1980s, it took quite a long time to reach in Sri Lanka. In 1988 only the first ATM was introduced by Bank of Ceylon in the country and gradually other technological developments came in. Credit Card was introduced in 1989. In 1996, Tele banking was introduced by Sampath Bank. The worldwide accepted comprehensive ONLINE banking system was introduced in the country in 1993 and thereafter gradually all the banks were connected to Integrated Comprehensive Banking System (ICBS). After 7 years, in 2000, Internet Banking (IB) was introduced in the country. Though introduced in 2000, most banks took steps to spread the Technology outside of the capital after 2007. So it has been passed 10 years, but the usage of the facility is not in the expected level. People are still reluctant to use Internet Banking even though there are a lot of conveniences offered by IB services.

Now the country has around 6 Mn Internet Users. But the adoption rate of IB is very low. Even now, branches have to manage long queue of customers at the Cash counters, especially on Mondays and after special holidays. There are sufficient ATMs and CDMs (Cash Deposit Machines) installed by the Banks, but still customers are using Cash Counters for small amount of withdrawals/deposits. Overall, adoption of IT driven banking services are comparatively low in Sri Lanka except ATMs.

It was found that only less than 1% of bank customers, in general, use online banking, mobile banking, telephone banking and internet payment gateway, although ATM services are extensively used, the usage of other IT driven services are almost insignificant in Sri Lanka (Suraweera et al, 2011).

b) Internet Banking in Jaffna

Jaffna District, which is one of the 25 districts in the country having 1012 Sq. Ft extent with a population of 618,209 which is 3% of the country's population. The area was underwent a prolonged civil war for about 26 years.

The prolonged ethic war has several impacts on banking services delivery also. The people in Jaffna district have the habit of savings. Savings inculcated in Tamil culture, people tend to save more for the betterment of next generations and as well as to give donation (dowry) for brides on their weddings. These savings habit of Tamils have greater impact on the Banking industry also. Over the last 7 decades since the first opening of Bank of Ceylon Branch in Jaffna in 1945, Banks operating in Northern Province contributed substantially in raising deposits in the country's financial system.

But the availability of financial services was quiet limited up to 2009. During the war period, private banks have reluctant to open their new branches in Jaffna, already operated Banks not invested heavily on Technological Services such as ATMs and online banking facilities. After end of war in 2009 and re-opening of the A9 road, all private banks operated in South rushed to open up their branches in Jaffna including HSBC. After 2009, the Banking density of Jaffna District has increased significantly.

Table 1: Density of Bank Branches per 100,000 in Jaffna District

	2008	2015
Population (Total)	528,000	618,209
Number of Bank Branches	41	112
Number of Bank branches per 100,000 households	7.7	18.1
Population (Adult)		407,598
Number of Bank branches per 100,000 adults		27.5

(Source: Survey data, Statistical Hand Book of Jaffna District-2016)

As per the above table it is obvious how density of banks increased significantly after end of war. Notably density of bank branches is far exceeded in Jaffna District, which are 27 branches per 100,000 adults whereas it was recorded as 18.6 in the country. So the Jaffna district in the country has the higher number of banking branches.

When considering province as a whole, Northern Province has the highest banking density among nine provinces in the country. There was over supply of Banking Services along with high levels of indebtedness (Daily News, 03.02.2017).

Thought Jaffna has higher density of bank branches, i.e., and 112 branches for 407,598 adult populations. Consequently banks have to compete among them to survive in the market. All banks acted fast to obtain first mover advantage in the region by providing new Self Service Banking services such as ATMs, CDMs, mobile banking, SMS alerts and Internet Banking. Among those facilities, ATMs are still most preferred service in the region. Internet banking though it provides several conveniences to the customers, the service has not reached its expected level of adoption as per the pilot study (2017) carried out by the researcher which complies with the research findings of other parts in the country (Suraweera et al, 2011).

On the other side, the requirement for internet banking is high in Jaffna District as the region is has the highest amount of deposits in the country. Higher the deposit base, the more the need for internet banking. People of Jaffna have all the pre-requirements to carry out IB including internet access. In a survey carried out by Samarajiva (2011), Jaffna District was ranked in 3rd place in the household internet usage in the country.

c) *Factors Determining Adoption of Internet*

Depending on the geographical area, economy, customer demography, development of banking industry, resource availability factors influencing Internet Banking vary from country to country. But there are some factors which are common to all customers despite any geographical background. Among them, the most influential factors are relative advantage, complexity, security, cost, resistance to change, compatibility, and access to internet, demonstrability & trial ability, distance to bank branch, website and the customer demography. All these factors have been analyzed in depth below.

i. *Awareness/Perceived usefulness (PU)/Relative advantage*

The adoption or rejection of an innovation begins when "the consumer becomes aware of the product" (Rogers and Shoemaker, 1971). In the framework of bank marketing planning, Guiltinan and Donnelly (1983) identified "information about the benefits of using a product/service" is vital in service/product promotion strategy. The Wallis Report (1997) identifies that ``consumers will find out those financial products and service suppliers which offer the best value for money and they are educated about it". Therefore, for adoption of Internet banking, it is essential that the banks offering this innovative service should make the consumers aware about the availability of such a product and explain how it adds value compared to other products of its own or that of the competitors.

Perceived Usefulness (PU) is defined as the degree to which "a person believes that using the system will enhance his or her performance" (Davis, 1989). It was found that perceived usefulness has no direct impact on behavior intention but has significant on attitude, which subsequently will effect on behavior intention of using the system (Chang et al, 2005). With regard to the acceptance of new technology, Sathye (1999) points out that unless, the specific need of a customer is fulfilled, customers may not be prepared to change themselves from existing familiar ways of operating. In a study carried out by Hettiarachchi (2014), it was found that Relative advantage has positive influence on the adoption of Internet Banking in Sri Lanka. He found that Perceived compatibility of an innovation has a positive influence on the adoption of the Internet Banking in Sri Lanka.

ii. *Ease of Use/Complexity*

The second factor that leads to adoption of innovative service/product by customers is the "ease of use". Perceived Ease of Use (PEOU) is defined as the degree to which "a person believes that using the system will be free of mental effort" (Davis, 1989). Cooper (1997) identified "ease of adoption" as one of the three important characteristics of innovation which induces for adoption from the customer's perspective. The Wallis Report (1997) recognizes that technological innovation ``must be easy to use" to ensure customer take-up or acceptance. It was noted by Dover (1998) that ``the degree to which an innovation is difficult to understand or use" was one of the reasons for failure of home banking in the USA. Durkin ET. al. (2008) identifies that the simplicity of the products offered via internet banking induces the adoption by customers. Complexity is considered as the exact opposite of ease of use, which has been found to directly impact the adoption of the Internet (Lederer, Maupin et al. 2000).

In a study carried out in Sri Lanka, it was found no relationship between complexity of using internet and its adoption to Internet Banking (Hettiarachchi, 2014)

iii. *Risk*

The third important factor that consumers consider before adopting an innovation is the level of risk involved. As far as Internet banking is concerned, it refers to the security and reliability of transactions over the Internet. Cooper (1997) identifies ``the level of risk" as an important characteristic from a consumer's perspective in the adoption of innovation. In Australia, findings from a report reveals that ``security concerns among banks and customers", are keeping both away from Internet banking (ABF, 1997). O'Connell (1996) narrated that ``security concerns" is a main reason for slow growth of Internet banking in Australia.

Sathye (1999) identifies Security is a burning issue and even one instance of adverse media publicity can damage consumer confidence in the Internet

Banking system. He further noted that information on security aspects needs to be presented in simple and non-technical form.

When security and privacy concerns of the customer are correctly attended in time, then credibility is achieved in the banking system (Aderonke and Charles, 2010). Customers who adopt Internet banking services are more likely to perceive problems related to loss of privacy, as the Internet apparently allows outsiders to access their private information easily (Gattiker et al., 2000; Jones et al., 2000).

Customers recognize a greater uncertainty when a transaction is carried out using the Internet and are very worried about security when they opt to online context (Casaló, et. al., 2007). Potential customers expressed Internet security, online banking regulations, customers' privacy, and bank's reputation as the most significant future challenges towards adoption of online banking. Customers assign much more prominence to security than to convenience or time-saving Thus, in order to improve the rate of adoption of online banking, the security issue must first be addressed (Laforet & Li, 2005; Zhao et al., 2008).

In Sri Lanka also, security was identified as an influencing factor for the non-adoption of Internet Banking (Hettiarachchi, 2014).

iv. Cost

Another factor that influences the consumer adoption of innovation is the price/cost factor. In the framework of Internet banking, there are two types of costs-normal cost incurred for internet activities and the Bank charges. Rothwell and Gardiner (1984) observes that "there are two fundamental sets of factors defining user needs, namely price factors and non-price factors". Guarani and Little (1983), Gupta (1988), Mazursky et al., (1987) identify ``price' 'as a foremost factor in brand choice. "Price factor" was emphasized as an important factor in adoption and diffusion of innovation (Howard, 1977). The Wallis Report (1997) identifies that for "consumers to use new technological advancement, the technologies must be reasonably priced compared to alternatives".

Transaction cost economics theory suggests that people will choose the cheaper method to transact when choosing between electronic or traditional services (Huang, 2002). Customers will not adopt a new financial product unless it reduces their costs (Barczak, Ellen and Pilling, 1997).

According to Premarathne & Gunatilake (2016) cost of internet connections and cost of computers have no influence on the adoption of Internet Banking in Sri Lanka.

v. Resistance to Change

The fifth factor that affects adoption is that the existing mode of service or product delivery fulfils the customers' needs adequately. In the context of Internet banking, ATMs, mobile banking, and the extended branch networks (brick and mortar branches) are the existing modes of financial service delivery. Adoption of new technologies often comes across a certain amount of resistance to change from present ways of operating (Sathye, 1999). Quinn and Mueller (1982) notes "human beings what they are, threatened to be resistance to change". Daniel (1999) also quotes "a high level of customer inertia in changing their established banking arrangements''. For customers to change present (familiar) ways of operating and to switch new technology, it must "fulfill a specific need" (Wallis Report, 1997). Unless such a need is fulfilled, consumers may not be prepared to change from present ways of operating.

In a study conducted by Weerasekara & Abbey gnawer Dana (2011), resistance to change was identified as the most affecting factor for the slow adoption of IB in Sri Lanka. In our country, even now the customers have the habit of updating passbook frequently, within short interval, for the purpose of confirming their balances when they use ATM cards for withdrawal. For them, the account balance should available in a tangible form. In this scenario, adoption of internet banking will take a long way.

vi. Compatibility

Compatibility is the degree to which a new product or service is consistent and compatible with customers' needs, beliefs, values, experiences, and habits. According to Tornatzky & Klein (1982), the compatibility concept has provided a consistent explanation of technology adoption decisions. It is defined to capture the consistency between an innovation and the experiences, values, as well as needs of probable adopters (Rogers, 1995). An important aspect of compatibility that customers are able to fit in services and technologies into their daily life (Jayewardene & Foley, 1998; Lee et al., 2003; Shon & Swatman, 1998). Individuals are more willingly to adopt an innovation in their routine when they find it compatible with their past experience, beliefs and the way they are accustomed to work (Agawam & Prasad, 1998; Tornatzky & Klein, 1982). Compatibility also expressed as an indicator of how well the service or new technology fits with the way the customers manage and control their financial assets and how it suits their present lifestyle.

Internet banking has been viewed as a delivery channel that is compatible with the profile of the modern day banking customer, who is likely to be computer-literate and familiar with the internet (Hettiarachchi, 2014).

vii. Access to Internet

Availability of access to computers/Internet is a prerequisite for adoption of Internet banking. Sathye (1999) says, the more widespread access to computers/

Internet, the greater the possibility of use of Internet banking. The same was emphasized by O'Connell (1996) who notes that lack of access to computers/ Internet as one of the possible reasons for slow adoption of Internet banking. In UK, it was pointed out by Daniel (1999) that lack of customer access to suitable PCs as the reason for low usage of electronic banking. The Wallis Report (1997) states ``as the Internet becomes more widely accessible households will carry out their financial transactions over the Internet".

Earlier day's access to internet was possible with computers only. But nowadays, it can be accessible with mobile phones. Introduction of smart phones in the world has made internet access easier with low cost. Telecommunication providers offer attractive internet data packages. But the serious concern is that, though the access to internet is not much difficult and is readily available, usage of Internet Banking is comparatively low in Sri Lanka.

viii. *Demonstrability and Trial Ability*

Rogers (1983) states that characteristics that determine an innovation's rate of adoption were Relative advantage, Compatibility, Complexity, Trial ability and Observe ability to those people within the social system. Trial ability is defined as "the degree to which an innovation may be experimented with on a limited basis". It allows the individuals to "test drive" an innovation before it is being adopted. The opportunity to conduct a trial may help to convince reluctant customers towards using technological innovation (Black et al., 2001). It was identified by Hemandez and Mazzon (2006) that relative advantage control, compatibility with lifestyle, image, subjective norm, self-efficacy, relative advantage of security and privacy, demonstrability and trial ability are influence to use Internet Banking.

ix. *Self-Efficacy*

Self-efficacy is one's belief or judgment on what he or she can do with the skill he or she possess within a particular domain (Bandura, 1977). Venkatesh and Davis (1996) suggested that many systems fail due to usability issues where a key element of the problem could be users with 'low self-efficacy'. Several studies have found relationship between self-efficacy and adoption of technology. According to Venkatesh and Davis (1996), computer self-efficacy plays a role as an antecedent of perceived ease of use. According to them when users do not have experience on information system, their confidence in computer related abilities and knowledge can be expected to help as the basis for his/her judgment about how easy or difficult a new system will be to use. When considering banking, the term 'self-efficacy' is treated as one's confidence is having the knowledge and skill in using the computer and the Internet, to perform banking transactions over the Internet (Podder, 2005). According to Chan and Lu (2004) and Wang et al (2003), self-efficacy indirectly influences intention through perceived usefulness, perceived ease of use, and perceived credibility in the Internet Banking Context.

x. *Distance to Bank Branch*

As per the study carried out by to Premarathne & Gunatilake (2016), they found that IB is not an important facility to many customers in Sri Lanka as bank branches located within close vicinity.

xi. *Website*

Lack of user friendliness of web-site reduces the rate of IB adoption in Sri Lanka (Jeyasiri & Kariyawasam, 2016). So hail and Shanmugham (2003) mentioned that the proper navigational attributes, besides search facilities, have a significant impact on customer perception of an Internet banking site.

III. Research Methodoloy

The main objective is to find factors those determine adoption of Internet Banking (IB). In this study, researcher adopted qualitative method to gain deeper understanding on customers' perspective on adopting IB as a new technology provided by the banks. Adopting a qualitative approach provides richer detail for exploring viewpoints in early stages of research, enabling the researcher to gain better initial understanding of the problem and to indentify phenomena, attitudes and influences (Maxwell, 1996).

Population under this study are bank customers in Jaffna District who have internet access, internet access through any mode-smart phones, desktop PCs at home or even access at their workplaces. 30 bank customers were selected by adopting purposive sampling method and interviewed them to get in-depth knowledge. Purposive sampling was used because sample is selected based on researcher's judgment on whether the interviewee has the need for internet banking facility in their day-to-day life. Researcher wanted a diverse range of participants to get much insight about Internet Banking among bank customers.

In this study, in-depth interviews were conducted to get deep knowledge about customer's perspectives on IB, the benefits they enjoy or the problems they encounter being users or non-users by providing explanation wherever necessary. Interviews were conducted at the workplaces for the employees. In this method, the researcher has the benefit of identifying the nonverbal responses visually among interviewees and therefore be able to clarify the intended question which will strongly contribute to identify the reasons for non-adoption, in. On average, each interviews lasted about 20 minutes for adopters and 10-15minutes for non-adopters. Further, with non-adopters the researcher has spent some minutes to explain them the facilities offered by IB in general, how to get the facility and cleared some doubts of the customer based on her own IB experience.

Here, the data in the interview transcripts were systematically arranged accumulated to increase the understanding of the phenomenon. The process of analyzing data mainly involves coding or categorizing the data with the aid of NVivo 10 software.

IV. Findings of the Study

The following steps were followed in this study to analyses qualitative interviews. (1) organizing data (2) First Cycle coding (3) Second Cycle coding (4) building overarching themes in the data (5) ensuring reliability and validity in the data analysis and in the findings (6)

finding possible and plausible explanations for findings (7) an overview of final steps.

The data for the present study were collected by conducting in-depth interviews from 30 customers in Jaffna District who have internet access. As given in Table 2, the respondents were grouped into four categories. Out of them majority of the respondents are in the age group of 26-35 years. This may be due to the fact that majority of working population who have frequent access of internet are falls under this category. When considering sex, almost equal respondents are selected from male and female.

Table 2: Distribution of Respondents (age and sex)

		Sex		Total
		Male	Female	
Age	<=25 years	1	2	3
	26-35 years	11	8	19
	36-45	4	3	7
	>55	0	1	1
Total		16	14	30

Source: Primary Data

a) Open Coding (First Cycle Coding)

Open coding was the beginning of the process of assigning conceptual labels to the data. A concept is a labeled section of the data where a researcher identifies it as significant to some facts that data represent. Concepts are deemed as abstract representation of events, objects, actions and they allow researchers to group similar information to get better understanding of the data (Khandhar, 2015).

For coding, the researcher followed a process that assigned code names to the data with a label that categorized each piece of data (Charmaz, 2006). The codes stayed closely related to the data. Researcher named the data with a word that believed by the researcher represented the meaning of the participant.

There are a number of ways to do open coding. In this study, the researcher followed a line-by-line coding of the transcripts, which is important to build concepts and categories (Khandhar, 2015). This was the first step in discovering patterns. Researcher used the viewpoint that coding breaks the data into manageable pieces (Corbin & Strauss, 2008). Coding was done directly with the aid of software QSR NVivo-10. In this study, the researcher has identified 130 initial codes.

b) Second Cycle Coding

In this process, the initial 130 codes were summarized to reduce smaller number of codes and thereby at the end of the process, 51 codes were developed.

c) Concept Development (Categories)

After identifying 51 codes in Second Cycle Coding, researcher wanted to reduce the amount of

data and provide meaningful representation of the data. Therefore codes were grouped into concepts/categories. Concepts are the words that represent the main ideas in the data. All concepts, regardless of level, arise from the data (Corbin and Strauss, 2008).

The concepts were given conceptual name that represented the ideas that were contained in the data (Corbin and Strauss, 2008). To determine the conceptual names, codes were grouped which were similar. Researcher went through several repetitions of grouping codes into categories. Then the connections between categories are identified. The categories and their connections are the main result of the study (Kent Lofgren, 2012).

From the data, researcher arrived 9 concepts from the codes namely (1) Awareness (2) Ease of Use (3) Security Concerns (4) Resistance to change (5) Managing with passwords (6) Demonstrability (7) Branch Density (8) Self-efficacy and (9) Savings Culture.

V. Analysis of Categories

Concept 1: Awareness

IB is an innovative product offered by Banks at present. Customer adoption or non-adoption of IB begins with when the customer becomes aware of the product. The availability of such as facility should reach the customers.

In the interview process, it was found that Adopters are aware of IB product. They know the product up to their requirement level. Balance enquiry, fund transfers, paying Credit Card, setting mobile bill payment, electricity payment, insurance premium payments, regular payments of special investment

accounts, fund management within their own accounts are the functions adopted by Adopters in Jaffna.

Adopters became aware of the product through canvassing by the Bank Officials, word-of-mouth from friends & colleagues (Ashtiani & Iranmanesh, 2012).

When consider Non-adopters, 40% of them are not ware about IB. Even some customers have never heard the word "Internet Banking". A few respondents showed surprise when getting to know that they can pay their utility payments through IB. But the bitter truth revealed from Non-adopters who are not using IB due to lack of awareness is, their Bank Officials not informed about IB product. According to them, no canvassing made by the Bank. As per NVivo coding, higher number of codes falls under this factor and therefore "Awareness" has been identified as one of the key factor in determining customer adoption of IB.

Concept 2: Ease of use

'Easy to use" is one of the reasons whether a customer is adopting a new technological advanced product/service. If customers perceive IB is very difficult to operate and it is much complicated requiring more technical skills, then they will not use that product/ service. Since the IB interface provides " point and click" options, all Banks created user-friendly operations system by providing drop-down list for all category of expenses, fund transfer types, customers perceive it as a very comfortable zone to operate. From the study, all Adopters agree that IB is easy to operate; there was no any dissatisfaction from them regarding usability. Accessing the account from anywhere - at home or office or on the go, and able to access anytime across 24 hours a day are the added more value to the customers which make Adopters feel more easy and persuade them remain using.

When Non-Adopters are concerned, the reason for Non-Adoption is not because of "Difficult to use". Even few earlier adopters who have turned into non-adopters not sited that "Difficult to operate" is the reason for declining IB. So, "Easy to operate" persuade Adopters to remain using the IB facility whereas it have no any impact among Non-adopters.

When considering NVivo coding, this factor has been identified as one of key determinants of IB adoption by having higher number of codes.

Concept 3: Security Concerns

In the interview, the participants much talked about security issues. Majority of the adopters believe the online security protocol of their banks. Even, a few adopters still have a suspicious eye over security of their transactions. For Non-adopters, security is a major problem. Non-adopters and a portion of adopters fear that their User ID and the password for the Internet Banking (IB) will trace by online hackers and they will misuse the same. All customers believe their Banks despite State Banks or private banks, and trust the security infrastructure of the banks. The threatening issue for them is the Hackers.

Apart from online Hackers, some adopters and non-adopters believe that their User ID and password also will be misused by their family members, friends and even colleagues at their work places.

An example from interview data, majority of the adopters have trust on security over the transactions carried out over IB, they trust the service providers and adopting IB as a satisfied customer. An Admin-Finance Assistant of an UN Agency, express that she is not worried about security issues on IB as follows:

"Security no matters for me. I don't bother about security. I believe the security protocol of the Bank. So far, I never hesitate to do any transactions through web. I frequently do online shopping and pay my bill through credit card. So far, I have not encountered any problems…….……. (Adopter)". [Transcript 1: Line 149-153]

When compared to the above adopter, an Executive of a leading private insurance company has little worry on security of his transactions and shared the researcher how he overcome this issue.

"I have little fear about security of my money. To safeguard my funds, I'm not using my salary account as the key account in IB (anchor account) for funds transfer. What I have done in the past is to transferring funds from my key salary account to another secondary account which was opened intentionally for IB and using the balance lying on that secondary account for funds transfer, utility payments, credit card payments (Adopter)" [Transcript 25: Line 131-135]

Providing similar concerns over security, a user of IB who is an Accountant for an INGO express his concerns over security as follows:

"Though there are a lot of IT developments and the banks are fast adopters of IT, I perceive IB carries itself little insecurity. So, I think it is the user's responsibility to take care of their account, preserve passwords. What I'm doing is, after using IB on my desktop PC at the office, I delete the browsing history in my PC (Adopter)" [Transcript 10: Line 121-124]

Fear on hacking user ID and password was highlighted as a key issue for non-adoption expressed by women who is working as an Educator.

"The first problem I foresee towards IB adoption is the security. What is the guarantee that my password will not be hacked by someone and misused? for me, I don't believe the security of the transaction over the IB (Non-adopter)". [Transcript 15: Line 46-48]

A Regional Director of INGO, demands that Banks should enhance their prevailing security systems,

he seeks an advanced user identification mechanisms like "finger prints "and "voice recognitions".

"I think, the bank should give us an assurance about its security. Without any assurance, I cannot adopt it blindly. Bank should develop a system to confirm that the real user has logged on and using .... (Non-adopter)" [Transcript 8: Line 122-125]

In contrary to the above women Non-adopter, a male Non-adopter who functions as a Programmed Coordinator, states that there are other reasons for him for Non-adoption of IB. But he strongly agrees that IB is secure.

"For me, security of IB not a matter, IB has been tested already in Western World and we Asians are practicing now. So, security is not an issue, I believe the security protocol of banks over IB (Non-Adopter)". [Transcript 9: Line 111-112]

In Vivo coding, next to "Awareness" and "Ease of Use" this factor has been identified as the one of the key element in determining customer adoption of IB. Figure 4.4 shows visual representation as how security has been identified in NVivo 10.

Concept 4: Managing with Passwords

Nowadays, due to increased usage of internet and development of Technology, people have to manage a lot of User Names and Passwords for their personal activities such as online shopping, access to social media (Face book, Twitter etc), registering themselves as members for certain magazines, to access certain websites as members etc. As per the recent survey carried out in London, it was found that average person has at least 19 passwords and 21 online profiles (Daily mail, 18.06.2015). Though there was not that much development in Sri Lanka and in Jaffna, the researcher has found one surprising reason for Non-adoption of IB. Quite number of respondents says the reason for Non-adoption is two-factor (two-step) authentication and there is a mandatory requirement to change the password once in three months for certain banks. Some banks have developed their IB application which requires passwords complying certain requirements-both string and numeric value.

Though the two-factor authentication of passwords and the mandatory requirement to change the same once in three months is to provide utmost security for the customers, from customers point of view it seems irritating.

An Executive of an Insurance Company says the reason for his non-adoption at present (though used the facility for a certain period) is that he has forgotten the password.

"After some period of using IB, now I forgot my password, I have no time to visit the branch to re-activate that...................at present, we have to remember a lot of passwords. Passwords are being

used at workplaces, to access some websites, social media, banking. See, how much of passwords we have to remember? (Non-Adopter)". [Transcript 25: Line 123-127]

A Development Officer explicitly showed his angry on password reminder alerts in IB platform as follows:

"I have irritated about the reminders asking me to change the password in 3 months. There are two passwords, one for log in and the other for transactions. Passwords should have LETTERS and NUMBERS with minimum 8 characters, so it's difficult to remember. Changing both passwords once in three months is another headache. Not only headache, it takes time to find new password which i can easily recall. So I stopped using that (Non-adopter)". [Transcript 26: Line 122-126]

Similarly, a senior library staff also shared her views on password management as follows:

"I can't manage in changing password once in 3 months.................... Already there are a lot of passwords we have to remember for Face book, email, ATM card, Wifi and online websites. Then remembering password for IB is another burden, and changing the same once in 3 months is impossible. I don't think i can allocate time to for this repeated tasks (Non-adopter)". [Transcript 3: Line 130-134]

An Accountant of INGO comments that changing password in the midst of his busy schedule is a burden for him.

"This feature not a pleasant arrangement for me, it irritates me a lot when I log on into IB in the midst of by busy work schedules, a time consuming task. My Bank....... lacks behind as far as user friendliness is concerned (Adopter)". [Transcript 10: Line 109-111]

Views of busy businessmen were aired as follows:

"The system asks me to change the password once in 3 months. It is a headache for me .... Sometimes I'm confused with my new passwords with old passwords (Adopter)". [Transcript 18: Line 155-158]

Changing password perceived as an unpleasant feature despite skills of the respondents. Complying above all statements, a Doctor showed his disagreement as below:

"I don't have any problem in handling IB except the requirement for changing password once in three months. I don't like that. First of all, to change a password, we have spent a quite a little time to change it ....Then I have to remember with this combination (Adopter)". [Transcript 20: Line 118-121]

In NVivo coding, "Managing with Password" has been identified as one of the important factor in determining customer adoption of IB.

Concept 5: Resistance to Change

From the interview, it was clearly expressed by Non-adopters that they are satisfied with existing mode of banking services delivery. For most of Non-adopters, withdrawing cash from ATMs and instant SMS balance confirmation after withdrawal are sufficient.

A Management Assistant from a Govt Dept express that continuing her existing way of banking (i.e. visiting branches) is not a difficult task for her and wishes to follow what was practiced so far which is more familiar to them.

"I'm satisfied with the present way of doing my bank transactions. Visiting bank for the purposes other than ATM withdrawal is not a difficult task for me. I used to bank like this and continuing the same will not be a problem for me…………Rather than switching into the unknown thing, it's better to continue the existing practice (Non-Adopter)". [Transcript 19: Line 107-112]

The above statement also supported by a Medical Laboratory Technician as follows:

"So when the salary is credited to may account, I came to know without visiting the bank. Then for withdrawals, I have ATM card. For all debit transactions, I have activated SMS alert facility; with this SMS I can re-confirm my ATM withdrawals. ……………… Whether visiting the bank is difficult or not, that is up to me…….. At present, facilities like ATM, CDM and SMS alerts are quite enough to meet my banking requirements. I don't want to any further facilities even though they are highly sophisticated (Non-Adopter)". [Transcript 30: Line 114-116, 132-136]

Not only for personal transactions, in business is environment also, traditional way of banking still adopted in Sri Lanka. An automobile company in Colombo still prefers cheques from its customers who are spread all over the districts. A businessman in Jaffna who obtained dealership for motor bike spare parts says his Colombo based Supplier demands postdated cheques for items supplied. Though IB provides quick transfer of funds and it does not require any cheque clearing mechanisms, Cheques remains as the most preferred mode of transactions.

"My suppliers prefer a tangible document for payment. I mean, they prefer cheque. If I issue cheque, then I will be a physical evident that I made payment.................Even they don't accept the carbon copy of the deposit slip…… So, if I paid via IB, then there will not be a physical evidence to the Supplier, he has to check his account and confirm that the money has been credited to his account.

They don't prefer this mechanism. They wish to follow what was in practice so far (Non-Adopter)". [Transcript 12: Line 121-128]

Concept 6: Demonstrability

If customers are given the chance to try the innovation, it will minimize certain unknown fears, they will feel comfortable with the innovation and thus be more likely to adopt it. IB is an Innovative Product offered by Banks. During the interview, Non-adopters of IB claimed that they don't know how to operate IB. Learning it by doing is not easy for all, ability of self-learning differed from person to person, and it is based on their educational and job background. Non-adopters perceive that IB will require high technical skills which they don't possess. These customers emphasized if the bank provide them a demonstration as how to operate it, then they are prepared to use it.

During the interview process, a lecture said that she encountered problem in her 1st log-in. According to her, IB webpage of the page requested to change her User Name and the Password in the 1st log-in. So, the changing password is the first activity she has done in the site. As it went wrong, she has given up her idea to using IB after get the facility from the bank.

"When I first log into Bank's website, it asked about User ID and password, and I have given. Immediately It asked to change the password and user ID. I have changed both. But immediately, I want to test again. But at the time of entering User Id and password, I had a big confusion, which is the user id and which is the password. ………………… Several times, I tried to recall, but I can't retrieve it. So, I have to visit the Bank again to get it rectified, but I don't have time. So I stopped at this point. (Non-adopter)". [Transcript 25: Line 122-135]

The same experience of the above also expressed by a business men and staff working Travels Agency. Both have problems in 1st log-in and then sorted out with the help of bank staff during their 2nd visit to the bank.

A lady registrar of University shared as one of her reason for non-adoption is time limitation required for learning-by-doing in IB.

"I can't spend my own time in getting know myself regarding operations of IB…… If the Bank Officials provide me a demonstration as how to operate it, then I will think of adopts it (Non-adopter)". [Transcript 11: Line 111-113]

Due to the same reason referred above, a potential lady adopter working in the capacity of accountant also preferred a demonstration.
A businessman who has low educational background needs a demonstration from the Bank.

"I don't know how to operate it; I can't learn it by my own. If the bank staff at the counter will explain as

how to use it, then I will be easier for me to use IB (Non-adopter)". [Transcript 13: Line 117-119]

Concept 7: Branch Density

Density of branches (number of branches per capita) serves the population in the war affected area in many ways. The key benefit is to provide credits for rehabilitation and reconstruction which in turn maximize bank's profit also. To penetrate a new product or service like Internet Banking, a number of bank branches will do mobilization fantastically with personal touch of customers. But in reality in Jaffna, higher density of branches contributed negatively for the promotion on IB. During the interview, respondents expressed that they have ample number of bank branches in their area, so access them is very easy. For those, rather than adopting IB, they can easily perform the same tasks thorough large spread of branches. If availability of branches is limited and they are located very far, they may think of adopting IB. But in Jaffna, density of branches are very high compared to other parts of the country, and all branches are connected to online, customers can either approach their branch where they have account or the same transaction can be performed by any of its branch due to linkage of online.

A Development Officer of Govt Service states as follows:

"Since all banks provide online banking facility, any transaction can be done at any branch, I don't have essence to use IB. if online banking is not available, I may think to re-use IB (Non-adopter)". [Transcript 26: Line 133-134]

A lady accountant of Govt Dept supports the above point stating quite number of branches in around work place.

"Around my work place, there are a lot of Banks and finance companies. The distance between my bank and my office is less than 1 km. So I'm performing all my transaction during my lunch break. It's not difficult for me to visit the branch and carry out transactions (Non-adopter)". [Transcript 2: Line 114-117]

Due to high density of bank branches, some banks in Jaffna adopting door-to-door banking to collect deposits. People who are familiar this method, will prefer brick-and-mortar banking rather than virtual IB. A young graduate shared his views as follows:

"What I personally feel that, there are a lot of bank branches in Jaffna. The branches are located within close proximity to our residence. Even now some banks are ready to come home to collect deposits. In this scenario, people will choose branch banking which is now become very easy access. Also this will be the most familiar mechanism for our people; people will select their familiar methods rather than unfamiliar IB (Non-adopter)". [Transcript 9: Line 121-125]

Close proximity of branches after the war made branch banking very easy and for this reason a Registrar says has not thought of adopting IB.

"Bank branches are close by to access nowadays. Not like during the war. Now, after end of the war, there are a lot of bank branches. For example, out of Jaffna City, there are branches opened in .... So visiting the branches is not a time consuming task (Non-adopter)". [Transcript 11: Line 114-117]

Another point also to mention here is that Jaffna has limited population, preferred mode of transport for most people is motor bikes, people could easily move anywhere without any traffic jams and not to consider about parking facility like in cities. Due to these reasons, working population in the region could able to perform their banking transactions during their lunch breaks. High density of branches contributed this habit.

Concept 8: Self-Efficacy

As far as IB in considered, Self–efficacy is all about an individual's confident in having the skills in using computer and the Internet, which is more inclined to adopt Internet Banking (Tan and Teo, 2000). During the interview process, it was found the people have sufficient knowledge in computer operating system and browsing internet, but the they have lack of confidence in their skills when the applying the same in IB. Since IB is related to money, they think any wrong entries will divert their money to somewhere else. So they themselves rank their skills at low level and not come forward to adopt the new technology. Due to lack of self-confidence, respondents are not adopting IB without carrying out a single transaction.

Lack of confidence is seen among respondents irrespective of their educational level. A senior library staff frankly says that she don't have confidence in using IB without making any mistakes.

"I don't have confident that I will enter correct account number and doing transactions correctly in IB. If I had made any mistakes, then my money will go somewhere else. It Seems many precautions are required .... (Non-adopter)" [Transcript 3: Line 126-128]

A business man heavily using cheques for his transactions expresses his concern as follows:

"As you said, if the IB is very easy, I can consider the same in future, but I'm much scared whether I can correctly do the transactions. I don't have much confidence over my ability to do this. If I put wrong account number, then money will be credited to somewhere else. I'm often make mistakes, sometimes making errors writing cheques. If I made same mistakes in IB, then it's another burden, go to the bank to get it rectified (Non-adopter)". [Transcript 13: Line 113-117]

In supporting the above statements, a lecturer shared her views which explicitly show her lack of self-efficacy.

"I don't have the confident that I will do IB in a right way. Suppose I enter a wrong account number or add one more digit, either my money will reach wrong account or more money will be deducted from my account. ….. It's an unnecessary work for me in the midst of my heavy work load (Non-adopter)". [Transcript 14: Line 128-131]

Considering codes developed in NVivo, "Self-efficacy" has an impact on IB adoption.

Concept 9: Savings Culture

In Sri Lanka, people of North have been well recognized for their habitual savings culture. People in Jaffna tend to save more. When conducting interviews, the respondents revealed an unexpected answer towards adoption of IB among Non-adopters.

Non-adopters perceive if they start to use IB, then their savings balances will reduce very fast. When those people choose branch banking the task will be time consuming and the people will perform if it is necessary only. In contrast, since the IB can be performed the moment they took a decision to spend, the money will be deducted from their account. There is no time gap between a decision to spend and the transaction real time.

A lady expresses her highly concern about her savings balances as follows:

"IB is like a credit card, in credit card transaction we are compelled to purchase necessary as well as unnecessary things also. The purchase will end once the credit limit is over. Likewise, in IB, as far as funds are available in the savings account, we can do any transactions. My savings will be finished very quickly. As far as we take quick decisions to use the money, the money on IB will be also be utilized very quickly. But if it is manual banking there will be a time gap between the decision to spent money for a specific purpose and the transaction real time. On that gap, we may revise our decision that cannot be possible in IB (Non-adopter)". [Transcript 15: Line 109-115]

While agreeing the above point, a young graduate adding more that if his friends aware that he is using IB, then there will be frequent request from them requesting small financial help like fund transfer and mobile top-ups. Automatically balance lying in savings will be wiped off.

"As far as funds are available, I will automatically use IB facility for unnecessary and not urgent transactions…….. If I managed to deal with the currency, all expenses are within a limit (Non-adopter)". [Transcript 9: Line 116-120]

Exhausting available savings is not a criticism by personal users, young businessmen also commented in the same way. This business men is not maintaining proper ledgers for his business like majority of business men in Jaffna, but according his pattern of fund management, IB will lead to bear unnecessary expenses. His statement is given as follows:

"If I used to carry out transactions via net banking, then I will become addicted on that. I will utilize all the available money on my bank account. But if I managed to do business with the available liquid cash on the drawer, then my expenses are limited. I think this is a good habit, to spend what is available to me. I don't know whether it's right or wrong, I prefer this fund management (Non-adopter)". [Transcript 12: Line 160-164]

In NVivo coding "Savings Culture" has not been identified as the key element in determining adoption of IB, but it has impact on IB adoption.

VI. Conclusions

The main objectives of this study are to explore and understand the factors determining the adoption of Internet Banking by (adopters and non-adopters) customers. From the analysis, the researcher come up with the conclusion that here are several factors that need to be considered and it is the duty of banks to make sure that customers are well aware of this product and start using.

Awareness and Ease of Use and trust on Security are the main factors persuade Adopters towards using IB application. Adopters have trust on Security and perceive it positively. But security has become a major concern for Non-Adopters and thereby ignored product as the transactions are unsecure. Non-Adopters did not believe that bank will protect their transactions. In this case, banks need to build confidence about internet banking. Awareness on IB such as convenience, 24 hours availability, time savings contributes positively towards using by Adopters whereas lack of awareness hinders Non-Adopters towards to have a trial on IB. It reflects Internet Banking, as an innovative product not marketed properly by the Banks.

Apart from lack of awareness, Resistance to change, Demonstrability, Branch Density, Self-efficacy and Savings Culture are the other factors that affect Non-Adopters towards adopting of IB in Jaffna.

Managing with Passwords is emerging as another concern for both Adopters and Non-Adopters. Since the world is moving towards digitization, managing with multiple levels of user names and passwords become cumbersome task.

"Branch Density", "Managing with Passwords", and "Savings Culture" are new to the existing literature. No of branches increased suddenly to capture existing

gap in the market in Jaffna, but this spread now in turn hinders for Internet Banking Adoption, feel some customers convenient with "branch banking" model.

VII. Implications

The findings of this study have important implications for research and banks that are currently offering Internet Banking service as well as banks that are planning to offer such service.

Theoretical Implications: The purpose of this study is to add value to the body of knowledge about diffusion of innovative banking products. When technology is advancing fast and the applications of the same is applied across multiple sectors such as education, medical care, travel & tourism and banking, spread of such technology creates some complications in customers. From this study, it was found that managing with passwords is one of the influencing factors for adoption of Internet Banking, which is, so far not identified in the previous studies.

Further, it was found from the study that branch expansion strategy of a Bank should coincide with the geographical coverage and population. High density of branch networks negatively contributes for digitization of banking activities; thereby Banks cannot achieve expected operational cost reductions.

Managerial Implications: Findings of this study have some managerial implications in banks, ranging from a strategic policy formulation level to a practical operational level. Though product design of Internet Banking is meets the expected standards, the entire branch networks have failed to popularize the product among customers. Banks follow same marketing strategy to popularize Savings products, loans products as well as digitalized products. They need improvements in IB service delivery. During the digitalization era, Banks needs reconfigure their branch networks to provide digitalized services as well as physical facilities, a combination of "Digical".

VIII. Suggestions for Future Research

As IB facility is still relatively new to Jaffna, future studies should incorporate this measure after a while that the number of IB customers has reached a critical mass. In this way, a more comprehensive investigation on the effective factors that determining adoption of IB services can be conducted.

From the study, it was found that high density of bank branches affect adoption of IB since customers feel convenient with traditional bricks-and-mortar banking. So a comprehensive study can be conducted to measure the effect of branch density on IB adoption.

In this study, managing with password has been identified as a new factor in IB adoption which was not identified in previous researches carried out in the world. Hence, a further study to be conducted to

measure whether it as an emerging problem of digitalization across the world or else it denotes incapability of Jaffna people.

And finally factors identified in this qualitative study to be further studied quantitatively by conducting Exploratory Factory Analysis (EFA) and Confirmatory Factor Analysis (CFA).

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The Role of Social Media Marketing on Brand Equity - A Literature Review

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Abstract- The purpose of this study is to summarize the past researchers about the impact of social media marketing on consumer-based brand equity and finding out gaps in knowledge. Although there is a large body of researches in social media marketing, little researches have been done on this topic. The limited awareness of using social media as a strategic tool limited business firms in utilizing it appropriately. Addressing this gap, this review paper summarises the scattered scholar's writings and empirical findings on social media marketing (SMM) and consumer-based brand equity (CBBE). This research contributes to the academia and industry by identifying some research voids in extant study and providing directions for future researches.

Keywords: social media marketing, brand equity, honeycomb model, facebook marketing, literature review.

GJMBR-E Classification: JEL Code: M39

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Strictly as per the compliance and regulations of:

The Role of Social Media Marketing on Brand Equity-A Literature Review

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& Dr. Isuri Roche Dharmaratne [¥]

Abstract- The purpose of this study is to summarize the past researchers about the impact of social media marketing on consumer-based brand equity and finding out gaps in knowledge. Although there is a large body of researches in social media marketing, little researches have been done on this topic. The limited awareness of using social media as a strategic tool limited business firms in utilizing it appropriately. Addressing this gap, this review paper summarises the scattered scholar's writings and empirical findings on social media marketing (SMM) and consumer-based brand equity (CBBE). This research contributes to the academia and industry by identifying some research voids in extant study and providing directions for future researches.

Keywords: social media marketing, brand equity, honeycomb model, facebook marketing, literature review.

I. Introduction

The popularity of social media has generated a drastic change in the business world. It has changed the landscape of brand management and forces business firms to use a new interactive way to deal with their customers(Bruhn, Schoenmueller, & Schäfer, 2012, de Vries, Gensler, & Leeflang, 2012). In customers perspective also, social media becomes more trusted source competing with the traditional mass media such as television, radio, and newspapers (Bruhn et al., 2012). In this new media, the speed and level of interaction are considered as the main advantage (Angella Jiyoung Kim & Ko, 2010). Further, studies prove that customers are preferred to the brands available in social media and provide sufficient contents for users (Kavisekera & Abeysekera, 2016). Among the other social media, Facebook is considered as the most visited as well as most popular social network in the world (Ramsaran-Fowdar & Fowdar, 2013).

Facebook as a social media network was launched to the world in the year 2004. Initially was used as a friends' network among Harvard University students. It followed the format of "My Space" and provided amore standardized platform to users with the focus on offering a unified experience. However, it allows users to set limits to expose their personal information (Treadaway & Smith, 2012). Currently, Facebook reached the 936 million active users worldwide (Internet World Stats, 2017). If Facebook were a country, it would be the third largest country next to China and India. This massive fan base and high popularity invite business firms to use for business purpose (Saravanakumar & Lakshmi, 2012).

Facebook facilitates business firms to reach their customers in a highly cost-effective way compared to the traditional media. Further, it enhances the power of communication via targeted messages that filter the crowd, based on their age, education level, language, likes, etc. (Saravanakumar & Lakshmi, 2012). The significant amount of time fans spend on Facebook enhance the effectiveness of this medium further (Pepe & Bournique, 2016).

Due to these benefits, a large number of studies have been done focusing on Facebook as a promotional tool (Moe & Schweidel, 2017). However, compared to them, a less amount of studies have been done on finding the impact of Facebook on brand development (Veloutsou, Cleopatra, Moutinho, 2009). Even in Asia Pacific region, there is a dearth of studies on this topic (Ahmed & Ibrahim, 2016). The potential value of Facebook to take the brand to a next level is mostly ignored due to the limited awareness of the potentialities of this medium (Kambrugamuwa, 2015, Perera & Perera, 2016). Thus, this paper will explore the social media marketing activities focusing on the Facebook marketing practices. Then it will analyze the relationship between social media marketing and customer-based brand equity.

II. Literature Review

Social media has a large impact on today consumers' life. Therefore, using social media becomes vital for business firms to reach their customers effectively. However, social media and brand equity is not a topic that is widely discussed. Consequently, the potentialities of social media have been hiding under the sand of unawareness. In this section, the findings of an extensive literature search have been summarized by fulfilling the aims of identifying appropriate SMM practices and their relationship to CBBE.

a) Social Media Defined

Social media platform has been identified as web-based services that allow individuals to develop public or semi-public profiles, communicate with a list of users with whom they share aconnection and view those connections and those made by others in the system

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(boyd & Ellison, 2007). According to the definition of Kaplan (2010) which is most popular, social media can be defined as "a group of Internet-based applications that built on the ideological and technological foundations of Web 2.0 and that allow the creation and exchange of user-generated content" (Kaplan & Haenlein, 2010). Web 2.0 meansusing internet as a platform whereby contents are no longer developed by a company or individuals but consistently changing by all the internet users (Schivinski, 2013). Different forms of social media such as webpages, microblogs, video sharing and photo share facilitate their users to interact, collaborate and sharing contents (Yazdanparast, Joseph, & Muniz, 2016).

During the short period that social media has been used for business purposes in two primary ways. The first and most common way is to communicate with external parties such as customers, vendors, and public. For this purpose, business firms maintain social media pages on popular networks such as Facebook, My Space, and Twitter. The second and less commonly used purpose of social media is internal communication within an organization (Leonardi, Huysman, & Steinfield, 2013). In this study, the focus is oninteracting with external parties through social media.

b) Social Media Marketing (SMM) Defined

Social media marketing can be defined as the process that empowers promotion of websites, products, and services via online social channels. It involves marketing related activities such as blogging, sharing photos and posts online (Mathew & Muniz, 2016). The conversion of social media from friends network to most reliable and fast evolving source to informed about products and services brings tremendous changes to the marketing field (Rishi & Sharma, 2017).

c) Facebook Marketing Defined

As a result of an extensive search, the researcher has found out that there is no formal definition of Facebook marketing. However, a related one has been found out from the Marketing-Schools.org, (2012). According to them, Facebook marketing can be defined as "creating-and actively using-a Facebook page as a communications channel to maintain contact with and attract customers (Marketing-Schools.org, 2012).

d) Customer-based brand equity (CBBE) defined

Consumer-based brand equity has been defined by (Keller, 1993) as "the differential effect that brand knowledge has on consumer response to the marketing of that brand. "According to him, brand equity consists of two components of brand awareness and brand image. Brand awareness refers to the ability to identify a brand separately from other brands under different conditions. The brand image refers to the consumer perception of the brand. However, according to Aaker, (1991) brand equity consists of four components of brand awareness, perceived quality, brand associations, and brand loyalty. Leone et al. in 2006, identified three key drivers of brand equity as brand awareness, customer brand attitudes and customer perceptions of brand ethics.

- Brand awareness - Brand awareness is the extent to which customers' ability to recognize or recall that a brand is a member of the certain product category (Aaker, 1991).
- Brand association means anything linked in memory to a brand. That link becomes stronger when it related to customer experience or exposure (Aaker, 1991).
- Perceived quality means customers' overall impression of the products or services comes under a particular brand name. It can be identified as another core dimension of brand equity (Aaker, 1991).
- Brand loyalty - In the brand value chain, brand loyalty is identified as a behavioral response of customers (Godey, Manthioua, Pederzoli, Rokka, & Aiello, 2016).

These four assets create value for both company and customers. In this study, the research has chosen brand equity model developed by Aaker, (1991) and concentrated on brand equity from a consumer perspective.

e) Social media antecedents to brand equity

For the purpose of identifying social media marketing activities, past scholar writings have been evaluated. Accordingly, Table 1 summaries the different social media marketing antecedents of brand equity found out in studies.

Table 1: Social Media Marketing Variables

| Author	Research	Social Media Marketing Variables
Perera & Perera, (2016)	Influence of Social Media Marketing on the Brand Image of Organizations in the Hospitality Industry of Sri Lanka	• Positivity, • Consistency, • Differentiation, • Personality, • Engagement Opportunities
Godey et al., (2016)	Social media marketing efforts of luxury brands: Influence on brand equity and consumer behaviour	• Entertainment, • Interaction, • Trendiness, • Customization, and • Word of mouth
Kavisekera & Abeysekera, (2016)	Effect of social media marketing on brand equity of online companies	• Exposure • Consumer engagement • Fan loyalty • Influence
Perera & Perera, (2016)	Influence of Social Media Marketing on the Brand Image of Organizations in the Hospitality Industry of Sri Lanka	• Positivity, • Consistency, • Differentiation, • Personality, • Engagement Opportunities
Tresna & Wijaya, (2015)	The Impact of Social Media Towards Brand Equity: An Empirical Study of Mall X	• Identity • Conversation • Sharing • Presence • Reputation • Relationship
Abu-Rumman & Alhadid, (2014)	The Impact of Social Media Marketing on Brand Equity: An Empirical Study on Mobile Service Providers in Jordan	• Online Communities • Interaction • Sharing of Content • Accessibility • Credibility
Laroche, Habibi, & Richard, (2013)	To be or not to be in social media: How brand loyalty is affected by social media?	• Brand community on social media
Angella J. Kim & Ko, (2012)	Do social media marketing activities enhance customer equity? An empirical study of luxury fashion brand	• Entertainment • Interaction • Trendiness • Customization • Word of mouth
(Erdoğmuş & Çiçek, 2012)	The impact of social media marketing on brand loyalty	• Advantageous • Campaigns on social media • Relevant contents • Frequently updates • Popular among the friends • Appears on various platforms
de Vries, Gensler, & Leeflang, (2012)	Popularity of Brand Posts on Brand Fan Pages: An Investigation of the Effects of Social Media Marketing	• Vividness • Interactivity • Informational content • Entertainment content • Position • Valence of comments
Babac, (2011)	Impact of Social Media Use on Brand Equity of Magazine Brands	• Identity • Conversation • Sharing • Presence • Reputation • Relationship

In the above evaluation, the most commonly used social media activities are entertainment, interaction, trendiness, customization and word of mouth. However, the researcher Kim & Ko, (2012) mentioned that social media marketing components are still in the initial stage and it is to develop more effective instruments. Addressing this gat, the research has found out Honeycomb which has been applied as social media marketing antecedents by few researchers.

f) Honeycomb Model

Honeycomb model (Figure1) was originated by Smith (2007). He has adapted the Peter Morville's user experience honeycomb model and developed social software honeycomb model. This model contains seven social media marketing building blocks as identity, presence, relationships, conversations, groups, reputation, and sharing. Table 2 summarises the definitions for each of these building blocks (Smith, 2007). Thisis a rarely used model in academic studies (Tresna & Wijaya, 2015). Even the few researchers, applied this model also not adapted it to the Facebook context. Therefore, the researcher believes that there is a vacuum to fill in the research field.
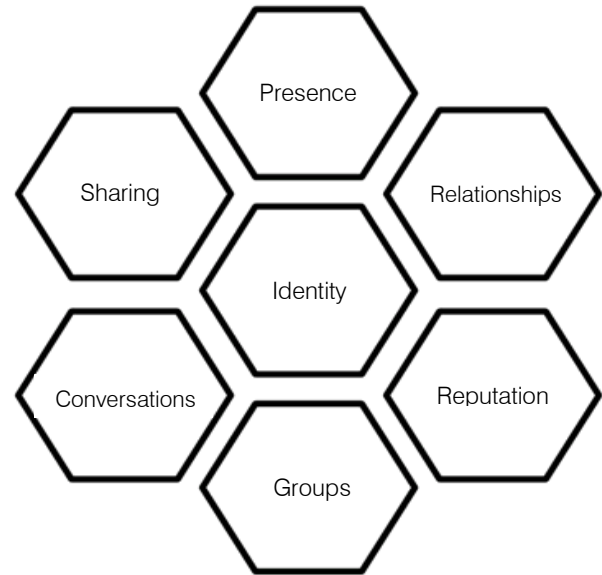
Source: (Smith, 2007)

Figure 1: Honeycomb Model

Table 2: Summary of Honeycomb model

Social Media Functions	Definition	Reference
Identity	The extent to which individuals or organizations make their identity public by disclosing personal or corporate information (i.e. name, age, gender, profession, location) in a social media setting.	(Babac, 2011)
Interaction/Conversation	The degree to which each individual communicate with one another in a social media setting.	(Kietzmann et al., 2011)
Sharing	The extent to which an individual ex-changes, distributes and receives content in a social media setting.	(Kietzmann et al., 2011)
Presence	The extent to which social media user can know if other users are accessible. It includes knowing where the other users available and their location.	(Kietzmann et al., 2011), (Babac, 2011)
Reputation	The extent to which each individual is able to identify one's relative position (including one's own position) in the society in a social media setting.	(Babac, 2011)
Relationship	Relationship in honeycomb model represents nature of association formed between individuals	(Kietzmann et al., 2011)
Groups	The extent to which each individual can form communities and sub-communities in a social media setting. The more_ social' a network is, the higher the number of groups, communities, followers and contacts	(Kietzmann et al., 2011), (Babac, 2011)

g) Social Media Marketing Activities

In the process of identifying appropriate SMM activities, the research has found out that though all these elements are nicely explained and adapted to social media context, not all the social media network have all these elements, but most of them have at least three or more (Smith, 2007). Accordingly, Kietzmann, Hermkens, McCarthy, & Silvestre, (2011) different elements in the Honeycomb model are important for different social media platforms.

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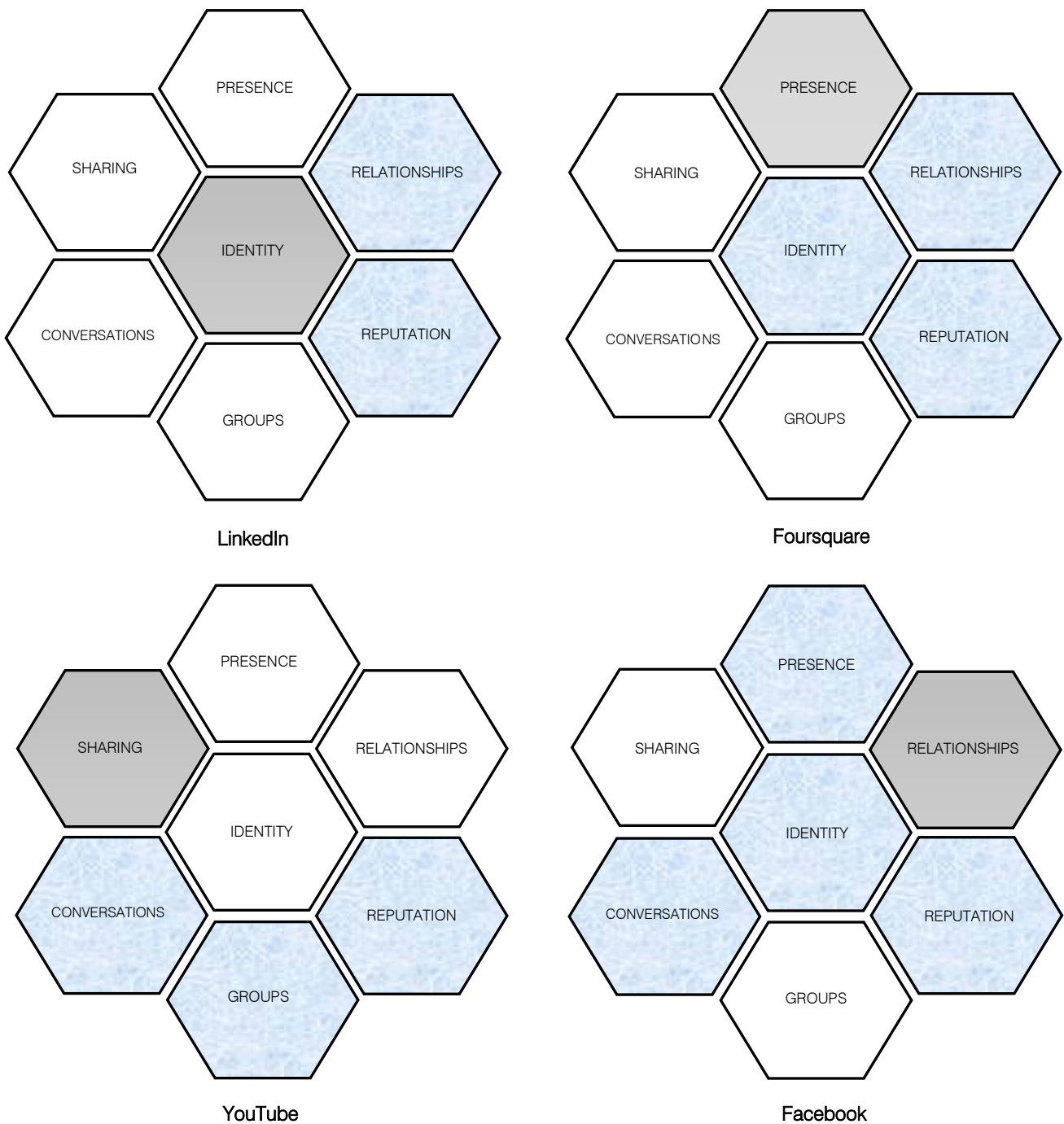
Source: (Kietzmann, Hermkens, McCarthy, & Silvestre, 2011)

Figure 2: Contrasting the functionalities of different sites

According to their study, the blocks are important for Facebook marketing identified as identity, presence, conversations, reputation, and relationships. Among them, high priority has been given on the relationship building block. However, later research conducted by Kietzmann, Silvestre, McCarthy, & Pitt, (2012) found out that "Presence" element is less critical for social networks like LinkedIn, Facebook and YouTube as status updates and check-ins are not very much important. Accordingly, identity, conversation,

reputation and relationships have been identified as social media marketing activities that lead tocustomer based brand equity.

III. Methodology

The review of the literature has been undertaken during the period from January to September in 2017. A systematical search has been done on the specialized databases such as Science Direct, EBSCO, and Google Scholar. Keywords used for search are social media,

social media marketing, Facebook marketing and brand equity. The snowball method has been followed referring the article cited in most recent articles. Each article was carefully read to include in the analysis.

IV.   Findings

The findings of this research are as follows. As the first, the different SMM activities that researchers tested on brand equity have been reviewed. Among them, the variables, entertainment, interaction, trendiness, customization and word of mouth can be identified as most popularly tested SMM activities with CBBE. These variables have been identified by Kim & Ko, (2012) and initially tested by Godey et al., (2016). Holistically, the effect of SMM activities on CBBE was significantly positive. However, in the detailed analysis, entertainment, interaction and trendiness have been identified as relevant to customers. Among them also, entertainment has been identified as an element that needs to pay a special attention (Godey et al., 2016).

Another popular set of SMM activities used for studies are vividness, interactivity, informational content, entertainment content, position and valence of comments. However, they have not been tested against CBBE. Abu-Rumman & Alhadid, (2014) has chosen online communities, interaction, sharing of content, accessibility and credibility as SMM activities and identified a strong relationship with CBBE.

Among these different social media marketing variables, the Honeycomb model can be identified as a rarely applied model by researchers. Therefore, it may have a lot to improve. The study was done by Babac, (2011) following qualitative approach and developed a model to present the relationship between Honeycomb variables and CBBE components. Later, Tresna & Wijaya, (2015) has tested the model proposed by Babac, (2011) in a quantitative study and verify the Babac's findings. Still, both these researchers have been applied Honeycomb model without adapting it to an industry or a social media platform. Further, the relationship with every SMM activity needs to be tested about each component of CBBE. Due to these reasons, still, there is a vacuum in the field to find out appropriate SMM activities that impact on CBBE.

As the second finding, entertainment and e-WoM have been identified as highly influential SMM activities on Facebook platform.

Entertainment - Compared to the traditional media, social media is a less disturbing media for consumers that they have more controlling power. As a result, this is considered as a good source for enjoyment and relaxation (Hutter, Hautz, Dennhardt, & Füller, 2013). Social media users are pleasure seekers, and entertainment has been identified as the primary purpose of using social media (Godey et al., 2016). Since, users looking for fun and entertainment, brands should develop their contents high in entertainment element (Lou & Koh, 2016). Further, as entertainment can create positive attitudes towards brands any social media marketing campaign should pay attention to the entertainment contents(Godey et al., 2016). No matter the importance of this element, adequate studies have not been done on understanding the cause and effect relationship between entertainment and brand attitudes (Hutter et al., 2013).

eWoM – eWoM has been defined as "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude ofpeople and institutions via the Internet (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). Later, a study conducted by Chu, (2009) defined it as "the act of exchanging marketing information among consumers online.". Unlike word of mouth (WoM), eWoM communication occurs among known as well as entirely unknown people. Still, the reliability of this source is very high compared to the other communication tools (Godey et al., 2016, Kapoor, Jayasimha, & Sadh, 2013). Even though social media is this much powerful and influential, yet very little research has been done on eWoM in social media and its impact (Kapoor et al., 2013).

As the third finding, the past literatures have found out a positive relationship between SMM and CBBE. In these studies, the most popular CBBE components can be identified as brand awareness and brand image. The others which are brand quality or brand loyalty are tested a little (Table 3).

Table 3: Relationship between SMM and CBBE

Study/Author	Independent Variable	Moderator/Mediator	Dependent Variable
Effect of Social Media Marketing on Brand Equity of Online Companies Kavisekera & Abeysekera, (2016)	Social media brand communication		Customer-based brand equity
Social Media Marketing and Consumer-Based Brand Equity: The Role of Brand Experience Among Millennials in Online Fashion Communities (Zollo, Rialti, & Ciappei, 2017)	Social media marketing activities • Entertainment, • Interaction, • Trendiness, • Customization, • Word of mouth	Online brand experience	Customer-based brand equity
Impact of Social-Media Use on Brand Equity of Magazine Brands (Babac, 2011)	Honeycomb Model • Identity • Presence • Relationship • Reputation • Groups • Conversations • Sharing		Brand Equity • Brand awareness • Brand association • Perceived quality • Brand loyalty
Social media marketing efforts of luxury brands: Influence on brand equity and consumer behaviour (Godey et al., 2016)	Social media marketing • Entertainment, • Interaction, • Trendiness, • Customization • Word of mouth	Brand Equity • Brand awareness • Brand image	• Preference, • Loyalty, and • Price • Premium
Do Social Media Marketing Activities Increase Brand Equity? (Karamian, Nadoushan, & Nadoushan, 2015)	Social media marketing activities Perceived	Perceived Quality Brand	• Brand awareness • Brand association • Brand loyalty

Due to the shortage of studies on this new field the relationship between SMM and CBBE is not adequately tested yet. Researchers still struggle to find empirical evidence of how SMM influence CBBE successfully.

As the fourth finding, the implication of consumers' demography on the relationship between SMM is another field that is least tested (Godey et al., 2016). Singh, Sao, Nagare, & Dharmarajan, (2012) have done their study on the impact of gender, income, the lifestyle of respondents; age and education have been tested on social media. The results of this study show gender, income, and lifestyle of respondents have no significant impact on social media marketing whereas age and education havesignificant impactof SMM. Like the above study, the implication of demographic variables such as gender, income, lifestyle, age, and education on SMM and brand equity have been tested separately. However, hardly any study on their implication on the relationship between SMM and CBBE.

V. Conclusion

The lack of empirical evidence on this topic proves this is an under-researched area. One reason is that SMM is a relatively recent arrival and researchers have not yet thoughtful in this area enough. Social media has been prevalent everywhere. However, until recently it has not been used for business purpose. Thus, finding SMM activities which lead to brand development is another void in the literature that needs to get adequate attention. Proper SMM activities need to be identified about each social media platform separately. For this purpose, there need to be an adaptation of existing SMM to industry context.

This kind of study will be highly benefited from that industry regarding accelerating their marketing effort. Identifying best Facebook marketing functions to interact with customers is important for effective running of the marketing campaigns. In addition to that, this study will be an original academic contribution since it explores an under-researched area in the region.

In addition to that, researchers need to pay their attention to examining the impact of customer demography on the relationship between SMM and CBBE.

It is hoped that this study will help to identify best Facebook marketing functions for brand.

The result of this literature review on the impact of social media marketing on customer base brand equity was limited to four keyword search. Thus the focus was given to most popular social media marketing activities. Further, about definitions, there were some which are no proper standards. The final limiting factor is the topic itself and the available empirical studies. There were limited studies available on the impact of social media marketing on brand equity in peer-reviewed journals.

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Marketing and Campaign Management via Social Networks and the Effects of Electronic Advertising

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Abstract- This paper aims to show that the marketing and management of advertising campaigns have contributed in a positive and growing way since the nineties until now bring in targeted customers and increase sales of electronic products. Social communication networks are transformed into the promoting and marketing advertising forum in order to automatically attract customers without the need for traditional sales methods. In this sense, electronic marketing represents the space of commercial transactions of the future. Therefore, this type of marketing and the management of campaigns promoting social media via social networks have a direct impact on internet users by the effect of electronic advertising.

Keywords: electronic marketing, social media, campaign management, promotion, electronic advertising.

GJMBR-E Classification: JEL Code: M31

MARKETINGANDCAMPAIGNMANAGEMENTVIASOCIALNETWORKSANDTHEEFFECTSOFELECTRONICADVERTISING

Strictly as per the compliance and regulations of:

Marketing and Campaign Management via Social Networks and the Effects of Electronic Advertising

Marketing Et Gestion Des Campagnes Via Les Réseaux Sociaux Et Les Effets De La Publicité Électronique

M. Foued Sabbagh

Abstrait- Cet article a pour objectif de montrer que le marketing et la gestion des campagnes de publicité ont contribué de façon positive et croissante depuis les années quatre-vingt-dix jusqu'à maintenant pour attirer des clients ciblés et pour augmenter les ventes de produits électroniques. Les réseaux de communication sociale sont transformés au forum promoteur et publicité en matière de marketing afin d'attirer les clients de façon automatique sans nécessité des méthodes de vente traditionnelle. Dans ce sens, le marketing électronique représente l'espace des transactions commerciales de l'avenir. Par conséquent, ce type de marketing et la gestion des campagnes de promotion des moyens de communication sociale via les réseaux sociaux ont un impact direct sur les utilisateurs d'internet par les effets de la publicité électronique.

Motsclés: marketing électronique, réseaux sociaux, gestion des campagnes, promotion, publicité électronique

Abstract- This paper aims to show that the marketing and management of advertising campaigns have contributed in a positive and growing way since the nineties until now bring in targeted customers and increase sales of electronic products. Social communication networks are transformed into the promoting and marketing advertising forum in order to automatically attract customers without the need for traditional sales methods. In this sense, electronic marketing represents the space of commercial transactions of the future. Therefore, this type of marketing and the management of campaigns promoting social media via social networks have a direct impact on internet users by the effect of electronic advertising.

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I. Introduction

Le marketing à travers des réseaux de communication sociale à partir la gestion des campagnes de publicité d'un produit spécifique est de plus importantes opérations d'attirer et de gagner des visiteurs pour votre site électronique ou des clients pour votre service ou promotion à vendre votre produit ou vente des produits électroniques par payée commission. Bampo M, Ewing M.Y, Mather D.R, Stewart

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D et Wallace M (2008), déconstruire le processus de marketing viral dans les composants suivants; la population sous-jacente et sa connectivité sociale, les caractéristiques de la campagne, les caractéristiques comportementales du public qui facilitent la propagation du message, la taille et la connectivité de l'audience atteinte avec succès, et les mesures du progrès dynamique de la campagne. Plus précisément, cette étude déconstruit la taille et la connectivité de la population en tant que réseau, en tenant compte des caractéristiques de la campagne, puis stimule la campagne, et les mesures de performance de la campagne sont reflétées comme propriétés de la simulation. Les sites de communication sociale ont contribué de façon positive au cours de la dernière décennie dans les opérations de marketing et de promotion et la vente des produits électroniques à travers de la création de contenu attire l'attention des lecteurs et les encourage à participer à des réseaux de communication sociale. Le commerce électronique représente la révolution réelle en matière de distribution et de vente de produits des sociétés mondiales sur l'Internet. Les réseaux de communication sociale sont transformés au forum promoteur et publicité en matière de marketing afin d'attirer les clients de façon automatique sans nécessité de marketing et de promotion et de vente traditionnelle. Les médias sociaux sont devenus la méthode de déclaration au 21éme siècle, nous permettant d'exprimer notre croyance, nos idées et notre manière d'une manière totalement nouvelle (Saravanakumar M et Sugantha Laskshmi T (2012)). Le marketing à travers des réseaux de communication sociale est un des moyens les plus récentes adoptées et le plus actif aux opérations de marketing et de promotion électronique et qui permettent aux sociétés ou aux personnes promoteurs d'accès facilement absolu à des millions de personnes par jour. Ce type de gestion des campagnes a considéré les plus efficaces de moyens modernes de marketing grâce à la surveillance et le suivi des comportements et des désirs des clients et des utilisateurs et des consommateurs. Aussi, à travers

l'écoute de leurs préoccupations et d'examiner leurs besoins et de déterminer leurs désirs et de fournir un produit pour leurs intérêts. Les informations qui circulent à travers des réseaux de communication sociale ont fourni la base principale des sociétés et des promoteurs qui s'édifier la gestion des campagnes grâce à la fixation de l'objectif dans l'intérêt de chaque catégorie donnée au domaine particulier. L'évolution de cette méthode avec le début de l'apparition de l'Internet et les réseaux de communication sociale et les courantes larges dont les nouvelles technologies de communication, qui a provoqué une véritable révolution en matière de marketing, de promotion et de la vente des produits électroniques. Le monde est devenu un petit village et des millions de personnes et des sociétés mondiales en contact permanent les uns avec l'autre. Par la suite les promoteurs et les sociétés sont profités de cet espace électronique pour activer des réseaux de communication sociale des plates-formes de promotion, des boutiques commerciales et des espaces publicitaires afin d'attirer le plus grand nombre possible de leurs clients et d'influer sur leur pour acheter des produits de promouvoir par voie électronique. S'il a été exploité ces réseaux d'exploitation large, car ils représentent les moyens qui peuvent à partir d'accroître la vente et d'attirer les clients et de communiquer avec eux et d'influencer sur eux. Cette méthode de marketing moderne a représenté le meilleur moyen moderne de vendre et de promotion par commission, les clients sont devenus comme ils pourraient échanger les vues sur les produits ou les services qu'incitent à l'Internet et les réseaux de communication sociale, est également devenus capables d'évaluation, de commentaires et d'admiration et de faire connaître leurs vues et de critiquer ou de l'achat des produits électroniques. Le marketing électronique représente le commerce de l'avenir, en particulier dans les pays développés et les pays du golfe de façon à trouver des nombreux clients et des acheteurs dont les moyens financiers d'achat à travers les moyens de communication sociale, mais ce type de marketing reste limité dans les pays pauvres et en développement. Le marketing et la gestion des campagnes de promotion des moyens de communication sociale ont un impact considérable sur l'attirer des clients et de la demande d'achat des produits électroniques, en particulier auprès de certaines catégories de certains Etats sont disponibles pour tous les possibilités et les moyens. En outre, les boutiques électroniques sont des principaux types de commerce moderne survenus dans le monde contemporain, où se déroulent quotidiennement des millions des opérations d'achat et les transactions financières par Internet. Quelle nous entendons aux réseaux de communication sociale ? Et comment le processus de marketing et de gestion des campagnes de promotion est fait à travers les moyens de communication sociale ? Et quelle est l'incidence de l'annonce dans les réseaux sociaux sur les désirs et les intérêts des consommateurs ?

II. Les Réseaux De Communication Sociale

Traditionnellement, les modèles de réseaux sociaux ont été descriptifs plutôt que prédictifs ; ils sont construits à un niveau très grossier, typiquement avec seulement quelques promoteurs globaux, et ne sont pas utiles pour faire des prédictions réelles du comportement futur du réseau (Domingos P (2005)). Dans le passé, cela était dû en grande partie au manque de données ; les réseaux disponibles pour l'étude expérimentale étaient petits et peu nombreux et ne contenaient qu'une information minimale sur chaque nœud. Heureusement, la montée de l'internet a radicalement changé. Pour la gestion des campagnes de marketing et de promotion des produits à travers des réseaux de communication sociale, il doit avoir une bonne rapidité d'accès internet, car la communication avec les clients exige une qualité des communications numériques et une organisation gouvernée de promotion de produit et de la circulation d'information marketing. Le facteur de la vitesse maximale de communication sur Internet a considéré comme un facteur plus déterminant dans l'organisation et le fonctionnement de la principale base de données des informations. Le facteur web design et la qualité du site et d'image sont contribués à attirer les acheteurs et les clients et de contribuer au renforcement de la confiance sur le site et de la demande d'achat, en particulier dans les sociétés européenne et américaine et les pays du Golfe. Fig. 1. Parmi les plus importantes plates-formes de communication sociale on note les sites de communication sociale et les applications de téléphone portable (apps).

a) Les sites de communication sociale

Les dernières années ont vu l'émergence des nouveaux médias tels que Facebook, Youtube, Google+ et Twitter, qui permettent aux clients de jouer un rôle plus actif en tant qu'acteurs du marché et d'être rejoints par presque tout le monde, n'importe où et n'importe quand (Hennig-Thuran T, Malthouse F.C, Friege C, Gensler S, Lobschat L, Rangaswamy A et Skiera B (2010)). Ces sites permettant à raccordement avec des millions de personnes dans le monde entier et de façon directe et très rapide. Cette communication contribue de promotion des produits avec la mise en œuvre d'un processus de participation ou re-tweet aux clients sur les publications qui posent le marketeur si le client est intéressé par la publication posée de marketing. L'étude de Hennig-Thuran T, Malthouse F.C, Friege C, Gensler S, Lobschat L, Rangaswamy A et Skiera B (2010), introduit un nouveau flambeau de l'impact des nouveaux médias sur les relations avec les clients. Les phénomènes que les entreprises devraient prendre en compte dans la gestion de leurs relations

avec les clients dans l'univers des nouveaux médias. En outre, pour ces sites permettent de publier des messages électroniques et des informations commerciales qui veulent le marketeur a envoyé de façon largement spectaculaire et à un niveau plus large dans un délai très bref et sans d'une moindre difficulté si l'utilisation de ces sites a été correctement. Les sites de communication sociale contiennent une quantité énorme des informations sur les services ou les produits qui pourraient les clients ciblés permettant d'analyser le marché et de répondre aux produits requis conformément à leurs intérêts et leurs désirs. Les réseaux de communication sociale sur Internet ont considéré la meilleure façon de communication sociale afin de faciliter le processus de création des boutiques commerciales et des campagnes de promotion commerciale à des millions des produits mondiaux, aussi permettent également à l'échange des informations et des contenus à travers les images et les vidéos et des autres dossiers entre différents promoteurs, les clients et les sociétés électroniques. Les réseaux de communication sociale constituent des points de convergence continus et liés de type des liens sociaux qui contribuent à la circulation d'information de façon énorme entre des millions de personnes à très brefs délais, alors que ces publications ont affecté directement les clients ciblés. Les utilisateurs sont différents sur chaque plateforme (Blank G et Lutz C (2017)). L'utilisation de Facebook est influencée par l'âge et le sexe, mais pas par le revenu et l'éducation. L'adoption de LinkedIn est affectée par le revenu, mais pas par l'âge, le sexe et l'éducation. Pour Twitter, l'âge et le revenu, mais pas le genre et l'éducation matée. Ces sites permettent aux surfeurs d'Internet, la création des relations durables et de transformer le monde à un petit village à l'exception des moyens de publication et de participation et la création des boutiques commerciales et la circulation des informations en moins d'une minute entre des millions de personnes. La propagation de l'Internet et l'augmentation du nombre d'utilisateurs de la création de nombreux réseaux virtuels sociaux constituent un espace commercial, divertissement, d'amitié et de la correspondance entre et la vente et l'achat des produits électroniques. Le plus connu de réseaux de communication sociale existants actuellement on note:

i. Facebook

Un des plus grands sites de réseaux de communication sociale d'une part, à partir la rapidité de la prolifération et de l'expansion de ce qui contient des quantités énormes des informations stockées dans lesquelles est la facilité d'utilisation et des échanges commerciaux et de promoteur des produits. Le nombre de ses employés au cours de ces dernières années dépasse un milliard d'utilisateurs dans le monde entier en raison de renommer et d'utilisation considérable qui favorisée par ce site social. Le titre signé sur Internet

est: (www.facebook.com), mis en place la première version de ce site sociale en février 2004 d'après l'étudiant en spécialité des médias dans l'université américaine Harvard Mark Zukelberg à l'âge de l'époque pas plus de vingt ans. Les utilisateurs de Facebook peuvent créer des profils contenant des informations personnelles, des centres d'intérêt, des photos, etc., et peuvent être amis d'autres utilisateurs du site (Smith A.N, Fischer E et Yongjian C (2012)). Le site est réservé aux étudiants de l'université puis en groupe restreint, puis il entre le monde du commerce et la promotion universelle au départ de septembre 2006. Il a dépassé le nombre d'utilisateurs de ce site de l'an 2012 un milliard de l'utilisateur, et ce chiffre est toujours croissant. En outre, ce site permet de la création des boutiques commerciales, des groupes d'amitiés, de commerce et de promotion, des forums, et permet de publier des images et des vidéos et des sondages d'opinion d'observations à travers les commentaires, les j'aime et l'ajouter sur la page personnelle. Les médias sociaux apprécient une stratégie marketing de premier plan Facebook (FB) pour influencer l'attitude du destinataire et partager des messages avec d'autres (Chen L.Y et Fang C.Y (2017)). Pour cette raison, Saravanakumar M et Sugantha Laskshmi T (2012) confirment l'utilisation de Facebook pour capturer les clients. Voici cinq façons dont ils se connectent avec les clients sur Facebook tels que les promotions, l'externalisation ouverte, les check-ins, les jeux, les achats sociaux. Les entreprises sur Facebook peuvent vraiment bénéficier des références de confiance de leurs amis, ce qui manque dans le monologue de la publicité (Janusz T (2009)). Ce site contribue de déployer le plus grand nombre des participants pour identifier les produits des sociétés mondiales et la publication des publicités électroniques sur la page du site et de la circulation entre des millions des clients cibles.

ii. Twitter

Le site Twitter est le plus grand deuxième réseau poursuit sociale après le Facebook, le titre de son site internet est (www.twitter.com). Ce réseau a été officiellement créé le 21 mars 2006, par M. Jacques Dersay et a lancé au mois de Juillet de la même année un site officiel de communication sociale. Le nombre des utilisateurs du réseau est plus de 500 millions d'abonnés à l'an 2012 et il est en augmentation constante et accélérée. Elle permettrait aussi de ce réseau à tweeter sur son site et promouvrait tous les produits plus rapides de Facebook afin que la communication de plus d'un milliard de personnes pour un tweet unique et à une seconde. On peut utiliser un logiciel rend ce site de tribune mondiale pour la publication des informations et des produits électroniques entre tous les groupes cibles d'une manière de haute qualité. Twitter est un site de micro-blogging (Saravanakumar M et Sugantha Laskshmi T

(2012); Smith A.N, Fischer E et Yongjian C (2012); Jansen B.J, Zhang M, Sobel K et Chowdury A (2009)). Ce réseau permet d'échange des messages à courte durée ne dépassant pas 140 caractères et ce réseau est utilisé de façon des messages sur le téléphone mobile, l'ordinateur et la télévision intelligente. Twitter peut également utilisé pour annoncer des offres ou des événements, promouvoir de nouveaux articles de blog, ou garder les lecteurs au courant avec des liens vers des nouvelles importantes (Saravanakumar M et Sugantha Laskshmi T (2012)). De plus, étant donné la facilité de surveillance du sentiment de toute marque, on peut considérer le micro-blogging comme une source de renseignements sur la concurrence (Jansen B.J, Zhang M, Sobel K et Chowdury A (2009)). Le Tweet sur Twitter permet de ce réseau social à leurs utilisateurs de services de la blogging et de la publicité électronique. Il faut contrôler les Tweets promoteur, d'où il a été constitué tous tweets ou tous autres tweets pour retourner les personnes à votre site de promotion. Le site Twitter est un espace commercial réunir les promoteurs, des sociétés mondiales et les clients ciblés.

iii. *Youtube*

Youtube est le premier site de publicité par les vidéos sur Internet intitulé (www.youtube.com). Ce site a été créé en février 2005 aux États-Unis d'Amérique ensuite, il a été vendu sur le site de la société Google, et le nombre d'utilisateurs du site dépasse de 800 millions d'utilisateurs, en 2012. Youtube est la communauté de contenu ; il permet aux utilisateurs d'afficher, de visionner, de commenter et de lier des vidéos sur le site (Smith A.N, Fischer E et Yongjian C (2012)). Les utilisateurs peuvent également créer des profils personnels qui affichent à qu'ils s'abonnent, activité récente, amis, commentaires et vidéos préférées. Ce site est spécialisé essentiellement de publier et de partager des vidéos. Par conséquent, ce site permet aux utilisateurs de télécharger ou de publier ou de commenter des vidéos. Aussi, une entreprise qui capitalise sur la numérisation de contenus vidéo en gérant des Youtubers majeurs et en les connectant avec des annonceurs (Griborn E et Nylén D (2017)). On peut dire que la vidéo en ligne défie certaines des structures hiérarchiques associées à l'industrie de la télédiffusion, car toute personne disposant d'un smartphone et d'une connexion internet peut produire du contenu et le publier sur des plateformes et réseaux vidéo en ligne tels que Youtube. On pourrait créer une page commerciale ou promotionnelle spéciale pour les commerçants et les promoteurs électroniques ou des sociétés mondiales qui souhaitent en y attirant le plus grand nombre possible de ses clients. Ce site a constitué le site le plus actif afin qu'il ait chargé chacun des milliers des séquences des vidéos et de la circulation entre des millions de personnes. On peut faire une publication d'annonce publicitaire dans ce site et l'exploitation les vidéos pour la promotion et de la publicité directe des produits souhaités par les clients.

iv. *LinkedIn*

Le réseau LinkedIn est considéré des plus importants réseaux de communication sociale professionnelle, créée en 2003 aux États-Unis d'Amérique, de l'intitulé du site Web est (www.linkedin.com), aussi ce réseau représente un domaine commercial et matière de marketing professionnelle, le nombre d'abonnés est 150 millions abonnés au début de l'année 2012. Ce réseau se spécialise dans le domaine des affaires et ils permettent aux utilisateurs de communiquer entre les différents fonctionnaires des institutions spéciales, en particulier les cadres des institutions. McCabe M.B (2017) aborde les stratégies de marketing des médias sociaux liées à l'avancement professionnel et se concentre principalement sur LinkedIn. Il s'agit principalement d'un site descriptif résumant les principaux arguments en faveur des médias sociaux en tant qu'outil utile de recherche d'emploi et d'avancement professionnel. Les chercheurs d'emploi récents sont plus sophistiqués quant à savoir qu'ils recherchent en tant qu'employeurs. Les médias sociaux et l'analytique connectent désormais les candidats aux opportunités de carrière. Les employeurs cherchent des candidats grâce aux médias sociaux a causé une perturbation du recrutement traditionnel.

v. *MySpace*

C'est le site qu'il était le plus célèbre et populaires avant Facebook, ce réseau social en généreusement accueilli, en 2003, aux États-Unis d'Amérique, de l'intitulé du site web est (www.myspace.com). Ce réseau contient de nombreux avantages qui permettent aux promoteurs raccordements avec les clients et leur produit nécessaire. MySpace a d'abord séduit les ados, mais la moitié des visiteurs du site sont âgés de 35 ans et plus selon la composition démographique du site (Janusz T (2009)). Ce site aux utilisateurs enregistrés accès d'obtenir des espaces gratuits à Internet qui leur permet de mettre au point des informations personnelles sur eux-mêmes, avec la création des sites web particulièrement pour les participants et de les transformer en boutiques de marketing d'un produit. En outre, on peut utiliser le courrier électronique de ce site social.

vi. *Google*

Ce réseau social a caractérisé avec des nombreux avantages situés aussi au réseau Facebook. Cette page est lancée le 21 juin 2011, aux États-Unis d'Amérique. Ce site est également caractérisé par la possibilité d'intégrer la page de marketing avec un certain nombre de services Google comme Google Adwords et Google Maps mais même Youtube. Ce réseau social a fourni les mêmes services qui

fournissent par le réseau Facebook avec plus de précision sur des informations commerciales et des produits et des services. Il existe des exemples précédents d'intégration de Google+ en tant que plateforme d'apprentissage mixte pour l'enseignement supérieur (Steino N et Khalid M.S (2017)). Les étudiants perçoivent Google+ comme une plateforme de réseau social plus formelle que Facebook et expérimentent plus de liberté créative avec Google+ qu'avec Moodle.

À côté de ces sites sociaux les plus populaires et la circulation entre les utilisateurs nous trouvons autre groupe des moyens de communication sociale et qui considère les plus populaires auprès des groupes de l'amitié et la correspondance et moins utilisation pour les promoteurs et les commerçants électroniques. On note le site Badoo (www.badoo.com), le site Pinterest (www.pinterest.com), le site Tumblr (www.tumblr.com). Le site instagram (www.instagram.com), le site des vidéos Dailymotion (www.dailymotion.com), le site Fliker (www.fliker.com). Ces sites permettent de publier les vidéos et la circulation des messages courts et d'images et des commentaires. En général, les services de ces réseaux sont concentrés pour les catégories qui cherchent des connaissances et des loisirs et de maintenir leur exploitation dans le domaine du commerce électronique sont restées limitées.

b) Les applications de téléphone portable (apps)

Les applications de téléphone portable (apps) intelligent sont la dernière moyenne de marketing et de promotion à travers les moyens de communication sociaux audio et écrits et visuelle. Ces applications ont suscité beaucoup d'intérêt parmi les spécialistes du marketing, principalement en raison de leur niveau élevé d'engagement des utilisateurs et de leur impact positif sur l'attitude de l'utilisateur envers la marque commanditaire (Bellman S, Potter R.F, Treleaven-Hassard S, Robinson J.A et Varan D (2011)). Cette étude confirme que l'utilisation des applications mobiles de marque a un impact persuasif positif, suscite un intérêt croissant pour la marque et la catégorie de produits de la marque. Les applications de marque ont un effet important sur l'attitude de la marque. En outre, un moyen de poursuivre directement avec les clients pour la promotion des produits et pour les persuader de la qualité des services et des produits destinés à la vente. Aussi en dernières années est transformé l'un des principaux éléments de marketing et de promotion des plus grandes sociétés de commerce électronique et de la vente directe dans le monde entier qui bénéficie de populaires chez les utilisateurs de tous les secteurs et les groupes d'âge. Le téléphone portable est transformé à un instrument de travail instauré de la vente directe et de la communication avec les clients notamment sus « Télévente », et il offre des disponibilités ou des caractéristiques des réseaux sociaux à travers la publication et le commentaire et

l'envoi des messages courts. Le marketing mobile offre une communication directe avec les clients, à tout moment et n'importe où (Scharl A, Dickinger A et Murphy J (2005)). Par conséquent, il a informé l'utilisateur de toute une nouvelle publication ou d'un nouveau produit est posé sur les marchés pour les ventes sur les sites de réseaux sociaux et directement par téléphone portable. Les applications de téléphone portable sont facilement accès au client visé par ses préoccupations et ses souhaits pour lui fournir en permanence des derniers développements récents sur le produit ou le service qu'il voulait et le marketing ou la vente directe raccordement avec lui. Le commerce et la distribution des produits par des applications de téléphones intelligents ont considéré la moderne opération de marketing dépendent de plus grandes sociétés mondiales. Il existe de nombreuses applications des téléphones portables intelligentes qui offrent des services de communication, gratuite et envoyer des messages courts gratuits également de communiquer avec les réseaux sociaux par audio et vidéo, on note les plus importantes, Viber, WhatsApp, Skype, Messenger, Tango. Aussi des nombreuses autres applications qui sont moins utilisées par les consommateurs de ces applications gratuits.

III. Le Marketing Et La Gestion Des Campagnes À Travers Des Réseaux De Communication Sociale

Au cours de ces dernières années les réseaux de communication sociale sont devenus un espace de marketing et de promotion des produits. Aussi a été utilisé ces réseaux aux fins de marketing et des commerciaux, de l'étude et de l'analyse du comportement des consommateurs, la recherche de la clientèle ciblée et assurer leur produit selon leurs besoins et leurs désires personnels et de mesurer le degré de satisfaction des clients, la publicité et l'annonce électronique sur les pages des réseaux de communication sociale, de suivi les commentaires et les préoccupations et les suggestions des clients qui recherchent des produits électroniques. L'impact de la campagne de marketing e-viral peut être influencé par l'attractivité du message, la conception de la campagne et mes stratégies d'intervention (Bampo M, Ewing M.T, Mather D.R, Stewart D et Wallace M (2008)). L'attractivité ou la valeur perçue d'un message viral ainsi que l'offre d'un incitatif, le cas échéant, jouent un rôle important dans la détermination de la propension du destinataire à transmettre la communication ainsi que les liens de communication à activer depuis ses connexions réseau numériques. En outre, compte tenu de l'augmentation de plus en plus les utilisateurs de ces réseaux, les sociétés mondiales et les promoteurs des produits électroniques ont exploité ces techniques modernes en matière de la gestion des affaires par la

communication sociale, par la suite ces réseaux sont transformés à une base de marketing et une gestion des campagnes afin d'attirer davantage nombre possible des clients et de les persuader de marketing des services et de la qualité des produits par voie électronique. Désormais à la possibilité des sociétés mondiales ou des promoteurs d'attirer des consommateurs de réseaux de communication sociale et de les convaincre d'achats ou de suivi des services sur leurs propres sites tout en encourageant les visiteurs du site de l'enregistrement et de l'intégration des services de la société et de la discussion sur la façon d'améliorer les services et de promouvoir les produits électroniquement. La valeur de la marque est considérée comme un concept très important dans la pratique commerciale ainsi que dans la recherche universitaire parce que les marketeurs peuvent obtenir un avantage concurrentiel grâce à des bandes réussies (Lassar W, Mittal B et Sharma A (1995)). Étant donné l'intérêt que ce type de promouvoir à travers des réseaux de communication sociale le marketing électronique est devenu un élément de base dans la gestion des campagnes de marketing sur ces réseaux. Le commerce électronique est devenu un statut prestigieux sur Internet en raison des bénéfices et les gains considérables qui procurent ce secteur quotidiennement dans les opérations de vente et d'achat et les virements financiers électroniques importants. D'où, les plus importants des méthodes de marketing et de gestion des campagnes à travers des réseaux de communication sociale on note:

- La mise en place d'excellentes relations avec les clients et d'offrir la possibilité de s'intégrer dans les sites spéciaux des sociétés ou des promoteurs avec le suivi de leurs commentaires, leurs intérêts et leurs demandes.
- L'utilisation des nouveaux techniques dans le domaine des technologies de communication modernes, comme les nouveaux systèmes d'informatiques, les téléphones intelligents, les appareils iPad et les autres appareils liés à l'Internet de haute qualité en contact direct avec une vitesse considérable.
- La conversation et l'interaction à travers la publication des informations et de la communication avec les clients par la voix et l'image.
- L'influence sur les clients de façon de persuasion et de l'attraction pour acheter.
- Identification les produits de promoteurs lui est la place ou l'État et le groupe d'âge et de la tranche intéressés à ce type de produit.
- Identification le budget quotidien et la durée des campagnes de marketing sur les réseaux de communication sociale.

- Sélection certains sites de communication sociale et des logiciels mondiaux de renforcer la gestion des campagnes de promotion.
- Envoyez des messages pour les campagnes par des divers moyens de communication modernes sur les réseaux de communication sociale.
- L'intérêt avec la participation de clientèle à travers les commentaires ou des demandes de produits souhaitables.
- L'augmentation des ventes et des abonnements aux clients dans les sites des sociétés mondiales.

Le retour au supplément de la promotion sur les moyens de communication sociale par l'intermédiaire des services de référence sociaux attirer des visiteurs aux sites de communication sociale et des annonces publicitaires, les logiciels pour l'automatisation de marketing, la publication des annonces sur les groupes Facebook, la création des boutiques commerciales sur les moyens de communication sociale, promouvoir les produits à travers les moyens de communication sociale, la recherche et l'échelonnement du contenu non limité des moyens de communication sociale, la gestion des campagnes publicitaires payées d'avance sur les moyens de communication sociale afin d'améliorer la qualité de la promotion et des ventes. En général, il est considéré que les médias modernes fondés sur l'interaction des utilisateurs tels que les réseaux sociaux participent à l'augmentation de la demande des produits électroniques et l'ouverture des liens importants avec les divers secteurs pour entendre leurs souhaits et leurs demandes dans plusieurs domaines et au cours de la publicité et de l'annonce électronique et de marketing direct des produits. Ainsi, il s'efforce de diverses parties de participer dans tous les moyens de communication sociale et de tirer parti des relations entre les promoteurs et les consommateurs grâce à la communication organisée et de haute qualité et de rapidité suffisantes sur Internet.

IV. L'Incidence De L'annonce Dans Les Réseaux Sociaux

La valeur client est généralement définie comme le bénéfice attendu des ventes à ce client, sur la durée de la relation entre le client et l'entreprise (Domingos P (2005)). La valeur client est d'un intérêt critique pour les entreprises, car elle détermine combien il vaut la peine de dépenser pour acquérir un client particulier. Premièrement, il est important que le client apprécie le produit, de beaucoup préférence. Le deuxième, si l'influence est symétrique, il n'y a aucun avantage à rechercher les clients les plus influents. Le troisième et peut-être le plus important est que la valeur du réseau d'un client ne s'arrête pas à ses connaissances immédiates, celles-ci influençant à leur tour d'autres personnes et récursivement jusqu'à ce que l'ensemble du réseau soit atteint. En marketing viral,

donner un produit gratuitement à un client bien choisi pourrait être payant fois dans les ventes à d'autres clients. L'annonce publicitaire sur les sites de communication sociale représente le technique moderne d'attirer l'attention du lecteur, en particulier dans le domaine de sa compétence ou de ses souhaits qui les recherchent. L'impact de contenu d'annonce dans ces sites aura un impact positif particulièrement pour la catégorie cible d'une marque commerciale. En outre, ils contribuent les campagnes publicitaires promotion rapide et positive des divers produits électroniques surtout qui sont de caractère technique qui peut être téléchargé tels que les logiciels, les magazines et les journaux, les livres électroniques, les applications et autres. Fig. 2. Ici se fait le processus de communication entre le vendeur et l'acheteur et donc il peut diviser ces relations avec le client à cinq étapes:

a) Le client (reçoit les messages publicitaires)

Le réseau social a changé du mode de communication avec les clients et de prendre les décisions d'achat. Il s'est transformé ces filières de poursuivre en permanence sur les développements au plan local et mondial et le client est devenu recevoir des millions de messages publicitaires par publicité électronique. En tant que client également devenu informé notamment à ce qui est publié des produits et des services, même et n'avait pas participé par le commentaire et l'intervention, il est devenu en place de spectateur ou du destinataire de ces annonces électroniques. La réception de ces annonces par une grande partie de la communauté qui utilise les sites de réseaux sociaux à un impact considérable sur les tendances de la consommation de marque ou le produit qui serait souhaitable d'insister sur la crédibilité du contenu publicitaire et de la source d'éditeur. Cependant, si le destinataire perd la crédibilité en tant qu'elle contient des informations, on perdra la confiance à la société. Ce qui affecte de façon négative à la demande et le consommateur fait la recherche des sociétés ou des produits de remplacement ou le manque d'intérêt à l'annonce électronique qui est publié sur les pages de communication sociale. Une banque de détail compte plus d'un million de clients, mais la plupart n'utilisent qu'un ou deux services bancaires (Knott A, Hayes A et Neslin S.A (2002)). Les banques veulent nous augmenter l'âge de sa gamme complète de produits. Une entreprise de logiciels sait lesquels de ses clients ont acheté lequel de ses produits. Il veut savoir quelles sélections supplémentaires il devrait cibler à quels clients. Liedtka J (2014) a également été témoin de l'impact positif lorsque les équipes ont pu identifier et focaliser l'attention sur ce qui comptait vraiment pour ces clients a permis aux équipes de réduire l'encombrement, la confusion et la surcharge d'information pour se concentrer.

b) Le client (donne son avis et commenté sur l'annonce)

Pour un produit populaire, le nombre de revues peut être de plusieurs centaines (Hu M et Liu B (2004)). Cela rend difficile pour un client potentiel de les lire afin de déterminer s'il doit acheter le produit. Afin d'améliorer la satisfaction des clients et leurs expériences d'achat, il est devenu courant pour les commerçants en ligne de permettre à leurs clients d'examiner ou d'exprimer des opinions sur les produits qu'ils achètent. Hu M et Liu B (2004) ne s'intéressent qu'aux caractéristiques du produit sur lesquelles les clients ont des opinions et si les opinions sont positives ou négatives. L'objectif est de produire un résumé basé sur les caractéristiques d'un grand nombre d'avis des clients d'un produit vendu en ligne. Cette théorie croit que ce problème deviendra de plus en plus important au fur et à mesure que plus de gens achèteront et exprimeront leurs opinions sur le Web. En outre, les personnes peuvent être interrogées individuellement ou en groupe (Keeney R.I (1999)), en précisant que le but est de comprendre tous les avantages et les inconvénients possibles des achats sur internet par rapport aux achats sur d'autres moyens ou d'acheter un produit. Keeney R.I (1999) détermine que l'objectif fondamental global est de maximiser la satisfaction de la clientèle et que ses objectifs fondamentaux peuvent être utilisés pour décrire la proposition de valeur complète d'un achat par internet à un client potentiel. Les activités des nouveaux médias des consommateurs peuvent être vues par d'autres (Hennig-Thuran T, Malthouse F.C, Friege C, Gensler S, Lobschat L, Rangaswamy A et Skiera B (2010)). Les entrées faites par un consommateur dans les forums, les blogs et les communautés sociales peuvent être suivies par d'autres consommateurs ainsi que par des entreprises. Pour cette raison, ce score élevé sur les deux types d'attitudes montrera un engagement élevé de la part des nouveaux médias, les comportements des clients sans achat qui impliquent de nouveaux médias, tels que la création et l'observation de Youtube vidéos sur la marque, les blogs, les sites web, les critiques, etc. Avant le lancement d'une campagne de publicité électronique sur les moyens de communication sociale s'assurer qu'il faut prendre en considération le groupe d'âge, le sexe, le pays, la qualité des produits, les groupes cibles et intéresser produits prairies. Par conséquent, les campagnes ont réalisé ses objectifs à partir de répondre aux besoins et aux désirs des consommateurs sur les moyens de communication sociale. Le client est toujours cherché l'aide pour y parvenir les meilleures décisions d'achat avec la participation de conversation en deux directions. Aussi vous pouvez faire intervenir de nombreux clients à leur campagne par clic et d'observer et de commenter les annonces électroniques. Le client-cible est devenu un partenaire dans la promotion et un consommateur privilégié de la qualité de certains

produits électroniques. Cela contribue au dialogue en cours sur les pages de communication sociale pour les produits et les services de sociétés électroniques pour renforcer la confiance entre les deux parties par le biais d'entendre les commentaires, les additifs et les critiques ou les propositions. Par la suite l'abonné en page à une liberté totale dans l'interaction et à se prononcer et se commenter sur l'annonce à sur de quoi publié le promoteur ou la société.

c) Le client (convaincu de la société ou le promoteur)

Nambisan S (2002) met l'accent sur les environnements virtuels basés sur la technologie qui offrent aux entreprises de nouvelles possibilités d'améliorer leur capital social par rapport à leurs relations avec les clients et de faciliter la création de valeur. Les clients jouent également un rôle important en tant que Co-créateurs de nouveaux produits, dans lesquels leur participation va des activités de conception de produits aux activités de développement de produits. Le client en tant qu'utilisateur, en tant que destinataire principal et utilisateur de biens et de services, peut créer deux résultats importants ; le test de produit et le support produit. Le rôle des clients dans le test de nouveaux produits n'est pas nouveau. La création d'une campagne sociale exige d'intégrer un plus grand nombre possible des moyens de communication sociale et de relier les voies de poursuivre directement avec des clients à partir des discussions et des commentaires. L'un des principaux avantages de marketing à travers les réseaux de communication sociale nous trouvons le plus important composant, c'est la confiance à la source et la produite prairie. Le processus de convaincre le client de la qualité à contribuer de façon positive pour gagner la confiance et la demande d'achat sans hésitation. Par exemple, si un client donné a entré une page de communication sociale spécifique et a trouvé de nombreux commentaires dire que ce produit de haute qualité et donc le client sera affecté positivement de ces commentaires et de convaincre de la société ou des produits prairies. Si les commentaires indiquent que le produit est mouvais la confiance ici ne serait pas plus exister et ne relèvent pas l'opération d'achat et par conséquent la société perd de nombreux clients. L'étude de Hossain M.S et Rahman M.F (2017), confirme que le prix est la somme d'argent que le client veut payer pour obtenir le produit. Le prix en ligne comprend les informations sur les prix, la méthode de paiement, le système de paiement, la remise, les offres et les détails du système de crédit. La société publie une liste détaillée des prix sur le site web ou envoie un courrier au client. Le client peut comparer le prix et la qualité du produit à internet, de sorte que la stratégie de tarification en ligne est plus sensible que le marketing traditionnel.

d) Le client (discuter le produit)

Le paysage médiatique sur des moyens de communication sociale est large et attrayant. Cet espace est ouvert à tous et ils peuvent être votre commerce peuvent s'épanouir et les taux élevés de profit, si le processus de maîtrise des campagnes de publicité de manière est satisfaisant. La campagne d'une marque commerciale spécifique à vous est un important élément posé pour la discussion avec le client. La satisfaction dans la consommation ou l'utilisation peut rarement être tout à fait la même que précédemment dans l'essai ou la promesse (Levitt T (1981)). Cette étude confirme également que certaines promesses promettent plus que d'autres, selon les caractéristiques du produit, la conception, le degré de tangibilité, le type de promotion, le prix et les différences dans ce que les clients espèrent accomplir avec ce qu'ils achètent. La gestion des relations avec les clients à travers l'audience directement à leurs besoins et la concentration de l'amélioration de l'image ou le moral d'un produit prairies a touché de manière positive sur la vente. D'où avant le processus d'achat se fait le processus de convaincre le client en liaison directe avec lui à travers des campagnes de marketing et lui donner les plus importantes caractéristiques et la qualité et le prix du produit dont la vente sur les marchés électroniques.

e) Le client (acheter le produit)

C'est la dernière phase de promotion des produits de consommation après le persuader de la qualité des produits destinés à la vente. En considérant ce processus de la phase de gagner la confiance et de renforcer les voies de communication sociale de l'offre et la demande électronique et mise à jour de la récupération et de l'acheminement des produits aux consommateurs. L'étude de Beneke J, Flynn R, Greig T et Mukaiwa M (2013) examine l'influence de la qualité perçue du produit, du prix relatif et du risque, respectivement, sur la valeur perçue du produit et, finalement, sur la volonté du consommateur des produits. Cette étude a également identifié d'autres relations entre les constructions, qui influencent la valeur perçue du produit.

Avant la gestion de certaine campagne sur les moyens de communication sociale il doit se concentrer sur la vitesse maximale de communication sur Internet qui permet de vos raccordements facilement avec les clients et les persuader de la haute qualité de vos services et vos produits. Aussi le contenu d'annonce des publicités de la société ou de promoteur a impact directement sur les consommateurs et leurs comportements. Ce processus est contribué d'augmenter le pourcentage de la demande des produits, en particulier dans les États européens et américains et les pays du Golfe qui est favorisé de ce type d'achats avec demande considérable. Le

processus de promotion marketing des produits à travers les étapes commençant par recevoir l'annonce électronique et l'interaction avec lui et ensuite le fonctionnement de l'opération de paiement et l'achat puis le transport du produit directement aux consommateurs. Par la suite toutes ces étapes jouent un rôle important dans l'impact sur le consommateur et le succès du processus de promotion électronique.

V. Conclusion

Les réseaux de communication sociale représentent aujourd'hui la dernière méthode de marketing pour la promotion des produits électroniques de manière moderne et l'augmentation des ventes et de réaliser des profits dans le marché ouvert mondialement sur de nombreux clients ciblés dans le différent monde entier. Premièrement, il faut utiliser ces moyens de manière bien de communication et de publication et d'attirer les visiteurs, afin de gagner la confiance d'acheteur et de la promotion des produits d'une façon bonne et de haute qualité. Deuxièmement, les techniques de communication sur le web d'Internet ont considéré le principal facteur de la communication doivent donc disposer d'un élément de la vitesse maximale sans interruption. Troisièmement, le bon contrôle dans les moyens de communication sociale audio et image et aussi à des logiciels de téléphone portable qui ont considéré les meilleurs moyens de communiquer avec les clients. En outre, les plates-formes de communication sociale représentent un avantage et une source financière où il est situé de ces opérations commerciales électroniques et financières. On peut réaliser des bénéfices considérables quotidiennement à travers les opérations de la vente si l'exploitation de ces réseaux de façon gouverne dans le but de promouvoir au plus grand nombre possible des clients. L'utilisation de ces techniques modernes de marketing et de gestion des campagnes permet aux sociétés électroniques et aux promoteurs de contacter avec ses clients très facilement, et aussi d'ouvrir le champ large pour attirer le plus grand nombre possible d'intéressés des produits qui sont situés à la promotion et aussi au service des sociétés et des promoteurs à travers la publication des images, des séquences vidéo, les enregistrements audio, les annonces écrites et visibles et les boutiques commerciales. Il pourrait également entreprendre des recherches et des analyses sur les réseaux de communication sociale comprennent deux types l'une gratuite par la publication et la promotion et l'autre par l'affectation d'un budget avancé en vue de la gestion des annonces publicitaires sur ces moyens. Les techniques modernes en matière de communication et de communiquer sociale représentent une source de richesses énormes pour les sociétés électroniques et les promoteurs si elles sont exploitées par des méthodes optimales car ils représentent un

forum pour des millions des visiteurs et des clients par jour et peut communiquer avec beaucoup d'entre eux de vendre des produits donnés. D'où à travers le marketing sur les réseaux de communication sociale peuvent influencer pour attirer l'attention du lecteur à travers la publication des annonces publicitaires électroniques vers une marque donnée. Par la suite ouvre le champ à la clientèle pour recevoir des messages publicitaires, se prononcer son opinion et de commentaires sur l'annonce et la confiance de la société ou de promoteur, pour discuter de produit et d'acheter ce produit. En général grâce à ces techniques modernes d'exploitation de plates-formes de communication sociale avec des clients et de la gestion des campagnes de marketing sur ces moyens avec des méthodes gouvernées et organisés pouvaient influer sur les consommateurs par le contenu d'une marque publicitaire commerciale prairie et cela par l'interaction directe avec les clients de faire connaître leurs vues et leurs commentaires, leurs intérêts, leurs désirs et la discussion et l'activer le processus d'acheter le produit. Le gain de la confiance des clients sur les moyens de communication sociale a réalisé des bénéfices considérables aux sociétés électroniques et aux promoteurs. Conformément aux sondages de plus grandes sociétés de commerce électronique mondial, les moyens de communication sociale sont devenus une source financière massive de travail électronique permettant de réaliser une richesse considérable et une grande preuve de ça, les nouvelles richesses du monde sont qui peuvent la promotion sur les réseaux de communication sociale.

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Annexes

Figure 1: Les plus importants réseaux de la communication sociale

45
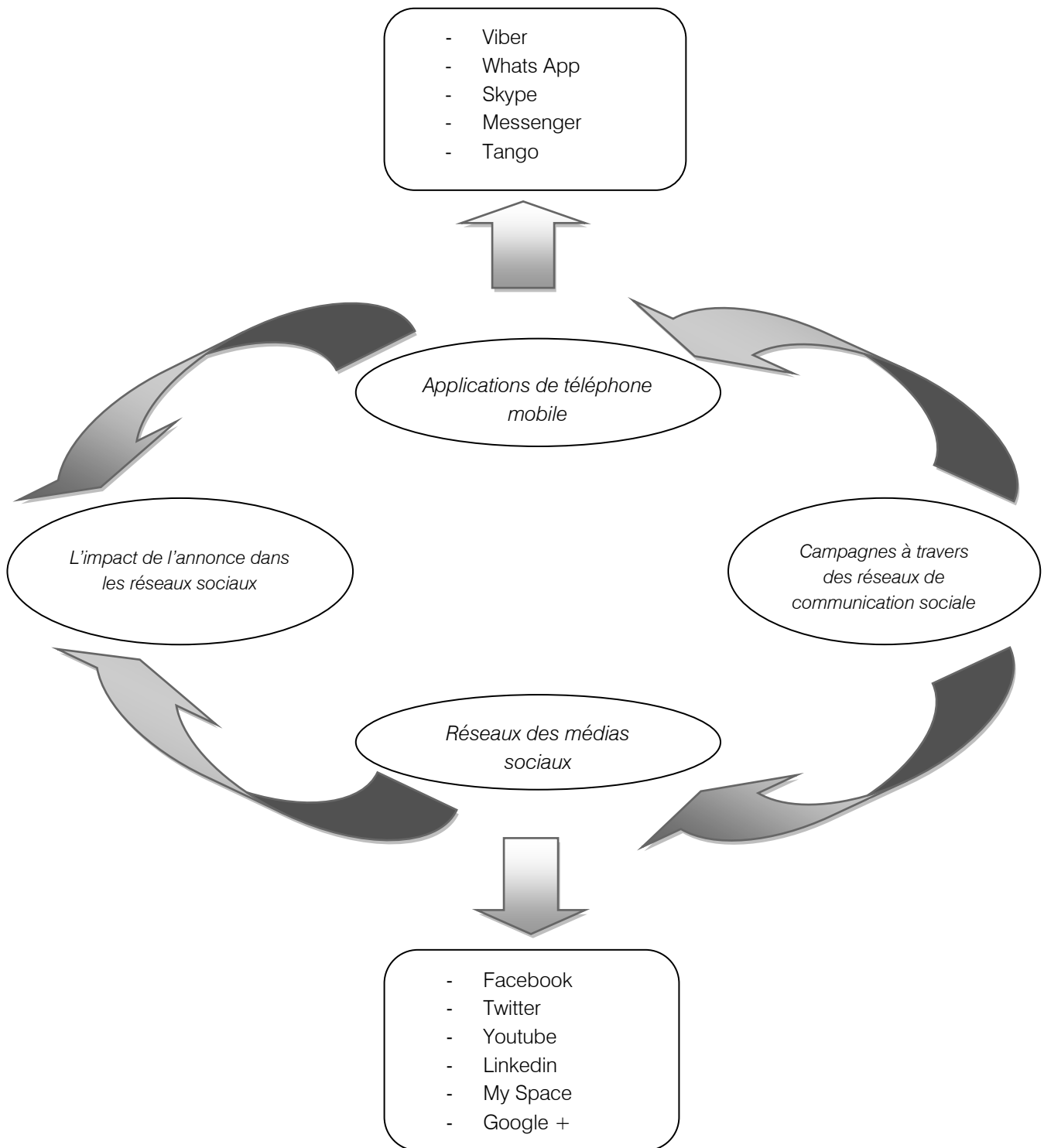
Source : Foued Sabbagh (2017)

Figure 2: L'impact de l'annonce dans les réseaux sociaux
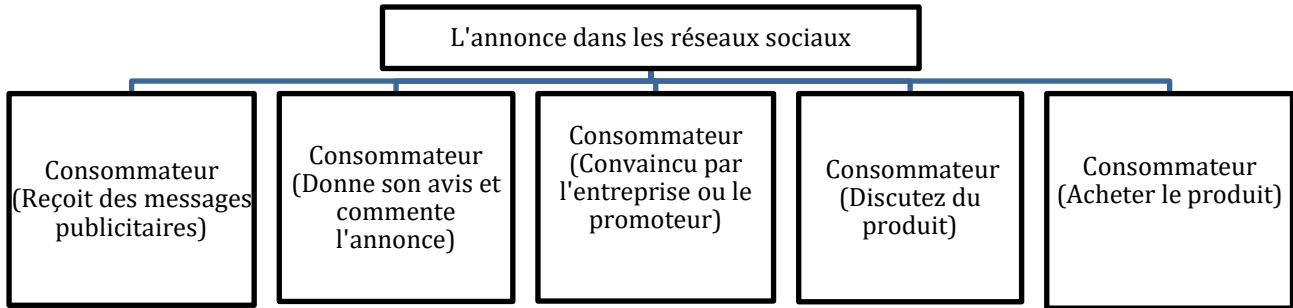
Source: Foued Sabbagh (2017)

A Study on Consumer Buying Behavior towards Foreign and Domestic Branded Apparels

By Marzia Dulal & Md. Monirul Islam

Bangladesh University of Textiles

Abstract- This study helps to inquest the factors which affect the buying behavior of consumers towards foreign and domestic branded apparels. The data was collected by distributing the globally accepted structured questionnaire among the respondents who are presently living in Dhaka Metropolitan city and regular buyers of apparels of different brands-foreign or local. Convenience sampling method was applied with a sample size of 200 consumers for data collection. Descriptive statistics were used to analyze the research objectives. The result of this study offers sagacity and evidence about the relationship between the components which impact consumer buying behavior for branded apparels. This study provides a clear understanding of each factor in the local consumer decision-making process for buying from any branded clothes. As the consumer has globally looked forward for using foreign branded clothes aside by domestic one, it now seems that the apparel manufacturers and marketers need to expand their own brands. Finally, it is settled in the this study that many factors are connected for buying apparels regarding brand performance, purchase intention, consumer's evaluation alongside consumer's demographic and economic factors.

Keywords: behavior; brand; factors; willingness; purchase intention.

GJMBR-E Classification: JEL Code: M31

ASTUDYONCONSUMERBUYINGBEHAVIORTOWARDSFOREIGNANDDOMESTICBRANDEDAPPARELS

Strictly as per the compliance and regulations of:

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Marzia Dulal [α] & Md. Monirul Islam [σ]

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I. Introduction

Consumer buying behavior towards branded apparel involves a psychological process that is recognizing a consumer's unfulfilled need, want, and demand and trying to gather information to solve the problem of clothing either with the foreign or local brand (Panitapu, 2013). But in the market, there are many options or alternatives. The decision of buying cloth either foreign or local brand depends on the consumer. The consumer will take decision if he would like to be powered by the marketing strategies of the retailer brand for a product or a service. The consumer decides what they want to buy and when they want to buy it. By this consumer chooses between competitors and their products. Understanding consumer behavior will help one to become better marketers as it is the foundation for segmenting markets, positioning products and developing appropriate marketing. It will also help a better understanding of our consumption behaviour. The most significant is to determine the need of consumers, what kind of apparels consumers like to wear. This research analyses the factors by knowing how consumers' response towards foreign and domestic brands for purchasing clothes from many alternatives.

II. Literature Review

Researchers found that the brand name is used as a cue to assess the quality of a product and influences consumers' perceptions. Fabric, material, style, and design divided the top-quality clothing from low-quality clothing (Prof & Koca, 2016). The researcher investigated the relationship between consumer ethnocentrism and consumer attitudes toward foreign manufactured products and also revealed consumer get affected by the country of origin (Julina & Kariyawan, 1987) (Kinra, 2006). Previously researcher analysed the relationship between variables of consumer behavior which is related with store environment (Abdu & Purwanto, 2013) (Hosseini, Jayashree, & Malarvizhi, 2014) (Liljander, K., Polsa, P., & Van Riel, 2009). The researchers found that many consumers inclined to purchase imported foreign branded clothes besides the local branded clothes. The researcher identified that the consumers get attracted to foreign products of those countries that they are familiar with (Islam et al., 2014) (Wang, Siu, & Hui, 2004). Study reflects that there are many demographic, cultural, social factors which influence on the customer's perception of retail showroom and buying of apparel product (Islam et al., 2014). Showroom ambience also influence on the buying behavior of retail outlet. Cat's Eye, Infinity, Aarong, Westecs, Ecstacy, Kay-kraft, Yellow, Le Reve are the most preferred brands which provides many better offers and features. The buying behavior of clothing apparel is composed of several determinant aspects, i.e., that product and brand characteristics that determine which product and/or brand the consumer buys. A large number of research works relating to various aspects of buying behavior, consumer preference, brand and the determinant attributes of fashion apparel have been published in the home and abroad. A review of past literature has come up with certain key areas which contribute to the current literature to explore the attributes that influence the buying behavior of clothing apparel among consumers of Bangladesh. Many types of research had been done in this context before in many countries in different

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views. In this study, the main focus is to identify the factors from many variables which influence to choose brand either domestic or foreign. All factors cannot be worked at all time while choosing clothes. Here the variables in the factor analysis are specified based on these previous researches. It appears from the preceding discussions that, there is considerable research in psychology and in some other branches on how consumers evaluate different attributes to make choices. However, consumer buying behavior towards clothing apparel may not be addressed earlier from the viewpoint of foreign brands of apparel, boutiques and fashion houses in Bangladesh along with our domestic brands. It would, therefore, not be unjustifiable to state that conducting this study to investigate the factors influencing the consumers buying behavior of foreign brands clothing apparel is unique, meaningful. It will help as guidelines for the similar studies in years ahead. Buying behavioral factors can be recognized during a consumer purchase pattern (Kotler & Arnstrong, 1999). A consumer who has just been informed by her tailor that stitching her desired attire will cost more than it's worth. This consumer realizes that she now has a clothing problem and wants to fulfil that need with the purchase of a branded cloth. The consumer may involve in searching on the Internet and outlets to determine the types of clothes available and their respective features (Grimsley, 2003). She has decided to narrow her choices down to three dresses based on price, style, and size regarding the brand. The consumer will mould a decision to obtain her clothes. The prime decision may depend on price or availability. She has decided to purchase a particular model of dress because its price was the best she could expense and the dress outlet is available from her home. The consumer will evaluate whether the purchase satisfies her needs and wants to buy from the particular brand (AMA, 2011). Later on, she will make a future purchase decision from that brands or not so that consumer buying behavior is becoming a compulsory to know for each marketer to run their business because consumers are the ultimate deciders of any business success or failure. To compete with foreign apparel brands local producers and their brands need to know how the consumer behaves towards their brand because consumers choose the competitors and the products. As during purchase of branded apparel not only age, occupation, income may affect, but also price, size, availability, promotion, consumer willingness to buy, their emotions and many more things are related, this paper tries to give the factors and their intensity level of them which affecting branded apparel buying pattern.

III. Research Methods

The study is an original research based on survey method. Samples of 200 consumers were collected using convenience sampling method covering the area of Dhaka City of Bangladesh. A close-end questionnaire was used to get the answer of research question with the help of interview during consumers purchase hours that how they behave in different situations regarding the marketing strategies taken by the marketers. The periodicals were the secondary data source. The collected data was sorted, calculated and analyzed using the simple statistical tools of SPSS.

a) Research Design

Descriptive kind of research design was used to collect primary data about foreign and domestic brands with the help of survey technique among consumers.

b) Study Place

Data of the target population was obtained from different wholesale & retail stores and fashion houses located at Jamuna Future Park, Bashundhara City, Police Plaza, Tokyo Square, New Market and many more within Dhaka Metropolitan area.

c) Study Population

The target populations were males and females of 13 years of age or above who visited in the shopping malls, fashion houses which were vast. 100000 consumers were used as population size for this study.

d) Study Sample Size

The following formula used to calculate the appropriate sample size:

$$n= z^2pq/d^2$$

Where,

n   =   Sample Size

z   =   1.96,- z value of standard normal distribution (at 95% confidence level).

p   =   Expected a proportion of event or prevalence of the event.

Here, 'p' is 50%, q= 100-p = 100-50= 50%

D   =   0.07 (Allowable Error)

Here, n=196

So, this study needs a sample of about 200 consumers.

e) Sampling Techniques

Convenience sampling was fitting for this study.

f) Data Collection Tools

A pre-tested questionnaire based on the objectives and variables was asked by oral interview. The questionnaire comprised of closed - ended questions and a Likert scale was used in most of them to gather information on how consumer behave toward branded apparels in Bangladesh.

g) Data Analysis Tools

The data for this study were analyzed by using IBM SPSS Statistics V21 and MS Excel 10.

IV. Results and Data Analysis

a) Profile of the Respondents

Table 1 shows the highest number of respondents belong to 26-39 years of age group accounts for 56% (n=112) & the lowest number of respondents belong to >60 years age groups are accounted for 4% (n=8). Table 1 shows the highest number of study subjects belong to males, which reports for 64.5% (n=129) and the lowest number of study subjects belong to females which accounts for 35.5% (n=71) are buying branded clothes.

Table 1: Profile of Respondents

Demographic & Economic Factors	Segments	Frequency (200)	Percentage (100)
Age	15-18 year	10	5.0
	19-25 year	56	28.0
	26-39 year	112	56.0
	40-60 year	14	7.0
	>60 year	8	4.0
Gender	Male	129	64.5
	Female	71	35.5
Occupation	Businessman	35	17.5
	Service Holder	101	50.5
	Retired	5	2.5
	Housewife	22	11.0
	Student	37	18.5
Monthly Family Income in taka	≤ 30000	19	9.5
	31000-45000	41	20.5
	46000-60000	39	19.5
	61000-75000	29	14.5
	>75000	72	36.0

Result revels in Table 1 that the highest number are from service holder group accounting for 50.5% (n=101) & the lowest number are from retired group accounting 2.5% (n=5). Result shows in Table 1 the highest income group are >75000 taka group resulting 36% (n=72) respondents & the lowest income group are ≤ 30000 taka group resulting 9.5% (n=19).

b) Factor Analysis

Factor Analysis Test is used to identify reduced factors from various factors.

KMO & Bartlett's Test: Before applying factor analysis test the value of KMO is determined at first. In this study, the Kaiser-Meyer-Olkin (KMO) value is 0.665 shown in Table 2 which is mediocre. In this case, the Bartlett Test value is 0.000<0.05 as shown in Table 2, so the set of distribution is multivariate normal and acceptable for factor analysis.

Table 2: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.665
Bartlett's Test of Sphericity	Approx. Chi-Square	1905.137
	Df	276
	Sig.	.000

Total Variance: Seven factors with an eigen value of more than 1.0 account for nearly 65 percent of variance shown in Table 3.For the initial column, there are as 24 components as variables and in a correlation analysis the sum of eigen value equitable to this component number 24.The second extraction column represents that nearly 65% of the variability in the original 24 variables which reduce the complexity of data set using these components with 35% loss of information. The rotation loading is for interpretation ("IBM," 1914).

Table 3: Total Variance

Total Variance Explained									
Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.427	18.446	18.446	4.427	18.446	18.446	3.086	12.860	12.860
2	3.263	13.597	32.043	3.263	13.597	32.043	2.579	10.747	23.607
3	2.228	9.284	41.327	2.228	9.284	41.327	2.129	8.869	32.477
4	1.684	7.018	48.345	1.684	7.018	48.345	2.064	8.601	41.078
5	1.493	6.222	54.567	1.493	6.222	54.567	2.008	8.368	49.446
6	1.300	5.416	59.983	1.300	5.416	59.983	1.926	8.025	57.471
7	1.088	4.533	64.516	1.088	4.533	64.516	1.691	7.045	64.516
8	.949	3.953	68.469						
9	.928	3.866	72.335						
10	.791	3.295	75.630						
11	.727	3.031	78.661						
12	.681	2.838	81.499						
13	.659	2.744	84.243						
14	.633	2.636	86.879						
15	.491	2.045	88.924						
16	.481	2.005	90.928						
17	.442	1.842	92.770						
18	.386	1.610	94.380						
19	.329	1.372	95.752						
20	.299	1.245	96.997						
21	.246	1.025	98.021						
22	.236	.983	99.004						
23	.169	.706	99.710						
24	.069	.290	100.000						

Note: Extraction Method: Principal Component Analysis

Analysis of Rotated Component Matrix: The rotated component matrix helps to determine what the components represent. Here it (Table 4) indicates the following underlying factors influencing the apparel buying behavior of the consumers towards brands.

Table 4: Rotated Component Matrix

Rotated Component Matrix ᵃ							
Statements	Component						
	1	2	3	4	5	6	7
For parties, occasions I prefer to wear designer clothes of foreign brand.	.708	.140	-.064	.082	.012	.103	.087
If a foreign and a domestic brand are priced same, I would prefer the foreign one.	.639	.144	-.129	.015	.259	-.074	-.063
All my friends wear foreign branded clothes, so do I.	.626	-.003	-.209	.198	.152	-.141	.373
Buying foreign branded clothes seems quite prestigious to me.	.623	.033	.184	.186	.127	-.289	-.036
I find the desired colors of clothes while purchasing from foreign brand.	.048	.930	.067	.056	.043	.082	-.012
I find the desired sizes of clothes while purchasing from foreign brand.	.109	.910	.136	.059	-.075	.032	-.092
I feel comfortable to wear foreign branded clothes.	.212	.527	-.153	.364	-.050	-.304	.049
I like the styles of foreign brands for current fashion and trend.	.422	.436	-.046	.235	-.018	-.245	.181
If a foreign brand is not easily available, I would go for the domestic brand.	.081	.106	.821	.154	-.054	.065	-.079
Our Bangali culture influences me to buy domestic branded clothes.	-.382	.016	.711	.090	.060	.064	.063
I am interested for those foreign brands who advertised in media.	.218	.219	.353	.757	.056	.085	.019
I follow the clothes of international celebrities.	.186	.306	.266	.736	-.019	.071	-.047
I can easily find the foreign brand outlets at everywhere.	.502	.290	.208	-.550	.024	-.028	.093
Salesmanship and courtesy of local brand show room are in satisfactory level.	.015	-.117	.125	-.231	.719	.067	-.122
Facility for use of credit card is available in local brand show room.	-.033	.009	.313	.261	.600	.060	.253
Offers and discounts are less in local clothes than foreign one.	.348	.090	-.285	.142	.570	-.149	.043
The price of local branded clothes is much lower than foreign branded clothes.	.390	.025	-.325	-.043	.556	-.091	-.072
I consider the quality of domestic brand clothes while purchasing.	-.249	.420	.061	-.350	-.405	-.020	-.012
Our domestic brand should be more dominant.	-.220	.134	.069	.023	-.204	.716	.030
I love the fusions on dress.	.442	-.153	-.137	.100	.030	.305	-.069
I think our local producers are capable to serve our demand.	-.240	-.048	.301	.086	.203	.683	.095
I give preference of which country's brand during purchase foreign branded clothes.	.035	.176	.195	.078	-.183	.010	.804
I consider where a cloth is manufactured when purchasing it.	.140	-.200	-.150	-.102	.114	.031	.772
Buying foreign branded clothes will have an adverse impact on our economy.	-.120	-.057	-.291	-.197	.276	.328	.303

Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 16 iterations

V. Discussions

This study included those who buy branded clothes. Most of the time respondents (45.5%) purchase branded clothes. About 43% occasionally buy while another 11.5% buy always branded clothes. Among these respondents, some purchase the domestic brand or some foreign brand. This study is to determine the factors which affect consumers during purchase to choose foreign or local brand apparels. Family income plays a role behind choosing a brand.

After analyzing, this can be said that people who are in the age group of young adult ranging 26-39 years are more aware of branded clothes. Besides this service holder (50.5%) give more affords in buying branded clothes.

Table 5: Mean Value of Seven Factors

| Factors	Components with mean score $\bar{x} = (\Sigma\, xi\,)/n$ (obtained from % of Responses in 5 Point Likert Scale processed by SPSS 21)	Factors Name	Mean Value	Average of Seven Factors
Factor 1	a. For parties, occasions I prefer to wear designer clothes of foreign brand.(2.41) b. If a foreign and a domestic brand are priced same, I would prefer the foreign one.(2.65) c. All my friends wear foreign branded clothes, so do I.(3.58) d. Buying foreign branded clothes seems quite prestigious to me.(3.12) e. I can easily find the foreign brand outlets at everywhere.(3.36) f. I love the fusions on dress.(2.07)	Willingness of buying foreign brands	2.86	2.48
Factor 2	a. I find the desired colors of clothes while purchasing from foreign brand.(2.41) b. I find the desired sizes of clothes while purchasing from foreign brand.(2.48) c. I feel comfortable to wear foreign branded clothes.(2.37) d. I like the styles of foreign brands for current fashion and trend.(2.38) e. I consider the quality of domestic brand clothes while purchasing.(1.67)	Brand Performance	2.26	
Factor 3	a. If a foreign brand is not easily available, I would go for the domestic brand.(2.30) b. Our Bangali culture influences me to buy domestic branded clothes.(2.16)	Country Ethnocentrism	2.23	
Factor 4	c. I am interested for those foreign brands who advertised in media.(3.16) d. I follow the clothes of international celebrities.(3.15)	External Influences	3.16	
Factor 5	a. Salesmanship and courtesy of local brand show room are in satisfactory level.(2.37) b. Facility for use of credit card is available in local brand show room.(2.33) c. Offers and discounts are less in local clothes than foreign one.(2.93) d. The price of local branded clothes is much lower than foreign branded clothes.(3.03)	Sales promotional stimuli	2.66	
Factor 6	a. Our domestic brand should be more dominant.(1.77) b. I think our local producers are capable to serve our demand.(2.51) c. Buying foreign branded clothes will have an adverse impact on our economy.(2.11)	Consumer's evaluation	2.13	
Factor 7	a. I give preference of which country's brand during purchase foreign branded clothes.(2.18) b. I consider where a cloth is manufactured when purchasing it.(1.92)	Impression of Brand	2.05	

Overall View of Seven Factors
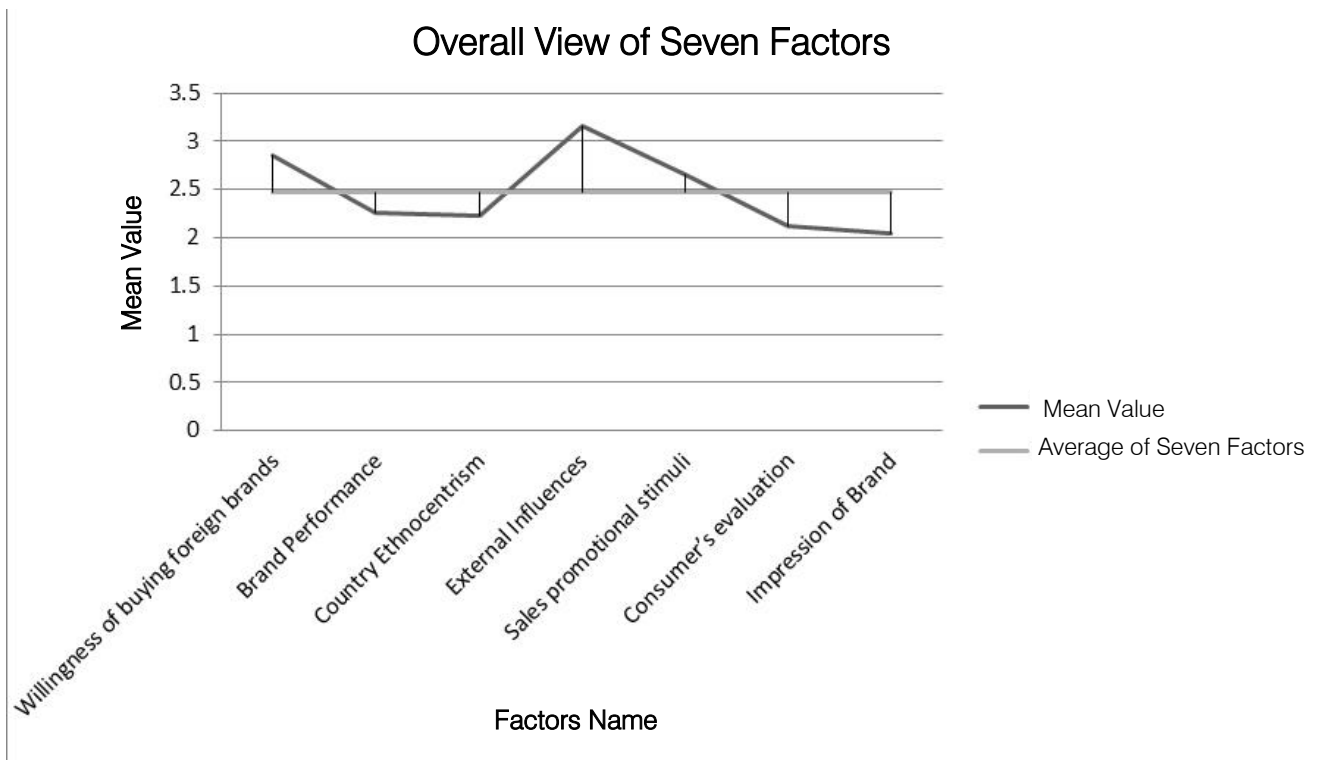
Figure 1: Overall view of seven factors

From the above Table 5and Figure 1 it can be noticed that according to the respondents, the willingness of buying foreign branded clothes is too much intense (2.86 > 2.48). Because of globalization consumers get more chance for exploring and can shop internationally via online.

Retailer of foreign branded clothes carries a deep assortment of products in size, colors and the style which give better performance in comfort and quality so that many respondents agreed to buy also foreign branded clothes. Therefore, factor 2 (2.26) mean value is comparatively closer than the overall mean.

But there is also one target group of respondents who are influenced to buy domestic branded apparels because own culture but somehow this is not so ethnocentric that a consumer will not purchase another. This third factor level of ethnocentrism is clear from the mean difference from the overall mean value (2.23<2.48).

The social, print and electric media provide impact in mind during the purchase of clothes. Moreover, people are aware of fashion and current trend. Though some follow international celebrities, respondents have their style. Thus the result of external influences is mixed with different response and shows a high mean value than the overall mean value (3.16>2.48).

The consumer-oriented promotion tools aim at increasing the sales to existing consumers, and to attract new customers to the brands so that the consumer can take the benefit of promotion tools either from the manufactures or the dealer, or from both

(Yasmin, 2016). Having these strategies on mind some retailers of our local brand are doing well to attract local consumers and this is shown in the result as the mean value (2.66) of the fifth factor is much higher than overall mean. They are offering many offers and discounts as well as. Moreover the services are now satisfactory level such as salesmanship, credit card. But to survive in the globalized market, local producers need to be more strategic and competitive in pricing.

The mean value (2.13) of the sixth factor is lower than the overall mean (2.48). This evaluation reveals that consumers know that local producers may not fulfill and serve their all demands for now, but they want their brands should be dominant. They also want to shift their purchasing pattern if the local producers can modify the designs and production pattern to grab more market share compare to foreign market.

The findings indicate the reason for lowest mean (2.05) of the last factor is consumers hold stereotyped images of countries and that these images affect their perceptions. They prefer the manufacturing country label while buying apparels.

VI. Conclusions

This study accomplishes a summary that consumer grasps the clothes with the reflection of its reach, quality, price, and the promotional tools. The consumers will understand the differences between brands to other alternatives and then take a decision whether to purchase or not. This study recapitulates the factors affecting branded apparel buying due to know the consumer demand which will help producers to

develop and design apparels. Besides this, consumers will also understand their clothing consumption behavior. Researchers must make sure to examine consumer behavior and decision-making processes in detail across different settings, locations, people, and time which may help each stakeholder like consumer, producer and even government. This study was for DMP city only, so there has a lot of scopes to do further research for another.

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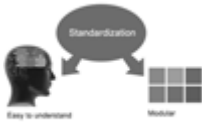
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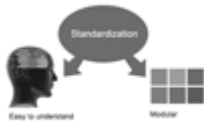
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Techniques for writing a good quality management and business research paper:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Informal Guidelines of Research Paper Writing

Key points to remember:

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

Final points:

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

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

The discussion section:

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

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

General style:

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

To make a paper clear: Adhere to recommended page limits.

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

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

Title page:

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

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

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

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

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

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

Methods:

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

Approach:

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

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

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

Results:

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

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

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

Content:

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

What to stay away from:

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

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

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

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

o You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
o Give details of all of your remarks as much as possible, focusing on mechanisms.
o Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
o One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
o Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

The Administration Rules

Administration Rules to Be Strictly Followed before Submitting Your Research Paper to Global Journals Inc.

Please read the following rules and regulations carefully before submitting your research paper to Global Journals Inc. to avoid rejection.

Segment draft and final research paper: You have to strictly follow the template of a research paper, failing which your paper may get rejected. You are expected to write each part of the paper wholly on your own. The peer reviewers need to identify your own perspective of the concepts in your own terms. Please do not extract straight from any other source, and do not rephrase someone else's analysis. Do not allow anyone else to proofread your manuscript.

Written material: You may discuss this with your guides and key sources. Do not copy anyone else's paper, even if this is only imitation, otherwise it will be rejected on the grounds of plagiarism, which is illegal. Various methods to avoid plagiarism are strictly applied by us to every paper, and, if found guilty, you may be blacklisted, which could affect your career adversely. To guard yourself and others from possible illegal use, please do not permit anyone to use or even read your paper and file.

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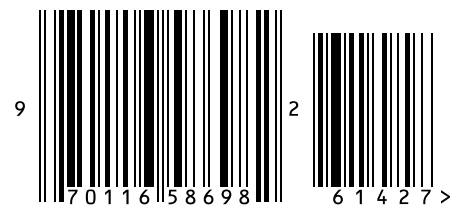| Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details 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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