



The Role of Corporate Image as a Mediator between Promotional Mix Elements and Customer Acquisition in Banking Sector in Sudan

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Abstract

The purpose of this study is to examine how the corporate image as perceived by the employees, can play a role through using the promotional mix elements, in attracting new customers. Research objectives are: to determine the degree of implementing the promotional mix elements in the banking industry and to propose and test a model that describes the role of corporate image as a mediator between the promotional mix elements and customer acquisition. Study Hypotheses are: there is a statistically significant relationship between promotional mix elements and the corporate image of the bank, there is a statistically significant relationship between promotional mix elements and the customer acquisition, and the corporate image plays a significant role as a mediator between promotional mix elements and customer acquisition. A cross-sectional survey design which was analytical and descriptive in nature is used to study the impact of corporate image as a mediator between promotional mix elements and customer acquisition in the banking sector. It also used the questionnaire to collect the data. The important results are as follows: the promotional mix variables cumulatively explained 92% of the variance in customer acquisition, the promotional mix variables cumulatively explained 89% of the variance in corporate image, the corporate image variable cumulatively explained 85% of the variance in customer acquisition. The study recommends that the banks care for and take advantage of advertising and sales promotion as they are the most well-known and effective communicating means in all situations, the banks create awareness among their members of the importance of their own perception towards their banks' corporate image and to care for and take advantage of corporate image as an influential means for acquiring the potential customers, and as an effective means when using the promotional mix elements for acquiring the potential customers as well.

Keywords: Promotion mix, corporate image, customer acquisition.

Introduction

The adoption of marketing strategies requires businesses to shift their focus from production to the perceived needs and wants of their customers as the means of staying profitable. Market-focused organization first determines the potential customer's desire, and then builds the products or services. Marketing theory and practice are justified in the belief that customers use a product or service because they have a need, or because it provides a perceived benefit (Kotler and Keller, 2006). Two major factors of marketing are the recruitment of new customers (acquisition) and the retention and expansion of relationships with existing customers (base management). For marketing plan to be successful, the mix of the four "Ps" must reflect the wants and desires of the consumers in the target market. Trying to convince a market segment to buy something they do not want is extremely expensive and

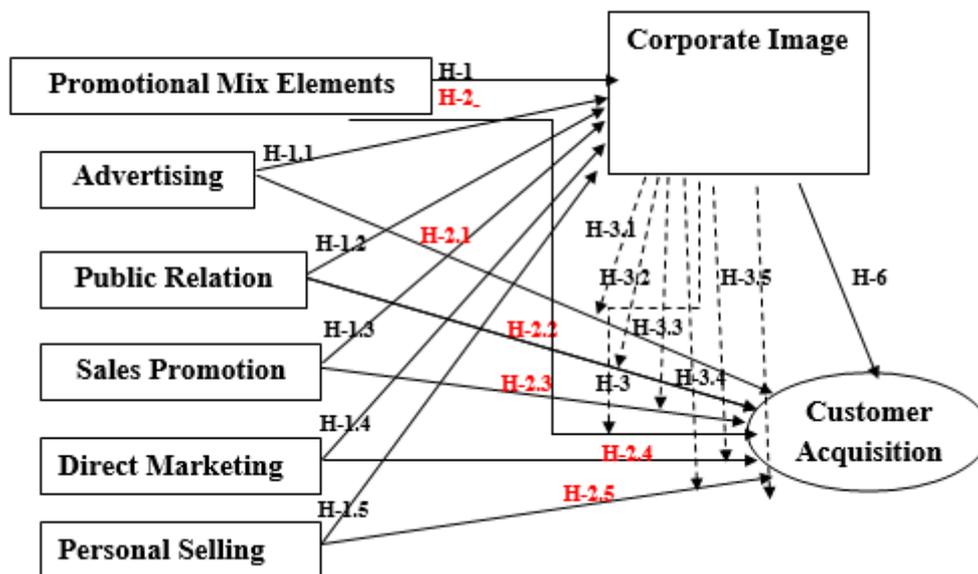


rarely successful. Marketers depend on insights. Promotional elements usually are used by various organizations. Marketers use numerous tools to elicit responses from target markets. These tools are known as the marketing mix (Kotler, 2000). Promotion is one of the elements of marketing mix (McCarthy, 1996), among other elements like product, price, and place, which are the “4ps” of marketing. Marketing mix decision must be made with the objective of influencing the trade channels as well as the final customer and in return the sales. Promotion brings an interactive dialogue between an organization and its customers and it takes place during the pre- selling, selling, consuming and post- consuming stage (Onditi, 2013). Such promotional elements include: advertising, sales promotion, personal selling, public relations and direct marketing. The promotional mix elements are tools that a business can use to communicate effectively the benefits of its products or services to its customers. So, if these promotional mix elements are ineffective in the sense that they are not performed in an integrated way to provide consistent and reliable information to customers, consequently they fail in creating awareness, building company image, changing attitudes and enforcing brand loyalty. The challenge is to select the right mix of promotional activities to suit the particular business at a particular time and to then use it correctly to achieve a result. Many researches focused on developing promotional mix elements as tools for acquiring customers and measuring the level of acquisition (Abdalmunium 2015; Yasir Tegeldin, 2010; Keller, 2003, Parkandsrinivasan, 1994; Donthu, 2001), but few researches attempted to understand or measure the effect of corporate image of bank as perceived by the banks’ employees on acquiring customers. This what encourages the researcher to study the role of corporate image of Sudanese banks in acquiring customers, through an examination of promotional mix elements as tools for transferring the corporate image as perceived by the banks’ employees, which plays a major role in acquiring customers in banking sector in Sudan. The following questions are asked: What is the degree of the implementation of promotional mix elements in banking industry in Sudan? What is the significance of having the promotional mix element(s) as a kind of marketing strategies in the banking industry in Sudan? What are the effects of the implementation of promotional mix elements on the customer acquisition? Can the corporate image as a mediator strengthen or weaken the relationship between the promotional mix elements and the customer acquisition? The research tries to achieve the following objectives: To determine the degree of implementing the promotional mix elements in the banking industry, in Sudan. To illustrate the significance of having the promotional mix element(s) as a kind of marketing strategies within the banking industry in Sudan. To determine the impact of the promotional mix elements implementation on banking industry performance. To propose and test a model that describes the role of corporate image as a mediator between the promotional mix elements and customer acquisition. The following hypotheses are set to be tested: There is a statistically significant relationship between promotional mix elements, and the corporate image of the bank in Sudan, There is a statistically significant relationship between promotional mix elements and the customer acquisition, The corporate image plays a significant role as a mediator between promotional mix elements and customer acquisition and There is a



statistically significant relationship between the corporate image of the bank and the customer acquisition.

Conceptual Framework



Corporate Image

Corporate image is considered to be a critical factor in the overall evaluation of any organization (Bitner, 1990, 1991; Gronroos, 1984; Gummesson and Gronroos, 1998; Andreassen and Lanseng, 1997; Andreassen and Lindestad, 1998; Kandampully and Hu, 2007; Sarstedt et al., 2012) because of the strength that lies in the customers' perception and mind when hearing the name of the organization (Fombrun, 1996; Hatch et al., 2003; Nguyen, 2006; Bravo et al., 2009). Thus, continuous research on corporate image and reputation is a must for those organizations that want to successfully differentiate their positioning in the market.

For this paper organizational image may simply be regarded as the overall impression of an organization formed in the minds of individuals (Barich and Kotler, 1991). According to Rayner (2003), corporate image confers clear-cut advantages and privileges on companies. It proves difficult to imitate, at the same time, it creates responsibilities. Whereas, the obligations that managers and the organization owe must meet the personal standards of the employees, the quality standards of customers, the ethical standards of the community and the profitability standards of the investors. Therefore, organizations sustain their corporate image by building strong and supportive relationships with all of their constituents- i.e. customers, suppliers, investors, community, government, etc. (Formbrun, 1996).

Marketing in Banking

Marketing approach in banking sector had taken significance after 1950 in western countries and then after 1980 in Turkey. New banking perceptiveness oriented toward market had influenced banks to create new market. Banks had started to perform marketing and planning techniques in banking in order to be able to offer their new services efficiently. Marketing



scope in banking sector should be considered under the service marketing framework. Performed marketing strategy is the case which is determination of the place of financial institutions on customers' mind. Bank marketing does not only include service selling of the bank but also is the function which gets personality and image for bank on its customers' mind. On the other hand, financial marketing is the function which relates uncongenialities, differences and non-similar applications between financial institutions and judgment standards of their customers. The reasons for marketing scope to have importance in banking and for banks to interest in marketing subject can be arranged as:

- 1. Change in demographic structure:** Differentiation of population in the number and composition affect quality and attribute of customer whom benefits from banking services.
- 2. Intense competition in financial service sector:** The competition became intense due to the growing international banking perceptiveness and recently being non limiting for new enterprises in the sector. Increase in liberalization of interest rates has intensified the competition.
- 3. Bank's wish for increasing profit:** Banks have to increase their profits to create new markets, to protect and develop their market shares and to survive on the basis of intense competition and demographic chance levels.

Overview of Promotion

Generally, promotion is communicating with the public in an attempt to create awareness and persuade them toward buying products and/or services. The word promotion is also used specifically to refer to a particular activity that is intended to promote the business, product or service. Promotion means a method is used for getting people to create awareness among people about products or services being offered by the company. The choice of a promotional strategy will be dependent upon objectives, type of offers, budget, and availability of said promotional vehicle. Generally marketing starts from "Marketing Mix". Promotion is one element of marketing mix. Promotional activities include different promotional tools like advertising, personal selling, publicity, and sales promotion. It also includes the new tool those developed with the changing time like internet marketing, sponsorship marketing, direct marketing, database marketing and public relations. Relating to product life cycle of products or service or company an integration of all elements of marketing mix is needed get the competitive edge over other competitors is needed. (Sunday, Bayode, 2011). Promotion, as a general term, includes all the ways available to make a product and/or service known to and purchased by customers and clients. The word promotion is also used specifically to refer to a particular activity that is intended to promote the business, product or service. (Sunday, Bayode, 2011).

Promotional strategy

It is the function of informing, persuading, and influencing a consumer decision. It is as important to nonprofit organizations as it is to a profit-oriented company. Some promotional strategies are aimed at developing primary demand, the desire for a general product category. But most promotional strategies are aimed at creating selective demand, the desire for a particular product. (Sunday, Bayode, 2011). Ross (2001) sees promotional mix as "the total marketing communication programme of a particular product". Adebisi (2006) defined



promotional mix as “any marketing effort whose function is to inform or persuades actual or potential consumers about the merit a product possess for the purpose of inducing a consumer to either start buying or continue to purchases the firm’s product.” The blending of all mix of promotion (personal selling, advertisement, public relations, sales promotion and direct marketing) is what leads to the achievement of marketing objectives. Qualitative measures can be used to determine the effectiveness of a mix components in a given market segment. The choice of a proper mix of promotion elements present one of the most difficult tasks for a marketer. (Adebisi, Babatunde, 2011).

Advertising

It is every kind of impersonal relations about an organization, goods, service, and or opinion that a special employer has spent money for its crossing of a mass media and for its achieving to a large group of speakers. Advertising reduces obstacles between customers and agency (Blech, 2001; Lopez et al, 2002).

Public Relations

Public Relations is a way of management which functions as an evaluation of the publics’ attitude, and identifies the policies and procedures of an individual or an association with the public interest. It is a planned and implemented program that requires actions, so as to earn publics’ understanding and approval (Black, 2002).

Sales Promotion

sales promotion means a set of different and often short- time motivator tools use in order to promote commercial consumers or buyers to buy goods or services more rapidly (Neslin , 2002; Gupta , 1998) .

Direct Marketing

Kotler (2000) defined direct marketing as an interactive, marketing system that uses one or more advertising media to affect a measurable response and/or a transaction at any location. Kotler (2009), again defined direct marketing as the use of consumer-direct (CD) channels to reach and deliver goods and services to customers without using marketing middlemen.

Personal Selling

Kotler (2000) noted that personal selling is a useful vehicle for communicating with present and potential buyers. Personal selling involves the two way flow of communication between a buyer and seller often in face to face encounter designed to influence a person’s or group’s purchase decision.

Customer Acquisition (CA)

Companies seeking to expand their profits and sales must spend considerable time and resources searching for new customers. To generate leads, they develop advertisements and place them in media that will reach new prospects; send direct mail and make phone calls to possible new prospects; send their salespeople to participate in trade shows where they might find new leads; purchases names from list brokers and so on. (Kotler, Keller, 2009)

Customer Acquisition (CA) refers to success of company in achievement profitable new customers. (Gorji, Bagheri, Heydari, 2013)

The Importance of Customer Acquisition



Many firms operate in the intensely competitive environment of the maturity stage of the life cycle. In that stage, the marketing team knows that in order to maintain current sales levels, new customers are needed to replace those who are lost or who have migrated to competing firms. The team can never reach the point where they can relax, believing the company has enough customers. Consequently, companies face a continuing struggle on two fronts: (1) keeping current customers and (2) finding new customers. (Kotler, Keller, 2009).

Methodology

A cross-sectional survey design which was analytical and descriptive in nature was used to study the impact of corporate image as a mediator between promotional mix elements and customer acquisition in the banking sector. The study utilized a cross-sectional survey design because it is flexible in both quantitative and qualitative data collection. Quantitative data analysis was used to describe the statistics of the scores using indices that describe the current situation and investigate the associations between the study variables using information gained from the questionnaires.

Discussion

Table 1. Explains the relationship between promotional mix and customer acquisition.

Variables	Beta coefficient	T .values	Sig.
Advertising	0.432	4.044	0.043
Public Relations	0.642	5.623	0.000
Sales Promotion	0.511	7.543	0.000
Direct Marketing	0.752	10.23	0.000
Personal Selling	0.896	12.765	0.0000
R ²	0.92		
F	30.17		
Sig	0.000		

Significant levels: 0.05

Source: Prepared by the Researcher, 2018

Table (1) shows that personal selling explains almost 90% of the variations in customer acquisition, whereas direct marketing comes in the second position with 0.752, then public relation with 0.642, then sales promotion with 0.511 and in the last position comes advertising with 0.432. The following table explains the relationship between promotional mix and corporate image.

Table 2. Multiple Regressions: promotional mix and corporate image

Variables	Beta coefficient	T .values	Sig.
Advertising	0.165	4.04	0.002*
Public Relations	0.282	3.623	0.000*
Sales Promotion	0.354	6.46	0.000
Direct Marketing	0.543	9.05	0.000
Personal Selling	0.345	8.86	0.005*
R ²	0.89		
F	24.3		



Sig. 0.000

Significant levels: 0.05

Source: Prepared by the Researcher, 2018

Table 2. Shows that direct marketing explains 0.543 of the variations in corporate image, whereas sales promotion comes in the second position with 0.354, then personal selling with 0.345, then public relations with 0.282, and in the last position comes advertising with 0.165. The following table shows the relationship between customer acquisition and corporate image.

Table 3. Simple Regressions: customer acquisition and corporate image

Variable	Beta coefficient	T .values	Sig.
	00.567	6.08	0.002*
R ²	0.85		
F	18.90		
Sig	0.000		

Significant levels: 0.05

Source: Prepared by the Researcher, 2018

Table 3. Shows the results of the regression equation testing the influence of the corporate image variable on customer Acquisition. Obviously, from table (28) the corporate Image variables cumulatively explain (85) % of the variance in customer acquisition. The table also shows a significant positive relationship between corporate image variable and customer acquisition and accordingly the hypothesis is accepted. The following table shows the mediation effect of corporate image on the relationship etween promotional mix variable (advertising) and customer acquisition.

Table 4. Simple Regression: mediation effect of corporate image on the relationship between promotional mix variable (advertising) and customer acquisition.

Variables	Customer Acquisition	
	Model 1	Model 2
Advertising	.0.165*	0.106
R ²		0.94
F		54.9
Sig		0.000
R ²		0.94
F		54.9
Sig		0.000

Source: Prepared by the Researcher, 2018

Table (4) showed the results of the simple regression testing the mediation effect of corporate image on the relationship between promotional mix variable (Advertising) , and customer acquisition .In model 1, the results showed that advertising significantly influences customer acquisition, beta coefficient for advertising ($\beta = 0.165$), respectively. In model 2, the extent of corporate image significantly changed the variance explained by promotional mix variable (Advertising) , as the beta value coefficient for advertising were decreased ($\beta = 0.106$). Concerning the type of mediation of corporate image on the relationship between promotional mix variable (Advertising), and customer acquisition, the results show that the



value of promotional mix variable (Advertising) is significantly reduced in model 2. This indicates that corporate image, fully mediated the relationship between promotional mix variable (Advertising), and customer acquisition. 94% of the variances in the dependent variable are explained by the independent variable. The following table shows the mediation effect of corporate image on the relationship between promotional mix variable (Public Relation) and customer acquisition

Table 5. Simple Regression: mediation effect of corporate image on the relationship between promotional mix variable (public relations) and customer acquisition

Variables	Customer Acquisition	
	Model 1	Model 2
Public Relations	.0.242*	0.174*
R ²		0.94
F		54.9
Sig		0.000

Source: Prepared by the Researcher, 2018

Table (5) showed the results of the simple regression testing the mediation effect of corporate image on the relationship between promotional mix variable (**Public Relations**), and customer acquisition. In model 1, the results showed that public relations significantly influences customer acquisition, beta coefficient for public relations ($\beta = 0.242$), respectively. In model 2, the extent of corporate image significantly changed the variance explained by promotional mix variable (**Public Relations**), as the beta value coefficient for public relations were decreased ($\beta = 0.174$). Concerning the type of mediation of corporate image on the relationship between promotional mix variable (**Public Relations**) and customer acquisition, the results show that the value of promotional mix variable (**Public Relations**) is significantly reduced in model 2. This indicates that corporate image, fully mediated the relationship between promotional mix variable (**Public Relations**), and customer acquisition. 94% of the variances in the dependent variable are explained by the independent variable. The following table shows the mediation effect of corporate image on the relationship between promotional mix variable (Direct Marketing) and customer acquisition

Table 6. Simple Regression: mediation effect of corporate image on the relationship between promotional mix variable (Direct Marketing) and customer acquisition

Variables	Customer Acquisition	
	Model 1	Model 2
Direct Marketing	0.370*	0.319*
R ²		0.89
F		26.9
Sig		0.000

Source: Prepared by the Researcher, 2018

Table (6) showed the results of the simple regression testing the mediation effect of corporate image on the relationship between promotional mix variable (**Direct Marketing**), and customer acquisition. In model 1, the results showed that direct marketing significantly



influences customer acquisition, beta coefficient for direct marketing ($\beta= 0.370$), respectively. In model 2, the extent of corporate image significantly changed the variance explained by promotional mix variable (Direct Marketing), as the beta value coefficient for direct marketing were decreased ($\beta= 0.319$). Concerning the type of mediation of corporate image on the relationship between promotional mix variable (Direct Marketing) and customer acquisition, the results show that the value of promotional mix variable (Direct Marketing) is significantly reduced in model 2. This indicates that corporate image, fully mediated the relationship between promotional mix variable (Direct Marketing), and customer acquisition. 89% of the variances in the dependent variable are explained by the independent variable. The following table shows the mediation effect of corporate image on the relationship between promotional mix variable (sales promotion) and customer acquisition

Table 7. Simple Regression: mediation effect of corporate image on the relationship between promotional mix variable (Sales Promotion) and customer acquisition

Variables	Customer Acquisition	
	Model 1	Model 2
Sales Promotion	.0.348*	0.213
R ²		0.80
F		18.9
Sig		0.000

Source: Prepared by the Researcher, 2018

Table (7) showed the results of the simple regression testing the mediation effect of corporate image on the relationship between promotional mix variable (**Sales Promotion**), and customer acquisition. In model 1, the results show that sales promotion significantly influences customer acquisition, beta coefficient for sales promotion ($\beta= 0.432$), respectively. In model 2, the extent of corporate image significantly changed the variance explained by promotional mix variable (**Sales Promotion**), as the beta value coefficient for personal selling were decreased ($\beta= 0.345$). Concerning the type of mediation of corporate image on the relationship between promotional mix variable (**Sales Promotion**), were decreased and customer acquisition the results showed that the value of promotional mix variable (**Sales Promotion**), is significantly reduced in model 2. This indicated that corporate image, fully mediated the relationship between promotional mix variable (**Sales Promotion**), and customer acquisition. 80% of the variances in the dependent variable are explained by the independent variable. The following table shows the mediation effect of corporate image on the relationship between promotional mix variable (Personal Selling), and customer acquisition

Table 8 . Simple Regression: mediation effect of corporate image on the relationship between promotional mix variable (Personal Selling) and customer acquisition

Variables	Customer Acquisition	
	Model 1	Model 2
Personal Selling	0.432*	0.345
R ²		0.88
F		27.8



Source: Prepared by the Researcher, 2018

Table (8) showed the results of the simple regression testing the mediation effect of corporate image on the relationship between promotional mix variable (**Personal Selling**), and customer acquisition. In model 1, the results show that personal selling significantly influences customer acquisition, beta coefficient for personal selling ($\beta = 0.432$), respectively. In model 2, the extent of corporate image significantly changed the variance explained by promotional mix variable (**Personal Selling**), as the beta value coefficient for personal selling were decreased ($\beta = 0.345$). Concerning the type of mediation of corporate image on the relationship between promotional mix variable (**Personal Selling**), and customer acquisition, the results show that the value of promotional mix variable (**Personal Selling**), is significantly reduced in model 2. This indicates that corporate image, fully mediated the relationship between promotional mix variable (**Personal Selling**), and customer acquisition. 88% of the variances in the dependent variable are explained by the independent variable.

Results

The study reached a number of results, the most important of which are:

1. The promotional mix variables cumulatively explained 92% of the variance in customer acquisition.
2. The promotional mix variables cumulatively explained 89% of the variance in corporate image.
3. The corporate image variable cumulatively explained 85% of the variance in customer acquisition.

Recommendations

1. The banks care for and take advantage of advertising and sales promotion as they are the most well-known and effective communicating means in all situations.
2. The banks create awareness among their members of the importance of their own perception towards their banks' corporate image.
3. To care for and take advantage of corporate image as an influential means for acquiring the potential customers, and as an effective means when using the promotional mix elements for acquiring the potential customers as well.



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