

# GLOBAL JOURNAL

OF MANAGEMENT AND BUSINESS RESEARCH: E

## Marketing



Status of Online Shoppers

Tools for Micro- Enterprises

Highlights

Management in AL Rajihiislamic

Perception of Digital Marketing

Discovering Thoughts, Inventing Future

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## The Impact of Social Media on Consumer Behavior

By Achyut Awasthi

*Abstract-* Consumers on social media nowadays have become very fragmented in terms of decision making, over the last few years social media has totally changed the way how people shop online and how they react to different kinds of ads and promotional offers if we see the statistics on how people use the media there are more than 5,00,000 pieces of content is shared on Facebook every day, more than million search queries are made on google, and subsequently YouTube has a that many hours of video which even we cannot watch in our whole life, so social media has come a long way and how we interact with it.

This increasing use of social media has left no choice for brands, but to market themselves on these mediums, subsequently, brands now invest lots of time and money in finding out which media to invest in to create consumer brand perception and influence their buying intention.

*Keywords:* social media, consumer behavior, consumer decision-making process.

*GJMBR-E Classification:* JEL Code: M37



THE IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOR

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# The Impact of Social Media on Consumer Behavior

Achyut Awasthi

**Abstract-** Consumers on social media nowadays a become very fragmented in terms of decision making, over the last few years social media has totally change the way how people shop online and how they react to different kinds of ads and promotional offers if we see the statistics on how people use the media there are more than 5,00,000 pieces of content is shared on Facebook every day, more than million search quires are made on google, and subsequently YouTube has a that many hours of video which even we cannot watch in our whole life, so social media has come a long way and how we interact with it.

This increasing use of social media has left no choice for brands, but to market themselves on these mediums, subsequently, brands now invest lots of time and money in finding out which media to invest in to create consumer brand perception and influence their buying intention. Brands keep on trying new ways to penetrate into minds using social media and keep on playing with our minds. in the current scenario, brands don't have the option of whether to use social media or not but, the question is how well they use it?

**Keywords:** social media, consumer behavior, consumer decision-making process.

## Highlights

- Social media has become a major influencer these days on consumer decision making.
- Word of mouth has changed to a world of mouth.
- How consumers are affected by their Digital Social environment.

## I. INTRODUCTION

Social media is the new way how brands are interacting with potential and current customers, as social media has given the liberty to brands to maintain two-way communication and understand the needs and wants of the people and, then, serve them with tailor-made products which can change the way of life. Now consumers don't depend on the details which are provided by brands, with the mass use of social media consumers have developed new ways to gather and discuss about brand and it's product with their peers and also with focus groups, the information that they get from these groups and their peers, gives shapes to the consumer decision making, so now brands have no other option but to stay true towards its consumers and provide with the platforms on which they can discuss about it ex: Flipkart, Amazon, yelp have provided the consumers on which they can interact amongst themselves and then make purchase. We are

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currently in the midst of the Digital media revolution. The decision-making process has five stages Need recognition, information search, alternative evaluation, purchase, post-purchase behavior. Consumers now a days have become more dynamic and rational, consumers are no more affected by just a TV ad or a banner ad they won't make the purchase until it adds value to their life and make it better. In the current digital age, brands have only a way to demonstrate the product, and it is Digital Media. This paper shows Social and Digital media is influencing the purchase decisions of consumers and how much it is affected by peer recommendations.

## II. DECISION-MAKING CYCLE

- **Need Recognition:** It occurs whenever the consumer recognizes the difference between his current stage and the desired stage of the level. Nowadays, people are very much concerned about how they are seen by the world this is called "Social Identity" this is the reason why social media content motivates consumers for new needs.
- **Information Search:** After discovering the need consumers then moves forward to information gathering where he discovers about different products and the discuss it with its's peers or in a focus group (Quora), reads consumer reviews on Google, Amazon, and other websites, and then sees how these products can make my life better, the products which are more visible to him, now after the influence of Internet, is the most commonly used source of information search, which had brought the biggest revolution in the consumer searching process, and when the consumer sees that same product on social media, for which he was searching on web, he might get influenced and intend to buy it.
- **Alternative Evaluation:** After all the information is collected about different alternatives then it's time to asses each one of them on different ground ex: when buying a Car, is tested on different grounds such as Mileage, comfort quality, performance even the resale value is also considered when making a purchase decision. Once the evaluation is completed, and the best product is discovered, we then move ahead with the purchase.
- **Purchase:** After analyzing different options and comparing it with other alternatives, the purchase

decision is made it's the main decision in this cycle it may be influenced by many factors such as modes of payment available, location of the shop, etc.

- *Post-Purchase:* Now after the purchase is made consumer evaluates the performance of that product on different scales and compare that product with the products that his peers own, if products give the feeling of satisfaction this

persuades a consumer to repeat the process and will suggest others also to buy it. Satisfaction and dissatisfaction also affected by how the consumer was feeling throughout the cycle, i.e., how hard the product was to find, how the reviews were, how many people recommend it, and untimely how was the in store experience, it all is taken into account when satisfaction from the product is measured.



### III. THE PROCESS OF DECISION MAKING

The Consumer is overloaded with many choices daily and to cope up with the increasing amount of knowledge overload. They, therefore, have developed certain habits, which are shortcuts for creating the decision-making process easier. During this process, brands are the better shortcut: they facilitate many purchase decisions and offer reassurance as they connect with current and future decision experiences. Hence brands play a crucial role within the consumer decision-making process.

Hierarchy of Effects (HOE) model in communication and advertising. Rather than describing the series of steps that a consumer undergoes while making an acquisition decision, these models explain the mental stage of a consumer. HOE refers to the order within which consumer perceive and process the knowledge which they gained through advertising; this suggests that consumer first attains awareness and knowledge a few products and therefore the develops positive or negative feelings towards for and eventually acts in buying or rejecting the merchandise.

### IV. SOCIAL MEDIA

Increasing focus of development on a worldwide level and use of tech in marketing, and promotion have changed the way within which brands interact with consumers, studies have shown that technology plays a crucial role in expanding and growing the buyer base and building the marketing strategies. At the identical time advertising has started

that specializes in psychological, emotional, and social factors influencing consumer behavior. As a result, the businesses have to take a look at the four essential C's of Social media marketing: Creating, Content, Connecting, and Culture these four aspects should be looked at before building any marketing strategy as these items have a very high impact on the consumer decision-making process. Social media is seen as a gaggle of internet-based applications that are built on the ideological and technological foundation of web 2.0 and allowed the creation and exchange of user-generated content. The term Social networking is commonly used interchangeably with Social media. However, both of them are different because social media allows participants to unite by sharing personal information. Social Media has five distinct types: Social Networking, Social News, Social Media, Blogs, and Micro blogs. And every form of media has differing kinds of impact on consumer because the type and format of content is different, studies have shown that 79% of individuals tend to believe video-based content and only remember the visual of that product if it's present to them in a picture format, and also it's proven that by 2018 videos will account for 2/3 of consumers usage.

Companies have access to several kinds of technology which helps in enhancing consumer interest, expand brand recognition and helps in marketing, the studies have shown that use of social media is going to be a trend for marketing purposes, instead of using short-term marketing, now companies are integrating social media mechanics to make a long-term relationship with consumers.

Social Media websites became the middle of knowledge distribution of products and marketing of the products; Social Media provides a chance to use Word of mouth marketing effectively to the broader audience, supporting the buyer to consumer communications and advancing brand awareness through a large-scale social network.

Social Media are often defined as consumer-generated media, created and utilized by users consumers out to sharing information with others regarding any topic of interest (Kholi, Suri, & Kapoor, 2014) By 2019 the world social media audience is to be around 3.78 billion people when measuring social media as a marketing tool, many of us include both web and mobile-based media to specialize in the way how people share, co-create, discuss and modify user-generated content, this is often speculated to be the biggest shift within the way how companies market themselves because now companies are hoping on consumers over ever before.

Unlike print or television advertising, social media isn't an advertising platform; companies are often challenged with determining how consumers' information and engagement impact the branding process. Positive comments on social media, venues can have a positive impact, but negative comments may also be an element of the brand dialogue and will not be controlled by the businesses using social media for marketing, at the identical time, consumer participation within the discussion and exchanges that influence the branding process.

Facebook is taken into account to be the chalice of marketers due to its specializing in the mixing of advertising into the participant's social content. Within the Facebook the advertisers present their information about specific product or brand and consumers show their support by Liking, commenting, or sharing the content, Social Media includes a significant impact on how marketers design their strategic approach, how they deliver brand info and the way they scale advertising.

Facebook has provided a brand new way of how brand-related content gets shared with consumers by generating content that's useful for consumers, due to this type of shift within the marketing format through which how consumers engage and share products amongst their peers, the web has become a vital a part of marketing, consumers are now happy to share content that reflects their brand preferences. The more consumers are engaged during this process, they're more likely to encourage others to follow the identical, In understanding the role of social media in marketing, it's important to grasp their desire to make consumer engagement, and therefore the impact of social Marketing on influencing the buyer purchase deciding.

## V. INFLUENCE OF SOCIAL MEDIA ON BRANDING

With the increasing influence of Social Media on branding Brand Loyalty has become a increasing focus of companies, The Instagram has emerged as a brand new platform for users to precise their view on brands by sharing pictures and videos of their favorite products and types online, Instagram has over 500 Million + active users daily, As a results of this advertisers now see Instagram and other media platforms because the most user full tech to market their brand.

Companies also see Facebook as the way to market their brand and gain brand awareness, although all the advertising in social media doesn't yield a positive result, Social Media based advertising is typically seen as an unwanted element by the consumers, the businesses must focus more on how their content is perceived by the patron on social media. Studies have shown that when starting a brand-new social media campaign and wish to try to do a detailed Audit of content and attention on the brand community.

When creating a Social Media identity for your brand, the Brand based communities play a vital role because these communities have a deep understanding of how these social media works. Brand communities are made from individuals, who are the advocates of the brand on a social platform; they assist brands in introducing a brand-new product.

The important feature of media platforms is that they develop social interactions and build engaging content, the content should be able to encourage individuals to interact the content, Ex: when a brand uploads any form of content on any media then the consumers are asked to love, Share, and treat a specific post by which the consumers show their loyalty towards brands, and these simple tasks help consumers to interact with the brands on social media which help brands to see their brand power on social media, Effective measuring of Consumer Interaction in social media content is a vital a part of Social Media marketing strategy. Social media has ultimately changed the way how consumers communicate with brands.

## VI. BUYING INTENTIONS AND BRAND AWARENESS

The increasing influence of social media has marked a serious shift within the way how brands were pursuing brand awareness and were making relationships with consumers; brands are now viewed as an ongoing human process, Studies have made clear that increasing awareness of the social nature of brand names and therefore the importance of brand relationships in creating value and supporting consumer higher cognitive process.

Accomplished companies know that numerous tasks to try to do in a very day and higher cognitive process is one in all the important tasks therein process, and social media contains a big impact on how they perceive different brands at the time of creating purchase decision, Consumers have a predesigned mechanisms for taking purchase decision, when deciding what product to shop for, the patron first gather information about this brand/ product on different media platforms, so develop a positive or negative impact on the merchandise and, at last, lead to buying or not buying it.

Consumers decide within the first few seconds of viewing a product whether to shop for it or not, supported the impression of the brand. If the patron doesn't have a positive experience with the brand, he won't be moving further within the higher cognitive process. Because the foremost important thing within the buying higher cognitive process is that the BRAND and if the impression of the brand isn't good within the mind of the patron, he's not gone but the merchandise regardless of what quantity spend within the marketing its vainly.

As the consumer moves further within the decision-making process, evaluation and competitor strategy acquire play. For Example: if a consumer is looking to shop for a flagship smartphone then he may rule out some brands immediately supported his or a number of his peer experience or due to the brand image so when consumer travel to the subsequent level where brand perception isn't into play and that they may shape their decision supported perceptions that are influenced by social media, including consumer needs, values, interest, or is also influenced by the peers. Decisions don't seem to be always as simple as selecting a product or not; often consumer finds themselves seeking an improved way of evaluating a product and appearance to social media platforms for brand clues.

## VII. SOCIAL MEDIA STRATEGY

The Social Media has provided companies a cheap way of engaging with the consumers for creating responsive and fascinating content which is linked to different social networks; This has led to major investments in marketing in social media that exceeds over \$6.7 billion a year in marketing investments.

When this level of investments is made in any field then, companies must make sure that their social media campaigns are yielding the simplest out of the platform, this has led to branded social media campaigns that are reflective on the fact that about 78% marketers believe that social media is a vital and pervasive element in marketing initiatives branded social media campaigns provide a further encouragement ongoing interaction between consumers and brand

which helps in enriching the brand image and encourage consumers to interact with brands content online.

User-generated content is one in all the dynamic and emerging approaches utilized by companies to boost their interactions with consumers and advance brand knowledge. This can be supported a growing view of the role that social media plays within the personal lives of consumers, including the idea that customers use social media as a way of making or building social capital and of making their sense of wellness through the psychosocial elements of the social media tools. Recognizing this connection can play a vital role in developing the content and shaping the connection between the patron and therefore the company

Researchers have maintained that while user-generated content can help to secure consumer behaviors in relevance to the second stage of product decision-making, firm-created social media content contains a greater overall effect on a brand image.

## VIII. CONCLUSION

From the discussion above, it's proven that social media has become one of the strongest sources of reference utilized by consumers within the decision-making processes. The availability of data related to any purchase decision cannot be denied. The advanced level of technology and enhancement made by digital companies in ensuring users are connected to the web 24/7 has also contributed to the high usage of social media as some extent of reference. The foremost important reason why social media is more asked for compared to other means is that the first-hand information provided by other users. this is a valuable tool in supporting consumer engagement The changing technological era has led to increased activity in social network platforms like Facebook, YouTube and Twitter, all of which have created mechanisms through which consumers can develop rapport and make interactions with brand-specific content. An emerging strategic focus is on the use of user-generated content, content that's created by consumers in response to specific brands or brand requests and influences the perceptions of other consumers. Brands will keep on looking at the new ways and technologies of how they can shape consumer behaviors.

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# Implementing Customer Relationship Management in AL Rajhi Islamic Bank: Reality & Perspectives

By Medjedel Elkhansa & Abu Bakar Abdul Hamid

*Abstract- Purpose:* This study investigates the implementation of customer relationship management in AL Rajhi Islamic banks. The study postulates that customer relationship management has succeeded in AL Rajhibank and that Rajhi bank is adopting a customer-centric view as culture, and finally that customer relationship management enhance customer loyalty in Al Rajhibank.

*Design:* The author developed a qualitative approach using a single case study. The data was obtained through secondary data and semi-structured interviews from Rajhi bank.

*Findings:* The findings displayed that ALRajhi bank is using technological tools to obtain customers' inputs. These tools are concerned with CRM technologies such as Temenos, innovation center, and call centers. Also, when sufficient information is obtained, customer loyalty programs are designed to enhance it, especially profitable customers.

*Keywords:* CRM, islamic banks, customer loyalty.

*GJMBR-E Classification:* JEL Code: M39



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**Originality and Value:** The study enriches the Islamic banking literature on CRM implementation, as only a few studies discussed it, especially in Middle East countries. It also contributes to CRM literature as it investigated how CRM implementations are in financial institutions. The results and implications of this research can be applied to countries similar to Saudi Arabia.

**Keywords:** CRM, islamic banks, customer loyalty.

## I. INTRODUCTION

As the competitive Business environment becomes more fierce and turbulent, providing excellent good quality products or services is no longer sufficient, we also need and above all to keep loyal customers who will contribute long-term profit to organizations Tseng (, 2007). Thus, competition had shifted in the last couple of decades to a focus on inventing new ways of providing value to customers. One of the consequences of this trend has been the emergence of Customer Relationship Management (CRM), which evolved into a topic of significant importance among academics and practitioners in marketing.

CRM can be defined as "an ongoing process, which provides seamless integration of every area of business that touches the customer, for building and maintaining a profit-maximizing portfolio of customer relationship (Sinisalo, Salo, Leppäniemi, & Karjaluoto, 2005). However, in practice, it is estimated that nearly

70% of CRM schemes result in either losses or no bottom-line improvement (Gartner, 2003).

The above statistics demonstrate that not so much has been achieved from the implementation of CRM initiatives within the last decade. Various CRM projects are still unable to deliver their anticipated results (Frow, Payne, Wilkinson, & Young, 2011). Also, a recent study by Merkle (2013), a marketing performance agency, found that 80% of all CRM implementations had failed.

The most common reasons for failure are the "people factors" (Williams, 2016); the problem is how to empower front-line personnel whose interaction can lead to customer satisfaction and loyalty. Companies concerned with how to push towards values and attitudes more than operational efficiency are so far probably to be successful with CRM (Crockett, 2013).

Nonetheless, many businesses, such as banks, insurance companies, and other service providers, recognize the significance of CRM and how likely it can help them to attract new customers and retain existing ones and boost their lifetime value. CRM is particularly applicable in financial services as the combination of product complexity and intangibility is dominant, which consequently emphasizes the significance of the relationship with the service provider (Bejou, 1995; Berry, 1995; Crosby, 2002; Dibb & Meadows, 2004). Moreover, banks are facing various challenges regarding how to attract new customers and retain the existing ones. These challenges embrace shifting of customer loyalty, struggle in synchronizing demand and supply, directing the performance quality of interpersonal interaction (Mishra, 2011).

Therefore the current research tends to understand CRM implementations in the Islamic bank's context. We choose Islamic banks in particular because there is a lack of research in the field of CRM in Islamic banks. In particular, In order to implement a CRM strategy, organizations usually have much information about the customer, but that information exists within isolated systems. One of the significant challenges that organizations face today is understanding the need to integrate the applications in order to be able to gather all the available information related to the customer (Mendoza, Marius, Pérez, & Grimán, 2007). Therefore, gathering customer information is considered to be a

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crucial element in CRM processes. Buyers and sellers need to obtain sufficient information about each other, and these information enable them to identify and evaluate other market offerings. These are the means where relationships are established and developed in-time and of reliable nature.

In contrast, poorly timed, unclear, and prejudiced information can mislead the decision-making process, leading to the misuse of resources. Service providers should not manipulate information flows for their interests and against those of the customer or other stakeholders (Frow, Payne, Wilkinson, & Young, 2011). In the Islamic banking context, it is vital for Islamic banks (IBs) to attract customers as much as they can to gain customer loyalty, as that will enable them to compete with conventional banks. They should do so by providing excellent quality services as an alternative for interest-based products (Kamal & Naser, 1997). However, many obstacles obstruct the growth of Islamic banks; for instance, Kamarulzaman & Madun (2013) denoted that the marketing of Islamic products is not encouraging. The main problem is that the information regarding the Islamic banking products is inadequate and not appropriate to persuade the customers.

In Islam, it is essential to provide accurate information about Islamic products to customers in order to make their decisions. The reason behind the failure of Islamic marketing products is that banks' employees are not knowledgeable about several Islamic products. Akbar, Shah, & Kalmadi's (2012) study revealed that not sufficient marketing has yet been done by banks to build awareness about Islamic products. We can conclude from previous studies that generally, the marketing efforts of Islamic banks are not encouraging, especially regarding information about Islamic products and how to share this information with customers. Besides, very few studies investigated CRM phenomenon in the Islamic banking context (Taha Ahmed 2016). Kura (2016) stated that little is known about the implementations of CRM in Islamic banks. Kurniati, Hamid (2015) called for further researches on how long the customer is committed to Islamic banks. Therefore the current research tends to fill in the gap by investigating CRM implementations in Islamic banks. We tend to understand how CRM is implemented in Islamic banks?

Moreover, whether Islamic banks are using tools that support a customer-centric view as a culture? Finally, if they succeeded in implementing CRM, how this can affect customer loyalty? The current research adopted a case study in one of the largest and leading Islamic banks worldwide (ALRajhi Bank). ALRajhi Islamic bank is also considered as No1 retail bank in the Middle East, the Bank continued to grow and fortify its position as the world's largest Islamic Bank. Group net income for the current year increased to SAR 10,297 Million from

SAR 9,121 Million in 2017, which means an annual growth rate of 11.42%(AL Rajhi Annual Report 2018). In 2019, their vision was " to continue to provide new innovative services and products to the Bank's customers in order to meet their expectations and to enhance their experiences (Al Rajhi Annual Report 2018). Therefore, AL Rajhi Islamic bank was the appropriate case for answering research questions and achieving research objectives. This study aims to investigate different CRM implementations in AL Rajhi Islamic bank; to examine whether AL Rajhi Islamic bank is adopting a customer-centric view as culture; to examine how CRM implementations contribute to enhancing customer loyalty. Eventually, the current research will contribute to CRM implementation literature as well as the present reality of the Islamic banking sector through enriching our knowledge regarding the implementation of CRM in Islamic banks.

## II. LITERATURE REVIEW

### a) CRM Implementations

Successful CRM implementation requires attention to four crucial areas: strategy, people, processes, and technology (Crosby, 2002; Sin, Tse, & Yim, 2005). CRM implementation improves an organization's ability to produce profits. Organizations that implement CRM produce revenue that exceeds the additional costs. As a result, CRM allows organizations to provide higher-quality products and services, even though at higher costs. The higher quality of their products and services permits these organizations to obtain a revenue differential that overcomes the higher costs of CRM applications (Krasnikov, Jayachandran, & Kumar, 2009). McKenzie Ray (2001) articulated that CRM entails integrating business processes, information, and technologies in order to create a great value chain. Additionally, Kim et al. (2003) extended this view by conceptualizing a model of CRM effectiveness that contains four customer-centric perspectives: customer knowledge, interaction, value, and satisfaction. Their main idea was that CRM includes meeting customers' unique desires through managing business interactions, and this can be achieved by integrating business processes and technology in order to enhance relationships with customers.

Other researchers discussed how CRM influences organizational performance. For instance, a study by Fan & Ku (2010) determined how shared knowledge between members of travel companies' collaboration influences CRM profitability. They emphasized the role of knowledge sharing between organizations as a crucial factor to enhance CRM profitability, and their findings showed that the environment has a significant effect on encouraging employees to share knowledge within an organization. Nevertheless, this study does not address the

motivation factor which leads employees to share knowledge between airlines and travel agents. Payne & Frow (2005) proposed a cross-functional process-oriented CRM framework where companies realized programs of the business strategy in alignment with the customer strategy to create value for customer and company. As a result, the value co-creation process maximizes the lifetime value of profitable customers. Moreover, Saifullah Hassan et al. (2015) concluded that CRM contributes to increasing the market share, it improves productivity, superior employee's morale, and it enhances the in-depth customer knowledge. It also achieve shigher customer satisfaction and customer loyalty by enabling companies to obtain a clear vision about their customers, what their needs are, and what will make them more satisfied.

Torggler (2008) stated that CRM systems support a broad range of functionality, which is continuously expanded by the developers to support customer-related processes; they examined the actual implementation of CRM systems and the usage of the various functionalities in the areas of collaborative, operational and analytical CRM. The research outcomes display that not all initiatives at present use CRM systems in day-to-day business. This is because there is a lack of a holistic CRM strategy; most companies only implemented an information system without considering other aspects such as the company's processes, culture, and acceptance for such systems. Reinartz, Krafft, & Hoyer (2004) conceptualized a model for CRM process implementation. Based on a strategic view, CRM has three different stages of the relationship: initiation, maintenance, and termination. The main contribution of this research advocated that the implementation of the CRM process in the relationship maintenance stage would enhance business performance. In order to achieve customer loyalty and sales growth, Nyadzayo & Khajehzadeh (2016) examined the mediating role of CRM quality on service evaluation variables (service quality, customer satisfaction, and customer value) on customer loyalty. They found that while customer loyalty is affected by service quality, customer satisfaction, and customer value, these relationships are additionally strengthened when customers perceive higher CRM quality.

Yim et al. (2004) suggested that CRM relies on four key dimensions, namely:

- 1) Focusing on key customers where customer-focused structure, culture, policy, and reward system should infuse any firm that attempts to implement CRM (Ryals & Knox, 2001).
- 2) Organizing around CRM, which means in order to implement CRM successfully, there is a necessity to an organization-wide commitment of resources, with intensive efforts by all organizational tasks to continually deliver a stream of value-rich actions and customer (Grönroos, 1996).

- 3) Managing Knowledge which is intensely related to knowledge management, successful CRM is established on efficiently transforming customer information to customer knowledge. (4) CRM-Based Technology where most of CRM applications take advantage of technology innovations to collect and analyze data on customer patterns, improve prediction models, in time and effective customized communications, and proficiently deliver personalized value offerings to customers (Kevork & Vrechopoulos, 2004).

A recent study by Thakur & Workman (2016) has provided the customer portfolio management (CPM) approach, which examines how an organization can describe the value of customers and segment these customers into portfolios. This enables organizations to better understand the relative significance of each customer to the organization's total profit. From a customer perspective, this understanding will help organization to gain valuable customers and create additional value with these customers through relationship development.

#### b) *Customer Loyalty*

Organizations that attempt to form strong customer bonds need to attend to some different considerations. Interacting with customers, developing loyalty programs, personalizing marketing, and creating institutional ties are four crucial marketing activities that organizations are using to build customer loyalty. Company personnel can create strong bonds with customers by individualizing and personalizing relationships (Johnson & Ross, 2014; Lindgreen, Palmer, Vanhamme, & Wouters, 2006; Neu, Gonzalez, & Pass, 2011; Plakoyiannaki & Tzokas, 2002).

Not surprisingly enough, the right technology is an increasingly essential ingredient for this purpose. Organizations are using e-mail, Web sites, call centers, sales force automation, and database software to foster continuous contact with customers (Chen & Popovich, 2003; Gray & Jongbok, 2001; Zineldin, 2005; Fan & Ku, 2010). Companies need to understand which customers are profitable and calculate each customer's lifetime value.

They must also determine how to increase the value of the customer base. Losing profitable customers can negatively affect a firm's profits. The key to retention is customer relationship management (CRM), the process of collecting and analyzing detailed information about customers and controlling all customer touch points to maximize loyalty through increasing the customer value and customer portfolio (Balaji, 2015; Chen & Popovich, 2003; Kotler, 2009). Reichheld (1996) recognized that a 5% growth in customer retention gives rise to an average customer lifetime value of 35% to 95%, which consequently improves organization profitability. Therefore, gaining customer loyalty is a vital



goal of marketing, and various loyalty programs are intended to help in achieving it (Evanschitzky et al., 2012).

### c) *Islamic Banking*

Islamic banking has been a significant part of the investment and finance industries for the last 30-plus years. Despite fierce competition from conventional banks, Islamic institutions have been growing, not only in Islamic countries but also in developed Western economies (Mansour, Abdelhamid, Masood, & Niazi, 2010). Islamic banking has two basic principles: the first one is sharing of profit and loss; the second one is the practice of giving or accepting additional money for money that is borrowed (riba), which is strictly prohibited (Sulaiman Abdullah & Jorjah, 2013). This means that Islamic law vetoes interest charged on credit, regardless of the quantum of the interest (Kamarulzaman & Madun, 2013).

In particular, there are some of the unique characteristics of Islamic banking, which is making it different from conventional banks comprises: first, Islam emphasized the role of justice in order to achieve balance between interests of contracting parties. Thus, Riba (usury), Gharar (risk or uncertainty), and the financing for unlawful sectors (such as weapons, drugs, alcohol, and pork) are strictly prohibited (Beck, Demirgüçkunt, & Merrouche, 2013).

Second, the Islamic banking system is characterized by ethical and moral norms of the Islamic law (Khan & Shahid, 2008; Siddiqi, 2006). Third, in Islamic transactions, the lender should share the risk of the project with the borrower because it is postulated that neither the borrower nor the lender has control of the success or failure of a venture. This is the main difference between Islamic banks and conventional ones. Fourth, the profit-and-loss sharing (PLS) paradigm is primarily based on the Mudarabah (profit-sharing) and Musharakah (joint venture) concepts of Islamic contracts.

Based on the PLS paradigm, the assets and accountabilities of Islamic banks are combined in which way that borrowers share profits and losses with the banks, consequently profits and losses are shared with the depositors (Beng Soon Chong, 2009). In order for banks and their clients to comply with Sharia (Islamic Law), over the past decades, specific products have been developed that avoid the concept of interest and imply a certain degree of risk-sharing. There are many studies in Islamic banking literature regarding implementation of Islamic concepts, theories and financial performance of Islamic banks and these are beyond the scope of this research, the primary concern of the current research is the implementation of CRM in Islamic banks. Thus the next section discusses some of the marketing aspects implemented in Islamic banks around the world.

### d) *Marketing in Islamic Banking context*

There are many studies about Islamic banking around the world; some of them focus on the main criteria in customer selection of IBs, where others compared IBs with conventional banks in the context of service quality, customer satisfaction, and customer loyalty. For example, in Malaysia, researchers such as Dusuki & Abdullah (2007) examined the main factors that motivate customers to deal with Islamic banks. They found that customer satisfaction frequently influenced the quality of services provided by Islamic banks. Some of the service quality aspects like dealing with customers in courtesy and respect manner; how employees are treating customers in order to gain their trust, effectiveness in conducting any transaction; and employees' knowledge ability regarding Islamic bank's products and services. In the same line, Haque, Osman, & Ismail's (2009) findings indicated that customer satisfaction has a positive influence on the performance of Islamic banks in Malaysia. Additionally, there is a significant relationship between customers' perceptions about IB and service quality, social and religious perspective, and availability of services.

Furthermore, Mansour et al. (2010) confirmed that the Islamic nature of the bank is placed second after the criterion of "low services charges" as the top customers' criteria in UK IBs, this stressed the importance of religious orientation. In a similar study by Amin, Isa, & Fontaine (2013), they examined customer satisfaction and its effect on image, trust, and loyalty of Muslim and non-Muslim customers in the context of the Malaysian Islamic bank's industry. The findings show that both Muslim and non-Muslim customers are satisfied, have trust in, and are loyal to Islamic banks. They also recommend that Muslim customers create relationships with Islamic banks because they trust that Islamic banks are Shariah-compliant. Hence, offering secure banking products that are entirely following Islamic principles is essential. Previous studies contradicted the findings of Erol & El-Bdour's (1989) study, which stated that religious motives are not supported as being the main important motive.

Similarly, in UAE, Al-Tamimi, Lafi, & Uddin (2009) stated that most UAE customers had chosen Islamic banks rather than conventional banks; nevertheless, customers are not satisfied with the provided products and level of service quality. The main reason behind the selection of IBs was the quality of products, service quality, and religious aspects. Another study in Turkey by Okumuş (2015) reveals that the IBs nowadays are not following the original paradigm of Islamic banking. Moreover, the motivation for the customers to dealing with IBS is "religious belief" rather than "profitability" from financial transactions.

Finally, Turkish IBs are trying to apply practical business strategies in order to improve customers'

extended the discussion by investigating customer perceptions about the Islamic banking practices in the UK. The findings showed that most IBs are not fully operating under the PLS system, and they simply follow the conventional interest-based system with changed names.

Regarding information about Islamic products, this study revealed that not sufficient marketing has yet been done by banks to build awareness about Islamic products. In the same line, Kamarulzaman & Madun (2013) denote that the marketing of the Islamic products is not encouraging. The main problem is that the information regarding the Islamic banking products is inadequate and not appropriate to persuade the customers.

Regarding implementations of CRM in Islamic banks, there are few studies such as Kurniati, Suharyono, Hamid (2015) study which determined that CRM and service quality can straight improve corporate image, value, customer satisfaction, and loyalty. Though corporate image does not directly influence customer satisfaction and loyalty, nevertheless it boosts customer satisfaction and loyalty through value. The researchers describe the results statistically, but they did not interpret how CRM works in Islamic banks.

Another study by Kura (2016), where the direct relationships between CRM dimensions and behavioral intentions were examined. It adopted Sin et al. (2005) CRM framework, which consists of four dimensions, namely: Key customer focus, customer relationship management organization, knowledge management, and technology-based customer relationship management. The findings suggested that CRM is a significant concern in generating positive behavioral intentions in Nigerian Islamic banks. The findings of this research did not display how CRM is applicable in Nigerian Islamic banks and in which way CRM dimensions contribute positively to the behavioral intentions of customers.

Taha (2016) stressed the significance of customer relationship management in Islamic banks and indicated that CRM implementation has a significant impact on bank's customer-based profit performance. Therefore, Islamic bank managers should continuously support the CRM implementations in order to enhance lifetime value based on maintainable relationship and consequently improve Islamic bank competitive capabilities and performance. Moreover, the findings encourage practitioners of Islamic Banks to improve more customized customer relationship practices.

### III. RESEARCH METHODOLOGY

The current study applies the research method outlined to a case study of an Islamic bank (AL Rajhi) as it is considered as the most extensive and successful Islamic bank worldwide. Embracing a case study

approach permitted a detailed understanding of the bank and the issues facing it to be achieved. The case study approach has been extensively used by researchers seeking such an understanding of complex phenomena (Yin, 2003).

The case study in this paper uses a combination of personal observation, interviews, and secondary data (Fletcher et al., 1997). A case study approach was mainly appropriate here because of a detailed understanding of the implementation of CRM as needed. Furthermore, (Yin, 2003 p. 5) discusses that the case study method is suitable when the following conditions are met: The form of the research question is 'how?' and/or 'why?' This condition is met in the research described here, as the issues of concern are around how the approaches of CRM are being implemented in Islamic banks;/How CRM implementations enhance customer loyalty? And so on. Also, behavioural control of events is not obligatory. The present research meets this criterion, as the researchers were not part of the decision-making process within the company being studied. The research emphasizes on contemporary events. Again, there is a good fit with the study described here, as the decisions and actions under discussion had either occurred very shortly before the research intervention or, in some areas, were still not explained at the time of the research. Finally, the rationale for a single case design is likewise well supported in this context. First, the bank was chosen because it is publicly fame worldwide, and its aim to position itself 'at the cutting edge' of a customer-centric view. Yin (2003, pp. 40–2) defines critical cases, extreme or unique cases, and revelatory cases as worthy of documentation and analysis in their own right, as offering opportunities critical for testing theories and models under development, and as situations for observing and analyzing phenomena that are generally inaccessible (Yin, 2003, p. 42).

The data used in the case study were gained from a combination of secondary and primary sources. The secondary data included internal documentation from the bank and a selection of general reports on the bank. Besides secondary data, the authors adopted an interpretive perspective in the study. A total of ten interviews with AL Rajhi bank managers in different branches in Al-Madinah-Al-Monawara, sampling was purposive, the interviews were conducted with senior managers from the bank, and unfortunately, due to time restriction, the researcher was able to interview only three of them.

The interviewees were selected based on their experience and involvement in CRM and related issues. Interviewees were invited to discuss the position of the bank regarding CRM implementation. Interviews were in-depth and semi-structured, and questions were designed to elicit managers' experiences with CRM in Islamic banks (see appendix A). Although an interview

guide was used, this served merely to ensure that the appropriate topics were covered as opposed to overlaying any particular theoretical or conceptual framework on the process. The interviews were conducted in Arabic and subsequently translated in English. Here an interpretive phenomenological approach was adopted in order to embrace interpretations of the attitudes, opinions, and experiences of the bank managers (Yin, 2009).

#### IV. FINDINGS

Al Rajhi Bank (ARB) received its current name in 2006 but was first established in 1957 as an exchange house and converted to a bank under the name ALRajhi Banking Corporation in 1987. It is considered as the second largest Bank in the Saudi Kingdom in terms of assets and the largest Islamic bank in the world. Al Rajhi Bank (ARB) accounted for 16.1% of total assets and 17.3% of total deposits among banks in the Kingdom as of the end of 2018.

The Bank offers its services through diverse channels for the convenience of its customers. These entail both traditional and modern channels, comprising an extensive network of 551 branches, including 157 ladies branches and sections, 5,006 ATMs, and 83,958 POS terminals that span the Kingdom, in addition to online banking and mobile banking services.

Although managing the largest branch network in the Middle East, the Bank likewise operates ten branches in Jordan and two branches in Kuwait while its subsidiary in Malaysia operates 18 branches (ALRajhi Annual Report 2018).

In terms of customer relationships, technology, and digital systems are increasingly used towards providing a superior customer experience, the Bank sets a clear path towards meeting its customer advocacy goals. The bank uses the Net Promoter Score (NPS) very carefully, focusing on whether a customer would recommend the Bank to others. Among banks in the Kingdom, the NPS improved from 14% in 2015 to 42% in 2018.

The bank currently ranks second, up from seventh position in 2015 out of a total of 12 banks in Saudi Arabia. The bank has established an innovation center in order to expand the Customer input in both the design and prioritization of new features and products. The feedback and suggestions from customers have enhanced the bank's ability to increase conversion to digital channels and functionality, continuing to enhance customer experience further.

Moreover, regarding customer loyalty, the MOKAFA'A (reward) program was launched during the year 2018 to reciprocate customer loyalty. This program allows ARB customers to earn points every time they use the Bank's many products and enhanced features.

These points can be redeemed at a range of locations belonging to participating merchants or service providers. The Bank's emphasis on customer-centricity entails "state-of-the-art" customer relationship management tools. During the year 2018, the bank empowered its call center agents with tools that provided a comprehensive 360 view of customer needs, enabling it to act swiftly to fulfill customer requests. The Bank successfully launched a new customer relationship management system, with the 360-degree view of the customer as mentioned previously. This system helps to boost the customer's loyalty and trust by listening and responding to their banking needs. Similarly, the bank uses a predictive complaints system using big data technology to resolve customer issues proactively (AL Rajhi Annual Report 2018).

Also, it observed that return on customers 'during the year increased from (542,644) in 2017 to (728,956) in 2018. In 2019, the bank signed a contract with Temenos, the well-known banking software company, as well as a host of additional digital solutions. This software will allow the bank to introduce new lending products to the market and servicing its growing number of customers more quickly and efficiently (Bridge, 2019). Also, Temenos enables banks to scale their business on-demand, massively reduce operating costs for technology, and reduce time and efforts through continuous innovation quicker and easier integration with complementary providers and businesses.

Besides, regarding primary data, semi-structured interviews with senior managers revealed the following:

*Manager 1:* reported that: "CRM systems are concerned with the IT department in Riyadh (the main branch), CRM software is launched there and distributed to other branches around Saudi Arabia." Moreover, he continued: "yes, absolutely CRM system aims to develop relationship with customers and our loyalty programs are designed to do so, as we emphasize on creating loyal relationship with our customers and to offer them an enriched & more rewarding loyalty services, we launched the "MOKAFA'A" program to earn points through ALRajhi bank products." Finally, he stated that: "the bank policy is to support customer-centric view; this is done by training the employees how to deal properly with the customers. Additionally, the bank always reminds the employees that the customer-centric view is important through weekly meetings, statements that encourage employees to gain customer satisfaction and loyalty. Finally, as managers, we monitor every single detail in the relationship between frontline employees and customers to ensure that they are on the right path."

*Manager 2:* reported that: "as we know recently, AL Rajhi bank signed a contract with Temenos, to acquire

software which enables the bank to deal better with customers, reduce operating costs for technology, and reduce time and efforts through reaching a wide range of customers around the world." He continued by: "that is right, our customized range of financial services which respect the most ethical standards empower our customers to manage their wealth with peace of mind, especially profitable customers. Our loyalty programs are diverse; for instance, regarding affluent customers; the affluent membership comes with a Visa Debit Platinum card, which boasts world-class services and lifestyle benefits, designed to serve them every day personalized banking needs. In order to enhance customer loyalty, our experienced teams of relationship managers are committed to providing a premium level of service, and attention to profitable customers". Finally, he stated that: "our bank is the largest Islamic bank around the world, so in order to survive in the competitive world we need to strongly ensure that the bank is supporting customer-centric culture, one of the main tools for enhancing the relationship with different customers is call center. Our call centers are designed to answer daily and weekly customers' requests, whether it is a request or a complaint, and also to get some information from the customers to ensure that customers are satisfied."

*Manager 3:* reported that: "CRM software is progressively used to offer as superior customer experience; the Bank sets a clear vision to meet its customer encouragement goals."

*He continued by:* "The bank uses surveys to know whether a customer would recommend the bank to others and whether they are satisfied? This helps to know the customers' feedback with the bank services, and this will improve customer loyalty in the long term". Finally, he stated that: "The bank has an innovation center in order to increase the level of customer involvement of new services and products. The feedback and suggestions from customers have improved the bank's ability to enhance adaptation of technology tools, ongoing efforts to enrich the customer experience, and this is an outcome of a customer-centric culture."

## V. DISCUSSION

Our research has three main objectives: first is to investigate different CRM implementations in ALRajhi Islamic bank; second is to examine how CRM implementations contribute to enhancing customer loyalty. Third is to examine whether ALRajhi Islamic bank is adopting customer-centric view as a culture. In this section, we present the main results of our study by comparing them with those found in the literature.

The current study highlights the implementation of CRM is one of the leading Islamic banks around the world (ALRajhi). The analysis of the case study showed

that ALRajhi bank is implementing CRM through using the software Temenos, the banking software company, as well as a host of additional technological solutions. This software allows the bank to announce new lending products to the market and servicing its growing number of customers more quickly and efficiently (Bridge, 2019).

Also, Temenos enables banks to reduce operating costs for technology, and reduce time and efforts through continuous innovation, quicker and easier integration with complementary providers and businesses. The Bank also has a clear path to achieve its customer's goals. The bank uses the Net Promoter Score (NPS) very carefully, focusing on whether a customer would recommend the Bank to others. Among other banks in the Kingdom, the NPS improved from 14% in 2015 to 42% in 2018. This is consistent with the literature, which suggests that CRM implementation increases an organization's ability to produce profits and decrease costs. Firms that implement CRM produce revenues that exceed the additional costs. Also, CRM permits organizations to provide higher-quality products and services, even though at higher costs. The higher quality of their products and services permits these organizations to obtain a revenue differential that overcomes the higher costs of CRM applications (Krasnikov et al., 2009).

Moreover, CRM-Based Technology where most of CRM applications take advantage of technology innovations to collect and analyze data on customer patterns, improves prediction models, in time and effective customized communications, and proficiently deliver personalized value offerings to customers (Kevork & Vrechopoulos, 2004).

Regarding how CRM implementations contribute to enhancing customer loyalty, the analysis of the case study showed that ALRajhi bank provides a customized range of financial services and helps its customers to manage their wealth easily especially profitable customers. In order to enhance customer loyalty, they have experienced teams of relationship managers who are committed to providing a superior level of service and attention to profitable customers.

Also, the MOKAFA'A (reward) program, which was launched during the year 2018, is meant to enhance customer loyalty. This program permits ARB customers to gain points every time they use the Bank's services and enhanced features. These points can be redeemed for various services and advantages. This is consistent with the findings of Nyadzayo & Khajehzadeh (2016), who examined the mediating role of CRM quality on service evaluation variables (service quality, customer satisfaction, and customer value) on customer loyalty. They found that while customer loyalty is affected by service quality, customer satisfaction, and customer value, these relationships are additionally strengthened when customers perceive higher CRM quality.



Moreover, Yim et al. (2004) suggested that CRM relies on focusing on key customers where customer-focused structure, culture, policy, and reward system should infuse any firm that attempts to implement CRM (Ryals & Knox, 2001). Finally, in terms of whether AL Rajhi Islamic bank is adopting a customer-centric view as culture, the analysis of the interviews and case study revealed that the bank had established an innovation center in order to expand the level of customer information in both the design and prioritization of new features and products. The feedback and suggestions from customers have enhanced the bank's ability to increase conversion using technological tools such as CRM to enhance customer experience further. Furthermore, as the three managers stated that the bank policy is to support a customer-centric view; this is done by:

1. Training the employees how to deal appropriately with the customers,
2. Weekly meetings, statements that remind the employees that the customer-centric view is essential.
3. As managers, they monitor every single detail in the relationship between frontline employees and customers to ensure that they are on the right path.
4. Call centers that are designed to answer daily and weekly customers' requests or a complaint and also to get some information from the customers to ensure that customers are satisfied.

This is consistent with Kim et al. (2003) study of CRM effectiveness, which contains four customer-centric perspectives: customer knowledge, interaction, loyalty, and satisfaction. Their main idea was that CRM comprises meeting customers' unique desires through managing business interactions, and this can be achieved by integrating business processes and technology in order to enhance their relationship with customers. Payne & Frow (2005) stressed that CRM is a cross-functional process-oriented where firms realized programs of the business strategy in alignment with the customer strategy to create value for customers and company.

As a result, the lifetime value of a profitable customer is maximized. Moreover, Saifullah Hassan et al. (2015) concluded that CRM aims to enhance the in-depth customer knowledge and also achieves higher customer satisfaction and customer loyalty through enabling companies to obtain clear vision about their customers, what are their needs, and what will make them more satisfied?

#### Conclusion

The current study showed the implementation of CRM in AL Rajhi Islamic banks, and it contributes to CRM implementation literature as well as to pinpoint the present reality of the Islamic banking sector through enriching our knowledge regarding the implementation

of CRM in Islamic banks. The findings showed that AL Rajhi Islamic banks succeed in integrating the applications in order to be able to gather all the available information related to the customer.

Also, the findings displayed that AL Rajhi bank is adopting a customer-centric view as company culture; this is done by reinforcing call centers to better interaction with customers and training the employees on how to deal appropriately with the customers. Also, findings of this study showed that using Temenos as one of CRM software enables banks to reduce operating costs for technology, and reduce time and efforts through continuous innovation, quicker and easier integration with providers and customers. Moreover, the software enables the bank to obtain necessary information about customers in order to serve them better and to achieve customer loyalty in the long term. Finally, the study emphasizes on banks that attempt to form strong customer bonds, and they need to attend to some different considerations such as interacting with customers, developing loyalty programs, personalizing marketing, and creating institutional ties to build customer loyalty. Moreover, Islamic banks need to understand which customers are profitable and calculate each customer's lifetime value. They must also determine how to increase the value of the customer base. Losing profitable customers can negatively affect banks' profits. The key to retention is CRM, the process of collecting and analyzing detailed information about customers and controlling all customer's touch points to maximize loyalty through increasing the customer value and customer portfolio.

#### APPENDIX A

يحيى جارال كنب يف ءالم عم عم تاقال عم ءراد تاقبي بطت  
تاهجوت لول ع قاول

قبا قالم ءلئس  
ثحب ل ءلئس

: ءيساس ءلئس ءثالث ل عم ءباج ل ل ثحب ل اذه فدهي  
يف ءالم عم عم تاقال عم ءراد ماظن قبي بطت متي في ك. 1.

ل عم زكري الت ءفس ل يحيى جارال كنب قبطي دم ي ل. 2.  
ءسس ءم ل ءفاق ثك ل عم

ءال و نبي سحت يف ءالم عم عم تاقال عم ءراد مهاس ت في ك. 3.  
ءالم عم

ءي عرف ل ءلئس

ص قست م ل ل ءس متي ثحب ل و ثحب ل مي دقت دعب -  
عوضوم ل نع هتيفلخو ءي صخش ل تامول عم ل نع هنم  
ماع لك شب

ءي م ل س ل ل كونب ل ءارد م ل ءهجوم ل ءلئس

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تأثيرات إدارة العلاقات مع العملاء في نمو بنك الراجحي الإسلامي؟

2. كيف يمكن قياس رضا العملاء في البنوك الإسلامية؟

3. كيف يمكن قياس ولاء العملاء في البنوك الإسلامية؟

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## Socio-Economic Status of Online Shoppers and its Associated Factors in Bangladesh”

By A H M Kamruzzaman, Shahnaz Rahman, Md. Kariul Islam, Dr. Mohammad Mostafizur Rahman, Md. Mahamudul Alam, Dr. Md. Shukur Ali & SAM Ziaur Rahman Akanda

*Abstract- Background:* Now a day, online shopping became easy and most suitable mode for shoppers. The internet has changed the way of consumers store and has rapidly developed into a global perspective. Online shopping has started in Bangladesh, but consumers are not much familiar with the term yet to go online shopping frequently. We have not enough data regarding the socio-economic status and behavior of online shoppers of Bangladesh.

*Aim of the study:* This study was conducted to evaluate the socio-economic status and behavior of online shoppers in Bangladesh.

*Methods:* Data from 200 population segments of the Bangladeshi consumers was collected by self-administrated and structured questionnaire. We employed factor analyses, along with other Exploratory Data Evaluation methods to explain the variance in response.

*Keywords:* socio-economic status, shoppers, online shopping.

*GJMBR-E Classification:* JEL Code: M39



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# Socio-Economic Status of Online Shoppers and its Associated Factors in Bangladesh”

A H M Kamruzzaman <sup>α</sup>, Shahnaz Rahman <sup>σ</sup>, Md. Kariul Islam <sup>ρ</sup>, Dr. Mohammad Mostafizur Rahman <sup>ω</sup>,  
Md. Mahamudul Alam <sup>¥</sup>, Dr. Md. Shukur Ali <sup>§</sup> & SAM Ziaur Rahman Akanda <sup>x</sup>

**Abstract- Background:** Now a day, online shopping became easy and most suitable mode for shoppers. The internet has changed the way of consumers store and has rapidly developed into a global perspective. Online shopping has started in Bangladesh, but consumers are not much familiar with the term yet to go online shopping frequently. We have not enough data regarding the socio-economic status and behavior of online shoppers of Bangladesh.

**Aim of the study:** This study was conducted to evaluate the socio-economic status and behavior of online shoppers in Bangladesh.

**Methods:** Data from 200 population segments of the Bangladeshi consumers was collected by self-administrated and structured questionnaire. We employed factor analyses, along with other Exploratory Data Evaluation methods to explain the variance in response. Two different modes were used to carry out the survey. In total 225 hard copy of the questionnaire was distributed and among those, 110 were sent as out questionnaires through the online platform from which we collected 93 responses. Finally, 200 completed reports were selected for analyzing. After analyzing, all the data were displayed by several tables and figures.

**Results:** In this current study, we found the highest 44% (n=89) were from 23-27 years age group. In analyzing the educational status, we found the highest number of them were undergraduate who were 39% (n=78), and the total (100%) online shoppers of this study were educated. Male was dominating in number here. The highest number of online shoppers were service holders who were 67 in number and it was 33.5%. Then 24% (n=48) were student, 16.5% (n=33) were self-employed, 12% (n=23) were part-time worker, 8.5% (n=17) were housewife and the 6% (n=12) were from other professions. We found the highest 36.5% participants were from 75,000 to 1, 00,000 BDT/month income group. Then 23.5% were from >1, 00,000 BDT/month, 22.5% were from 50,000 to 75,000 BDT/month, 10.5% were from 25,000 to

50,000 BDT/month and 7% were from <25,000 BDT/month income group. In analyzing the payment mode of the participants, we found that the highest number of online shoppers pay their product's prices through 'cash on delivery' system, which was 45%.

**Conclusion:** Bangladesh is a lucrative market for the online shopping giants and this paper will provide them with a head start for understanding the consumers here. This framework also can be employed in other developing countries to get an insight into their consumer profile. The geographical coverage of Dhaka, and the age boundaries of respondents, 18-40, may hinder the generalization of the findings over the entire nation.

**Keywords:** socio-economic status, shoppers, online shopping.

## I. INTRODUCTION

Shopping attitude depends on affordability, accessibility, and quality of goods. Time is a vital factor in online shopping. The increasingly busy and connected schedules leave a little time for the shoppers to venture into the physical store. Hence the online shops open up the opportunities for them to shop through browsing and at ease. Bangladesh, being a developing country, is a little slow to catch up on the online shopping spree, but with the advancement of the internet infrastructure and improving economic condition, online shopping is making a pathway into the daily lives of the Bangladeshi consumers. Numerous researches have been conducted over the years to better understand the perception of the consumers towards online shopping, but there is still a requirement for more studies unearthing the feeling of the consumers from the developing countries, like Bangladesh. These features should be appreciated while investigating the nature of online shopping in Bangladesh. The relative advantage generated and accumulated experience of this phenomenon will also help build an altogether attitude towards online shopping in Bangladesh. This study employed factor analysis to investigate the online shopping behavior among the urban population from the context of the factors mentioned above. Factor analysis is a multivariate method of data reduction where a small number of variables (named as factors) describes the variability of a larger number of observed correlated variables. With factor analysis, the research will be taken to the next step where the factors can identify the behavior of the online shoppers. Understanding the factors will help to design and plan

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towards the long-term business of the online shopping industry. In this study, we have established that, they correlate the parameters, and are well distributed within the factors. It is also noticeable that shoppers' attitude towards online shopping is the parameter that explains the highest variability of the data. Then the next most important parameter is price followed by trust and convenience, and experience respectively. The e-commerce arena has witnessed a steady growth in the previous years and we expect it to grow by more than 15% in the coming years. Currently, around 167 e-commerce businesses are targeting 54 million internet users, 18 million Facebook users, and 133 million mobile users in Bangladesh. The most popular e-commerce categories in Bangladesh are Online Retail Stores, Food Delivery Stores, Grocery Stores, E-ticket, Online Car market, Online Real-Estate market, etc.<sup>1</sup>The first section gives a brief introduction to the topic. Next, a review of relevant literature further validates the influence of attitude, convenience, price, trust, and experience on attitude for online purchases. After that, we discuss the research methodology in terms of research population and sample, questionnaire design and administration, data collection procedures, and finally, the factor analysis explores the research questions with relevant results. We present the study finding hereafter, and outline future research opportunities along with the limitations of the research. From the primary source, we got an idea about the Characteristics of the participants. We also tried to know more about this topic from secondary sources. We identified some essential factors are responsible for online shopping in Bangladesh. Factors were Consumer Behavior, Online Shopping Behavior, Attitude, Price, etc. Consumer Behavior: Consumer behavior tries to unearth the secrets regarding why people choose certain products over others while purchasing.<sup>2</sup>Asia Pacific region is leading the growth of online shopping as compared to the mature market such as the US, UK, Japan, and European Countries. The Asia Pacific recorded massive growth, especially in China. In 2016, the Asia Pacific region made about \$1 trillion in online sales, and the majority came from China, constituting about \$899 billion<sup>3</sup>. With more and more consumers become increasingly familiar with the Internet and its benefit, online shopping is becoming popular and getting preference among a group of consumers seeking better value proposition regarding information, convenience, cost, choice. Like other young Asian citizens, youngsters in Bangladesh are experimenting with new ways of shopping that have led to the popularity and growth of online shopping in Bangladesh. defined consumer buying behavior as a process that describes how individuals, groups and organizations select, purchase, use and dispose of products, services, ideas or experience to meet the consumers' demand. It studies individual consumer

characteristics, such as demographics and behavioral variables in an attempt to understand people's wants. Consumer behavior research allows for improved understanding and forecasting concerning not only the subject of purchases but also purchasing motives and purchasing frequency<sup>4</sup>. New inventions and newer modes of shopping opportunities have gained a renewed focus on consumer behavior for evaluation.

## II. RESEARCH METHODOLOGY

It was a survey-based observational study conducted across the metropolitan city of Dhaka. The survey respondents belong to the 18-40 years urban population from Bangladesh. Among this consumer group, who have some form of the online shopping experience, have been included in the sampling framework. However, as there is no database containing the list of online shoppers in Bangladesh, the Non-Probabilistic Convenience sampling method has been applied to conduct the research. Utilizing the convenience sampling method for measuring the attitude towards online shopping, has been accepted as relevant in previous investigations of similar nature. The criteria for selecting the sample respondents were that they have the internet connection with some online purchase experience. We used both offline and online modes to collect data from the respondents. In offline mode, we handed over the questionnaires to respondents with a brief introduction to the topic. For the online responses, we distributed the questionnaire via both email and social networks to friends and peers, who further relayed it to their peers. The unit of analysis was "online shopper in Dhaka" who had experienced the online shopping. We included questions capturing the sentiment of a developing country along with previously utilized statements to measure attitude towards online shopping. Interviews with few judgmental samples of online shoppers were also conducted before the questionnaire development. To test the reliability of the questionnaire, we carried out Cronbach's alpha test with a result close to 0.7, which further validates the of the survey questionnaire. With a number of modifications, a questionnaire with 38 questions, among which 20 were five-point Likert scale statements, were developed. We measured convenience with five reports, and Price, Trust, and Experience with four, five and four reports, respectively. We carried out the survey in two different modes. In total 225 hard copy of the questionnaire was distributed and among those, 110 were sent as out questionnaires through the online platform from which we collected 93 responses. Finally, 200 completed reports were selected for analyzing. Bangladesh is a developing country with ample opportunity to grow digitally. There is a bunch of urban youth, characterized by increasing disposable income, who are ready to experience the newer modes of shopping offered by electronic media.

### III. RESULTS

In this current study among total of 200 participants, we found the highest 44% (n=89) were from 23-27 years age group. Then 27% (n=54) were from 18-22 years' age group, 20% (n=39) were from 28-32 years' age group the rest 9% (n=18) were from >32 years' age group. In analyzing the educational status of the participants, we found the highest number of them were under-graduate, who was 39% (n=78). Then 31% (n=62) were graduate and 30% (n=60) were post-graduate. So, the total (100%) online shoppers of this study were educated. In analyzing gender, we found 54% (n=108) participants were male, whereas 46% (n=92) were female. So male was dominating in number here. On the other hand, according to the occupational status of the participants, it was found that the highest number of online shoppers were service holders who were 67 in number, and it was 33.5% among all the

participants. Then 24% (n=48) were student, 16.5% (n=33) were self-employed, 11.5% or 12% (n=23) were part-time worker, 8.5% (n=17) were housewife and the rest 6% (n=12) were from some other professions. Besides all of these, in analyzing the economic status (Monthly family income) of the participants, we found the highest 36.5% participants were from 75,000 to 1,00,000 BDT/month income group. Then 23.5% were from >1,00,000 BDT/month income group, 22.5% were from 50,000 to 75,000 BDT/month income group, 10.5% were from 25,000 to 50,000 BDT/month income group and only 7% were from <25,000 BDT/month income group. In analyzing the payment mode of the participants we found that the highest number of online shoppers pay their product's prices through 'cash on delivery' system, which was 45%. Then 18.5% uses 'mobile banking' system, 14.5% uses 'credit card', 10% uses 'debit card', 6.5% uses 'bank deposition' system, and 5.5% uses 'online fund transfer' system.

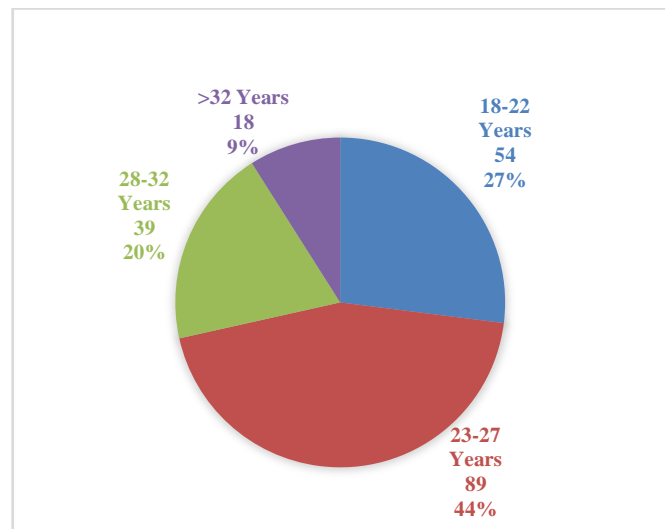


Figure 1: Age distribution of the study participants(n=200)

Table1: Gender & educational status of respondents (n=200)

Measure	Variables	n	%
Gender	Male	108	54.00
	Female	92	46.00
Educational Level	Under Graduate	78	39.00
	Graduate	62	31.00
	Post Graduate	60	30.00

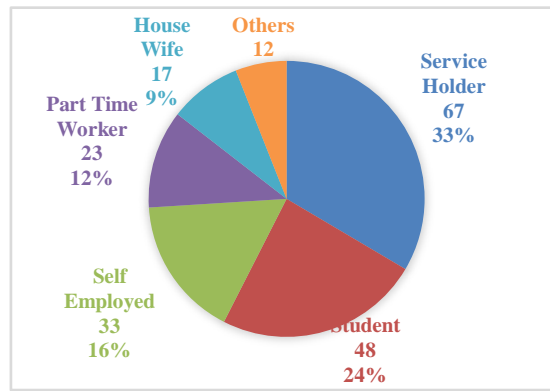


Figure 2: Employment status of the study participants. (n=200)

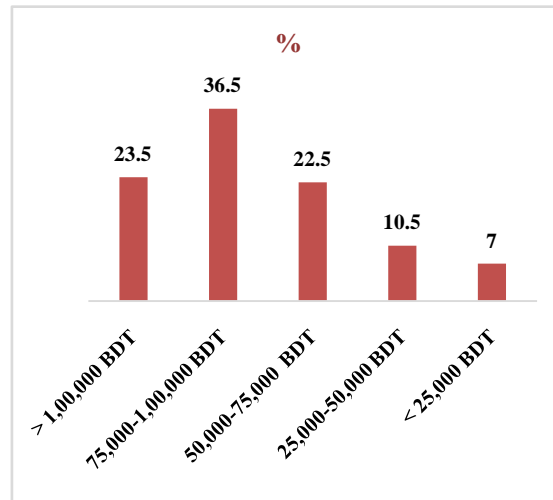


Figure 3: Monthly income distribution of respondents (n=200)

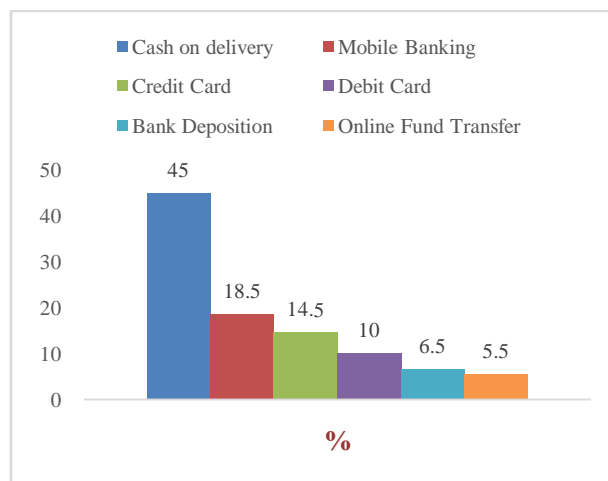


Figure 4: Payment mode distribution of respondents (n=200)

#### IV. DISCUSSION

In this current study in analyzing gender, we found 54% (n=108) participants were male, whereas 46% (n=92) were female. So male was dominating in number here. On the other hand, according to the occupational status of the participants, it was found that

the highest number of online shoppers were service holders who were 67 in number, and it was 33.5% among all the participants. Then 24% (n=48) were student, 16.5% (n=33) were self-employed, 11.5% or 12% (n=23) were part-time worker, 8.5% (n=17) were housewife and the rest 6% (n=12) were from some other professions. Online shopping is a form of

electronic commerce that allows consumers to buy products directly from sellers over the Internet<sup>5</sup>. Retail e-commerce grew nearly to US\$840 billion in 2014, surpassing the previous years, and it is estimated to increase to US\$1506 billion in 2018<sup>6</sup>. Katawetawarak & Wang<sup>7</sup> argued that online shopping had generated mixed behavioral patterns among consumers. It has provided modern consumers, seeking more convenience and speed, with more choices and information. The inability to feel the product before final purchase and novelty in the delivery process creates a form of negativity towards online shopping. The growing popularity and importance of online shopping have given birth to a large number of e-retailers and therefore, has attracted the attention of researchers to study the e-consumer behavior. The research by Ajzen<sup>9</sup> and Ajzen and Fishbein<sup>10</sup> revealed that according to the theory of reasoned action and the theory of planned behavior, in an emerging market with a young population, assessing online shopping attitudes is deemed imperative given that online shoppers attitude is a major interpreter of their behavioral adoption intention. Al-Nasser<sup>11</sup> argued that attitude is, therefore, the dynamic element in human behavior, the motive for activity and knowledge of consumers' attitudes toward marketing has been used in the economic forecast and is linked to several key macroeconomic variables<sup>12</sup>. Attitudes toward online shopping are defined as a consumer's positive or negative feelings associated with accomplishing the purchasing behavior on the internet<sup>13</sup>. People who have a positive attitude toward online shopping have a greater intention to shop online but this attitude is linked with positive beliefs about internet shopping<sup>14,15</sup>. Wu<sup>16</sup> studied some factors that affect the attitude of customers, such as consumer demographics, consumer purchase preference, and consumer benefit perception and consumer lifestyles. Perceived ease of use of trading online and perceive use fullness realize individual attitude towards online shopping<sup>15</sup>. The attitude toward online shopping is also influenced by perceived consequences that depend on enhanced customer service and comparative shopping<sup>17</sup>. Wee & Ramachandra have stated that the reasons for not buying from online are lack of security, lack of physical contact, uncertainty about product quality, and distrust of retailer<sup>18</sup>. These reasons are similar to the studies which were based on the trust issue. The internet has gone through revolutionary changes, and in developing countries, e-commerce becomes a common norm of doing business<sup>19</sup>. Consequently, potential consumers become attracted by information about products or services which are related to the felt need; as a result, they start to evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Several studies, both in developed countries and developing countries, have made significant contributions to our understanding of the different

aspects of the online shopping field. However, there is a lack of study in this regard in Bangladesh, which is considered as one of the next eleven emerging economy countries as, along with the BRICs, among the world's largest economies in the 21st century. Among very few researches, studied<sup>21</sup> trends, patterns, and preferences of the consumer to online buying were studied on a very insufficient sample that limits the scope of generalization of the result. Zaman et al.<sup>22</sup> studied with a specific focus on convenience and security on the online consumer market in Bangladesh, and Azam<sup>23</sup> studied the effects of buying culture and e-infrastructure in case of implementation of B2Ce-commerce in Bangladesh. In analyzing the payment mode of the participants, we found that the highest number of online shoppers pay their product's prices through 'cash on delivery' system, which was 45%. Then 18.5% uses 'mobile banking' system, 14.5% uses 'credit card', 10% uses 'debit card', 6.5% uses 'bank deposition' system, and 5.5% uses 'online fund transfer' system. As an important factor of shopping online pricing strategy plays an essential role in determining online shoppers' behavior. Kang Lo et al.<sup>24</sup> analyzed the phenomenon in which the consumer perceives the prices of products and services on the Internet to be lower than in traditional shops. Empirical results have found that consumers expect similar prices in all online shops but do not compare prices between online and traditional stores. Price as an important phenomenon of online shopping also has been analyzed by Lo et al.<sup>25</sup> by highlighting that consumers perceive online retailers' overhead costs as lower than store-based retailers' overhead costs. Because business owners of ten offer a better deal to online shoppers, they can get the same product as they buy from store at a lower price of<sup>26</sup>. Since online a store offer customer with a variety of products and services, it gives customers more options to compare prices from different websites and find the products with lower prices than buying from local retail shops<sup>27</sup>. Researchers have also argued about the implications of trust in explaining the behavioral issues of online shopping. Lack of trust is one of the most frequently cited reasons for the consumer's not shopping online<sup>28</sup>. Consumers may not be buying due to the risks related to internet shopping, such as the possibility of credit card fraud, the inability to touch or feel something before purchasing<sup>29</sup>. In a study, Chen & Barnes<sup>30</sup> found that both on line initial trust, and familiarity with online purchasing have significant relationships with perceived usefulness, perceived security, perceived privacy and reputation, buyer interaction and familiarity with online purchasing. In addition to these findings, researchers Chen & Barnes<sup>30</sup> also found that consumer with a higher familiarity with on line purchasing is more willing to buy online. Karim<sup>31</sup> showed in his research that the inhibitions for online shopping were delivery system faults, online payment



systems, personal privacy and personal customer services. On the other hand, the motivators for online shopping were available 24/7, easy use, less stress, and time saving<sup>31</sup>. After reviewing the literature, some important factors were revealed that motivate the customers for online shopping. Thus, our research question is aimed at analyzing the customers' intention and motivation to shop online in Bangladesh. Yoh and his associates<sup>14</sup> indicated that prior experience with the internet had the strongest total effect on buying intention through the internet among all variables. But Miyazaki & Fernandez (2001)<sup>32</sup> found that perceived risk at least partially mediates the impact of internet experience on online purchase behavior. Moreover, users' dissatisfaction with the primary use of online shopping makes results in discontinuation of using it<sup>33</sup>. So, experience or familiarity is one essential variable among the other variables that can influence online shopping behavior.

#### a) Limitations of the Study

Dhaka city houses 8.5 million citizens of the country's around 160 million population. Hence, the results found from this research, may not be generalized for other geographic regions. Apart from the 18 to 35 age group, there are people from other age brackets, who were not part of this sampling framework, though they may have their contribution in the online shopping industry of Bangladesh. Further, statistical analysis will enrich the findings of the present research, which will reveal more in-depth correlations among the factors.

## V. CONCLUSION

For a developing nation like Bangladesh, trade, and commerce play a role in economic development. Rapid urbanization, internet penetration, and rise in mobile usage have shifted consumer concern toward e-space business models. From a theoretical perspective, this study contributes to the existing body of knowledge through developing a conceptual framework of drivers of attitudes toward online shopping in a developing country. Among the four factors, convenience, price, trust, and experience, the study highlights price as the most influential factor, which is consistent with the price-sensitive nature of the people of this region. Trust is an important feature to consider for the online sellers to establish their credibility among the target consumers.

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# GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH: E MARKETING

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## Emerging Trends in Rural Marketing

By Dibakar Bose, Saikat Kumar Kar & Dr. Kaushik Banerjee

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**Abstract-** Rural markets have become an essential bit of global demand arranged in the general market place. The rural agricultural things, near the rural base market or markets, as anybody may expect are creating at over different occasion's faster pace than urban markets. It is seen as essential to examine and, at the same time, understand the rural market as it winds up being basic for any marketers in the present global setting. The rural agricultural market takes after goldmine with numerous difficulties. The increased rural consumer's buying power is convincing huge companies to go for the markets based in rural areas. The rural market in India is at present observing an extraordinary growth primarily because of the imperative due to improved purchasing power, extending consciousness based on brands and the spread of proper communication networks with the rapidly changing profiles of the rural customers. Various studies have pointed out that the rural middle class isn't simply progressively prosperous and yet are getting speedier than its urban accomplice.

**Keywords:** consumer, change, demand, progressive, rural.

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



*Strictly as per the compliance and regulations of:*



# Emerging Trends in Rural Marketing

Dibakar Bose <sup>α</sup>, Saikat Kumar Kar <sup>ο</sup> & Dr. Kaushik Banerjee <sup>ρ</sup>

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## I. INTRODUCTION

Rural economy of India is emerging as a basic supplier to the economic growth. It is furthermore evaluated that it will be about 45% of GDP. Indian economy can continue despite the great number of crises that occurred in different bits of the world is a prompt eventual outcome of the help of the rural market. Rural customers, on the receiving end, will bit by bit get into a dictated condition in light of the fact that the agricultural market is considered as a goldmine with an immense measure of challenges. It is depended upon to detail all the composed systems of feeling the pulse related to the rural customers and to manage the rural agricultural market by building up a completely arranged approach. Different organizations go to rural markets, churn money, not to help or provide guidance toward the making of rural customers. The rural marketers need to think rural in context to long-term success rather than short-term profit. Another factor answerable for the contextual rural market surge is due to the improvement of national highways interfacing all the four metros through the various villages. This in turn has empowered relationship to serve the rural markets, to guarantee the receptiveness of things through a sound distribution network, beating the overpowering attitudes of rural clients and making brand awareness (Kashyap, 2016).

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## II. DISCUSSION

### a) *The current scenario in context to rural marketing*

As stated by Kumar (2016), as we in all probability must be careful, the Indian economy contained both the urban segment likewise as the rural agricultural zone. Regardless of it, the idea as related with the working of rural marketing is set context to the Indian economy that has ceaselessly acknowledged an amazing action in the lives of rural individuals. Notwithstanding it, the rural market is extraordinarily impacted by the sociological and behavioural elements functioning in the nation. The Indian rural markets, with its demand base and immense size, offer chances to urban marketing experts. About 68.84% of the customers live in rural zones in spite of the majority of the national income is made from rural districts.

37.7 Million peoples remain in urban zones, and our country in terms of various parameters, for example, literary levels, availability, income level, penetration, considering the ways to connect and access the rural markets with the urban ones. It is just standard that rural India has a pivotal situation in the marketing strategies both in the narrower and broader spectrum. Marketing in rural terms in the Indian economy can be mentioned under two general classes:

- a. The business sections that incorporate both the durable as well as the non-durable item,
- b. The business parts associated with the catering of agricultural information that combine fertilizers, pesticides, seeds, etc.

The chance of rural marketing in India has reliably seen to shape ambiguity in the individuals who consider agricultural marketing. Regardless, rural form of marketing determines the doing of strategic policies acquiring the development of item from urban parts to the rural districts (Kumar, 2016).

### b) *Analyzing trend of rural marketing*

As commented by Kale & Chobe (2016), the trend starting late has changed; the point of convergence of advertisers in India was the urban purchaser, and by a tremendous number, numerous efforts that were made with the objective that can show up at the rural markets. The surge in market demands of the rural product joined with a nonstop addition in purchasing power. It is an immediate after effect of a scientific form of cultivation that is immaculate with the changing lifestyle. It was as observed with an extended utilization of the education field, that context arising of



social adaptability, and an improved strategy for transportations was at an increase. Communication and various types of mass penetrations related with media were induced. It takes after those of the cable television, and satellite channels that have introduced rural India in context to the outside world that has subsequently, changed their perspective. By watching all of these components, rural marketing is as of now attracting an ever-expanding number of advertisers and moving towards rural India. Technological movement in terms of raising customer's demand was not seen in urban zones; even it made an extraordinary move in rural circumstances. In context to the competition saturated urban markets, it can be said that they moved new things as per the demands of the metropolitan customers. This caused the organizations to think about something new in terms of accessing the potentials of the rural markets.

In context to National Council for Applied Economic Research shows the fact that there has been an extended extension (NANDINI, 2016). This in turn had let to surge of demands in rural agricultural things. Taking everything into account, this climb in purchasing power remains unexploited, it is right now has become easier for the advertisers to get these business parts. As for example Multinational Companies (MNCs) companies like that of Hindustan Unilever, P&G, Britannia, PepsiCo, Philips, are go of capturing the Indian rural market. Rural Marketing incorporates understanding the rural customer along with their needs and design items to meet their requirements. They need to provide after-sales service that prompts buyers dependability and repeats purchase/sales.

A) Urban to Rural: the trading of goods and services by means of urban marketers in context to the rural areas. That includes the Pesticides, along with the FMCG Products, including the durables used by Customers. B) Rural to Urban: Agricultural producers tend to sell his agro products in the urban market and might not be in form of a direct sale. These are carried out through the middlemen, or by agencies, at times by the government cooperatives, and include those who sell their agricultural products. C) Rural to rural: The process of selling the agricultural tools, that includes the carts, cattle and others types from one to other village in close proximity (NANDINI, 2016).

#### c) *Strategies in context to Rural Marketing*

As stated by Agrawal (2018), the past demonstrations of seeing rural markets as inferior to the urban market were proved to be wrong as the rural markets is known for their independent existence and can act as a generator of profit for the advertisers if given priority. However, the rural markets can be used by recognizing them, as expansions of the market in urban areas.

#### *Marketing Strategy*

As commented by Arora (2018), marketers need to act consequently after understanding the psyche of the rural customers. More personal selling efforts are needed in rural agricultural marketing as compared to those of urban marketing. Firms should design goods meant only for the rural markets and stop the practice of pushing the urbanized products in the subsequent rural areas. Rural market to capture it, a brand must be instrumental in associating with the rural folks so that it can be done by utilizing the local rural folks and media platforms to easily reach them. They need to run their promotional campaigns in native languages so that the customer can relate with the associated brands comprise of myriad rituals, certain celebrations, village festivals, or "melas".

#### *Distribution Strategy*

As stated by Agrawal (2018), they could use a delivery van instrumental in serving two purposes, one being the carrying the customer's products based at any point of the market. Second one being the enabling to establish firm's direct contact with the customers, and to make easy promotion. Yearly around 8000 "melas" are considered as standard stage to distribution since people visit them to make a purchase. Rural markets fix specific days in a week called "Haats" where people like to go to purchase their durable products. This is another available to marketers. If marketing managers use the above mentioned potential low-cost distribution channel it will cover a large section in context to the rural population.

#### *Promotional Strategy*

As stated by Raj (2020), market leader's needs to be incredibly careful while picking communication mediums. No more than 16% of the rural masses have newspaper access hence, the audiovisuals structures like folks, puppet shows up must be needed to give the right message to the rural society. The cultural media platforms can be worn to design high impact pleasing advertisement campaigns for the rural customers. Radios in like manner are related to information and that of the Entertainment adds on the radio can act as an advertiser's valuable tool.

#### d) *Trends in rural marketing*

As commented by Arora (2018), the organizations should begin selling a conceptual quality with certified way of communication. Their basic aim is to change the Indian client's point of view about quality and toward the value for money.

*Oversized population:* The Indian rural market context to its immense size and demand offers a chance to advertisers with more than 400 districts and Six lakh villages approximately. Indian rural market is monstrous

on the grounds that the rural masses address essentially 70% of the total Indian populace with more than 30% of youth population. It was observed that on a yearly basis the rural purchaser is spending more than USD\$ 9billion in the FMCG sector making the Indian rural market worthwhile.

*Green revolution:* Dr. Swami Nathan, in the year 1995, gave a breakthrough by introducing green revolution by the utilization of scientific strategies in rural agricultural development. At present, Rural India makes 299 million tons yearly. The idea to develop rural agriculture by the implementation of dynamic five-year plans had helped in improvement of agricultural profitability. It helps in the development allied agro and horticultural exercises like dairy, fisheries have helped in churning some money in the favour of the rural customers. Hindustan Lever Ltd. Looking at the growth prospect has gone into the rural market for more penetration through an initiative named "Bharat" (Raj, 2020).

*Entering of Mobile smart phones in rural India:* 320 million are rural cell phone clients that are generally contained 38 percent of the rural individuals, which merges young people and senior tenants. As stated by Mishra (2019), the technological improvement affecting rural economy will be observed by using data communication efficiently. Since the cell phone can have a falling influence economic development in regards to the advances in wireless technology. It can be prevented by utilizing this technology to manage the issues of education. From a general perspective in context to the rural users the telecom service suppliers are trying to avail more and more users to get in the rural market, by catering voice services, this practice has become commoditized because of rivalry. The ever-decreasing and low Average Revenue per User or ARPU (estimated as Rs 200/month) can be adjusted utilizing adaptable services for communication, any approach to continuously address the rural life issues, for example, healthcare and that of education (Verma, 2018).

*Increased purchasing power:* The rural economy is supported by a rise in disposable income resulting to increase in the purchasing power and grown faster in contrast to the urban sector. The government initiatives has tripled over the last four years focused on schemes that favour the demographics and the Indian rural economic segment associated with growth. Unlikely of their urban counterparts, a higher amount of rural consumer are spending on the consumption of premium convenience-oriented categories (Sulaiman, 2018).

### III. CONCLUSION

It will be good to conclude that India's rural market need to stand tall than the existing position. It has got the prospect of standing high at the global

context if the Indian policymakers would have been careful in providing adequate infrastructure in regards to the rural market and remote parts. Agricultural markets that comprise of the rural fairs are further considered as in the form of a economy's part that possess untapped potential. Several numbers of difficulties are instrumental in confronting the endeavours that are made to explore the rural markets wholesomely. The concept of rural markets in India is considered to be at the devolving stage and poses a unique challenge that includes the dynamics strategies and understanding as associated with rural markets associated with the demand and supply curves. The main aim should be to satisfy the rural customers. Maybe introduction of FDI in this sector also give some boost to it. Companies along with their CEO's expressively are trying to build a strong commitment in regards to the rural market sector are indirectly paving their way to achieving their respective business goals by helping them understanding and knowing the dynamics of rural market.

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## Factors Affecting Customers' Repeat Patronage of Fast-Food Restaurants in Southwest Nigeria

By Opeyemi Oluwatoyosi Alao, Grace Oluyemisi Akinola  
& Abiola Olubunmi Akinbobola

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**Abstract-** The study examined the factors affecting customers' repeat patronage in Southwest Nigerian fast-food restaurants. Primary data were source through questionnaire administration. Six hundred copies of questionnaire were distributed to customers of selected fast-food restaurants using purposive and systematic random sampling techniques. Interviews were also conducted with selected front line staff of the restaurants. Data collected were analyzed using descriptive statistical methods. The results showed that the factors enhancing customers' repeat patronage of fast-food restaurants in Southwest Nigeria were food quality, restaurant location, and convenience of reach as well as a secured environment. The study concluded that fast-food restaurant owners should take advantage of these factors for enhanced performance.

**Keywords:** *fast-food restaurants, patronage, customers, quality.*

**GJMBR-E Classification:** *JEL Code: M31*



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# Factors Affecting Customers' Repeat Patronage of Fast-Food Restaurants in Southwest Nigeria

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**Keywords:** fast-food restaurants, patronage, customers, quality.

## I. INTRODUCTION

The idea of fast and convenient food is not new in the Nigerian cultural environment. Traditionally several food vendors and hawkers offer different types of 'ready to eat' and 'take away' meals and snacks. However, Mr. Biggs, owned by a conglomerate in Nigeria (United African Company, UAC) is the first modern fast-food outlet in Nigeria (Fakokunde, Iwarere & Mustapha, 2014). The outlet became operational in 1986 in Lagos state, and the brand has expanded to over a hundred and seventy outlets in almost fifty different Nigerian cities and towns. The success story of these new quick-service restaurants has attracted and transformed several indigenous and international brands resulting in hundreds of brands in the country today with the Southwest zone playing host to most of them. Fast-food business in Southwest Nigeria was initially known for sales of snacks, pastries and, other intercontinental foods but, with the gained acceptance, the business offering expanded to offering traditional cuisines. Mustapha, Fakokunde, and Awolusi, (2014) identified the fast-food business in Nigeria as a promising venture that is bound to give good profit despite any unpredictable economic, political, or social occurrence.

The emergence of new entrants into the Nigerian fast-food market is changing the face of competition in this sector. Also, the influx of international brands, increase in franchises, and recent listing of some indigenous brands on the floor of the Nigerian

stock market may also be responsible for the amplified expectations from customers. As new entrants are registered, some existing FFRs are closing down, and others are struggling for survival haven become a shadow of their past in terms of patronage and popularity. Fast-food restaurants need therefore to promote repeat patronage. Studies have identified that patronage is influenced by different factors, and identification of those factors will determine customers' choices (Nyakweba, Wesonga & Bosire, 2015). Customers of fast-food restaurants (FFRs) are diverse in their cultural, economic, and social backgrounds and, as such, differences in their desires and expectations. It also means that they have different criteria and factors guiding their choices and decisions for patronage. Restaurants that will thrive in this competitive market must of necessity, understand the nature and characteristics of these desires and expectations and utilize it in providing services to retain existing customers and attract new ones. This paper, therefore, examined the factors affecting customers' repeat patronage of Southwest Nigerian fast-food restaurants.

## II. LITERATURE REVIEW

Many studies have examined factors causing and affecting customer's patronage and repeat patronage of food outlets. A study by Vijayvargy (2014), determined the influence of quality attributes on customer's revisit decisions in chain restaurants, revealed that tangibles, convenience and empathy most significantly influenced repeat patronage. This finding shows that the physical facilities, equipment, employee appearance mostly influenced repeat patronage. It was followed by convenience of location, the knowledge and courtesy displayed by employees, and their competence in demonstrating trust and confidence. Yuksel and Yuksel (2002) found that all the five SERVQUAL dimensions of service quality significantly influenced customer's subsequent visits. In other words, customers will repeat patronage because of the tangibility, responsiveness, empathy, assurance, and reliability of the services. Contrary to this, Gagic, Tesanovic & Jovicic (2013) opined that the relationship between perceived service quality and repeat patronage was insignificant while Ismail, Ridzuan, Rose, Abdullah, Rahman & Francis (2013) observed that only two of the five dimensions (responsiveness and assurance) were significant for repeat patronage.

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Many other studies have identified food quality as the most essential factor customers consider for patronage (Namkung & Jang, 2007). Other studies suggested that the physical surrounding of a service firm is a key factor for selection. Ahmad, Ghazali, and Othman (2013) stated that the physical environment and quality of service and food are the most influencing factors towards customer's behavior toward patronage and loyalty while Sefian, Jaini, Sharudin and Abdullah (2013) found that perceived value and the quality of the food, service, and atmosphere are the factors influencing repeat patronage. According to Pride and Ferrell (2012), customer's repeated patronage of Burger King, the second leading FFR in the world, is first as a result of high-quality food and also as a result of the restaurant's good value and dependable service.

In a study on factors influencing customer patronage of the quick casual restaurants in Malaysia, Rozekhiat al. (2014) found that all service quality dimensions significantly enhanced customer's predisposition to re-patronage, but the atmospheric environment had the highest influence. Nyakweba, Wesonga, and Bosire's (2015) study on the analysis of factors influencing consumer patronage of bars in Kenya observed that the restaurant and bar clientele were status inclined and to satisfy and retain customers, managers must provide for the different niches. The study identified seven factors in literature; they include brand image, quality of services offered, supportive systems, variety of services, convenience, cost of service, and social factor balance. Deivanai, (2016) observed that for customer's preference of fast-food restaurant and purchase decision in India, food product quality, internal and external environment, and price were more significant while other variables like employee co-operation, service quality, the convenience of restaurant and product variety were poor in their effects. Similarly, Kim, Ng, and Kim (2009) found that food quality, atmosphere, service quality, convenience, price, and value all influences repeat patronage customers of university restaurants in China.

Bhagat's (2016) study on factors enhancing satisfaction and patronage in five international FFR brands in India employed product taste, healthy food products, menu variety, availability of promotional activity, brand name, price and employee services. The study concluded that the factors for repeat patronage in Indian fast-food restaurants were price, brand name, employee services, and taste. The submission of Ali, Ahmed, Nazir, Zafar, Zahid (2014) revealed that Indian FFR customers who visited for family celebrations were less influenced by price than by quality environment, good security and quality employee services. It shows that customers were more concerned with an exciting and secure environment for celebrations than the high prices of the FFRs. Similarly, customers who repeated patronage for business reasons were influenced by the

physical environment and quality than the price of food products. The study further showed that contrary to this, a customer whose reason for repeated patronage was for the daily meal will often look for a low priced outlet and be ready to forfeit other quality factors. Another identified factor influencing repeat patronage is the ease and location of the restaurant (Njoku, Kalu & Okeke, 2015). According to Porter, (2000) location comprised of the convenience of reach and availability of parking spaces and sitting areas in restaurants showing that customers would disregard food quality and environmental quality for a conveniently located restaurant.

According to Ahmad, Ghazali, and Othman (2013), physical surroundings, service quality and food quality were the dominant factors identified by most authors as influencers of customer behavioral intention. Sefian, Jaini, Sharudin and Abdullah (2013) in their study included perceived value in addition to the three identified by Ahmad, Ghazali and Othman (2013) while Nezakati, Kuan and Asgari (2011) proposed that product quality, customer satisfaction, and brand trust were the attributes driving customers of FFRs. Other identified factors affecting young customer's preference of FFR brands include the brand name, reputation, cost, convenience, consistency, and quality. The study further revealed that these factors had a significant relationship with respondent's characteristics like age, gender, and income level. The results of Akbar and Alaudeen's (2012) investigation on factors influencing customer's choices of Malaysian full-scale restaurants showed that food quality had the most influence. Furthermore, customers placed high priorities on other factors like restaurant trustworthiness, service quality, price, environment, and lastly, location for full-service restaurant selection. It revealed that Malaysian customers gave high regard to halal status and Islamic values when compared to other races for evaluation and consequent selection of restaurants.

A study by Sefian, Jaini, Sharudin, and Abdullah (2013) carried out to examine factors influencing customer's intention for repeat patronage in a locally home-grown fast-food chain restaurant known as Radix Fried Chicken (RFC). The findings showed that customer's intention for repeat patronage was hinged on the food quality and perceived value offered by RFC. Customers were highly concerned about halal factors, health and appeal of the menu. These studies further prove that patronage is affected by service type and the culture of service provider. Other attributes like a reasonable price and positive mood display of the restaurant positively contributed to good patronage experience and depicted an indirect influence on repeat patronage. Ibrahim and Vignali (2005) suggested that image factors, customers' values of eating-out, and opinions about the globalization or localization of international fast-food chains and customer

demographics were dominant attributes influencing repeat patronage. Also, Tabassum and Rahman (2012) work on differences in Bangladesh customer's attitude in selecting FFRs revealed that quality, price, quick service, and the environment as determinants. It further showed that in predicting customers' purchase decisions, the staff quality, environment (outside), price, variety, and taste have a substantial influence.

Njoku, Kalu and Okeke's (2015) study on customer satisfaction and brand failure in FFRs in West Africa determined factors that persuade customers to become loyal and repeat patronage in a particular fast-food brand. The study showed that service quality goes a long way in determining customer loyalty and repeat patronage; however, the study failed to itemize service quality attributes driving patronage. While many studies have investigated these factors, results have shown that the level of influence is affected by the cultural context of the research (Olorunniwo & Hsu, 2006; Sumaedi & Yarmen, 2015). This study, therefore seeks to complement existing literature by examining how these factors affect the decision of customers of fast-food restaurants in Nigeria on repeat patronage.

### III. METHODOLOGY

The study utilized primary data; these were acquired from customers of fast-food restaurants located in the capital cities of three Southwest Nigerian states; Ikeja (Lagos), Abeokuta (Ogun) and Ibadan (Oyo). Two hundred copies of questionnaires were distributed in each city, totaling six hundred. Ten fast-food restaurants were selected in each city, and the first twenty consenting customers in each restaurant were selected using a systematic sampling technique. As a result, six hundred copies of the well designed and properly structure questionnaires were administered. From the review of literature, factors identified include; brand name, restaurant reputation and trustworthiness, location and convenience of reach, physical outlook, promptness of transaction, secured environment, experience and opinion of friends and family, food quality, menu variety and types, price and employee appearance and behavior. These factors were presented in a percentage rating scale style.

Five hundred and seventy-five copies of questionnaires were retrieved, giving a 95.83% response rate and a good representation for data analysis and interpretation. The data obtained were analyzed using descriptive statistics such as simple percentages and frequency count with the help of Statistical Package for Social Sciences (SPSS).

### IV. RESULTS AND DISCUSSIONS

In presenting the results of this study, the paper first examined the socio-economic characteristics of the respondents. Subsequently, it analyzed the factors

enhancing repeat patronage in fast-food restaurants in Southwest Nigeria, and the restaurant attributes for repeat patronage were ranked.

#### a) *Demographic and Patronage Characteristics of Respondents*

Analyses of results, as shown in table 4.1, revealed that 54.9% of the respondents were female, giving a good gender representation. The table further revealed that most of the respondents aged between 21-30 years (52.4%) and unmarried (78.2%). It implies that most of the participants were 'singles'; and reflects probable perspectives of fast-food restaurants as a source of readily available and perhaps cheaper meals. Concerning educational status, 49.3% of the customers had post-secondary education, while 23.4% have post-graduate qualifications.

The customers' patronage experience showed a representation of the different categories of customers spanning the old and new. As many as 41.4% of customers revealed that they had patronized fast-food restaurants for the duration of 3-5 years, while only 11.4% of the respondents claimed to have patronage experience of less than a year. It implied a measure of loyalty towards fast-food restaurants. Concerning the frequency of respondent's visits to FFRs, the highest category of customers had monthly patronage (39.2%), but by implication, the findings revealed that the majority of the respondents' visit fast-food restaurants at least once quarterly (Cum % =71%).

Information in Table 4.1 further shows the primary reasons for customers visiting a fast-food restaurant. This was a multiple response question, that is, customers could pick more than one item. A little over half (52.9%) of the respondents identified outing with friends as the reason for visiting fast-food restaurants; this choice was closely followed by 51.5% respondents who said they visited fast-food restaurants to have personal meals and snacks. It showed that adoption of this style of living has increased, as expressed by the flourishing inclination to dining out as a way of relaxation and celebration. It further showed that fast-food restaurants patronage was for both utilitarian (functional) and hedonic (pleasure/leisure) purposes.

Table 4.1: Demographic and Patronage Characteristics of Respondents

Socio-demographic Variable	Category	Frequency (n)	Valid %	Cum. Percentage
Gender	Male	254	45.1	45.1
	Female	309	54.9	100.0
	Total	575	100.0	
Age	Below 21	162	28.7	28.7
	21-30	296	52.4	81.1
	31-40	48	8.5	89.6
	41-50	34	6.0	95.6
	51-60	12	2.1	97.7
	Above 60	13	2.3	100.0
	Total	575	100.0	
Marital Status	Unmarried	441	78.2	78.2
	Married	104	18.4	96.6
	Separated	7	1.2	97.9
	Divorced	5	.9	98.8
	Widowed	7	1.2	100.0
	Total	575	100.0	
Education Status	Pri. School	5	1.0	1.0
	Sec. school	137	26.3	27.3
	Post-Secondary	257	49.3	76.6
	Postgraduate	122	23.4	100.0
	Total	575	100.0	
Duration of patronage	5 and above	107	19.2	19.2
	3-5years	231	41.4	60.6
	1-3years	156	28.0	88.6
	less than a year	56	11.4	100.0
	Total	558	100.0	
Frequency of patronage	daily	34	6.1	6.1
	weekly	56	10.0	16.1
	monthly	220	39.2	55.3
	quarterly	88	15.7	71.0
	yearly	36	6.4	77.4
	occasionally	32	5.7	83.1
	first time	95	16.9	100.0
	Total	561	100.0	
Purpose for patronage**	Family outing	118	20.5	
	Outing with friends	304	52.9	
	Business purposes	97	16.9	
	Special occasion	182	31.7	
	Personal meal	296	51.5	

#### b) Factors Enhancing Repeat Patronage in Fast-food Restaurants

Analysis of respondents on factors enhancing repeat patronage of fast-food restaurants is presented in table 2as frequency of percentage influence of the

identified attributes. From the table, the 61-80% influence category had the highest frequency count for all eleven attributes. Furthermore, the summation of 61-80% and 81-100% influence categories had over half of the responses in all eleven restaurant attributes. It shows

that all the factors examined would influence customer's repeat patronage suggesting the importance of all the identified factors.

Table 2 showed that food quality had the highest total scaled frequency value and, as such, commanded a great influence on repeat patronage in fast-food restaurants. It suggests that food quality is the most important factor in revisit intentions. The customer tends to carefully examine all elements of the food offered since they are indicators in determining whether to repurchase and to recommend. One possible explanation is that from a customer's perspective, the fast-food restaurant products represent the core benefit of the organization, while other factors are supporting factors assisting the delivery of the core benefit. From the table, food quality was closely followed by the location and convenience of reach and then secured environment. It suggests that the customer's decision to revisit a fast-food restaurant depends not just on ease of accessibility but also the neighborhood in which it is sited. It means a safe and secure environment is of paramount importance when locating a fast-food

restaurant. As shown in table 3, the price was ranked fourth, followed by brand reputation and trustworthiness. Despite being identified as a key attribute for patronage, the results showed that customers of fast-food restaurants in southwest Nigeria would consider other factors before the price for repeat patronage. The table further revealed that the attribute with the least total scaled frequency is the brand name. The study opined that customers put a high priority on the trustworthiness of a restaurant and not the brand name. Although from the customer's perspective, the factor with the least measure of influence for repeat patronage as shown in table 3 is the brand name, the interviewed employees of fast-food restaurants seemed to have an opposite opinion. Fast-food restaurant employees, particularly those in the chain restaurants perceive that brand name is kept highly on the customer's list of factors for repeat patronage. This result further shows that customers tend to carefully examine, highlight, and record individual restaurant's reputation and trustworthiness and not necessarily get carried away by the brand name of a restaurant.

*Table 2:* Descriptive analysis of factors influencing repeat patronage

Factor	Influence category	Scale	Frequency	Scaled Frequency
Brand name (name of restaurant)	81-100%	5	99	495
	61-80%	4	204	816
	41-60%	3	142	426
	21-40%	2	63	126
	0-20%	1	49	49
	Total			
Restaurant reputation and trustworthiness	81-100%	5	96	480
	61-80%	4	237	948
	41-60%	3	150	450
	21-40%	2	50	100
	0-20%	1	26	26
	Total			
Restaurant location and convenience of reach	81-100%	5	158	790
	61-80%	4	203	812
	41-60%	3	123	369
	21-40%	2	50	100
	0-20%	1	25	25
	Total			
Physical outlook of restaurant	81-100%	5	95	475
	61-80%	4	230	920
	41-60%	3	146	438
	21-40%	2	57	114
	0-20%	1	33	33
	Total			
Promptness of transaction	81-100%	5	99	495
	61-80%	4	207	828
	41-60%	3	160	480
Secured environment	21-40%	2	60	120
	0-20%	1	30	30
	Total			
Secured environment	81-100%	5	107	535
	61-80%	4	238	952

	41-60%	3	142	426
	21-40%	2	46	92
	0-20%	1	24	24
	Total			2029
Family/friends experience and opinion	81-100%	5	107	535
	61-80%	4	208	832
	41-60%	3	153	459
	21-40%	2	54	108
	0-20%	1	37	37
	Total			1971
Food quality	81-100%	5	152	760
	61-80%	4	229	916
	41-60%	3	126	378
	21-40%	2	34	68
	0-20%	1	21	21
	Total			2143
Menu types and variety	81-100%	5	101	505
	61-80%	4	231	924
	41-60%	3	142	426
	21-40%	2	55	110
	0-20%	1	29	29
	Total			1994
Price	81-100%	5	131	655
	61-80%	4	201	804
	41-60%	3	139	417
	21-40%	2	56	112
	0-20%	1	33	33
	Total			2021
Employee's appearance and behavior	81-100%	5	100	500
	61-80%	4	206	824
	41-60%	3	174	522
	21-40%	2	55	110
	0-20%	1	23	23
	Total			1979

Table 3: Ranking of restaurant attributes enhancing repeat patronage

Attribute	Total Scaled Frequency	Rank
Food quality	2143	1
Restaurant Location and convenience of reach	2096	2
Secured environment	2029	3
Price	2021	4
Restaurant reputation and trustworthiness	2004	5
Menu variety	1994	6
Physical outlook	1980	7
Employee's appearance and behavior	1979	8
Family/friends opinion	1971	9
Prompt services	1953	10
Brand name	1912	11



## V. CONCLUSION AND RECOMMENDATIONS

The study concluded that the factors enhancing customers' repeat patronage of fast-food restaurants in Southwest Nigeria were food quality, restaurant location and convenience of reach, secured environment, price, and restaurant reputation and trustworthiness. Customers tend to carefully examine, highlight and record individual restaurant's reputation and not necessarily get carried away by the brand name of a restaurant.

As a result, fast-food restaurants should endeavor to provide quality food at a considerable price. They should also consider the convenience of reach and security when locating fast-food restaurants while also ensuring the restaurant maintains a good reputation and trustworthiness.

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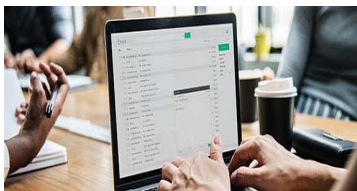
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Career

Credibility

Exclusive

Reputation

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### ASSOCIATE OF MANAGEMENT AND BUSINESS RESEARCH COUNCIL

ASSOCIATE OF MANAGEMENT AND BUSINESS RESEARCH COUNCIL is the membership of Global Journals awarded to individuals that the Open Association of Research Society judges to have made a 'substantial contribution to the improvement of computer science, technology, and electronics engineering.

The primary objective is to recognize the leaders in research and scientific fields of the current era with a global perspective and to create a channel between them and other researchers for better exposure and knowledge sharing. Members are most eminent scientists, engineers, and technologists from all across the world. Associate membership can later be promoted to Fellow Membership. Associates are elected for life through a peer review process on the basis of excellence in the respective domain. There is no limit on the number of new nominations made in any year. Each year, the Open Association of Research Society elect up to 12 new Associate Members.



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Global Journals sends a letter of appreciation of author to the Dean or CEO of the University or Company of which author is a part, signed by editor in chief or chief author.



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A AMBRC member gets access to a closed network of Tier 2 researchers and scientists with direct communication channel through our website. Associates can reach out to other members or researchers directly. They should also be open to reaching out by other.

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### CERTIFICATE

#### CERTIFICATE, LOR AND LASER-MOMENTO

Associates receive a printed copy of a certificate signed by our Chief Author that may be used for academic purposes and a personal recommendation letter to the dean of member's university.

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### DESIGNATION

#### GET HONORED TITLE OF MEMBERSHIP

Associates can use the honored title of membership. The "AMBRC" is an honored title which is accorded to a person's name viz. Dr. John E. Hall, Ph.D., AMBRC or William Walldroff, M.S., AMBRC.

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All the Associate members of ASFRC get a badge of "Leading Member of Global Journals" on the Research Community that distinguishes them from others. Additionally, the profile is also partially maintained by our team for better visibility and citation. All associates get a dedicated page on the website with their biography.

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Career

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### ORGANIZE SEMINAR/CONFERENCE

Associates are authorized to organize symposium/seminar/conference on behalf of Global Journal Incorporation (USA). They can also participate in the same organized by another institution as representative of Global Journal. In both the cases, it is mandatory for him to discuss with us and obtain our consent. Additionally, they get free research conferences (and others) alerts.

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Credibility

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Fellow members are eligible to join as a paid peer reviewer at Global Journals Incorporation (USA) and can get a remuneration of 15% of author fees, taken from the author of a respective paper.

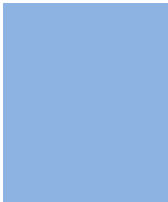
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ASSOCIATE	FELLOW	RESEARCH GROUP	BASIC
<p>\$4800 lifetime designation</p> <hr/> <p>Certificate, LoR and Momento 2 discounted publishing/year Gradation of Research 10 research contacts/day 1 GB Cloud Storage GJ Community Access</p>	<p>\$6800 lifetime designation</p> <hr/> <p>Certificate, LoR and Momento Unlimited discounted publishing/year Gradation of Research Unlimited research contacts/day 5 GB Cloud Storage Online Presense Assistance GJ Community Access</p>	<p>\$12500.00 organizational</p> <hr/> <p>Certificates, LoRs and Momentos Unlimited free publishing/year Gradation of Research Unlimited research contacts/day Unlimited Cloud Storage Online Presense Assistance GJ Community Access</p>	<p>APC per article</p> <hr/> <p>GJ Community Access</p>



# PREFERRED AUTHOR GUIDELINES

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

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

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

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

## BEFORE AND DURING SUBMISSION

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

1. Authors must go through the complete author guideline and understand and *agree to Global Journals' ethics and code of conduct*, along with author responsibilities.
2. Authors must accept the privacy policy, terms, and conditions of Global Journals.
3. Ensure corresponding author's email address and postal address are accurate and reachable.
4. Manuscript to be submitted must include keywords, an abstract, a paper title, co-author(s) names and details (email address, name, phone number, and institution), figures and illustrations in vector format including appropriate captions, tables, including titles and footnotes, a conclusion, results, acknowledgments and references.
5. Authors should submit paper in a ZIP archive if any supplementary files are required along with the paper.
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Authors are solely responsible for all the plagiarism that is found. The author must not fabricate, falsify or plagiarize existing research data. The following, if copied, will be considered plagiarism:

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



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

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2. Drafting the paper and revising it critically regarding important academic content.
3. Final approval of the version of the paper to be published.

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

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### Acknowledgments

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## PREPARING YOUR MANUSCRIPT

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

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



### ***Manuscript Style Instruction (Optional)***

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

### ***Structure and Format of Manuscript***

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

A research paper must include:

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

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

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

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

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





## FORMAT STRUCTURE

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

All manuscripts submitted to Global Journals should include:

### **Title**

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

### **Author details**

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

### **Abstract**

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

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

### **Keywords**

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

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

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

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

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

### **Numerical Methods**

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

### **Abbreviations**

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

### **Formulas and equations**

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

### **Tables, Figures, and Figure Legends**

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



## Figures

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

## PREPARATION OF ELECTRONIC FIGURES FOR PUBLICATION

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

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

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

## TIPS FOR WRITING A GOOD QUALITY MANAGEMENT RESEARCH PAPER

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



**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 through 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:**

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

**Approach:**

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

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

**What to keep away from:**

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

**Results:**

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

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

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



**Content:**

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

**What to stay away from:**

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

**Approach:**

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

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

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

**Figures and tables:**

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

**Discussion:**

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

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

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

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

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



**Approach:**

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

Describe generally acknowledged facts and main beliefs in present tense.

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



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