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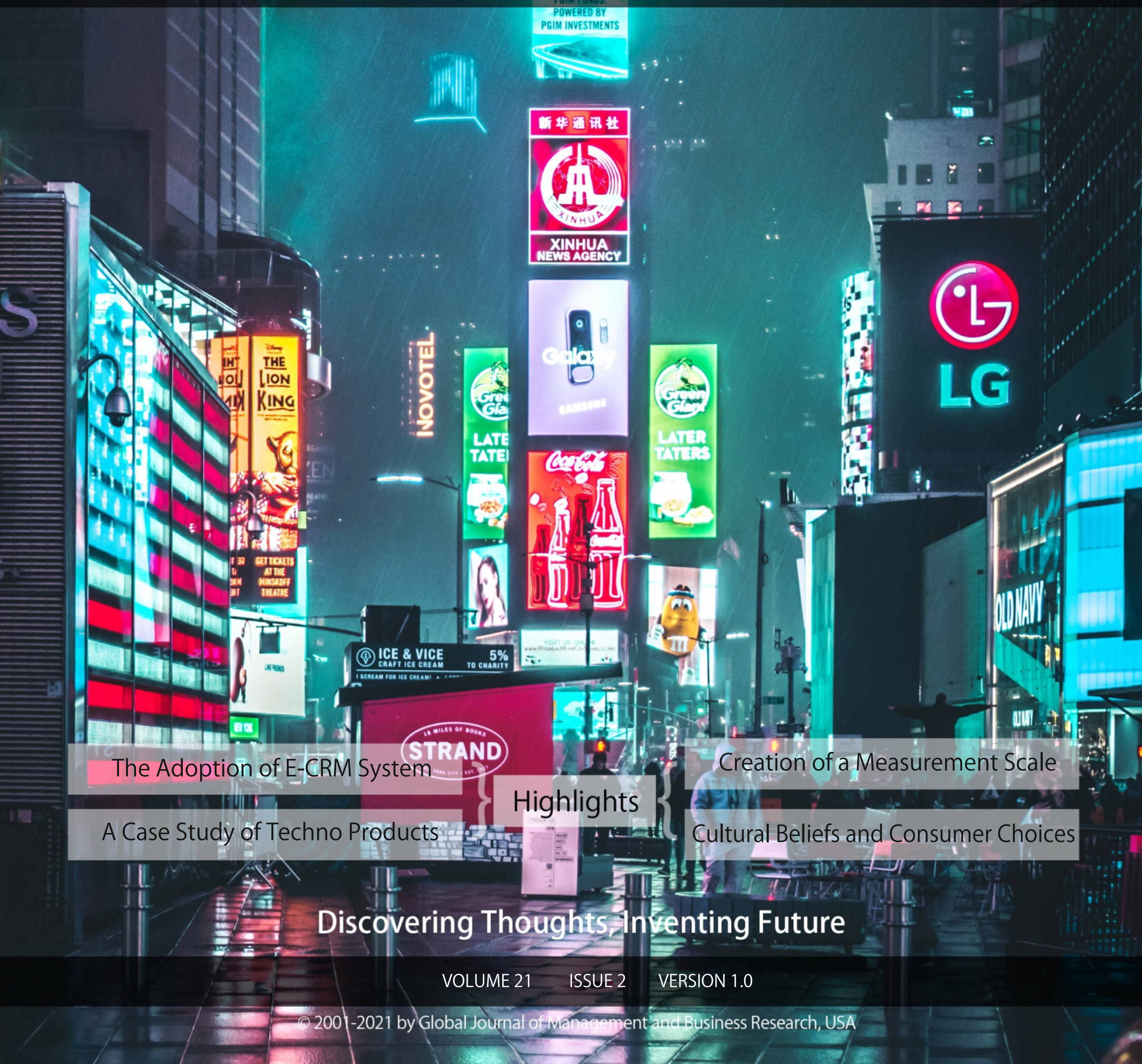

Highlights

- The Adoption of E-CRM System
- A Case Study of Techno Products
- Creation of a Measurement Scale
- Cultural Beliefs and Consumer Choices

Discovering Thoughts, Inventing Future

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The Foreign Goods Demand, Cultural Beliefs and Consumer Choices: A Microeconomics Note

By Dr. Erico Wulf
University of La Serena

Abstract- Consumers react to opportunities. So, given that free trade allows them more alternative goods, ¿How come that foreign goods shape consumer choices?. Is it either because of its price, consumer`s income, or their cultural beliefs?. How do it all influence business strategic decisions in international markets? The aim of this paper is to analyze the microeconomic relationship between utility maximization, and cultural values. In particular, its influence in the consumer decisions framework as well as its role for shaping business strategic decisions concerning international markets.

The methodology is an inductive desk research. It begins with the theoretical background about consumer behavior and foreign good demand, as well as cultural values impact on business strategy in foreign markets, to conclude that as incomes rises and needs step up, consumers get involve in wider social interaction, such that it shapes the boundaries of rationality which make cultural values part of the marginal utility of income.

Keywords: consumer decisions, cultural values, preferences, utility maximization, imported goods, strategic management.

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THEFOREIGNGOODSDEMANDCULTURALBELIEFSANDCONSUMERCHOICESAMICROECONOMICSNOTE

Strictly as per the compliance and regulations of:

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I. Introduction

While the utility maximization the oryconsiders consumers as efficient decision makers, other theories explain their behavior with the influence of psychological and neo economics variables, aimed to a "better off" second best decisions status, instead of a pure maximization purpose. The main stream theoretical microeconomics frame worker quires to keep qualitative variables as given (tastes and culture), in order to understand the influence of quantitative variables (Price and income), in consumer decisions and utility maximization. Besides, given a predictable time span starting from early consumptions stages, moving forward to those one at the retirement age from the labor force, permanent income set a life cycle pattern of expenditure behavior. Modigliani and Brumberg (1954).

On the other side, the "better off" status, is focus on both qualitative and subjective variables, (consumer mood, tastes, cultural variables, perceptions, intuition, Self esteem), deeply connected with psychology, and lately with the Neuro economics field and the implications for consumer behavior of brain reactions, assuming all those structural variables which provide a sense of inclusiveness and identity with in society (tradition, social mobility, status, engagement and the like) as given. Marim (2016).

Moreover, behavioral economics suggest that consumers don't always follow the expected path, about rationality as anticipated by the economic theory. (Thaler, 2015). This bias may be explained by the nature of the rationality assumptions, which seem to be restrictive to a specific setting about the influence of qualitative variables (tastes), but also because of the unexpected nature of human behavior. (Brook (2012).

As a practical matter, cultural values represents an exogenous common ground for consumer decisions, which in the long run provides the essential framework for other values to develop, such as stability, the rule of law, honesty, transparency, solidarity, ethics, making of its influence to become unavoidable over time. Marim (2016). However, consumers are not fully aware of all of them in the short run although they are essential to increase their welfare level throughout the life time span.

Thus, given any specific situation in the short run about prices and income, rationality behavior may not seems obvious in day by day consumers decisions as long they have different perceptions about daily events, (Levinson (2007), or they may be constrained by a structure setting or context which rationality depends on, (Tversky and Kahneman (1974)), Gigerenger and Goldstein (1996), Kahneman (2003). But in the long run it is hard to think of persistent irrational behavior. Besides, as individuals have uncertainty, they realize that the way to solve such a situation it is to think about the best outcome they expect to get in the long run in which rational adaptation over time, is less costly than deviation from it. Marim (2016)

Therefore, the bounded rationality for consumers is the expected situation about quality and value they face in the short run, given good prices and their income levels. This is different to both:

- The Simon`s proposal (1957), about bounded rationality for uncertainty situations facing management decisions makers, which impose a

Author: Associate Professor University of La Serena.
e-mail: ewulf@userena.cl

constraint on their short run firms´ s performance, and,

- The psychological underlying of economic decisions proposed in the 18th and 19th century, which considered rationality to be influenced by the structure arising from external factors. Gigerenger et al (1996), Tversky et. al (1974), Kahneman (2003) Samson (2004).

Thus, one thing is the uncertainty for consumption, another one is the uncertainty for business. In the former very much of it deals with price and income trends, although in the long run, prices decrease and income increase. The real uncertainty for consumers is about quality and value, such that income shapes the boundaries of rationality. No matter that specificity about uncertainty, the rational foundation of homo economicus has been challenged, as well as the hypothesis that behavior is only based on information.

The Behavior Economics suggest that human decisions are influenced by context and social influences. Thaler (2015). Emotions, cognitive biases, and social setting, are all influencing individual behavior. (Brooks, 2012). Therefore, the Consumer preferences are not only a matter of tastes, but they are also influenced by culture and norms, which differs across societies as it does the institutions they are part of. North (2001), Samson (2014), Marim (2016).

How all the above argument is affected by free trade?. When the economy is open to international trade, some questions arises about consumer decisions: ¿What is it the stand of microeconomics theory, about the cultural framework influencing consumers demand for foreign goods?.¿ Is it either a cultural or an economics choice, which lead to buy foreign goods? ¿How does culture-side of consumer behavior influence strategic management decision in international markets?

The purpose of this paper is to look for preliminary answer to those questions, providing a theoretical explanation concerning the implications of marginal utility analysis as income increase over time, ultimately influencing the substitution of domestic goods for imported ones. Besides, the empirical evidence about cultural values and its relationship with consumer behavior is analyzed, as well as a selected research which fit in the proposed explanative model.

II. Methodology

The methodology applied considers the Marginal Utility maximization model, and its important side step implications:

- The Revealed Preference theory, provide the evidence to include foreign goods into the optimal good bundle to widen up its diversification profile, once the economy follow a free trade policy.
- Income has an endogenous dimension settle in through its marginal utility. So, as income rise and needs become more complex, it allows consumers to engage in different social cultural interaction, which lead the Marginal utility of Income, to shape their rationality boundaries and behavior.
- The economic approach to consumer behavior (Becker,1976), provide support to new cultural values arising endogenously from the marginal utility of full income, which lead to the both *saving time, and small size family culture,* making of cultural values a relevant part of consumer behavior.
- The business strategic decision before going into international markets must identify the most profitable income segment as a proxy of its cultural bias.

This paper has three sections, (a), The consumer theory: Theoretical background and implications, (b) Consumer and imported goods: A synthesis (c) Consumer behavior and cultural values: Selected empirical evidence which fit the model, and concluding remarks.

a) *The Consumer Theory: Theoretical Background*

The classical microeconomic approach started with a theoretical proposal about marginal utility, subjective value theory, human behavior and individual consumption made between 18th and the 19th century Gossen (1810-1858). The Marginal revolution with prominent theorists such as Jevons, (1871), Menger, (1871) and Walras (1874), settle down the foundation of the neoclassical schools about marginal utility. Marshall (1890) developed a better framework with the analytics of the demand and supply curve. Hicks (1939) set the setting to analyze changes in price and income. However, a more systematic approach about consumer theory, started out with the identification of some pattern followed by consumer behavior. The first formal consumer choice theory (1960), was based on the assumptions of rational behavior, but taking into account that consumer choices, do not always fit that pattern because of cultural variables. Besides, although constrained to the organization performance, the bounded rationality concept was already in place. Simon (1957).

However, Becker with his Economic approach to consumer behavior (1976), considered rational consumers not only focused on final goods, but also in the process of spending real income in activities with different combinations of time and goods as necessary inputs to *produce them*. So, consumers behave like producers mixing their cultural beliefs and dilemmas.

Johnson, (1966), and Chiswick (1967), made further advances, widen up the alternative set for consumers decisions, adding up the time spend at work. Therefore, given that time had a cost (indirect one), both at work and at home, consumer behavior even within their rational boundaries (price and income), is not isolated from external influences. Thus, as time become an input, optimal choices are more complex than the conventional two goods bundles. The implication is that the allocation of time, as well as the marginal utility of income, became relevant to understand the complexity of consumer decision making process. Moreover, cultural issues like home activities organization, fertility decisions, education and training, job quality search, and leisure demand at work become essential to consumer decisions not only in terms of resources allocation but also concerning the maximization of full income and its marginal utility. (Becker, 1976).

In the seventies, began a different school of thought the so called Prospect theory, which proposed that decisions are not always optimal, but they instead depend on context. Tversky and Kahneman (1974). All of these developments, led to the following categories of research about consumers. Mowen (1998), Spencer et. al (2004).

- Identify consumer behavior categories. (a); Decision making about choice as a rational behavior (b); Emotions, needs, desires, and innovation pattern, (c), External influence in consumer choice, to override their rationality and emotions. The most prominent in this field, has been the Behavior economics theory.
- The state of the art about consumer theory, which identifies strengths and weakness concerning the research done about it up to the eighties. Sheth (1982)
- The human nature of consumption choices: (a), Rational (b), Irrational (c), Cognitive and (d) emotional. Schiffman and Kanuk (2001).
- The allocation of time theory and its approach to consumer behavior, is in a different brunch, the so called the *New approach to Consumer (Producer) Theory.* Becker (1962.1976).

Becker (1962), Johnson (1966), Chiswick (1967), Engel, Kollat, and Blackwell (1968), Oort (1969), De Serpa (1971), De Donnea (1972), and Evans(1972), expanded the nature of consumer choices, making clear that it is not just about goods, but also about time and its value, which make the productivity of time in consumption, as relevant as the productivity of time at work, to get the optimal goods combination. Astroza (2012). In these model, consumer evaluates alternative options before making any decisions, setting that choice within a specific time and place framework somehow shaping a set of cultural profiles such as, the weekend to watch movies, late afternoon or early morning to go on jogging, part time schooling, women part time jobs, and so on, leading all to *the saving time culture*.

The economic approach to consumer behavior (Becker,1976), implied to set a different culture framework (*time is money, small size family, e- learning, shopping mall*), which made of economics the source of new cultural values for the sake of maximization purposes such that they fit within the rational behavior making them essential part of it. It follows that in this approach, culture values and consumer behavior are within the same optimization framework throughout diversification and adjustment to changing relative prices and income. But as cultural values setting are given in the short run, and quite stable in the long run, consumers worry mainly about their expected increase in income and expected average prices decrease.

As prices are within the microeconomics field, income is highly correlated with the GDP growth and the macroeconomics field. Thus, as consumers end ups to be depending upon both prices and disposal income they both primarily shape their rationality. Thus, with an economic depression, both prices and incomes fall. In the former case it falls because of lack of demand, while in the later, it falls because lack of employment. So, even though it would be irrational not to buy cheaper goods, it is perfectly rational as long as the individual does not have a job which to get income from. It follows that in the short run, price and income rationality may go in different directions. On the other side, while the economy is in the expansion cycle, both prices and incomes rise, in the former case, because of higher demand and wage cost, while in the later one because of higher employment. So, while it is irrational to buy more expensive good, it is perfectly rational to do so, as long as income is higher. So, both income and prices fluctuates over time, but in the long run both settled down on its expected path of price declining and income rising. The implications of this pattern, is that consumers adjust their behavior, to short run circumstances such as recessions or expansion, but in the long run they adapt themselves to income trend. So, if the economy is in a recession high income consumer adjust their consumption, to the expected impact of it in their long run permanent income. Perez (2021)

Other models, such as those of Howard and Sheth (1969); Buying behavior of consumer, Holbrook and Hirshman (1982): the role of products attributes, Sheth, Newman and Gross (1991): characteristics and values, Nicossia (1996): Consumer as a solving standardized problem individual, taking into consideration external influences, made further advances into a new consumer setting. Spencer et. al (2004).

The conventional model, seems very effective to captures the reality of consumer day by day. Utility maximization comes out as the consequence of price changes, given the disposable income which is the constraint maximization is subject to. To the extent that it is fully spend, the expected outcome is the diversified basket goods which make of diversification a cultural bias concerning risks behavior.

But there is also a price consideration. As utility increase at a decreasing rate, there is no way to pay the same price for goods whose value is lower, unless prices also decreases, such that the higher real income; allow to buy more of other alternative goods, with higher marginal utility. It all leads to get into the basket, the proper amount of each good, up to the point of getting the optimal combination for utility maximization.

The standard conditions for a consumer with two alternative goods to chose from (x1, x2), as well as its marginal utility conditions are as follow: Mc Closkey (1982)

$$Mg\ U\ x_1\,(x_1, x_2)\ =\ P\ x_1\ \ *\ \ Mg\ UI \qquad (1)$$

$$Mg\ U\ x_2\,(x_1, x_2)\ =\ P\ x_2\ \ *\ \ Mg\ UI \qquad (2)$$

Equation (1) and (2) say that Marginal Utility of good x_1, ($MgUx_1$), and Marginal utility of Good x_2 ($MgUx_2$), depends on its quantities, and it must be equal to the Marginal utility of Income(MgUI) multiplied by each good price.

However, consumer must stay on its budget line, so it is no feasible to be over or under it. Thus:

$$I\ =\ Px_1\,X_1\ +Px_2\,X_2 \qquad (3)$$

The marginal utility theory of consumer´s choice is set up by these equations; (1) (2) and (3).The marginal utility of Income arise from expenditure on both initial goods. The three equations become a condition for its maximization;

$$Mg\ U\ x_1\,/P\ x_1\ =\ Mg\ U\ x_2/\ P\ x_2\ =\ Mg\ UI \qquad (4)$$

Equation (4), means that with available income and relative prices, each consumer maximize their utility, diversifying their choices staying away from specialization, but a combination of all available ones.

Making the rearrangement and leaving aside the MgUI, equation (4), becomes:

$$\Delta U/\ (P\ x_1\,\Delta X_1)\ =\ \Delta U/\ (P\ x_2\,\Delta X_2) \qquad (5)$$

Equation (5) says that, given the prices of goods, the consumer must get equivalent utility increases with each additional amount of goods, keeping total utility constant. When the consumer has reached equilibrium, the lower utility from fewer goods, must be balanced with higher utility of more goods, as he /she moves along the budget lines. .

Rearranging the equation (5):

$$P\ x_2\,\Delta\ x_2\ =\ P\ x_1\,\Delta\ x_1 \qquad (6)$$

Which, implies

$$-\,\Delta\ x_2/\Delta\ x_1 =\ -\,P\ x_1/P\ x_2 \qquad (7)$$

Equation (7) indicates that consumers set their marginal valuation of any of the two additional good equal to the slope of the budget line, (the relative prices), in order to get the combination of goods which maximize their utility.

Either good may be an imported one with lower price (-ΔP), inducing an increase in its demand (+ΔX), assuming stable exchange rate (E=1), free market competition. Besides there is not government intervention, such as, tariffs, subsidies, specific taxes, which lead to consumer to lose their gains arising from trade. Thus, choosing a foreign good is a perfectly attainable bundle of goods, among those available at consumer disposal. Rojas-Mendez, Chapa (2020). However, the conventional theories explains mainly the demand situation for two domestic goods, leaving aside considerations about cultural values.

The next step is to get the demand curve, which may be derived by the following two alternative procedures:

a. To maximize utility subject to a budget constraint it gets the Marshallian demand curve:

   $Q = f\ (P, I)$(P): prices, (I): Income

b. To minimize expenditures subject to an utility function, it gets the Hicksi an demand curve:

   $Q\ =\ f\ (P, U)$ (P): prices, (U): Utility

Either way, $\Delta Q/\Delta P\ < 0$ (8)

As prices decreases the purchased amount of any good increases. This is the Law of demand. But, the underlying relationship between price and quantity requires some additional remarks:

a. From equation (4), there is a link between price and value (proxy for utility). Thus, beyond a certain amount of any good whose value is decreasing, consumer does not want such useless good even whether it is free. It follows that the law of demand, explain the price reaction of consumers toward good whose relative value is decreasing, setting a lower limit to the price they are wiling to pay. Therefore, prices and values, moves in the same direction.-
b. Goods of high value are within the area of the consumer surplus, which means that as the value of any good increase, so it will be its price. Alternatively, as consumer demand goods with higher value, they are willing to pay higher price. This is the Law of Value, which is derived from the marginal utility of income set in equation (4).
c. The expenditure decision is a reliable proxy for consumer preferences. When it comes about the law of demand, prices matter, but when it come about the law of value, income matter.

d. Imported goods are left out of the optimal bundle. However, the revealed preference theory, make clear that imported goods become an alternative within the consumers preferences.
e. The revealed preference approach, make the law of demand a fact of consumer choice either for domestic or imported goods. So, measurable utility is not a condition to get the quantity demanded of any good, either domestic or imported.-

The Revealed preference Theory (Samuelson 1938), make of consumer choices a logical sequence after changes in prices and real income. There are two version of it: the weak (WARP), and the stronger assumption of revealed preferences (SARP).

The WARP (weak axiom of revealed preferences), says that whether consumer buy regularly a good "B", despite other alternative available (good "C"), within their budget attainable area, it is because "B" is preferred to "C".-

The SARP, says that given the real income, when there is changes in relative prices, which allow a different combination of goods, it works the transitivity theorem, which means that if "good A" arising from the new relative price is preferred to "good B", and "good B" is preferred to "Good C", then "good A" is preferred to " C". Samuelson (1938), Mc Closkey (1982), and Romero (2014)

Given that consumers in Stage (0) has at their disposal, two goods $(x_1 \; and \; x_2)$, but in stage (1) also has imported goods $(x_3)$to add into their goods bundles, it follow that:

The consumer in stage (0), has two domestic produced goods $“x_1” \; and \; “x_2”$, with $“Px_1”$ and "Px_2" respectively spending all of their income (I) in bundle $(E^1,^2)$, to get the utility maximizing condition.

So, given that while $“x_1”$ lead consumer to stay on the budget line, spending all of their available income, while $“x_2”$ is also available but it is below their budget boundaries, consumer will chose $“X_1” \; over \; “X_2”$

$$E_1 \geq P\,x_1 X_2 \tag{9}$$

From equation (9), it follows that consumer has revealed their preference for bundle $“x_1”$, in which all of their income is spend, instead of spending in $“x_2”$, whose expenditure is below the feasible expenditure area.

$$Ex_1 = Px_1 X_1 \rightarrow Ex_2 < Px_2 X_2 \tag{10}$$

Consumers reveal their preference for $“x_1”$instead$“x_2”$. This is the Weak axiom of revealed preference (WARP), as long as the consumer decisions is concern, given that X_1 was also available but the expenditure the consumer is willing to make on it, is less than the income available.

But, how all of this situation would change whether the economy engages in a free trade policy? This leads the situation to the following stage (1). With free trade imported good (x^3), which has lower prices than its domestic substitute let say X_1. The new compensated budget line, create a different set of choice for goods (x^3, x^2). So it does make possible for consumer, to increase their goods bundle, adding up imported goods. Given a compensated change in prices, $Ex_3 = Px_3 X_2$ which means the $“X_2”$ is still available, but at a higher price $(Px_2 > Px_3)$.

Therefore, the budget situation becomes:

$$Ex_3 = Px_3 X_2, \quad Ex_2 < Px_2 X_3 \tag{11}$$

Therefore, given both $Ex_2 = P\,x_2 X_2$, and price compensated expenditures (11), $Ex_2 < Ex_3$. It means that while Ex_3 expenditures, are in the new compensated budget line Ex^2 is within the former expenditure zone. Therefore, its utility curve is below than that one of X_3.

$$P\,x_2 X_3 < Px_3 X_2 \tag{12}$$

Rearranging terms and adding up expression (12) leads to:

$$Px_2 X_3 - Px_3 X_2 < 0 \tag{13}$$

It leads to: $\Delta P \Delta E < 0$

where $\Delta P = (Px_2 - P\,x_3) \; and \; (\Delta E = X_3 - X_2)$ (14)

Condition (14), says that given everything else constant, imported goods available at lower prices than domestic ones, will change the goods bundle, such that consumers increase their demand for those foreign goods. This is the Strong assumption of revealed preferences, which applying the transitivity theorem, it means that if imported good $(“x_3”)$ is preferred to $(x_1”)$ and, $(“x_1”)$ preferred to $(“x_2”)$, then$(“x_3”)$ is preferred to $("x_2")$. Where (x_3), is the imported good which substitute (x^1), but (x_2), is the remaining domestic one.

Therefore, based upon expenditures on X^3 which fit consumer preferences, its demand curve arise from it. This outcome, allow to connect rational behavior of utility maximization, with real expenditures decisions, Romero (2014). In other words, it is not necessary the utility function, neither to get the demand curve for domestic nor imported goods. As equation (13) suggest, it is sufficient to have expenditures on such a good $(“X^3”)$, or for this matter any imported goods, to get its demand given their income level.

III. The Marginal Utility of Income: Personal Needs Step up

Equation (5), which leaves aside the marginal utility of income, miss the general microeconomic setting for understanding the consumer choices within a wider format concerning domestic and imported good, and its link to the expected income trend. So, while prices stabilize in the long run, income levels trend is to increase, which make consumer choices over time, dependent upon income changes. This is what has made of the macroeconomic theories of consumption (Keynes (1936), Duesenberry, (1937), Modigliani, et al (1954) and Friedman (1957), a starting point for policy making about aggregate spending. Perez (2021)

From consumer`s point of view, prices solve the choice about alternative goods. Instead, income level widen up consumer choices to a more comprehensive and complex understanding of their behavior. Income means to take into account the Value Law. Besides, as income rises consumer needs step up making possible wider connection with other disciplines, and expanding at the same time the meaning of marginal utility of income, especially in the high income consumer segment to shape their behavior and rationality boundaries. It follows that:

- The "Law of Value", refers to qualitative and subjective variables tied up to higher prices (quality, status, image, prestige, durability, multi functionality and so on), which higher income can afford, but it also refers to the efficiency and quality of transactions, which lead to the perceived quality of the deal . Thaler (2015).
- The "Law of Value" says that as income levels increase, and so it does the expected value attached to any good the higher the price which consumer will be willing to pay.
- In other words, it is perfectly rational for a consumer; to pay higher prices for goods and its perceived high value, should incomes levels allow them to do so. Levinson and Pen (2007).

The implications the Law of Value for business strategic decisions in foreign markets are that it should focus on increasing the value endowment of each good the firm is planning to put into those markets. Therefore, their best strategy becomes to concentrate on high income consumer where its benefits will come from.

Moreover, higher income level allows different social interaction which it creates new needs, so the culture values become more influential on consumer behavior. Levinston, et. al (2007) Maslow proposed that as incomes rises, needs step up from the basic to the more advanced stage. High income people`s need are the status, prestige, ego and self realization, different to those in low income levels within the basic stage level. As equation (4) suggest, this different position in the income scale, make them to have different marginal utility of income. While high income consumers, get the most of their marginal utility of income, choosing a wider variety of good from abroad at their own style, low income consumers marginal utility of income deal with the ability to get done the basic daily needs.

Therefore, as consumer thinks of value more in relative than absolute terms, (Thaler, 2015), the relative income framework allows the demand fragmentation, which moves consumers away from standardization for the sake of getting the highest marginal utility of their relative income. This outcome explain on the one side the demand for luxury cars, private planes, first class tickets for long distance flight, fashion design clothes, gourmet restaurants, antiques, jewelries, smart watch, sophisticated cell phones, on demand product, branding, and the likes, with high quality on its transaction process, which lead business to identify these high profit cosmopolitan consumer, as a target for its strategy in foreign markets. Rojas-Mendez, Chapa, (2020).

Thus, as income increases, it improves its relative stance, such as to widen up consumer options for better quality goods with high value endowment, shaping consumer behavior, as well as the boundaries of rationality. Ariely (2008). There is a strong relationship, between the Law of value, its more complex needs as well as its ordinal sequence. As consumers moves into higher income segment, their value assessment become more decisive, which it allows consumer to reach out other subjective variables such as solidarity, consciousness, brand loyalty, prestige and the like which make the cultural setting a component of social behavior. Goldschmidt (2012)

Moreover, the relative income hypothesis, (Dussenberry, 1937), does make consumer to compare themselves with all those in the same income branch before deciding what to buy, whether they are at home or abroad. Therefore, imported goods whose relative value endowment (Brand, prestige, status and the likes), is higher than domestic goods, whose transaction cost is lower and its efficiency is higher, it increases the marginal utility of relative income.

Relative Income becomes the driver, for consumer to look up for more sophisticated needs, connecting cultural values with a variety of different goods (foreign, green, organic, diet goods). So, when business face consumer choices in international markets, they all need to focus on is in Consumer Income and its expected trend over time, as the proxy for cultural values and it meaning for consumer choices. However, the income segmentation in countries like the EU; USA, East Asian Countries, or Japan, are quite different to the LDC countries or emerging economics which have both lower average income levels, a wider income gap, which suggest a cultural gap.

So, back to equation (4), the maximization of marginal utility from basic goods, is directly related to the marginal utility of income at the stage 0 as it fulfill basic needs. In so doing, income is the absolute constraint. However, as income rise up over time to the following stages $(S1 \ldots., Sn-1)$, the scope of its marginal utility grows wider reaching out to more complex attributes of goods, away from those in stage 0.

Therefore, as free trade makes available imported goods, in these advanced stages they becomes an alternative to domestic expensive good, because its substitution elasticity is high. The expected value endowment of foreign goods, make of the marginal utility of income the driver for consumer decisions. So from equation (4), it follows that:

- As long as the foreign goods have better value endowment, higher income consumer will prefer to buy them, because they can both afford to do so, and those goods provide them a higher marginal utility of their income (prestige, status, style, sophistication, elegance).
- Foreign Goods Subjective Values becomes like a superior good such that the higher the income level, the higher its share on consumer choices. So, as incomes increase over time it shapes different consumer behavior pattern as well as their rational boundary to do so.

IV. Consumers and Imported Goods: a Synthesis

International trade means a wider variety of goods available at lower prices, and on average, with higher quality standard. Besides, trade does not only mean lower price for imported goods, buy also an increase in income levels over time, which can be allocated to a mix of domestic and foreign goods, leading to a substitution and income effect respectively. Thus, over time both effects lead to buy more imported goods. The strength of both effects for imported goods, depend upon a wider variety of variables starting with prices differences, relatives incomes, as well as those qualitative value attributes (quality, technology, service, brand), as differential factors, which high income consumers are willing to pay for. However, as far as the Equation (4) is concern, the income effect becomes stronger as income grows over time.

From equation (4) it comes out an income and a cultural gap. Those consumers on the top of income level, have values and cultural setting, different from those at the bottom, because the focus of their expenditure on this income stage (Stage 0), is on basic goods (foods), and their incomes effects from cheaper imported goods is lower. So, their pattern behavior is different. Ariely (2008).

Furthermore, in case that technological change is faster abroad than at home, it means imported goods may be designed to save time for the sake of its productivity in consumption reinforcing its demand, because it allows more time for leisure, family, friends, recreation, entertainment, and the like; all of which lead to increase in consumer welfare levels, due to a more efficient allocation of time. (Becker 1976).

Equation (13) suggests that imported goods fit within the optimization framework. Foreign goods have attached qualitative attributes, which expand the meaning and scope of relative income and goods value maximization. Relative Income becomes a decisive variable in consumption decision, concerning the expected demand for value, as well as the cultural meaning attached to it. Levisnton (2007), Thaler (2015).

Thus, in Latin America economies, with low average incomes levels, the scope of culture values and its impact on consumer decisions is more limited. Low income consumer, do not demand goods based on style, image or prestige. To do so, they need to have higher income. These differences have to be considered when it comes to make comparatives studies, to make of the impact of cultural variables a more reliable reference. Rojas-Mendez-Chapa (2020)

V. Cultural Values and Consumer Choice: Selected Empirical Evidence

Cultural values are considered to be a different branch of consumer behavior, mainly within the area of phycology. Schiff man (2005), Kotler (2008). However, there is important evidence which support cultural values influencing the assessment that consumers make, as well as their behavior and rationality about their decisions. Heinrich (2000), Levinson (2007), Goldschmidt (2012), Samson (2014) and Marim (2016). Rojas-Mendez, Chapa (2020).

Thus, the case about the relevance of healthy food *to get better quality of life*, it makes those organics goods worth to pay higher prices. Its marginal utility is on the one side, attached to the marginal improvement in the quality of the diet the consumer look for. On the other, it increases the marginal utility of higher income as it gets a higher value due to better quality of life over time.

Moreover, it is important to make a distinction between cultural values as a matter of tastes and preferences arising from incomes levels, (social interactions), and cultural values as a matter of a structural setting arising from inherited cultural values, beliefs and ideas which are the core of a society. These setting are the boundaries which individuals live into. It includes the status of women, average education level, literacy, inequality and poverty, access to banks services, gender gap, law and institutions, state of consciousness about key issues, religions values, Racial discrimination, individual characteristics (average height, weight, size), the relevance of merits and incentives, languages profile, and the like. Marim (2016)

Thus, producing washing machines for women in Europe must have a different height, compared to that ones made for women in Japan. Alternatively, the clothe size XL does not fit too much in Latin American countries as it does in USA and Europe.

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Consciousness about the environment, mean consumers to expect pro environment seal on the good they buy.

Besides, the public policy about healthy food, may lead to lower consumption of fast food, as it is the campaign to get rid of tobacco, to keep seat belts on while driving, to drink sugar free soft drinks, or to use free hand devices for cell phones while driving a car, all of them defining a way of life, any individual want to be part of. It is well known the relevance of both public and cable TV commercial, on consumer choices. Therefore, there are two cultural forces acting on consumer behavior

a. The structural inherited cultural setting, which defines the institutional boundary consumers belong to.
b. The individual cultural preferences, arising from higher income and its marginal utility, as a determinant of their expenditures. (prestige, image, status and the like).

So, as far as consumer choices are jointly determined by (a) and (b), each one has its share in their final decision to buy or not any good either domestic or imported one. In doing so and as far as it is less costly to adapt than to deviate from them, the scope of rational behavior reach out to subjective values which become endogenous variables to count on consumer decisions.

Therefore, consumer behavior is a complex field about human choices with a multidisciplinary set of determinants, which requires a deeper and broader attention to other disciplines beyond economics, such as anthropology, sociology, social psychology and ecology. Heinrichs (2000) Levinson (2007), Marim (2016). At the same time the institutions as a public good provider (law, policies, rules), also fit into the consumer behavior format. North, (2001).

There are different models to explain the influence of the cultural setting, such as those in the field of transcultural models, and the role of languages. Osgood (1967). A significance research has been done since early seventies about it starting from the USA cultural profiles, leading to criticism about ethnocentrism bias (every one need to learn English), misleading the significance of other key variables. Spence ret. al (2004). However, the justification for this kind of trans cultural studies, is within the area of international marketing, as firms go into global market, and its first requirement becomes to know the consumer characteristics before setting its business target.

Moreover, to shape their behavior consumer face multiple types of influence, such as those linked to their income and prices constraint as internal influence (Becker (1976)), and those linked to the particular cultural framework as external influence, which their choices are madefrom (Marim (2016)). Individual behavior is shape by this two channels either directly (marketing mix) or indirectly (cultural setting), leading to higher preferences for specific kind of goods (expensive imported goods, organic *goods, sugar free and the like), all of them beyond the basic price setting, and more on the side of value and income available.*

It follows that with income gap between the high income and low income segment, it is not possible for international business to assume market homogeneity, but to set on each one its own target. Rojas-Mendez, et. al (2020).

There are two alternative of approaching the dimensions which are determinant of social behavior:

- Hofstede (1991), who proposed five dimension to analyze the determinants of social behavior: *distance to power, male dominance, individualism-collectivism, Uncertainty aversion, and long run prospect*. Spencer. et al (2004). Yoo, Donthu, and Lemartowicz. (2011).
- Triandis (1994) and later on Lee (2000) proposed, three variables as determinants of social behavior*: culture, past experience, and behavior reaction to specific perceptions*. This last factor may be considered as a proxy of the relationship between perceptions with relative income and prices levels, which lead to cultural values to influence consumer behavior.

Spencer, et.al (2004), considered the Hofstede model (1991) to study Chinese and Chilean consumers, which lead to the conclusion that the cultural setting does influence Chinese consumer behavior and their choices. In particular as the equation (4) suggest, 50% of them are willing to pay for expensive foreign goods, and those in the segment of higher status, and young urban professionals (yuppies), have remarkable preferences for foreign goods (Color TV), with 62,2% and 50% respectively. Besides as equation (13) predicts, 63,5% of the middle class have preferences for foreign goods, such as air conditioner with 14,9% and 30,8% respectively, as well as the life insurance programs from foreign companies (41, 9 % and 40% respectively). All of which is a signal of admiration for foreign goods, and support of xenocentrism. But the Chinese and Chilean consumer decisions about food, transportation, and entertainment are all influenced by their relative income, no matter their differences on their cultural settings. Thus, following equation (4) it makes clear that equivalent income levels in Chinese or Chilean consumer, lead to very alike buying preferences on basic goods. But as income rise both Chinese and Chilean consumers, are willing to change although in a difference pattern, their preference toward foreign good to maximize its marginal utility.

There is also the symbolic cultural model, which identifies the influence of regional cultural variables, and its ethnocentrism component. Páramo (1999). In this case consumer behavior is determined by their perception about qualitative attributes of any good, whether it is either positive or negative. This is the case of friendly environment goods, which consumer may feel engaged with. These models, propose a descriptive relationship between cultural variables, and its relevance for consumer behavior. This is so, due to the fact that consumers do not lose their condition of being citizens, family members, workers, which provide a multi dimensions set of variables, to influence the social interaction within which they make their choices. Rationality does not mean to stay over that constraint, but given that none of these cultural variables change in the short run, it proposes a path to make possible that in such a case, consumer regular decisions over time, allow a systematic increase in their welfare levels. North (2001, pp 34), Marim (2016)

A recent paper (Rojas-Mendez et.al (2020)) focused on xenocentrism as predictor of consumer intention to purchase goods following a three stage analysis. Starting with Mexican consumers, then the next step to get a cross cultural measure of convergence with their Mexican counterparts was to include consumers from three Latin American countries (Equator, Colombia and Peru). Finally it considered the Chinese consumers. The working hypothesis was that in the Mexican consumer case, xenocentrim represent *preferences for foreign goods and dislike for domestic goods*, asa signal of a social phenomenon associated with the status and the self esteem that foreign goods consumption provide. To check xenocentrism bias, a sample of 213 MBA Chinese students (66% females, 34% had not visited a foreign country, and 64% were 34 years old), was asked to make an evaluation between 14 domestic brands and 16 foreign ones. The outcome validated the admiration toward foreign goods, and the rejection of domestics ones for all product categories, which it was consistent with the Triand is three dimension Model (1994), and that one of Spencer, et.al (2004) which followed the Hofstede model.

As far that admiration may be linked to the expected *price – value relationship* of selected foreign goods, because its higher transaction process efficiency, (payment alternatives, guarantee policies, post service, customer management policy), as well as the high value attached to traditional foreign brand, it is consistent with equation (13). On the opposite side with lower expectation about price –value relationship, which is the case of massive standardized good within the low income status, the lower the xenocentrism and the more likely for Chinese consumer to buy domestic goods. Rojas-Mendez, Chapa (2020).

The Rojas-Mendez et al (2020) paper concludes that consumer with a positive feeling about domestic goods do not instantaneously reject the alternative of buying foreign goods. As equation (4) suggest this may be explained on the one side by their expectations about the long run increase in their income level and its marginal utility in foreign goods, as well as the diversification profile of utility maximization .This does not mean to overlook the relevance of cultural values. They are within the set of values and beliefs which make self evident in consumer preference for diversification. In other words, cultural values do not stay outside the consumer framework but they are inside of its maximization purposes although it is not self evident given the individual nature of the marginal utility of income.

As expression (11) suggest, foreign goods increase the marginal utility of income, more so for those consumer with high Income. Thus, in the advanced stage of Maslow scale (1943), when ego and self esteem needs become the driver for consumers who already have reached that status, it make them an essential part of the business strategy for profit. Therefore, as far as xenocentrism means the over valuation of foreign goods attributes, it becomes a proxy of its endogenous component (status, image and the like), which increase the marginal utility of income leading to higher demand for them. Besides, following equation (13), as prices of foreign goods are lower than domestic ones, the revealed preference induces higher demand for imported goods.

Moreover, the dislike component for domestic goods and its replacement for foreign goods, arise from the higher value endowment expected from the latter, as a side effect of equation (4). This is the case of those imported good which provides a signal of style and sophistication to cosmopolitan customers and their self esteem for whom to wear a Rolex watch means a symbolic value attached to higher stage of consumption status, which induce to buy expensive cars, clothes, jewelry and the like. In fact, there is a positive relationship between cosmopolitanism and xenocentrism. Rojas -Mendez – Chapa (2020).

The lower income consumers may also decide the same path concerning foreign goods as they decide based of their relative income, which mean to compare themselves with their foreign counter parts, so they buy foreign goods they can afford, like microwaves, TV set, cell phones, medium size cars, tourism and so on. Spencer et.al (2004), Rojas-Mendez, Chapa, (2020). But, this does not mean that those consumer react in the same way higher income consumers do, as much as the former are driven by prices, while the later are driven by value. Thus for low income consumer demand for foreign goods of higher value, are left out of their bundle precisely because those goods are more expensive, quite the opposite to the behavior pattern for higher income consumer This make for each income segment a different behavior profile. Ariely (2008)

VI. Concluding Comments

Consumers have a mixed cultural dimension profile. They are citizens, family members, and workers. They also have values, beliefs, principles, dreams and expectations. So, there are different disciplines whose purpose is to explain these values to get a better understanding about their behavior. Neoclassical theory use a utility maximization models focusing in prices (Given Income and preferences), as a source of information for consumers decisions. However, Incomes deals with social interaction values and as it increase over time, needs step up and the marginal utility of Income shapes the boundaries of rationality and the consumer behavior.

Cultural values represent an exogenous common ground for consumer decisions mostly stable in the short run, which in the long run provide cohesiveness to society as the essential framework for other values to develop, such as stability, the rule of law, honesty, transparency, solidarity, ethics which consumer are not fully aware of in the short run, but it would not be possible to think about increasing the welfare level without consider them in the long run. Thus, rationality assumption does not means necessarily to reduce human complexity to cost –benefits choices, but to provide a path to make those choices the most valuable one over time. This does not mean to overlook the relevance of cultural values. They are part of consumers framework and its maximization purposes, mainly through their diversify behavior, as well as the framework they considers to decide the allocation of their time between different alternative activities, which lead to new cultural values such as *saving time* which make of them part of the setting for resources optimization.

Marginal utility of income analysis, provide a consistent explanation how come those social variables get into consumer framework, as well as its relevance for their decisions. Besides, it provides an explanation to the Law of Value, which shape consumer behavior as it increases over time which leads to preference for high quality foreign goods. So, the marginal utility of income it shapes the boundaries of rationality and with it the consumer behavior. Moreover, the revealed preference theorem in particular, is a *fact-based* explanation for consumer to demand foreign good. Therefore, to wear a Rolex watch means a symbolic value attached to income and its marginal utility, moving up the stage of consumption status, to other foreign goods as it is to buy expensive cars, clothes, jewelry and the like.

When it comes to imported cheaper prices good, lower income consumers, may also decide to buy them as they compare themselves with their pairs. Thus, they buy foreign goods like microwaves, TV set, cell phones, computers, and so on. But, this does not mean that consumers with a higher share of their expenditures on basic goods react in the same way as their counterparts with higher income. Thus, foreign goods of higher value are left out of their bundle, precisely because they are more expensive and their income elasticity to foreign goods is lower.

The selected empirical evidence, support the positive relationship between cosmopolitanism and xenocentrism. This is consistent with consumer revealed preference for domestic goods, and low levels of xenocentrism, as far as it all deal with differences in income levels. Therefore, Microeconomics provides a reliable theoretical explanation about consumer decision, cultural values and their behavior, either in case of choosing domestic, foreign goods or a mix of them within their bundle. As income goes up, it boots different needs expanding the decision setting both to cultural values and with it to the mixed dimensions of consumer behavior widening the boundaries of rationality.-

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Exploring the Factors Affecting Consumer Purchase Behavior during COVID-19: A Case Study of Techno Products in Dhaka City

By Takrima Jannat, Syed Abdullah Al Noman, Anika Meher Amin, Md. Shafkat Imon Araf, Md. Irtija Tahmid Hossain & Siha Fatima Hoque
Bangladesh University of Professionals

Abstract- Purpose: This paper proposes an exhaustive examination of investigating the variables influencing shopper/consumers' buy conduct during COVID-19 on techno items in Dhaka city. This study intends to investigate the components emerging from vulnerability like Covid pandemic on the customer buy conduct of techno items in Dhaka city.

Methodology: 226 respondents were surveyed using a 19- items structured questionnaire. Exploratory Factor Analysis technique was used to identify the significant factors.

Findings: Results demonstrated that five factors, namely, economic fluctuation and technological value chain, e-commerce wave, digital workplace/force, crisis attitude, motivations of changing consumer behavior were found significantly responsible for influencing shopper/consumers' buy conduct during COVID-19 on techno items in Dhaka city.

Keywords: covid-19, consumer behavior, technology industry, economy fluctuation.

GJMBR-E Classification: JEL Code: M37

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Practical Implications: Identifying the factors influencing shopper/consumers' buy conduct during COVID-19 on techno items may guide policymakers and the techno industry to undertake necessary actions to overcome the accompanying challenges of the coronavirus pandemic.

Originality: This study is the first attempt to assess the relationship between a pandemic like COVID-19 and consumer behavior during COVID-19 on techno items in Dhaka city.

Keywords: covid-19, consumer behavior, technology industry, economy fluctuation.

Statement of Intended Contribution: The paper is intended to contribute to the technology companies to better understand the impulse purchase behavior of their customers. This paper also gives a unique perspective of how the COVID-19 pandemic has shaped the business industries and the tech-based global village. The paper focuses on studying the viewpoints of the target markets and consumers. The questions and the research address the rapid change in customer behavior and the factors towards the changes. The research addresses that economic fluctuation & technological value chain have been critical factors behind consumer behavior. Academic marketing discipline's existing knowledge would be enhanced with the paper's information with a unique angle on the technological value chain and the new e-commerce wave. The overpopulated Dhaka city stood still at the beginning of the pandemic, being more derived from working from home situations, online classes, more online shopping, etc. soon leaning into a more techno-dependent world. The paper focuses on this sudden change and how it affected consumer behavior and increased economic fluctuation in Dhaka. This paper will provide new insights on the changing techno industry in the pandemic period and how the industry will change predominantly. This new insight into the techno industry will be valuable to all firms, policymakers, and business owners. This paper will not only give them insight into how much the industry has changed but will also give them a perception of the consumer's psychologies and motivations for their changing consumer behavior. Our paper would influence policymakers to take into account the critical factors affecting consumer behavior and the impending changes due to the pandemic as well. With a crucial part of our economy that depends on the technological and business industry, we hope to contribute to the economy of Dhaka city as well.

I. Introduction

Initiating in December 2019, in the city of Wuhan in China, an outbreak of the COVID-19 virus drove the world into one of the largest pandemics. Though WHO declared the Pandemic on March 11, 2020. The virus is caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), which spreads through the respiratory systems very rapidly, becoming very difficult to contain, leading the city and eventually all other countries into lockdown for an undetermined amount of time. After the arrival of 312 citizens of Bangladesh from Wuhan, China and 14days of quarantine, the first case of coronavirus was detected on March 8, 2020.

Author α: Bangladesh University of Professionals Address: Kazipara, Mirpur, Dhaka & Siha Fatima Hoque. e-mail: xtakrima@gmail.com
Author σ: Institute: Bangladesh University of Professionals Address: Zia Colony, Dhaka Cantonment.
e-mail: abdullahalnomansyed042@gmail.com
Author ρ: Bangladesh University of Professionals Address: House#605, Road #09, Avenue#06, Mirpur DOHS, Dhaka.
e-mail: anikameher@gmail.com
Author Ѡ: Bangladesh University of Professionals Address: Room no: 202, building: Projonmo, Nirjhar Residential Area, Dhaka Cantonment.
e-mail: mdshafkatimonaraf@gmail.com
Author ¥: Bangladesh University of Professionals Address: 79/4, Dhaka Cantonment. e-mail: diptohossain117325@gmail.com
Author §: Bangladesh University of Professionals Address: 116 no lake circus kolabagan Dhaka. e-mail: sihahoque09@gmail.com

According to reports, as of July 8, 2020, 168, 645 Bangladeshi citizens had been diagnosed positive with the novel Coronavirus. While the number of deaths due to COVID-19 had reached 2,151 by that date. (Bangladesh Preparedness and Response Plan for COVID-19, 2021)

With the ongoing Pandemic and lockdown for a long while, especially in Dhaka due to the large population, the purchase behavior of the city's inhabitants changed noticeably. The techno industry faced significant changes in its sales and customer behavior. With the increased use of techno products and the internet, Dhaka inhabitants increasingly started buying smartphones, tabs, laptops, routers etc. Socialization and communication inclined more to the virtual ways due to the lengthy lockdown, and people relied on video calling to keep in touch with friends and family. In attempts to keep themselves out of boredom, people also increased their video streaming and video gaming times. (Report, 2020).

While there was a significant change in consumer behavior, accelerating the purchase of techno products due to rapid digitalization, the financial strains caused by the Pandemic also decreased the purchase of techno products for many. Unemployment and terminations have caused many people to see buying techno products as a luxury. The usage of techno products significantly increased due to digital commerce. Online shopping, digital workforces, work from home opportunities, online classes, etc., escalated the need and usage of techno products.

The broad objective of this paper is to inspect and study the factors that affected consumer purchase behavior and use of technological products in the capital, Dhaka city. Some of the specific objectives of the paper include studying crisis attitude and change in consumer behavior, investigating the effects of rapid digitalization and analyzing the relationship between the technological value chain and economic fluctuation due to the e-commerce wave.

II. Literature Review

The covid-19 has shaped our preferences & even worldwide, the necessary foundation of many aspects has changed. From the economy to even geopolitics, everything has taken a new turn in the crisis. (Aktürk et al., 2020)

The developing Asian countries have been affected by the Pandemic (though lately) in the economic sectors. Mostly the production & tourism are greatly hampered. India, Bangladesh & other south Asian countries are also included in this. Developed countries were also affected as they could not manage many of their procurement from the nations. They could import materials earlier at a cheap cost. (Debnath, 2020).

The production or GDP is impended as many of the country's export is affected by Pandemic. As the global supply chain is impeded due to this time, Bangladesh also falls in the queue as it's one of the main drives in the garments industry. The rural economy suffered due to a lack of remittance. For urban people, it is less likely to have continuous fluidity of cash for even covering basic needs & safety issues. (Amit. 2020) Covid affected 95% of household's income (Antara, 2020)

But for the City areas, for instance, the capital Dhaka was not affected as the same. Banking sectors, job sectors even start-ups were slowed down, but we saw a great change in the city habitats livelihood behavior. It affected the purchase attitude (Wright & Blackburn, 2020) of the whole world population. Many fear factors, safety factors have originated that were never seen before. Other important drivers such as social presence, e loyalty have been playing a very significant role. (Addo, Jiaming, Kulbo & Liangqiang, 2020)

The E-commerce industry had to struggle a lot to gain trust in the customer for a long (ABIR, 2020). Even they were struggling to raise funds were at boom comparing to other start-ups in the pandemic situation, even in our country, except it comes to E-commerce. Pandemic is likely to open a new funnel of business attitude, thus unveiling a new perspective in the behavior of the consumer. (Price water house Coopers. (n. d.).)

This recently emerged trust on the platform implies many things. First of all, a great technological advancement movement & an extraordinary turn of the event of Dhaka city's people from an analog to technologically oriented consumer behavior. Due to the Pandemic, many curriculums have gone online, such educations, jobs, the usage of technological devices were greater. (Fatema, 2020)

Also, during pandemic increment of broadband internet users is in Dhaka is very significant (from 2.82 million in February to 8.57 million in June). People spend their "leisure" on the internet, playing games (PUBG, for example), surfing randomly on the web. With the shutdown of schools, offices, shops and markets, people have started working from home, passing the time using social media. Students are attending classes over the internet; customers are buying products on e-commerce sites, internet use has gone up (Irani, 2020)

So, the usage of technological devices has increased very rapidly. This means the consumer behavior towards technology is immense. Consumer behavior is a field that draws on different disciplines such as psychology, sociology & economics to explain the choices a consumer makes. It is the study of individuals and organizations and how they select and use products and services. The study of consumer buying behavior is most important for marketers as they can understand the expectation of the consumers. It helps to understand what makes a consumer buy a product. It is important to assess the kind of products liked by consumers to release them to the market. (Solomon, M., Russell-Bennett, R., & Previte, J. (2012)

Another significant thing that happened is, consumers behavioral pattern is shifting to an "impulsive one." Due to immense technological access & becoming prone to online shopping, people are most likely making sudden & unplanned decisions to purchase a product. This effect was most noticed in the mobile system users, individuals who use a mobile phone to shop. It also shows that mobile phone interaction causes them more emotional reactions or attachments, resulting in the purchase. (Zhang, Leng & Liu, 2020)

Due to Pandemic, we see these kinds of shifting of consumer behavior are very prominent like., Less tolerance for risks & increment of digitalization. Though consumers were not always satisfied with the quality & services of the recent Pandemic generated E-commerce boom, due to necessity & safety issues, the enduring lockdown effect is hindering their natural purchase behavior& decisions as well. (Sood, 2020). The basic motivation of the behavior results from two main factors, the technology acceptance model (TPA), e.g., Electronic E-commerce ad pushing & theory of planned behavior. (Jahangir Alam)

From the perspective of digitalization, we now can assume, for different purposes, technological sectors are at their peak in Dhaka. Mobile phone sales have emerged on a large scale. Even new brands like Realme have launched lately & gained a positive result in Asian countries. (in the South East Asia (SEA) region, growing 141%) (ADB Briefs, 2020). Though some brands have reported a downfall in sales. Multiple stores were shut down due to the Pandemic. Raw material procurement problem arrived for Mobile companies that assemble the final phone parts. This problem is mainly facing domestic companies like Walton. (Report, 2020)

Recently, both up growing demand & unstable demand for Mobile phone, varying from brands to brands, are declaring a new consumer behavior cycle towards technological products in the crisis situation. Study shows People willingly intend to cut off the budget of their next phone purchases, but still demanding to purchase it. (Naiya, P. (2020) Even this consumer attitude is shown in other technological products as well. Gaming consoles are pretty stable during the situation. (Liz Lee)

Pre-Covid survey assumed that smart phone consumption is most likely to increase 7% in the crisis. ("COVID-19 and the technology industry", 2020) But the technology sector's demand fluctuated a lot. One of the reasons is overseas consumption of raw materials is hampered. Also, consumers were very much reactive with the pricing because of the crisis. But forecasting the demand was one of the most challenging issues for this sector amidst this Pandemic. (Kosnac, 2020)

Among all these fluctuations & turning of events, one thing is for sure that technological product or service industry has immense possibility & potential & significant impact on consumer behavior that could have less likely predicted earlier. Experts suggest that it will again flourish at its full extent in no longer time. (Wakabayashi, Nicas, Lohr & Isaac, 2020)

Development of Hypotheses and Research Framework For the convenience of this study following hypotheses were developed based on the literature review:

H1: Economy fluctuations, new demands significantly affect and bring change in consumer behavior.

H2: Increased sales of technological products & other value chains.

H3: New E-Commerce platforms and virtual business start-ups significantly affect the sales rate of physical stores.

H4: Increased digital workforce affecting employment rates.

H5: Increased impulsive purchase behavior is seen in customers as a result of crisis attitude.

H6: New motivations of changing consumer behavior considering the new normal.

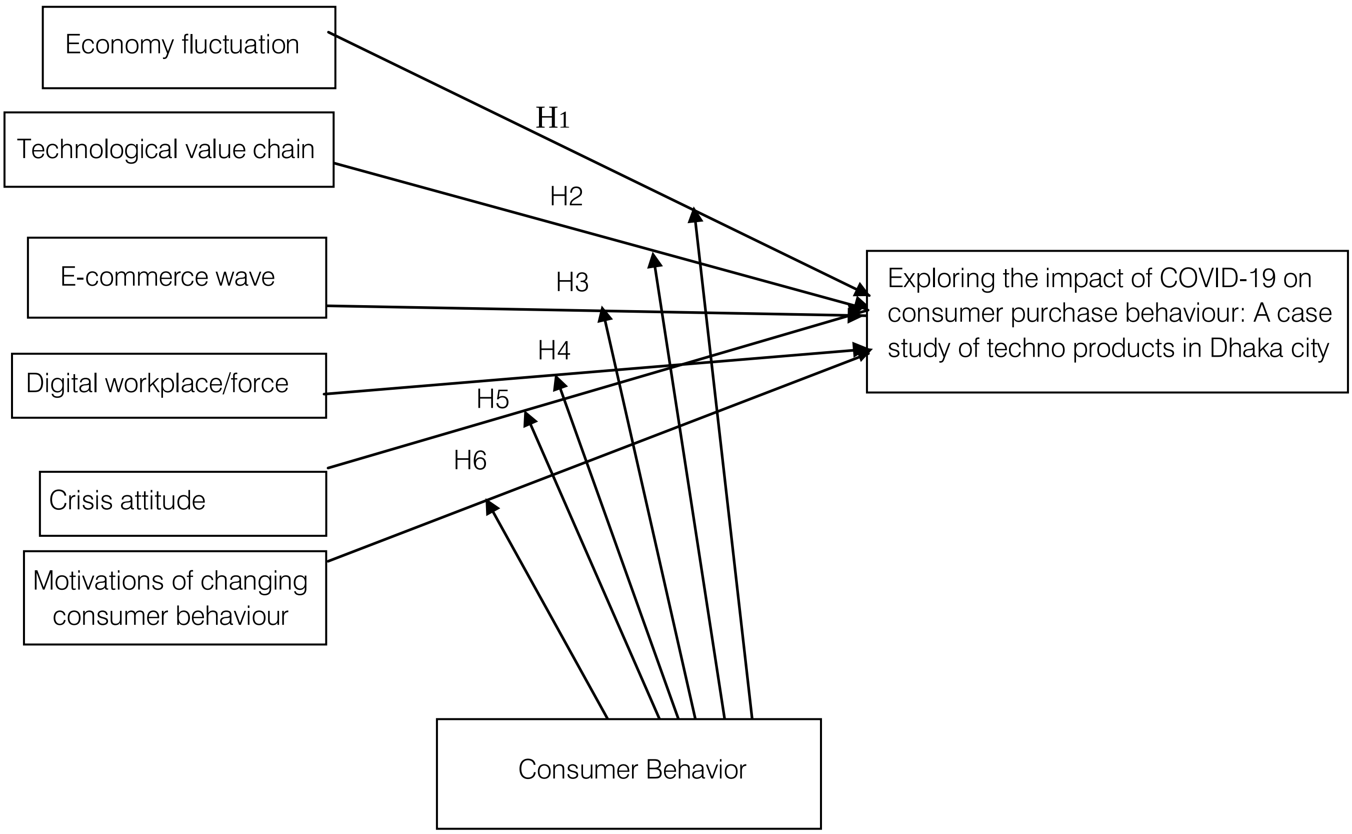

Figure 1: Research Framework

Figure 2: Matrix of independent variables with reference

	Economy fluctuation & Technological value chain	E-commerce wave	Digital workplac e/force	Crisis attitude	Motivations of changing consumer behaviour
(Aktürk et al., 2020	✓				
(Debnath, 2020)	✓			✓	✓
Sheth, J. (2020)	✓	✓	✓	✓	✓
Wright & Blackburn. (2020)	✓	✓	✓	✓	✓
Alam, J. (2020)	✓	✓	✓	✓	✓
Solomon, M., Russell-Bennett, R., &Previte, J. (2012)	✓	✓	✓	✓	✓
Solomon, M., Russell-Bennett, R., &Previte, J. (2012)	✓	✓	✓	✓	✓
Zhang, W., Leng, X., & Liu, S. (2020)	✓	✓	✓	✓	✓
Addo, P., Jiaming, F., Kulbo, N., &Liangqiang, L. (2020)	✓	✓	✓	✓	✓
Naiya. (2020)	✓	✓	✓	✓	✓
Liz Lee. (2019	✓	✓	✓	✓	✓

PricewaterhouseCoopers	✓	✓	✓		✓	✓
Kosnac, F. (n.d.).	✓	✓	✓		✓	✓
Wakabayashi, D. (2020)		✓	✓		✓	✓
Report, S. O. (2020)		✓	✓		✓	✓
Irani, B. (2020)		✓	✓		✓	✓
Fatema, K. (2020)	✓	✓	✓		✓	✓
Antara, N. (2020)	✓	✓	✓		✓	✓
The Economic Impact of the COVID-19 Outbreak on Developing Asia1. (2020)	✓	✓	✓		✓	✓
Amit, S. (2020)	✓	✓	✓		✓	✓

III. Research Methodology

a) Sample and Procedures

The respondents of our study are mainly tech consumers of different walks of life who bought /consumed products & mostly tech services in the time of covid-19. We made a questionnaire and collected data from our respondents. The sample of the study was determined by the followed formula suggested by Yamane (1967).

$$n=N/1+N(e)2$$

Where, n= Sample Size, N= Population size, e= Level of Precision, in calculating the number of samples the following assumptions were made to determine, n= 226 if Population Size is more than 58,000; the level of precision is 7%.

The questionnaires were filled by 226respondents of different age groups of people who had to buy or consume tech products/services to work from home, to attend online classes, to communicate with their close ones from home and for entertainment purposes. To collect data for this research structured survey questionnaires were distributed online among respondents living mostly in Dhaka city and a few living in the suburbs.

b) Participants

Out of 226 tech consumers, 4.01% aged between Below 20 Years, followed by 20-30 years (90.62%), 30-40 years (3.57%), 40-50 years (1.33%), and 50 or above (0.44%). However, most of the youth-centric respondent only 8.07% were married. Male-female ratio is 34.08% to 65.47%, while 0.44% preferred not to say. (Appendix 1)

c) Reliability

Reliability is defined as the consistency across items like the internal consistency of the variables used in the study. This study shows that the reliability score (Cronbach's Alpha) is at the acceptable limit (0.689) (Nunnally, 1978)

Case Processing Summary

		N	%
Cases	Valid	226	100.0
	Excluded[a]	0	.0
	Total	226	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.689	.741	19

Figure 3: Reliability test

d) Questionnaire design

The structured questionnaire by Dabholker (1996) was used to collect information from literature review on the factors fluctuating consumer behavior because of Covid-19. All statements in the questionnaire were measured on five-point scale ranging from 1 to 5 - 1 being strongly agree and 5 being strongly disagree. One of the relative advantages of using this scale is its suitability for the applications of multifarious statistical tools used in marketing and social research study (Malhotra, 1999).

Figure 4: Survey questionnaire

Items	Statement	1	2	3	4	5
	Economy Fluctuation Technological value chain (EF)					
EF1	I believe that technological devices help us to stay connected with the world during this Pandemic					
EF2	I used to take services using digital devices or technology (internet, for example) before Pandemic.					
EF3	A labourer who earns a very little amount of money daily suffered a lot due to this pandemic situation					
EF4	I am pretty much dependent on technology because of lockdown.					
EF5	I think the Covid situation has created new demand in the economy.					
EF6	I think digital workplaces have a direct relation with technological devices.					
EF7	I think digital devices have fulfilled many utilities during this Pandemic.					
	New motivation of Changing behavior (MCB)					
MCB1	Have you bought any technological product/accessory (smart phone, headphones, laptops) during the Pandemic which you wouldn't consider buying if the Pandemic was non-existent?					
MCB2	I think the absence of technological devices wouldn't motivate me much to shop or doing other things online.					
MCB3	I think spending too much time online has motivated me in any purchase in this quarantine.					
MCB4	E-commerce usage wouldn't be possible during the Pandemic if there were not constant growth of technological uses.					
	E-Commerce wave					
ECW1	I have been much prone to online shopping during this Pandemic.					
ECW2	I think online activities increased my technological device usage notably.					
ECW3	Safety measures played an important role for me to select a particular e-commerce website or online shop.					
	Novelty of digital workforce & environment					
DG1	Have you bought any technological product/accessory (smart phone, headphones, laptops) during the Pandemic which you wouldn't consider buying if the Pandemic was non-existent?					
DG2	Have you experienced "digital workplace" activity in this Pandemic? For example: doing offices, attending classes from home etc.					
DG3	I Have relied more on spending time online than going out. Thus, I took relative actions regarding it like buying a technological product or have broadband in your house.					
	Crisis Attitude					
CA1	I believe that people have faced a financial crisis in this Pandemic.					
	Dependent Variable (DP)					
DP1	I think some factors are affecting consumer purchase behaviour during COVID-19 to buy or connect more with techno products.					

1 =Strongly Agree
2=Agree
3=Neutral
4=Disagree
5=Strongly Disagree

IV. Data Analysis Technique

In descriptive analysis, demographical factors for example gender, age, profession were analyzed. Exploratory Factor Analysis (EFA) was used to analyze the data from descriptive data. The survey was conducted in January2021. Using SPSS, principal component analysis with a varimax rotation was conducted to analyze the survey data., Multiple Regression was conducted using SPSS to recognize the relationships between the significant factors and the dependent and independent variables.

V. Results and Discussions

a) *Results of Factor Analysis*

The results of factor analysis show that all the variables concerning "Exploring the impact of COVID-19 on consumer purchase behavior: A case study of techno products in Dhaka city."

Are very high, indicating the variables are important in this area of study (Appendix 2). Figure 5 shows the critical factors for the impact of consumer behavior towards techno products. It shows that factors such as Economy fluctuation & Technological value chain, E-commerce wave, Digital workplace/force, Crisis attitude, Motivations of changing consumer behavior are the critical factors for the impact of consumer behavior towards techno products. The Variance of factor named Economy Fluctuation & Technological value chain is the highest (23.109%) followed by Motivations of changing consumer behavior (9.887%), E-Commerce wave (7.811%), Novelty of digital workforce & environment (6.536 %), Crisis Attitude (5.782%). The total Variance of the data set is 53.125% indicates that a major portion of the data set is included in the analysis.

Figure 5: Total Variance Explained

	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
Economy Fluctuation & Technological value chain	4.160	23.109	23.109
Motivations of changing consumer behaviour	1.780	9.887	32.996
E-Commerce wave	1.406	7.811	40.807
The Novelty of the digital workforce & environment	1.176	6.536	47.343
Crisis Attitude	1.041	5.782	53.125

Principal Component Analysis (PCA) and the Varimax Rotation approach were applied to derive the independent variables. Given the sample size of 226, standardized factor loadings of 0.40 and higher for evaluative purposes are considered significant in this research. A five-factor structure was developed based on the eigen values of the factors (above 1).

This paper adopted four broadly recognized hypotheses for Exploratory Factor Analysis (EFA) (Hair et al., 1998; Andy, 2000):

(i) KMO sampling adequacy value above 0.5.
(ii) The minimum eigen value for each factor is 1.
(iii) The factor loadings of each measured variable are above 0.40.
(iv) The use of varimax rotation is the most used orthogonal rotation technique that helps to achieve a simplified factor model. (Andy, 2000).

Figure 6: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.795
Bartlett's Test of Sphericity	Approx. Chi-Square	782.582
	df	153
	Sig.	.000

Factor analysis can only be conducted if the Kaiser-Meyer-Olkin (KMO) and Bartlett's test of Sphericity value of the dataset are significant. Hair et al., (2010). Figure 6 shows that Kaiser's measures of sampling adequacy of this research are 0.795, and Bartlett's test of sphericity is significant (*p=0.000*), which indicates the viability of factor analysis in our research.

Figure 7: Rotated Component Matrix[a] Component

	1	2	3	4	5
	Factor 1: Economy Fluctuation & Technological value chain				
I believe that technological devices help us to stay connected with the world during this Pandemic	.759				
I used to take services using digital devices or technology (internet, for example) before Pandemic.	.651				
A laborer who earns a very little amount of money daily suffered a lot due to this pandemic situation	.635				
I am pretty much dependent on technology because of lockdown.	.613				
I think the Covid situation has created new demand in the economy.	.578				

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I think digital workplaces have a direct relation with technological devices.	.562				
I think digital devices have fulfilled many utilities during this Pandemic.	.463				
Factor 2: New motivation of Changing behaviour					
Have you bought any technological product/accessory (smartphone, headphones, laptops) during the Pandemic which you wouldn't consider buying if the Pandemic was non-existent?		.714			
I think the absence of technological devices wouldn't motivate me much to shop or doing other things online.		.628			
I think spending too much time online has motivated me in any purchase in this quarantine.		.524			
E-commerce usage wouldn't be possible during the Pandemic if there were not constant growth of technological uses.		.515			
Factor 3: E-Commerce wave					
I have been much prone to online shopping during this Pandemic.			.762		
I think online activities increased my technological device usage notably.			.736		
Safety measures played an important role for me to select a particular e-commerce website or online shop.			.538		
Factor 4: Novelty of digital workforce & environment					
Have you bought any technological product/accessory (smartphone, headphones, laptops) during the Pandemic which you wouldn't consider buying if the Pandemic was non-existent?				.784	
Have you experienced "digital workplace" activity in this Pandemic? For example: doing offices, attending classes from home etc.				.770	
I Have relied more on spending time online than going out. Thus, I took relative actions regarding it like buying a technological product or have broadband in your house.				-.423	
Factor 5: Crisis Attitude					
I believe that people have faced a financial crisis in this Pandemic.					.762
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 5 iterations.					

The results of exploratory factor analysis show that all the variables concerning the critical factors for the impact of consumer behavior towards techno products in Dhaka city have high commonalities indicating the variables are important in this study (Figure 7).

VI. Results of Regression Analysis

The model summary shows that the R square value of the model is 0.251 (Figure 8).

Figure 8: Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.501[a]	.251	.234	.771	.251	14.744	5	220	.000

a. Predictors: (Constant), REGR factor score 5 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

b. Dependent Variable: I think some factors affect consumer purchase behavior during COVID-19 to buy or connect more with techno products. ANOVA shows that all the five factors together significantly related to the impact of consumer behavior towards techno products during the Covid situation in Dhaka city (Figure 9).

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.833	5	8.767	14.744	.000[b]
	Residual	130.809	220	.595		
	Total	174.642	225			
a. Dependent Variable: I think some factors affect consumer purchase behavior during COVID-19 to buy or connect more with techno products.						
b. Predictors: (Constant), REGR factor score 5 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1						

Figure 9: ANOVA [a]

This study identified five factors related to the impact of consumer behavior of Dhaka city towards techno products. Such as Economy fluctuation & technological value chain, Motivations for changing behavior, E-commerce wave, Novelty of digital workforce & environment, Crisis attitude (Figure 10) The established regression model for the study using the standardized coefficients is:

$$Y = 4.073 + .31X_1 + .36X_2 + .11X_3 - .106X_4 + .043X_5$$

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.960	.051		38.216	.000
	Economy fluctuation & technological value chain	.273	.051	.310	5.315	.000
	Motivations for changing behavior	.317	.051	.360	6.173	.000
	E commerce wave	.096	.051	.110	1.877	.062
	The Novelty of the digital workforce & environment	-.093	.051	-.106	-1.815	.071
	Crisis attitude	.038	.051	.043	.745	.457
a. Dependent Variable: I think some factors are affecting consumer purchase behavior during COVID-19 to buy or connect more with techno products.						

Figure 10: Coeffcients [a]

Individual critical factors like Economy fluctuation & technological value chain and New motivations for changing behavior are significant factors for the impact of consumer behavior towards techno products in Dhaka city. The factors such as E-commerce wave, Novelty of digital workforce & environment, Crisis attitude are not found significant in this study (Figure 10).

VII. Recommendation & Conclusion

The study is the first to correlate consumer behavior towards techno products during recent Covid pandemic. This study finds two significantly related factors to the subject among the extracted five factors. Those are Economy fluctuation & technological value chain and New motivations for changing behavior. We believe this study has a great potential for the technological companies that provides tech products & services to understand the impulse purchase behavior of the target consumer from a unique angle. This paper can give us an idea how pandemic in digital world not only shapes consumer behavior towards the necessary livelihood or health issues but also affect a bourgeoning tech-based global village very empirically.

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Appendix 1

Respondent's Profile

	Frequency	Percent	Valid Percent	Cumulative Percent
Age				
Below 20 Years	9	4.01	4.01	4.01
20-30 years	203	90.62	90.62	94.63
30-40 years	8	3.57	3.57	98.2
40-50 years	3	1.33	1.33	99.53
50 or above	1	0.44	0.44	100
Gender				
Female	76	34.08	34.08	34.08
Male	146	65.47	65.47	99.55
Prefer not to say	1	0.44	0.44	100
Marital Status				
Married	18	8.07	8.07	8.07
Unmarried	205	91.92	91.92	100

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A Study on the Perception of the Consumers towards Online Shopping in UAE

By Jaishu Antony
University College of Ajman

Abstract- The paper examines the perceptions of consumers towards online shopping. Population of the study was restricted to customers who prefer and to those who do not prefer online shopping in UAE. As exact population is unknown here ,the research has used Krejcie and Morgan formula of sample size calculation for infinite (unknown) Population. A sample of 100 customers has been taken for the study. Samples were selected as per convenience sampling method. Chi square test and Proportional test has been used to analyse the data. The analysis reveals that majority of the customers prefer manual shopping to online shopping. The analysis was done to find out the various barriers of online shopping and the factors effecting the perception of the customers towards online shopping.

Keywords: online shopping, manual shopping, perceived financial risks, perceived product risk.

GJMBR-E Classification: JEL Code: M30

ASTUDYONTHEPERCEPTIONOFTHECONSUMERSTOWARDSONLINESHOPPINGINUAE

Strictly as per the compliance and regulations of:

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Keywords: online shopping, manual shopping, perceived financial risks, perceived product risk.

I. Introduction

The rapid growth of internet over the past several years and the development of e-commerce have increased the popularity of online shopping worldwide. E-business is done online without face to face interaction. Purchasing goods from the comfort of your own living room certainly is more convenient than actually driving to a store, A lot of pros have come from this; no waiting in lines or in traffic, you can shop from the convenience of your home, easier to do comparison shopping, discounts, you can shop at any time, etc. Shopping online has come a long way from being just another new trend. E-commerce is gaining immense popularity in UAE and has grown to become a preferred medium of purchasing for a rising number of consumers in the region. UAE leads global smart phone penetration at 73.8 per cent and the country's internet usage statistics show that 91.9 per cent of the population has internet access. Robust internet and mobile penetration across the UAE are playing an active role in enabling the growth of e-commerce in the country. E-commerce will be a mega-trend and fastest growing businesses in UAE. The market is expected to be valued at $10bn (Dhs36.7bn) by 2018, and will continue to expand as consumer behaviour evolves with the advancement of technology.

Author: Ph. D Associate Professor and Deputy Department Head Finance and Accounting Department City University College of Ajman, UAE. e-mail: majaishu@gmail.com

a) The perception of the consumers about the pros and cons of online shopping

People are leading busier lives, and when there is a growing demand for convenience; e-commerce caters to this requirement. Perception of the customers regarding the pros and cons of online shopping has been considered as fundamental factors that affect their satisfaction level and decision making process during online shopping. Key factor that helps to nurture online shopping culture is customer satisfaction and trust. Once e-commerce players are able to satisfy people and gain consumer trust, people will prefer the online shopping. Lack of trust has been a reason for the slower growth of e-commerce. Despite the benefits of online commerce over traditional commerce and the optimistic predictions for future growth of online shopping, negative aspects associated with this shopping method are also becoming critical.

Internet is changing the way consumers shop for goods and services and has rapidly evolved into a global event. Rowley Jennifer, (1998) examined that internet is becoming a hotbed of advertising, shopping and commercial activity. Hsieh et al., (2013) stated that internet influences people's daily life more so as compared to past. People's daily activities have gradually shifted from physical conditions to virtual environment. Even though consumers perceive the Internet as offering a number of benefits, the Internet tends to magnify some of the uncertainties involved with any purchase process. Consumers perceive a higher level of risk when purchasing on the Internet compared with traditional retail formats (Lee & Tan, 2003).BCG report, (2012) stated that there will be three billion internet users globally, almost half the world's population. The internet economy will reach $4.2 trillion in the G-20 economics. If it were a national economy, the internet economy would rank in the world's top 5, behind only the USA, and India, and ahead of Germany.

Prashant Singh (2014) in his article "Consumer's Buying Behaviour towards Online Shopping- A case study of Flipkart.Com users in Lucknow City" published in 'Abhinav' stated that the future of e-retailers in India is very bright. E-retailers give consumers the best way to save money and time through purchasing online within the range of budget. Flipkart.com offers some of the best prices and completely hassle-free shopping experiences. The whole concept of online shopping has altered in terms of consumer's purchasing or buying behaviour and the success of E-retailers in India is depends upon its popularity, its branding image, and its unique policies. Upasana Kanchan, Naveen Kumar and Abhishek Gupta (2015) in their article "A Study of Online purchase behaviour of Customers in India" Published in ICTACT Journal on Management Studies stated that online shopping is gaining popularity among people of young generation. Higher income groups and educated people are purchasing more via e-retailing websites. Some people have hesitations in doing online shopping due to security concerns. At the same time people are resistant to change because of technological complexity in making online purchase. Companies involved in online retailing should focus on building trustworthy relationship between producers and customers.

b) Objectives of the Study

The objectives of this research work is to understand the perception of customers regarding online shopping and to identify the various factors affecting online shopping behaviour of the customers in the UAE. On the basis of the above theoretical perspective, the following research objectives have been developed for this study.

1. To know the perception of the customers towards online shopping.
2. To analyze the various factors that affects customer's attitude towards online shopping.
3. To identify the common problems faced by customers in online shopping.
4. To offer suggestions to overcome those problems for the growth of online shopping in UAE.

c) Hypothesis

The following hypotheses are maintained for the purpose of the study.

H^0: Majority of the customers in the UAE prefer online shopping to manual shopping.

H^1: Majority of the customers in the UAE prefer manual shopping to online shopping.

For the purpose of this study respondents are separately studied on the basis of their age, sex and income.

H^0No relationship exists between the age of the customers and their preference towards online shopping to manual shopping.

H^0No relationship exists between the sex of the customers and their preference towards online shopping to manual shopping.

H^0: The perceived financial and product risks have no effect on online shopping

H^1: The perceived financial and product risks have negative effect on online shopping.

II. Methodology

a) Data collection

Data has been collected from both primary and secondary sources. Primary data has been collected from 100 respondents with the help of structured questionnaire. All questionnaires were accompanied with a covering letter stating the purpose of this study. The covering letter also guaranteed anonymity of respondents. Right before collecting data from the final respondents, the instrument was reviewed by an expert in the area to provide justification for the content validity. While selecting a respondent, due importance was given to various factors such as age, sex, and income etc. The researchers adopted a face-to-face distribution of questionnaire to the respondents of this study in scrutiny of obtaining higher response rate. The response of the respondents was rated by using five point Likert scales anchored by 1 = strongly disagree and 5 = strongly agree. The secondary data for the study was collected from the published journals, magazines and other periodicals, books published on research works etc. Internet services were also used to collect the latest information through various websites.

b) Sampling Design

This research was intended to understand the perception of customers regarding online shopping. Population of the study was restricted to customers who prefer and who do not prefer online shopping. Samples were selected as per convenience sampling method (As per their availability and willingness). As exact population is unknown here research has used Krejcie and Morgan formula of sample size calculation for infinite (unknown) Population.

$N = X^2\ p(1-p) = 1.96^2 * 0.5(1-0.5) = 96.04$ (Round of 100) d^2 0.1^2 Here $X = 1.96$ for 95% confidence level, $P = 0.5$ and $d = 0.1$

c) Techniques for Data Analysis

In this study we mainly use the chi square test to test whether hypothesis that attributes are associated or not. And the Proportional test to test whether the proportion (ratio of number of responded in favour to total number of respondent) is greater than 0 p (50% in our case) or not. We use the statistics where x is the number respondent in favour and n is the total number and q0 =1- p.

III. Findings

The demographic profile of the sample

Table 1: Respondent's profile

Sl.No.	Variables	Frequency	Percentage
1.	Age Below 25 26-35 36-45 Above 45	25 20 34 21	25 20 34 21
	Total	100	100
2.	Sex Male Female	66 34	66 34
	Total	100	100
3.	Income Below 10,000 10,000 — 20,000 More than 20,000	45 37 18	45 37 18
	Total	100	100

Source: Field Survey

Table 2: Perception of the customers towards online shopping

Respondents opinion about which method of shopping they prefer				
Online Shopping		Manual Shopping		
Frequency	Percentage	Frequency	Percentage	Total
37	37	63	63	100

Source: Field Survey

The table 2 presents the perception of the customers towards online shopping. Majority 63 percent of the respondents are still using traditional manual method of shopping whereas only 37percent of the respondents are using online shopping method. In this context the following hypothesis is constructed and put to test, such that H^0, Majority of the customers in UAE prefer online shopping to manual shopping. To verify this we have conducted the proportional test which gives Calculated value (Z) = 3.4 and is significant at 5% level (Tabled value = 1.645). Since calculated value is greater than tabled value we reject H^0. *Hence we can conclude that the Majority of the customers in the UAE prefer manual shopping to online shopping.* For the purpose of this study customer's preference towards online shopping are separately studied on the basis of their age, sex and income.

i. *Relation between the age of the respondents and their perception towards online shopping*

In order to prove that relationship exists between the age of the respondents and their perception towards online shopping, thefollowing hypothesis is constructed and put to test, such as H^0, there is no relationship existing between the age of the respondents and their perception towards online shopping. Chi-square test for independence is applied to test whether H^0, is true or not.

Table 3: Perception of the customers towards online shopping based on their age

Cross tab								
			Age				Total
			Below 25	25-35	35-45	45 and above	
Perception of the customers towards online shopping based on their age.	Online Shopping	Count	16	10	7	4	37
		% within Age	64%	50%	20.59%	19.05%	37%
	Manual Shopping	Count	9	10	27	17	63
		% within Age	36%	50%	79.41%	80.95%	63%
Total		Count	25	20	34	21	100
		% within Age	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests			
	Value	df	Tabled value
Pearson Chi-Square	16.10	3	7.81
Significant			

Source: Field Survey

Since the calculated value is greater than table value, the Hypothesis H^0 is rejected. *Hence it is proved that there is a close association between age of the respondents and their perception towards online shopping.*

ii. *Relation between the sex of the respondents and their perception towards online shopping.*

In order to prove that relationship exists between the sex of the respondents and their perception towards online shopping, the following hypothesis is constructed and put to test, such as H^0, there is no relationship existing between the sex of the respondents and their perception towards online shopping. Chi-square test for independence is applied to test whether H^0, is true or not.

Table 4: Perception of the customers towards online shopping based on their Sex

Cross tab					
			SEX		Total
			Male	Female	
Perception of the customers towards online shopping based on their Sex.	Online Shopping	Count	24	13	37
		% within SEX	36.36%	38.24%	37%
	Manual Shopping	Count	42	21	63
		% within SEX	63.64%	61.76%	63%
Total		Count	66	34	100
		% within SEX	100.0%	100.0%	100.0%

Chi-Square Tests			
	Value	df	Tabled value
Pearson Chi-Square	0.256	1	3.84
Not Significant			

Source: Field Survey

Since the calculated value is less than table value, the Hypothesis H^0 is accepted. *Hence it is proved that there is no close association between Sex of the respondents and their perception towards online shopping.*

iii. *Relation between the income of the respondents* and their perception towards online shopping

In order to prove that relationship exists between the income of the respondents and their perception towards online shopping, the following hypothesis is constructed and put to test, such as H^0, there is no relationship existing between the income of the respondents and their perception towards online shopping. Chi-square test for independence is applied to test whether H^0, is true or not.

Table 5: Perception of the customers towards online shopping based on their Income

Cross tab						
			INCOME			Total
			Below 10,000	10,000 to 20,000	More than 20,000	
Perception of the customers towards online shopping based on their Income.	Online Shopping	Count	12	17	8	37
		% within income	26.67%	45.95%	44.44%	37%
	Manual Shopping	Count	33	20	10	63
		% within income	73.33%	54.05%	55.56%	63%
Total		Count	45	37	18	100
		% within income	100.0%	100.0%	100.0%	100.0%

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Chi-Square Tests			
	Value	df	Tabled value
Pearson Chi-Square	3.06	2	3.84
Not Significant			

Source: Field Survey

Since the calculated value is less than table value, the Hypothesis H^0 is accepted. *Hence it is proved that there is no close association between income of the respondents and their perception towards online shopping.*

In order to find out why customers prefer Manual Shopping to online shopping, further analyses have been conducted among the customers who prefer manual shopping.

Effect of perceived financial and product risks on online shopping

Risk is an emotional factor that cannot be measured objectively. In online shopping primary risk for consumers is the financial risk which means to lose their credit card or any other way to lose money. Financial risk is a potential net loss of money. Financial risk plays significant role in decision making for those who shop online because financial risk pose threats in consumers' mind which leads negative effects on consumer behaviour. Product risk is the perception that a product purchased may fail to function as originally expected and it is the loss incurred when a brand or product does not perform as expected. This is largely due to the shoppers' inability to accurately evaluate the quality of the product online.

In order to prove the effect of perceived financial and product risks on online shoppingthe following hypothesis is constructed and put to test, such as H^0, the perceived financial and product risks have no effect on online shopping. Chi-square test for independence is applied to test whether H^0, is true or not.

Table 5: Effect of perceived financial and product risks on online shopping.

Cross tab									
			Perception of the respondents on perceived risks						
			Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Effect of perceived risks on online shopping.	Financial risk	Count	8	9	7	6	5	35
		% within income	22.86%	25.71%	20%	17.14%	14.29%	100%
	Product risk	Count	5	7	6	5	5	28
		% within income	17.86%	25%	21.42%	17.86%	17.86%	100%
Total		Count	13	16	13	11	10	63
		% within income	20.63%	25.4%	20.63%	17.46%	15.88%	100%

Chi-Square Tests			
	Value	df	Tabled value
Pearson Chi-Square	12.70	4	9.49
Not Significant			

Source: Field Survey

Since the calculated value is greater than table value, the Hypothesis H^0 is rejected. *Hence it is proved that perceived risks have effects on online shopping.*

In order to find out the barriers of online shopping, further analyses have been conducted among the customers who prefer manual shopping.

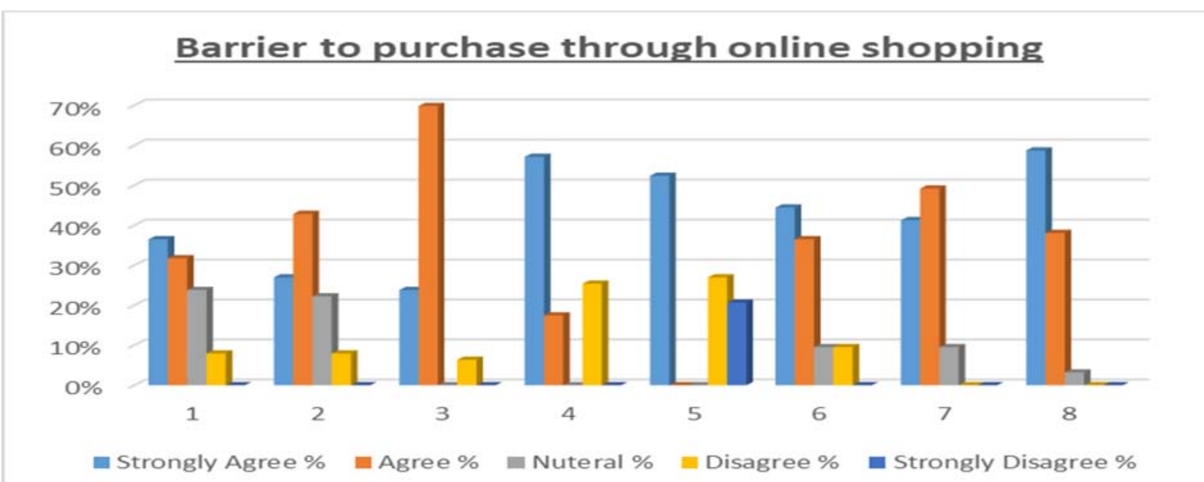
Table 6: Barriers of Online shopping

Barrier to Purchase through online shopping	Strongly Agree %	Agree %	Neutral %	Disagree %	Strongly Disagree %	Total
Financial Risk						
Concerned about credit card details may be compromised and misused.	37%	32%	24%	8%	0%	100%
Concerned about online payment fraud	27%	43%	22%	8%	0%	100%

Concerned about the reliability of websites	24%	70%	0%	6%	0%	100%
Product Risk						
Concerned about Quantity difference	57%	17%	0%	25%	0%	100%
Concerned about Quality difference	52%	0%	0%	27%	21%	100%
Concerned about the risk of getting wrong products	44%	37%	10%	10%	0%	100%
Concerned about after sales service	41%	49%	10%	0%	0%	100%
Concerned about lack of guarantee in the case of damage	59%	38%	3%	0%	0%	100%

Source: Field Survey

An analysis of the customers who prefer manual shopping and to find out the major barriers they face while purchasing through online shopping reveals the facts that 97 percent of the respondents have the opinion that there is lack of guarantee in online shopping in the case of damage. Reliability of different online websites is another major concern. 94 percent of the respondents expressed their concern about the reliability of different online websites. 90percent have the opinion that they prefer manual shopping because there is no after sales service if they purchase through online shopping.81 percent of the respondents are concerned about the risk of getting wrong products while shopping through online.74 per cent of the respondents pointed out quantity difference as the reason why they do not prefer online shopping.70 percent of the respondents expressed their concern about online payment as fraudulence. 69 percent of the respondents are seriously concerned that in online shopping credit card details may be compromised and misused. The following chart explains the opinion of the respondent regarding each factor.



Source: Field Survey

Chart 1

IV. Findings

1. Majority of the customers prefer manual shopping than online shopping.
2. Age is a factor that influences the preference of customers between manual shopping and online shopping. There is a close association between age of the respondents and their perception towards online shopping.
3. Majority of the customers who prefer online shopping belong to the age group of below 25.
4. Majority of the respondents who are above 35 years of age prefer manual shopping than online shopping.
5. There is no close association between sex of the customers and their perception towards online shopping.
6. There is no close association between income of the respondents and their perception towards online shopping.
7. The analysis reveals the fact that perceived risks have a negative effect on online shopping.
8. The above analysis reveals the fact that majority of the customers have the opinion that there is lack of guarantee in online shopping in the case of damage.

9. Analysis reveals the fact that customers are very much concerned about the reliability of different online websites.
10. Majority of the respondents have the opinion that they prefer manual shopping because there is no after sales service in online shopping.
11. Many respondents are seriously concerned that in online shopping credit card details may be compromised and misused.
12. Analyses of respondents, show that they prefer manual shopping to online shopping because after sales service is absent in online shopping.
13. Some respondents pointed out quantity difference as the reason why they do not prefer online shopping.
14. Analysis reveals the fact that customers are very much concerned about online payment fraudulence.
15. A detailed analysis to find out why majority of the respondents prefer manual shopping to online shopping because of perceived financial and product risk.

V. Suggestions

Based on the findings following suggestions seem feasible for managing the credit card debt.

1. When you are doing online shopping it always recommendable that you buy only from reputed and well-known companies. Beware of "Gray Market".
2. It is always recommendable that before you proceed to purchase through online shopping make sure the credibility of the web site with the help of an IT expert.
3. Avoid impulse spending via credit or debit cards.
4. It is always recommendable that instead of online payment customers are recommended to prefer COD (cash on delivery). This will help them to protect themselves from financial fraudulence.
5. It is recommendable that customers must thoroughly evaluate the quantity, quality and specifications of the items which they would like to purchase through online shopping just like manual shopping.
6. Rampant usage of credit cards should be avoided.
7. Customers must thoroughly evaluate the extended-service packages from retailers or third parties are usually overpriced and generally are not a good value
8. Sharing the credit cards with others may lead to over spending, misuse of the card and related disputes.
9. Customers must understand the shipping charges. A retailer may try to squeeze a profit from heavily discounted items by tacking on an extremely high shipping rate, most of it not actually used for shipping.
10. Sometimes Gray market goods are sold with a warranty provided by a third party, but described only as a “warranty." This is not the same as a manufacturer's warranty and typically provides an inferior level of protection.
11. Online shoppers need to look out for fake online shopping apps, that make lofty promises of several great deals.
12. Smartphone owners need to be even more cautious, since their devices are highly vulnerable through multiple channels.
13. Before you type in your credit card information, take time to research the web site.
14. Most reputable e-sellers will have a toll-free customer service phone number. If the site has only an email address and no phone number, start an email or instant message dialogue with the people running the site before buy anything from them.
15. Encryption is key to secure Internet purchases. It is a feature that automatically codes personal data when it is entered. The safest web sites have a key or closed lock displayed in the web browser, meaning encryption is used.

VI. Conclusion

Today’s ear rising internet and mobile phone penetration have changed the way we communicate and do business. Growth in E-commerce opens new opportunities for doing business. To capitalized these opportunities and to develop the strategies to deal with challenges that are prevailing in E-commerce market online retailers have to understand E-commerce market and consider all those factors that affect online shopping. The aim of the research is to identify the factor affecting online shopping behaviour in UAE. The results of hypotheses testing indicate that perceived financial risk and product risks have negative effect on attitude toward online shopping behaviour. Further analysis of respondent’s based on their age reveals the fact that, there is a difference in opinion of the respondents based on their age. Analysis of respondent’s demographic profile is carried out and it is found that as far as the gender is concerned, there is no difference in opinion of male and female customers towards factors affecting online shopping, and is the same with respect to income group, i.e. income category wise there is no difference in responses towards factors affecting online shopping. These findings may be helpful for the customers when they do online shopping. Consideration of various factors affecting online shopping business, retailers are able to understand the association between factors and consumer buying behaviour. With these understanding companies are in better position to develop strategies related to potential and actual consumers.

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The Adoption of E-CRM System in Service Firms: Creation of a Measurement Scale

By Sameh Tebourbi & Romdhane Khemakhem
Management Sfax University

Abstract- This paper aimed to develop scales to measure the adoption of the e-CRM systems in service firms. A qualitative study consists of 10 semi-structured interviews to explore the intention of marketers to adopt the e-CRM system; we opted for an inductive approach for the generation of items, since the scales in the literature are not adapted to the context of this study.

We chose six experts to take part in the survey; data collection was carried out through interviews; these experts judged the relevance of each of the 27 items generated.

During the 6 interviews, we noted several relevant impressions and remarks from the experts.

Keywords: measurement scale, testability of e-CRM system, observability of e-CRM system and service firms.

GJMBR-E Classification: JEL Code: M39

THEADOPTIONOFECRMSYSTEMINSERVICEFIRMSCREATIONOFAMEASUREMENTSCALE

Strictly as per the compliance and regulations of:

The Adoption of E-CRM System in Service Firms: Creation of a Measurement Scale

Sameh Tebourbi [α] & Romdhane Khemakhem [σ]

Abstract- This paper aimed to develop scales to measure the adoption of the e-CRM systems in service firms. A qualitative study consists of 10 semi-structured interviews to explore the intention of marketers to adopt the e-CRM system; we opted for an inductive approach for the generation of items, since the scales in the literature are not adapted to the context of this study.

We chose six experts to take part in the survey; data collection was carried out through interviews; these experts judged the relevance of each of the 27 items generated.

During the 6 interviews, we noted several relevant impressions and remarks from the experts.

Once the content validity for the development of the measuring instrument has been designed, a test-pilot will be carried out. The objective of the test pilot is to verify the reliability of the items.

Three hundred forty managers from different service firms have been selected to participate in this test. Factorial analyzes are considered necessary to identify the main factors explaining the results obtained. The results of the exploratory factor analysis generated three factors.

We choose the smart PLS approach to conduct a confirmatory factor analysis to verify the reliability and validity of the scales.

A reliable and valid scale was developed to measure the two dimensions of adoption of the e- CRM system: the testability and the observability of the e-CRM system. Since this study was conducted in Tunisia, the generalizability of the CRM scale has to be tested in other countries. In addition, cross-sectional data were used in this study. Future studies should have applied to identify the relationship between CRM and business performance. The findings validate the observability and, the testability encourage the adoption of e - CRM system.

Keywords: measurement scale, testability of e-CRM system, observability of e-CRM system and service firms.

I. Introduction

Adopting information technology by individuals and organizations is part of the information systems (IS) implementation process, an area of research that has received considerable attention in recent years (Zabadi, 2016). However, understanding the successful implementation of information technology remains one of the major challenges facing the IS field (Princewill Lekara, 2019), and research efforts have been mixed and inconclusive.

It should be noted that the poor development of the theory and the inadequate measurement of constructs have turned research on IS into a wide variety of subjects (George M, Florida I Richard D, Paul Clay Fort Lewis Coll, 2017) (It is also clear that well-defined constructs are based on theory, and the operationalization of these constructs by measurements with high degrees of validity and reliability is a necessary condition. Recently, many researchers have started using theories of diffusion of innovation (Rogers, 2003) to study implementation problems. One of the most cited theories on perceived characteristics in literature which, in a survey of several innovation studies, identified five characteristics of an innovation that affect the rate of diffusion of an innovation. They are the relative advantage, compatibility, complexity, observability and, testability.

We proposed to test two characteristics namely: testability and, observability of e-CRM system by managers in service companies. Despite the importance of the perceived characteristics in dissemination research, documentary research indicated that most of the existing instruments designed to exploit these characteristics lacked reliability and validity.

The main objective of this research was to develop scales to measure the observability and testability of the e-CRM system in service firms. However, we notice that all of the scales developed are generally applicable to various innovations, in particular to other types of information technology. Therefore, items apply only to the use of the e-CRM system have been excluded. It should also be noted that, although some researchers study innovations at the organizational level and responses at the individual level.

II. Theoretical Research Framework

The theory used to deal with this problem is diffusion of innovations (Rogers, 2003).

Although, this theory will be applied to Innovation Technology IT products like Java language (used in network or hypertext environments) or technologies, like software engineering tools. The Theory of Diffusion of Innovation of Rogers (2003) is proposed to help the integration of technologies in companies.

The integration goals are at the same time the adoption of the technology with the users, the implementation and, the institutionalization of the use.

Author α: Department of Management Faculty of Economic Sciences and Management Sfax University, Tunisia.
e-mail: s.tebourbi@yahoo.com
Author σ: Department of Management Institute of Higher Commercial Studies Sfax University, Tunisia. e-mail: rm.khemakhem@gmail.com

The diffusion theory of innovations has modeled the rate of adoption of innovation according to the perceptions by individuals of five attributes of innovation that influence the individual adoption process, namely the relative advantage, compatibility, complexity, divisibility and visibility of the innovation (Rogers, 2003). The adoption rate of an innovation is positively linked to the relative advantage perceived, compatibility, test possibility and observability, and negatively related to the perceived complexity of the innovation.

We proposed to test two characteristics, namely: testability and observability of e-CRM system by managers in service companies.

CRM is a business management tool focused initially on the automation of the sales force (Buttle, 2004) and which has evolved towards a global concept of customer relationship management whose ultimate goal is customer loyalty and thus the improvement of the company's results (Gil-Gomez et al., 2020).

Testability " is the degree to which an innovation can be tested on a limited field before it is used" (Rogers2003). "A new idea that you can try before you adopt it is generally quicker to adopt than others. This possibility would allow the individual or any other adoption unit to better understand how innovation works. Thus, an innovation that can be tested beforehand poses less risk for the individual or the organization that intends to adopt it" (Rogers, 2003).

The first research relating to the diffusion of innovation considers innovation to be unchangeable over time. However, testing an innovation can allow an individual to "customize" or personalize it to give birth to an innovation more suited to his situation. This is what Rogers (2003) calls "reinvention." Here, we admit that an innovation can be modified or changed following its adoption and implementation process.

Observability "is the degree to which the results of innovation are visible. (Rogers, 2003), The more visible the results, the more rapid its adoption. At this level, the example given by Rogers (2003) concerns PC technology with its two components, namely hardware and software.

The hardware part includes the electronic elements (visible); on the other hand, the software part includes the program for the PC system. The software part of technological innovation is not observable.

III. Qualitative Research

To clarify and complete the identification of the adoption characteristics of innovations in information technology, specifically the testability and observability of the e-CRM system, we conducted 10 semi-structured interviews with managers of service firms.

The interview guide, which includes a total of ten questions, was designed in two main parts. The first part is regrouping general questions. The second part of the questions related to the perceived characteristics of adoption of the “e- CRM system” innovation, namely testability and observability concerning the diffusion theory of innovation of (Rogers, 2003) Appendix1.

We stopped the interviews when we found that the last interview did not provide any additional information (Gavard-Perret et al., 2012). The interview lasted on average 20 minutes, is administered, face to face.

Table 1: The Officials Interviewed

Three Business Consultants	Attijari Bank
one Customer Officer	Housing Bank
One branch manager	Housing Bank
Un Second agent	STB bank
TPE Back Office Bank Manager	All baraka bank
One Customer Manager	STB bank
wo Ooreedoo Sales Consultants	Ooreedoo

IV. Content Analysis

We chose NVivo software, a tool used to analyze all kinds of qualitative data.

The content analysis process is inherent in respecting a certain approach described by Giannelloni and Vernette (2001).

10 semi-structured interviews were recorded and transcribed, thus constituting the verbatims. The data were processed according to the thematic content analysis method. It is a question of dividing the speech of the interviewees into units of meaning to bring out the underlying themes (Evrard et al 2009).

Thus, two themes appeared through the various interviews:

The testability of the e-CRM system theme and the observability of the e-CRM system theme. Then, we proceeded to the codification of the transcriptions of the different categories of the themes. Following the coding of the interviews, we established the summary grid (appendix2) which integrates the details of the speech of the participants in the qualitative survey. Concerning the thematic analysis, first, we carried out the vertical analysis and, secondly, we carried out the horizontal analysis. This analysis is qualified by these authors as

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invaluable since it is the means of the constitution of the summary report of the exploratory qualitative study whose object is for our research the generation of items for the construct "adoption of system e- CRM".

The penultimate step is to determine the relative weight for each dimension.

Regarding the dimension relating to "testability" we note through the qualitative analysis that out of the ten interviews carried out, all the directors affirm that they had tested the e-CRM system before adopting it.

Ultimately and given the comments collected, we consider that the variable "testability" is one factor to be taken into account in the adoption of the e-CRM system by service companies.

Concerning the dimension relating to "observability" through qualitative analysis, out of the ten interviews carried out, 9 Marketers affirm that observability must be considered a factor of the e-CRM adoption.

To the question: "In your opinion, are the e-CRM system and its results visible and observable? Explain". The STB Customer Manager replied: "The system is not very visible in my organization".

And do you think this influenced your company's decision to adopt this innovation? "*Yes, of course* ".

The sales consultant, Ooreedoo "*saw the results of the adoption of the e-CRM system in information traffic speed".* Observability has a very strong weight as a factor of adoption of the e-CRM system in service firms.

a) The synthesis reports

This step allowed us to generate the items of the measurement scale for the adoption of the e- CRM system. It will be the subject of the following paragraph. The first, step in the process of developing a new measuring instrument is "specification of the domain construct" (in the words of Churchill 1979) Mckenzie and, al (2011).

b) Generation of items, content analysis and purification of the "e-CRM system adoption" scale

i. Generation of items

The generation of items is done using literature review and qualitative interviews and intuition (Churchill, 1979).

c) Content validity

Our choice is based on the method of Law she (1975), who proposed a content validity ratio (CVR), use to measure the degree of agreement between the experts on the relevance of the items.

d) The expert population

In our research, we have chosen 6 teachers and computer scientists to have theoretical knowledge and skills in CRM.

e) Collection procedure

For our survey of experts, data collection was carried out through interviews and was administered by “electronic mail” (appendix3).

The expert was first invited to assess the relevance of each item (not necessary, important but not essential, essential). The objective of this evaluation is to verify the relevance of each item by calculating the CVR (Lawshe 1975).

Each expert also had the option of adding items that did not appear in the proposed battery of items. He also had the opportunity to suggest a reformulation of the items he found ambiguous. The CVR of each item is obtained using the following formula from Lawshe (1975, p. 567): CVR = (ne-N / 2) / N / 2;

Given when we called on 6 experts (N / 2 = 3) the CVR formula will be as follows: CVR = (ne- 3) / 3

With ne: number of experts who declared the item to be "essential" and N the total number of experts. The CVR is between -1 and + 1.

Furthermore, Lawshe (1975) established minimum CVR values according to the size of the panel. The Table below provides the minimum CVR values required to retain an item.

Table 2: Minimum Values of the Cvr Depending on the Size of the Panel of Experts (Lawshe, 1975)

Panel size	5	10	15	20	25	30	35	40
Minimum CVR value	0.99	0.62	0.49	0.42	0.37	0.33	0.31	0.29

Table 3: Results of the Cvr Method

Concepts	Items	CVR	Items restraint
	1. I have a lot of opportunities to test various e-CRM system applications before adopting them to see their usefulness and to test the crucial components of the system.	1	1
	2. I have the opportunity to use the e-CRM system as an experiment to better understand the operating mode to keep the reliability of the system.	1	2
	3. I tried the e-CRM system before adopting it within the company.	1	3

Testability e CRM system	4. Testing the e-CRM system allows me to use it correctly.	1	4
	5. I tested the e –CRM system before implementing it to be able to master its tools and functionality.	1	5
	6. I am considering a trial period to adapt the system to our company and our working methods.	1	6
	7. testing the e-CRM system avoids the risk of dysfunction during adoption.	0.66	
	8. Testing the system before setting it up encourages me to adopt it.	0.33	
	9. I don't make much effort to try the e-CRM system.	0.66	
	10. I used the system during its implementation within the company without the test before.	1	7
	11. There are many people in my organization who can help i try out the various applications of the system.	0.66	
Observability of e -CRM system	1. I have often seen other users of the e-CRM system.	1	1
	2. In my organization, several members have the e-CRM system.	1	2
	3. I saw the e-CRM system used outside my company.	1	3
	4. The system is not very visible in my organization.	0.33	
	5. I saw the e-CRM system used in my business.	-0.66	
	6. I have not seen other people using the e-CRM system in my department.	0.66	
	7. I have observed other people in my department using the e-CRM system.	1	4
	8. I have seen sales advisers on most computers.	0	
	9. The e-CRM system tries to create a unique vision of each customer to discover the sales opportunities, improves the competitive position.	1	5
	10. The e-CRM system enables customer loyalty.	1	6
	11. The e-CRM system offers better customer service.	1	7
	12. The e-CRM system allows sellers to be reactive.	0.33	
	13. The e-CRM system allows sellers to be more aware.	1	8
	14. The e-CRM system meets the real needs for customers	1	9
	15. The e-CRM system, allows the speed of information flow.	1	10
	16. When adopting the e-CRM system there are always updates to customer data.	1	11

Our panel comprises 6 experts, so all items with a CVR greater than or equal to 0.99 will be kept, so they have good content validity and, the others will be rejected.

Table 4: Summary of Validity of Content

Constructs	Total number of items	Number of items retained (significant CVR> 0.6)
Testability	11	7
Observability	16	11
TOTAL	27	18

The CVR analysis results led to changes in the items (which went from 27 to 18). During the 6 interviews, we noted several relevant impressions and remarks from the experts. Some reformulations have been proposed by the experts to simplify, specify or present in a more concrete and relevant way the content targeted by each indicator.

Table 5: Reformulation of Items by Expert

	Items	Reformulation
Testability of du e- CRM system	Testability of the e-CRM system I have many opportunities to test various applications of the e-CRM system before adopting it to see its usefulness and to test the crucial components of the system.	Testing the e-CRM system shows its usefulness.
	I have the opportunity to use the e-CRM system as an experiment to better understand the	Using the e-CRM system allows me to understand its operating mode.
	Operating mode in order to keep the reliability of the system.	
	I tested the e –CRM system before implementing it to be able to master its tools and functionalities.	Testing the e-CRM system allows you to master its tools and functionalities.
	I am considering a trial period in order to adapt the system to our company and to our working methods.	A trial period is essential.
	I used the system during its implementation within the company without testing it before.	I do not have the possibility to try different applications on the e-CRM system.
Observability of e-CRM system	Observability of the e-CRM system I have not seen other people who use the e-CRM system in my department.	The e-CRM system is not yet adopted in my department.
	The e-CRM system tries to create a unique vision for each customer to discover the sales opportunities, improves the competitive position.	The e-CRM system tries to create a unique vision for each client.
	Regarding item 15, the term information is replaced by the term data.	

Regarding the addition of items by the experts, item 10, where there is the question of loyalty, has been divided into six items (10a to 10f) so as not to be limited to loyalty, which is only one phase among others in the CRM process (there is also acquisition, re-acquisition, identification, evaluation, etc.).

Table 6: Added Items

10. The e-CRM system enables customer loyalty.
10b. The e-CRM system makes it possible to assess the customer's profitability and to determine its value.
10c. The e-CRM system identifies customers and describes their profiles.
10d. The e-CRM system allows better conversion of prospects into customers.
10e. The. e-CRM system helps to win back lost customers.
10f. The e-CRM system makes it possible to assess the level of customer satisfaction.

We noted that only one expert among the 6 forming the panel suggested adding these items 10b to 10 f. However, these items are not added since they are not recommended by the majority of experts. Item 16 relating to the observability of the e-CRM system is divided into two items. The majority of experts suggested adding items 16a and 16b to distinguish data collection and processing.

Table 7: Added Items

16. When adopting the e-CRM system there are always updates to customer data.
16 a. The e-CRM system allows better collection of customer data.
16 b. The e-CRM system allows better use of customer data.

f) Purification of the "intention to adopt e-CRM system" scale

Once the content validity for the development of the measuring instrument has been designed, a test-pilot will be carried out. The objective of the pilot test is to verify the reliability of the items (Dwivedi et al., 2010).

For this, factorial analyzes are considered necessary in order to identify the main factors explaining the results obtained, to eliminate redundant items and thus, to reduce the number of items (DeVellis, 2003).

The participant According to Churchill (1979), we used two independent samples to conduct the “exploratory factorial analysis” AFE and the “confirmatory factorial analysis” AFC within the framework of the development of the new measuring instrument of “adoption of the system e -CRM ".

The two samples come from the same survey, will be a question of dividing the initial sample into two sub-samples randomly then designating a first sub-sample for the AFE and a second sub-sample for the AFC. Since our questionnaire as a whole was not perceived as long, we conducted a single survey with a global sample of 340 companies and we extracted two independent subsamples: a subsample of 240 observations for the 'AFE and a subsample of 100 observations for the AFC.

The procedure Regarding our study, we have chosen to administer our questionnaire face to face and by e-mail to managers, directors, customer managers, sales managers or marketing managers in companies mainly in the service sector.

The questionnaire, on the instrument of intention to adopt electronic customer relationship management "e-CRM" (containing 19 items) and socio-demographic questions.

g) Description of the sample

The questionnaire (appendix 4) was collected from a sample of 240 managers from various service companies. The characteristics of this sample are presented in the table below:

Table 8: Description of the first Collection Sample

Sectors	Frequency	Percentage
Financial services sector	112	46,7
Telecommunication sector	78	32,5
NICT sector	48	20,0
Total	240	100,0
Post occupated		
Member of the management Team	12	5,0
Marketing manager	110	45,8
Customer manager	95	39,6
Sales manager	22	9,2
Other 1	1	,4
Total	240	100,0
Using e-CRM system CRM		
No	85	35,4
For a period of fewer than 1 years	49	20,4
For a period between 1 and 5 Years	31	12,9
For a period between 5 and 10 Years	75	31,3
Total	240	100,0

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V. Exploratory Factor Analysis

AFE of the measurement scale in development phase: "adoption of e-CRM system".

As recommended by Churchill (1979), the development of a new measuring instrument requires the completing of an AFE and an AFC. In the context of our work, it is rather a question of identifying the latent structure or the factors of "intention to adopt an e-CRM system". We will then use the AFP method.

During the introduction of the 19 items for the AFE, the KMO index displays a high value (0.73), the Chi 2 of the Bartlett test (of value equal to 2260.9) displays zero significance and the determinant of the matrix correlation is different from 0 thus justifying the usefulness of using factor analysis.

For the purification of the measurement scale, we started by eliminating the item with the lowest commonality of less than 0.4, namely the item T3 (0.068).

The analysis was restarted without the item and the new values of the communities re-examined. Each time, the item with the lowest community below 0.4 was eliminated until all the remaining indicators had acceptable communities.

Table 9: Purification Stages of the "E-Crm" System Adoption Construct

Steps n°	Number of items	Determinant	KMO	Sig Bartlett	Attempted extraction	Item with the lowest commonality	Com	Item
1	19	0.001	0.738	2260.97	Possible (6 F)	T3	0.068	deleted
2	18	0.001	0.738	2170.383	Possible (6F)	O12	0.144	deleted
3	17	0.002	0.743	2110.177	Possible (5F)	T5	0.204	deleted
4	16	0.002	0.743	2053.114	Possible (4F)	O4	0.23	deleted
5	15	0.003	0.744	1965.476	Possible(4F)	T6	0.267	deleted
6		0.004	0.748	1874.238	Possible(4F)	T4	0.136	deleted
7	13	0.004	0.748	1811.878	Possible(4F)	O8	0.185	deleted
8	12	0.005	0.749	1742.835	Possible(4F)	O3	0.282	deleted
9	11	0.007	0.745	1647.377	Possible(4F)	O11	0.305	deleted
10	10	0.01	0.733	1544.17	Possible(3F)	O2	0.255	deleted
11	9	0.13	0.735	1446.983	Possible(3F)	O1	0.182	deleted
12	8	0.15	0.726	1398.936	Possible(3F)	O9	0.465	keep

h) Identification of factors

At the 12th step in the scale cleaning phase, the 8 remaining items displayed satisfactory commonalities (greater than 0.4). The factorial contributions after oblimin rotation of 8 items were therefore analyzed. These items represent three factors with eigenvalues greater than 1.

Table 10: Factorial Contributions of the 13 After Rotation Items

Factors	Items	Communality	Factorial contribution	% of the variance explained	Alpha
Factor 1	T1	0.986	0.99	36.224%	0.93
	T2	0.708	0.840		
	T7	0.772	0.877		
Factor 2	O5	0.514	0.665	56.866%	0.797
	O6	0,705	0.842		
	O7	0,536	,747		
Factor 3	O9	,0.465	,704	66.15%	0.638
	O10	0,606	,651		

Confirmatory factor analysis of the measurement scale "Adoption of the e-CRM system" We choose the smart PLS approach, the criteria, which led us to opt for this approach relate to the research objective which is exploratory in nature and the reduced sample size which is 100 units. The stages of the analysis through the PLS approach

According to Hulland (1999), evaluating PLS model involves the careful examination of three main methodological elements, namely, determining the nature of the relationships between measures and constructs, evaluating reliability and the validity of the measurements and the evaluation of the final model. In our work, the relationships between constructs and their measures are reflexive.

i) Estimation of the measurement model

The measurement model specifies the relationships between the latent variables and their observed indicators. This model is evaluated based on the reliability of the internal coherence, the convergent validity and the discriminant validity of the measures of the constructs.

The results of the confirmatory factor analysis. The reliability of the constructions PLS software provides us with values for composite reliability. Hair et al. (2014) suggest that each of these values must be greater than 0.7. The composite reliability values for the constructs from our research are all greater than 0.7.

Table 11: Composite Reliability

	Composite Reliability
Observability 1	0.927
Observability2	0.845
Testability	0.928

j) Reliability of indicators

For Hair et al. (2014), this reliability is verified when the factorial contributions of the constructs (outer loading) are each greater than 0.5 and are significant. The results, relating to the indicators of our model are satisfactory about this condition.

k) The validity of constructs

To check the validity, we are basing ourselves on the one hand on the convergent validity test, which is based on the examination of the correlations (loading) of the measurements with their respective constructs and, on the other hand, on the discriminant validity test, which represents I extent to which the measures of one construct differ from the measures of another construct in the model (Fernandez, 2012).

To test convergent validity, we refer to the approach of Forner and Larcker (1981) and that of Hair et al. (2014). According to Forner and Larcker (1981), the convergent validity is verified when the value of the "extracted average variance or VME" of the construct is greater than 0.5. Concerning our work, the values of the VMEs provided by the PLS software are illustrated in the following table:

Table 12: Validity of Constructs

	VME
Observability1	0.813
Observability2	0.734
Testability	0.813

The convergent validity is verified. Furthermore, and concerning the discriminant validity test, we refer to the approach of Forner and Larcker (1980), that of Chin (1998) and that used by Garson (2016). The verification of this validity is illustrated in table 15.

Table 13: Discriminant Validity Test

	Observability1	Observability2	Testability
Observability1	0.902		
Observability2	0.579	0.856	
Testability	0.228	0.121	0.901

The average variance extracted from the construct is greater than the square of the correlations of this construct with the other constructs.

VI. Conclusion

The objective of this research is to develop a valid and reliable scale to measure the observability and testability of the e-CRM system, in service companies. A qualitative study by 10 semi-structured interviews to explore the intention of managers to adopt in the face of the testability and observability of the e-CRM system. The measurement scale was created following the paradigm of Churchill (1979) McKenzie et al. 2011, for this, factor analyzes are considered necessary in order to identify the main factors explaining the results obtained.

Our research brings many contributions, creating an instrument to measure various perceptions of the use of the e-CRM system by marketers in service firms. The scale development method offers a high degree of confidence in their content and their construct validity. The result is a sparse instrument of 8 items, comprising 3 dimensions, all with acceptable levels of reliability. This instrument can now be used to study how perceptions affect the actual use of information technology by individuals. The development process also made it possible to clarify and refine certain definitions of the different concepts. The development stages showed that observability as originally defined by Rogers seemed to exploit two distinct constructions. Result Demonstration and visibility.

Another contribution is the use of TDI models as the basis for this study. Indeed, the literature shows that the TDI model of Rogers (2003) is more complete than the other models that have tried to explain the adoption of technologies. However, no study has been examined on the TDI about the e-CRM. Rogers pointed out the need to test this model in other contexts to improve and generalize the validity of this model in various contexts and for different technologies. Therefore, the results of this study lead to enriching the conclusions of studies based on this model. Our work allowed us to test two perceived characteristics of innovation inspired by the TDI innovation diffusion theory (Rogers, 2003), namely the testability and observability of the e -CRM system in a new context to confirm its validity. As a future research path, we plan to test the set of perceived characteristics of a technological innovation.

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Appendix

Appendix1: Qualitative study

To try to understand the adoption of electronic customer relationship management "e-CRM" in service companies, a qualitative approach is therefore perfectly justified.

A qualitative study was planned to enrich our understanding of the meaning of the concept of adoption of the e-CRM system and to have a clear definition of this concept. Indeed, the adoption of e-CRM system is a complex concept and qualitative methods are appropriate tools to reveal how leaders perceive them from the testability and observability of the e-CRM system. Our qualitative study constitutes a semi-structured interview in order to explore the intention of adoption of marketers.

Interview Guide

Introductory phase:

To get started, can you tell us:

- For how many years has your business existed?
- What position do you currently hold in the company?

Centering phase

Competition is the main factor propelling the principle of loyalty and the development of lasting relationships with customers. Indeed, it becomes imperative for a company to know how to anticipate customer needs as well as to develop personalized offers.

This through increasingly sophisticated data collection and processing programs, including customer relationship management.

I would like you to talk about your relationship with your customers and the various problems encountered?

- What can we expect from a relationship with the client?
- Today we are talking more and more about electronic customer relationship management systems. Does the exploitation of electronic CRM applications create expectations by the manager?
- Can you tell us about the advantages of this system?

Deepening phase

a) The testability of the electronic customer relationship management system

1. Do you have the opportunity to test the e-CRM system before adopting it?
2. If yes? How? 'Or' What?
3. Do you think this influenced your company's decision to adopt this innovation?

b) Observability of the e-CRM system

1. In your opinion, is the e-CRM system and its results visible and observable in the organization?
2. Explain.
3. Are the adoption results of this system observable in the company?

Conclusion

Before ending this interview, do you have anything to add?

Appendix2: Summary Grid

Category	Interview1	Interview2	Interview3	Interview4
Topics: The t the e-CRM system				
Testing the eCRM system	I have the opportunity to use the e-CRM system as an experiment to better understand the mode of operation in order to keep the reliability of the system.	I tried the e-CRM system before adopting it in the company.	Testing the e-CRM system allows me to use it correctly.	I tested the e – CRM system before implementing it so that I could master its tools and functionalities.
	Interview5	Interview6	Interview7	Interview8
Testing the eCRM	I am considering a trial period to adapt the system to our business	Testing the eCRM system avoids the risk	Testing the system before setting it up	I don't put much effort into trying the e-CRM

system	and our working methods.	during adoption.	encourages me to adopt it.	system.
	Interview9	Interview10		
Testing the e-CRM system	I have used the system during its implementation within the company	There are a lot of people in my organization who can help me try out the various applications on the system.		
	without testing it before.			
	Interview1	Interview2	Interview3	Interview4
The observability of the e-CRM system	I have often seen other users of the e- CRM system.	I have observed other people in my department who use the e-CRM system.	The e-CRM system tries to create a unique view of each customer to discover sales opportunities, improves the competitive position.	The e- CRM system helps to build customer loyalty.
	Interview5	Interview6	Interview7	Interview8
	The e-CRM system offers better customer service.	The e-CRM system allows sellers to be responsive.	The e-CRM system helps meet the real needs of customers.	The e-CRM system allows salespeople to be more aware.
	Interview9	Interview10		
	When adopting the e-CRM system there are always updates of customer data.	The e-CRM system enables the rapid flow of information.		

Appendix 3: Directory Guide

The adoption of the e-CRM system is defined as the process of acceptance of the e –CRM system by a decision-making unit (an individual or a firm) evolving in a particular social system.

Adoption is the use of new technology on an ongoing basis. The theory of diffusion of innovations has modeled the rate of adoption of an innovation according to the perceptions by individuals of five attributes of the innovation which influence the process of individual adoption namely the relative advantage, compatibility, complexity, divisibility and visibility of innovation (Rogers, 2003).

We will test two dimensions namely the testability and the observability of the e-CRM system. Items related to each of the two dimensions were generated which must be examined in depth by experts in the field.

This is where your opinion is essential.

- Please assess the relevance of each item and specify whether it is "irrelevant", "importantbut not essential" or "essential"
- Suggest a rewording for the item if you think it is imprecise.
- Suggest other items that you think are capable of emphasizing the measurement tool. Your responses remain highly confidential and anonymous.

Concepts	Items	Relevant of the 'item		
		Irrelevant	Important but not essential	Essential
Testability of e-CRM system	1. The test of the e-CRM system shows its usefulness.			
	2. The use of the e-CRM system as an experiment makes it possible to understand how it works.			
	3. I tried the e-CRM system to adequately test the execution of the various applications.			
	4. I have the opportunity to test the applications of the e-CRM system before implementing it within the company.			
	5. I tested the e –CRM system before implementing it in order to be able to master its tools and functionalities.			
	6. A trial period is essential.			
	7. Testing the e-CRM system avoids the risk of dysfunction during adoption.			
	8. Testing the system before putting it in place encourages me to adopt it.			
	9. I don't make much effort to try the e-CRM system.			
	10. I am not able to try different applications on the e-CRM system.			
	11. There are many people in my organization who can help me try out the various applications of the system.			

Observability du système eCRM	1. I have often seen other users of the e-CRM system.			
	2. In my organization, several members have the e- CRM system			
	3. I saw the e-CRM system used outside my company.			
	4. The system is not very visible in my Organization			
	5. I saw the e-CRM system used in my business.			
	6. The e-CRM system is not yet adopted in my department.			
	7. I have observed other people in my department using the e - CRM system.			
	8. I have seen sales advisers on most computers.			
	9. The e-CRM system attempts to create a unique vision for each client.			
	10. The e-CRM system enables customer loyalty.			
	11. The e-CRM system offers better customer service.			
	12. The e-CRM system allows sellers to be more reactive.			
	13. The e-CRM system allows sellers to be more aware.			
	14. The e-CRM system meets the real needs of customers.			

	15. The e-CRM system allows the speed of information flow.			
	16. When adopting the e-CRM system there are always updates to customer data.			

Thank you so much.

Appendix 4: Questionnaire Relating to the Qualitative Phase

Company Name:
Contact person:
Last name:
First name:
Do you operate a CRM application? (CRM: Customer Relationship Management)

1. Yes
2. No

If yes, which application is it? (Specify name)
....
You are:

1. Member of the management team
2. Marketing Manager
3. Customer manager
4. Sales manager
5. Other, please specify ……………………………………

For the following proposals, please indicate your level of agreement with what is put forward. The use of e-CRM system.
Do you try e-CRM system applications?

Member of the management team

	Strongly disagree	Disagree	No opinion	Agree	Strongly agree
T1: Testing the e-CRM system shows its usefulness.					
T2: Using the e-CRM system allows you to understand how it works.					
T3: I tried the e-CRM system before adopting within the company.					
Q4: Testing the e-CRM system allows me to use it properly.					
T5: Testing the e -CRM system allows you to master your tools and functionalities.					
T6: A trial period is essential.					
T7: I don't have the opportunity to try different applications on the e- CRM system.					

Can you judge the observability of the E –CRM system.

	Strongly disagree	Disagree	No opinion	Agree	Strongly agree
O1: I have often seen other users of e-CRM system.					
O2: In my organization, several members have the e-CRM system.					
O3: I saw the e-CRM system used outside my company.					
O4: I have observed other people in my department using the e-CRM system.					
O5: The e-CRM system attempts to create a unique vision for each customer.					
O6: The e-CRM system enables customer loyalty.					
O7: The e-CRM system offers better customer service.					
O8: The e-CRM system allows sellers to be more aware.					
O9: The e-CRM system meets the real needs of customers.					
O10: The e-CRM system allows the speed of data circulation.					
O11: The e-CRM system allows better collection of customer data.					
O12: The e-CRM system allows better use of customer data.					

Global Journals Guidelines Handbook 2021

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Memberships

FELLOWS/ASSOCIATES OF MANAGEMENT AND BUSINESS RESEARCH COUNCIL

FMBRC/AMBRC MEMBERSHIPS

Introduction

FMBRC/AMBRC is the most prestigious membership of Global Journals accredited by Open Association of Research Society, U.S.A (OARS). The credentials of Fellow and Associate designations signify that the researcher has gained the knowledge of the fundamental and high-level concepts, and is a subject matter expert, proficient in an expertise course covering the professional code of conduct, and follows recognized standards of practice. The credentials are designated only to the researchers, scientists, and professionals that have been selected by a rigorous process by our Editorial Board and Management Board.

Associates of FMBRC/AMBRC are scientists and researchers from around the world are working on projects/researches that have huge potentials. Members support Global Journals' mission to advance technology for humanity and the profession.

FMBRC

FELLOW OF MANAGEMENT AND BUSINESS RESEARCH COUNCIL

FELLOW OF MANAGEMENT AND BUSINESS RESEARCH COUNCIL is the most prestigious membership of Global Journals. It is an award and membership granted 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. Fellows 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 Fellow Members.

Benefit

To the Institution

Get letter of appreciation

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.

Exclusive Network

Get access to a closed network

A FMBRC member gets access to a closed network of Tier 1 researchers and scientists with direct communication channel through our website. Fellows can reach out to other members or researchers directly. They should also be open to reaching out by other.

Career | Credibility | Exclusive | Reputation

Certificate

Certificate, LoR and Laser-Momento

Fellows 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.

Career | Credibility | Exclusive | Reputation

Designation

Get honored title of membership

Fellows can use the honored title of membership. The “FMBRC” is an honored title which is accorded to a person’s name viz. Dr. John E. Hall, Ph.D., FMBRC or William Walldroff, M.S., FMBRC.

Career | Credibility | Exclusive | Reputation

Recognition on the Platform

Better visibility and citation

All the Fellow members of FMBRC 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 fellows get a dedicated page on the website with their biography.

Career | Credibility | Reputation

Future Work

Get discounts on the future publications

Fellows receive discounts on future publications with Global Journals up to 60%. Through our recommendation programs, members also receive discounts on publications made with OARS affiliated organizations.

Career Financial

GJ Account

Unlimited forward of Emails

Fellows get secure and fast GJ work emails with unlimited forward of emails that they may use them as their primary email. For example, john [AT] globaljournals [DOT] org.

Career Credibility Reputation

Premium Tools

Access to all the premium tools

To take future researches to the zenith, fellows receive access to all the premium tools that Global Journals have to offer along with the partnership with some of the best marketing leading tools out there.

Financial

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Organize seminar/conference

Fellows 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.

Career Credibility Financial

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Early invitations to all the symposiums, seminars, conferences

All fellows receive the early invitations to all the symposiums, seminars, conferences and webinars hosted by Global Journals in their subject.

Exclusive

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Exclusive Financial

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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.

Financial

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Become a member of the Editorial Board

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Career Credibility Exclusive Reputation

And Much More

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All members get access to 5 selected scientific museums and observatories across the globe. All researches published with Global Journals will be kept under deep archival facilities across regions for future protections and disaster recovery. They get 10 GB free secure cloud access for storing research files.

ASSOCIATE OF MANAGEMENT AND BUSINESS RESEARCH COUNCIL

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> 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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Career | Credibility | Financial

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Exclusive Financial

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Get a remuneration of 15% of author fees

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Associate	Fellow	Research Group	Basic
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Certificate, LoR and Momento **2** discounted publishing/year **Gradation** of Research **10** research contacts/day **1 GB** Cloud Storage **GJ** Community Access	**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	**Certificates,** LoRs and Momentos **Unlimited** free publishing/year **Gradation** of Research **Unlimited** research contacts/day **Unlimited** Cloud Storage **Online Presense** Assistance **GJ** Community Access	**GJ** Community Access

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 or get in touch with chiefeditor@globaljournals.org if they wish to send the abstract before submission.

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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.
6. Proper permissions must be acquired for the use of any copyrighted material.
7. Manuscript submitted *must not have been submitted or published elsewhere* and all authors must be aware of the submission.

Declaration of Conflicts of Interest

It is required for authors to declare all financial, institutional, and personal relationships with other individuals and organizations that could influence (bias) their research.

Policy on Plagiarism

Plagiarism is not acceptable in Global Journals submissions at all.

Plagiarized content will not be considered for publication. We reserve the right to inform authors' institutions about plagiarism detected either before or after publication. If plagiarism is identified, we will follow COPE guidelines:

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

Authorship Policies

Global Journals follows the definition of authorship set up by the Open Association of Research Society, USA. According to its guidelines, authorship criteria must be based on:

1. Substantial contributions to the conception and acquisition of data, analysis, and interpretation of findings.
2. Drafting the paper and revising it critically regarding important academic content.
3. Final approval of the version of the paper to be published.

Changes in Authorship

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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Unless specified in the notification, the Editorial Board's decision on publication of the paper is final and cannot be appealed before making the major change in the manuscript.

Acknowledgments

Contributors to the research other than authors credited should be mentioned in Acknowledgments. The source of funding for the research can be included. Suppliers of resources may be mentioned along with their addresses.

Declaration of funding sources

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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 Eletronic 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 though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

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

Final points:

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

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

The discussion section:

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

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

General style:

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

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

Mistakes to avoid:

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

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

Title page:

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

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

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

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

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

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

Approach:

- o Single section and succinct.
- o An outline of the job done is always written in past tense.
- o Concentrate on shortening results—limit background information to a verdict or two.
- o 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:

- o Explain the value (significance) of the study.
- o 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.
- o Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- o 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.

The Administration Rules

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

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

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

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

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

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals.

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

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