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E- Mail: info@enrichedpublication.com

Phone :- +91-8877340707

Ep Journal of Business Strategy

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Customer Attrition Rate at Website - Theupsconline.com

Dr. Rohini G Shetty¹, Ms. Asha Jyothi K T²

¹Associate Professor, Bhavan's MP Birla Institute of Management

²Student Executive, Bhavan's MP Birla Institute of Management

ABSTRACT

The Internet these days is choc-a-bloc with education apps and platforms, all trying their best to cater to people who are on the lookout for authentic information on several subjects to imbibe knowledge as well as use the same to pass various exams. As is known, many people are on the lookout for cracking different exams, mainly the civil service exams to increase their job prospects. The competition is severe and websites catering to this segment of customers want to know their customers thoroughly and secure a good market share to enhance business.

Website theupsconline.com is a website that helps UPSC exam aspirants to take up and successfully pass the exams to fetch jobs in Civil services. Intense competition among the various websites results in loss of customers over time leading to high customer attrition or churn rate which needs an empirical investigation. It is important to identify major reasons for this churn and suggest remedial measures. Besides, it makes business sense to keep existing customers satisfied as they are just as valuable as winning new customers.

The present study is descriptive and uses both primary and secondary data. 160 samples are taken and inferences are drawn based on the empirical enquiry using the information obtained by the structured questionnaire developed by the researchers for the study. Basic demographic information is also collected as a part of the study

Key Words: Customer Attrition Rate; Churn Customers; Quality Website; Service Satisfaction.

INTRODUCTION

A web portal is a specially designed website that often serves as a point of access for all kinds of information. It is akin to a library of categorized content and helps in searching a wide variety of information and more often than not provides a no. of other features as well. With this the popularity of web sites are growing day by day and the intense competition in the market calls for these websites to be extra savvy in not only attracting customers but also retaining them. Thus, websites go that extra mile to be afloat in business. This paper mainly attempts to study the customer attrition rate for the website “theupsconline.com” which serves the Union Public Service Commission {UPSC} examination aspirants. The website provides all information that is required for the preparation for the UPSC exams.

Website “theupsconline.com”

As of today, several educational apps and platforms try to cater to a good no. of people taking up a variety of tests and examinations, be it for the medical , engineering or management seats or even totake up and pass the civil service exams. The competition amongst the web sites is severe in the market with every app / web site trying its best to secure a good market share as well as develop a revenue model that is both customer- friendly and a revenue enhancer. Amongst the host of available websites is the, 'theupsconline.com' which offers a free and accessible platform for candidates attempting UPSC exam. The website offers opportunity for communication, debate and clarification of doubts on various topics of interest and current affairs both within the country and outside. The 'theupsconline.com is a useful platform and comes as a huge blessing for those looking out to learn more about the UPSC exams and how to face it with the confidence.

Functionalities of website “theupsconline.com”

The website provides many functions and a few key ones are listed below –

- Information sharing on a wide variety of topics
- Data analysis employing latest technologies.
- Data repository: stored in the database.
- Secure access to registered users
- Communication tools integration:
- Queries answered by Experts in the field
- A discussion board to enhance thought process

CUSTOMER ATTRITION CONCEPT

Attrition is the gradual loss of customers over a period of time. The term attrition refers to the moving out or the discontinuing of usage of the website by a subscriber for various reasons. The attrition or churn for the website is the no. of customers of that particular website who are not loyal to the website and are no longer willing to avail the services offered by the website. The customers who discontinue their use of a service in a particular period of time can be termed as “Churn Customers”. The calculation of a website's attrition rate is done by The rate of attrition, is also referred to as the churn rate and is the percentage of subscribers to a service who discontinue their subscriptions to that service within a given time period. For a website to expand its clientele, its growth rate, as measured by the number of new customers, must exceed its attrition rate. In general, relatively high attrition is problematic for websites.

CUSTOMER ATTRITION RATE

The attrition rate is a very useful tool to analyze the website in terms of its growth or decline on the basis of customers as well as the average length of participation by customers in the usage of the website's service. Now a days, attrition rate and its predictions plays a big role in measuring the growth of online based websites besides helping differentiate the loyal customers from the disloyal ones to take up remedial measures to convert disloyal to loyal customers. Many reasons cause churn customers such as lack of user friendliness and low quality of the website; low responsiveness and high cost of subscription etc. Such problems of the website should be addressed with immediate effect so as to retain customers for the long run. All efforts must be made to retain customers as it makes good business sense. While it not possible to eliminate attrition of customers it could be minimized to a great extent thereby avoiding all the detrimental effects on the website due to the churn rate.

Customer Attrition Rate Calculation

Various organizations calculate customer churn or attrition rate in many ways, as this rate represents the total number of customers lost, the percentage of customers lost compared to the website's total customer count. Still other organizations calculate attrition rate for a certain period of time, say weekly, fortnightly, quarterly, half yearly or annually. A commonly used method for customer attrition rate is to divide the total number of customers a company has at the beginning of a specified time period by the number of customers lost during the same period.

Customer Attrition Causes

According to studies, means of contact and communication with customers is lacking most times. Most of the website managers also lack soft skills that are absolutely essential for the undertaking credible conversations with the customers about the website's Products and Services. Website personnel must also explore more ways in the area of customer relationship management and make diligent efforts to retain existing customers and attract new ones. A few of the key causes for attrition are as listed below.

- Not User friendliness
- Difficult to Access
- Poor Website Quality
- Content Update issues
- Creating Big data base
- Website Responsiveness
- Timely Assistance & Support
- High study material Fee
- Poor Customer Experience

IMPORTANCE OF CUSTOMER ATTRITION PREDICTION

The ability to predict a customer who is at a high risk of churning is very important. It is considered key as there is still time to do something about it and retain the customer. It represents a revenue source for every online business or website. Besides the direct loss of revenue that results from a customer abandoning the use of website results in a heavy burden as the costs of initially acquiring that customer may not have already been met by the website. In simple terms, acquiring that customer may have actually been a losing investment with time and effort wasted. Further, it is always more tough and costly to acquire a new customer than to retain a current paying customer.

CUSTOMER ATTRITION & CRM

At Present majority of the websites focus mainly on customers rather than on their product and always look to increase and add on to the existing customer base. Thus, Customer Relationship Management or CRM plays a major role to avoid high attrition as it helps website to reduce the production cost and aids growth and thereby increases the profitability and value of the website. All websites strives for growth and sustainability and to achieve the objective of customer satisfaction. The loyal customers are those who are happy with all the aspects of the company and its products and continue the use of services and products of the website while churn customers are the dissatisfied ones who tend to approach services offered by competitors and the other web sites to get value for their money.

PROBLEM STATEMENT

Websites are big business today and growing at a very fast rate, given the increasing no. of users. One of the web sites named „theupsconline.com“ is one such, which has a specific customer base of young men and women who aspire to get jobs and serve in the civil services. The web site assists all UPSC exam aspirants who have registered and subscribed to it to pass the exams. Of late, due to increasing competition among websites the attrition rate is on the rise thereby impacting the website negatively. In such a scenario it is essential to know what customers want in terms of products and services in order to remain competitive in the market. It is also important to know customer's perception & attitude towards the website to determine factors leading to the loss of customers. This calls for an empirical enquiry to examine and understand the customer behavior to reduce the customer attrition rate and identify appropriate measures to take needed action.

NEED FOR THE STUDY

Attrition or Churn rate is a critical parameter for measuring a website's success or failure. Besides, particularly in the subscription pattern business models, attrition or churn is an important criterion to be aware of with regard to the happenings in the business. Even a slight change in the percentage of attrition

DOWNSIDE OF CUSTOMER ATTRITION

There is a direct link between customer lifetime value and robust business growth. As such, the higher the customer attrition rate, the lower will be the chances of good business growth. Even with best efforts the web site suffers with a big loss in no. of customers with the harsh reality staring in the face. i.e., cost of acquiring new customers which is very high. Much has been written on the theme of the cost of retaining old customers versus acquiring new customers, especially because several studies conducted show that customer acquisition costs far exceed customer retention costs. Obviously, customer churn or attrition is costly for businesses.

CUSTOMER ATTRITION MANAGEMENT

Attrition Management is the art of identifying all valuable customers, who are likely to churn from a website and executing proactive steps to retain them. Majority of the websites of late have started tapping into the massive information given by the customers and using this data base to reduce customer attrition. The predictive analysis by the website based on collected and stored customer information is utilized for better management of customers and to stimulate them to stay put with the website without any thoughts of looking around for fresh pastures. It also helps identify the switch over reasons and patterns of attrition to take necessary measures. The stored data related to customers helps the website to improve rate of response to customers, increase satisfaction of customers and strengthen the relationships with the customers by obtaining time to time feedback from them.

CUSTOMER ATTRITION ANALYTICS

Keeping existing business is just as valuable as winning new business. Existing customers must be retained while new ones need to be added. Actionable insights are key for any business to grow and survive besides making reasonable profits. At present there is a need to be aware of customers who may leave due to various reasons and it may be too late for putting any kind of retention strategy to action. The Churn or Attrition Analytics helps increase customer retention, especially for websites with large numbers of customers. Churn or Attrition Analytics goes way beyond simple attrition analysis. It reveals situations where customers are subtly shifting to other websites. For example, one can recognize when a customer is switching over to another website, even while the website's total revenue appears to be growing. By this one is aware of the big picture and what exactly is the reality. Thus, it makes business sense to be aware of customer attrition rate and how to keep it at a minimum and ensure that business does not take a nosedive.

or churn can have a significant effect on the revenue of the website. Hence it is vital to know the rate of attrition or churn and how to minimize it.

OBJECTIVES OF THE STUDY

The focus is on the dual aspects of customer attrition rate of at „theupsconline.com“ website.

- To examine and analyze if dissatisfaction of customers impacts customer attrition rate
- To make an assessment if satisfactory services of website positively influences customer retention.
- **Hypotheses** - The two hypotheses identified for the study are –
 - Dissatisfaction of Customers significantly impacts the Customer Attrition rate.
 - Satisfactory Services of Website significantly influences the Customer attrition rate.

RESPONDENT PROFILE

The respondents chosen for the study were the customers of the web site „theupsconline.com“. 160 customers of the website were selected for the survey purpose. These individuals were drawn from among those who visited the web portal and availed services offered by this web site during a specific time period

DATA COLLECTION SOURCE AND INSTRUMENT

Primary data is the firsthand information obtained from respondents through the developed questionnaire. The Secondary data was collected from the journals, books, magazines and relevant web sites. The researchers constructed a structured questionnaire for obtaining information on Basic Demographics of and for the Assessment of Customer Attrition Rate from the select respondents.

SAMPLING

Convenient Sampling technique was used based on the website visitors during the specified period. All details were obtained from the website. Convenient Sampling helped in multi-dimensional analysis of customers of the website Web site visitors were from all over India and constituted both men and women. A sample size of 160 was finally taken for the study.

LIMITATIONS OF THE STUDY

- The study is confined to India & its relevance thereby is only to India.
- A sample size of 160 was taken for the study and hence the generalization made for the entire population may or may not hold true.

- The study done is with special reference to the website „theupsconline.com“ and may not hold good for other similar websites

DATA TREATMENT AND ANALYSIS

Software used was SPSS. Data treatment included Frequency Test; Chi-square Test and ANOVA with Friedman's Test. Correlation and Reliability analyses have been done. All the results appear to be realistic.

The data collected was documented and tested for outliers, checked for wrong coding, inappropriate extremity in values and rechecked before analyses were conducted. The first tool was on testing reliability of data set, Cronbach's alphas computed for standardized statements. The reliability for data set gave an overall Cronbach's alpha at 0.986. The reliability coefficients clearly suggested the high levels of precision of data collected

Table showing Chi- square test -1: Customer Attrition & Dissatisfaction Case Processing

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Attrition cause * dissatisfaction	160	100.00%	0	0	160	100.00%

Chi-Square Test 1

	Value	Df	Asymp. Sig. (2- sided)
Pearson Chi- Square	112.060 ^a	16	0.04
Likelihood Ratio	105.63	16	0
Linear-by-Linear Association	61.694	1	0
N of Valid Cases	160		

Interpretation for Chi-square test-1: The above table is the result of independent variable Customer Attrition Cause & dependent variable Dissatisfaction where the Pearson chi-square calculated value P is 0.040 is less than table value 0.05. Hence, the null hypothesis (H₀) is rejected and the alternative hypothesis (H₁) accepted.

Table showing Chi-square test-2: Customer Attrition & Satisfaction of Service

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Attrition cause * service satisfaction	160	100.00%	0	0	160	100.00%

Chi-Square Test 2

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi- Square	112.060 ^a	16	0.01
Likelihood Ratio	105.63	16	0
Linear-by-Linear Association	61.694	1	0
N of Valid Cases	160		

Interpretation for Chi-square test-2: The above table is the result of independent variable Customer Attrition cause & dependent variable Satisfaction of Service that is provided by website where the Pearson chi-square calculated value P is 0.010 is less than table value 0.05 Hence the null hypothesis (H₀) is rejected and the alternative hypothesis (H₁) is accepted.

Chi-square Summary Table

SL.No.	Hypotheses	Level of Significance	P - Value	Acceptance or Rejection
1	H ¹¹ : Dissatisfaction of Customers of website significantly impacts the Customer Attrition rate	5% (0.05)	0.048	H ¹¹ is accepted.
2	H ¹² : Satisfaction of Services provided by website significantly influences the Customer Attrition rate.	5% (0.05)	0.013	H ¹² is accepted.

Result - Alternate Hypotheses accepted.

- Dissatisfaction of Customers of website significantly impacts the Customer Attrition rate.
- Satisfaction of Services provided by website significantly influences the Customer Attrition rate.

CONCLUSIONS

Customer attrition is a critical metric because it is considered less costly to retain existing customers than to acquire new customers. Customer churn or attrition occurs when customers or subscribers stop using the website which can impact business earnings. Customer attrition impedes growth, so companies should have a defined method for calculating customer churn in a given period of time to adopt measures to correct this anomaly. By being aware of and monitoring the attrition rate websites become equipped to determine their customer retention success rates and identify retention strategies for improvement. Generally, customer retention is more cost-effective with the earned trust and loyalty of the existing customers.

In Customer-Driven Operations Management, Christopher K. Ahoy proposes that an organization can have an advantage over its competition if it strives to become the best by moving from “survival mode to thriving mode”. The present study on Customer Attrition rate thus helps the website the upsc online in many aspects, most importantly on how to handle customers and attract new ones by using relevant techniques which help acquire more loyal customers and retain them in the long run with an enduring relationship thereby increasing the company’s profit.

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Assessment of Marketing Strategy Implementation in St. George Brewery Share Company (BGI) in Ethiopia

^aMesfin Lemma (Ph.D.), ^bSamuel Dessalegn (MBA)

^a Associate professor at International Leadership Institute, Ethiopia

^bHead - Human Resource Management Department – EiABC, Ethiopia

ABSTRACT

The purpose of the research paper is to evaluate the marketing strategy implementation of St. George Brewery Share Company. The data collection techniques of the study were by both primary and secondary data gathering tools are used. The primary data accompanied in the form of individual interviews with hotel administrators and closed ended and open ended questionnaires were dispersed to customers of company product users. The choices of the respondents were carry out by means of purposive sampling study technique. Marketing strategy of St. George Brewery Share Company is moderately implemented through its customers; because the customers have lesser knowledge about the marketing strategy of the company. It provides lesser quality beer product to the customers compare to other brewery company especially in the city of Addis and with expensive prices, and excellent distribution strategies. Despite the fact that, the marketing strategies of St. George Brewery Share Company are implemented successfully and some problems are faced. These are Economic problems, high competition in the brewery industry, technological problems, and socio cultural problems were the main issue. Finally, in a highly competitive brewery industry a company should assess all the marketing strategy by observing the internal as well as the external parties.

Key words: Marketing strategy, Marketing Mix"s, St. Georeg Brewery Share Company

1. INTRODUCTION

1.1 Background of the Study

Marketing strategy is a method that can permit the institution to focus its partial assets on the highest prospects to raise sales and attain a maintainable competitive benefit. An accepting of business strategy and competitive advantage is significant for marketing strategy growth (Cravens 1994). A marketing strategy would be focused on the important thought that consumer fulfillment is the key objective. Marketing strategy is focused with the discovery of sustainable ways for organizations to complete uninterruptedly altering world (Dalrymple and Parson, 1995).

Marketing strategy is the process of planning and practicing firm policies in the direction of applying company objectives in harmony with the firm dream. Marketing strategies contain overall ones such as price discount for market portion development, product differentiation, and market segmentation, as well as various particular strategies for actual parts of marketing.

A marketing strategy summarizes the way in which the marketing mix is used to invite and fulfill the target markets and achieve a firm's goals. Industry vendors deprived of a proper marketing contextual often think of marketing in terms of promoting, publicity and advertising actions. However those are significant features of marketing, they are actions that help the whole marketing strategies of the industry that construct a concrete trademark. Consequently, marketing strategy is mostly fruitful when it is an important portion of firm mission, target marketing, marketing mix and fundamentally how the companies will efficiently participate consumers, forecast, and rival in the marketplace (Dibb, 2005).

St. George Brewery Share Company was established in 1922 by a Belgium nationalist Mussie Dawiet Hale. The factory was set of contacts with reserved premise to make the country's primary bottled alcoholic drink. St. George Brewery Share Company is found near to Mexico square, Addis Ababa and currently owned by BGI Ethiopia, globally admired brewing company that functions in numerous nations. BGI entered the Ethiopian market in 1998, before the privatization BGI had a market share of about 70 percent. Until recently BGI owned three breweries including St. George Brewery in Addis Ababa, Kombolcha Brewery and The Hawassa Brewery with a combined production capacity of 3.6 million hectoliters of bottled and draft beer annually. In February 2018 BGI Ethiopia agreed to buy a 58 percent stake in Raya Brewery, placing BGI come to number two in terms of market share in the brewery industry next to Heineken Ethiopia. BGI, owner of St. George and Castel brands, recently bided for Raya at 2.5 billion birr and for the Zebider brand from Unibar, the Belgium-based company via its owner, The Castel Group, as a strategy uses the factories of these brands instead of constructing new factories to appease the local marketplace.

The purpose of this research is to evaluate the marketing strategy of St. George Brewery Share Company and to classify whether it was associated over and done with the target marketing, marketing mix, and common task of declare consumer wants.

1.2 Statement of the Problem

According to recent marketing concepts, while selling is concerned with creating demand for the products that have already been decided, marketing is directed towards identifying the needs and wants of consumers and planning to satisfy those needs. Hence, in this context, the necessity of understanding the needs and wants of consumers to marketing could be taken to the bone, the tendon, and the ligament of business without which any articulation can take place (Gabdamosi, 2000 as cited in Tajudeen Olalekan Yusuf, 2009). Currently high expectations of consumers need, technological discontinuities and an increase rate of environmental uncertainties business managers face a big challenge. Due to this different factors business managers making the right choice of marketing scheme. St. George Brewery

The study tried to evaluate difficulties allied with the marketing strategy in St. George Brewery Share Company, and the finding of this research mainly aids the firm in enabling to plan the suitable marketing implementation in hotel managers and consumers of the company product users. Very few literatures are available in the area of assessment of marketing strategy in the Brewery factory. Finally, the study mainly aids the firm in allow to developing a suitable marketing implementation for hotel managers and consumers of a company product user.

1. What is the marketing mix components developed for marketing strategies?
2. How the company segmenting, targeting, and positioning its product to win its competitor and to attain company"s objectives?
3. In what way the marketing strategies are implemented by the firm that associated with its target market and marketing mix to fulfill consumer want of the factory product?
4. In practicing the marketing strategies what are the difficulties faced?

2. LITERATURE REVIEW

2.1. Concept in Marketing Strategy

Marketing strategy can be defined as "the total sum of the integration of segmentation, targeting, differentiation, and positioning strategies intended to generate, interconnect, and carry an offer to a target market." (El-Ansary, 2006: 268). Generally, talking with the idea of marketing strategy cover "any approach drawn for the successful achievement of firm"s overall marketing objective" (Bridges et al., 2007).

In the word of Kotler, marketing strategy is the marketing of decision by which the firm unit believe to attain its selling goals. It contains of market judgment on the company"s marketing expenditures, marketing mix, and distribution in relation to expected circumstance and competitive condition (Kotler, 2007).

2.2. Growth of Marketing Strategies

By way of growing market strategies, the institution is trying to increase more sales from an existing trade line or generate fresh market places. When you discuss the growth of marketing strategies, around 4comprehensivemarketing strategies:-

Market Penetration: Market Penetration approach includes growing the transactions of present- day goods and services in current market places. This a suitable approaches when the present market is solid and developing. Satisfaction of this strategy might include inviting fresh clients. Additional means to

achieve a market penetration strategy contain more intensive hard work to allocate the item for consumption and extra hostile advertising.

Market Development: A second growth strategy includes introducing sales of existing goods and services in fresh market places, a Market Development strategy. This strategy is followed when existing markets are quiet interims of growth and market share gains should be difficult to attain due to solid, overriding rivals.

Product Development: A third institutional growing approach is Product Development, which includes providing new goods to current markets. It is the creation of fresh or different item for consumption that offers inventive new profits to the finale consumer.

Diversification: The fourth growth strategy, Diversification, involves increasing new goods or services for fresh markets. This strategy is followed when the growth in existing markets is slow down or when ecological changes-be they social, hi-tech, financial, controlling make it dangerous to keep on present-day markets.

2.3. Elements of marketing Strategy

In agreement to achieve the marketing goals, we want to cover a plan that contain different component. Here there are four main essentials that are used in the literature to clarify the part of marketing strategy. These are the Target market, Segmentation, Positioning and the marketing mixes (Roger Brooks Bank, 1994, pp.10-14).

2.3.1. Market Segmentation, Market Targeting and Positioning

Market segmentation: Market segmentation is the identity shares of market that are diverse from one another segmentation agrees the company to healthier content the needs of its potential customer, producer must know that they cannot request to all buyers in similar method. Buyers are too various, too broadly scatters and too diverse in their wants are buying performs. And diverse firms vary broadly in their abilities to work for diverse sections of a market place. The major ways to segment a market should be established on geographic, demographic, behavioral, psychographic or life style segmentation.

Market Targeting Strategies: On one occasion the firm has known its market segment chances, it is prepared to pledge market steering. Here marketers evaluate every segment to outline how many and which ones to target and come in. Around three main target marketing approaches in distinguishable, focused, and discriminated.

Positioning: It is the action of scheming the firm's contribution and appearance to inhabit a unique place in the target markets attention. Final outcome of positioning is the fruitful formation of a market absorbed in assessment of preposition, a convincing purpose why the goal of market would purchase goods.

2.3.2 Mix of Marketing

A word created by Neil Borden are the component that group to capture and sponsor a products exceptional ,retailing points and those that distinguish it from its opponents .The idea after Borden's model were condensed above the years till E. Jerome McCarthy summarized them to 4 components identified as "The 4 Ps." -Product, Price ,Promotion and Place/Distribution.

2.3.2.1 Product Strategy

It stipulates market wants may be helped by diverse manufactured goods and services. It is a firm's item for consumption plans, accordingly linked to market approaches, which ultimately came to control universal approach and the essence of a business.

Product Positioning Strategy: The word arranging mentions to assigning a trademark in that portion of the market wherever it will accept a fortunate welcome matched in rival goods. Positioning is attained by using marketing mix variables, particularly design and communication's granting difference through positioning is extra observable in customer products; it is similarly factual business properties. By means of certain goods, positioning can be attained on the foundation of touchable differences, with numerous others, untouchables are accustomed to distinguish and position goods (Andrew, 2001).

Product Elimination Strategy: Marketers have thought for a long time that sick products would remove. It is only in recent Years that this beliefs that became a substance of strategy. If a product's character reduces or if it does not fit into the selection, it ceases to be significant. When a product spreads the phase where continuous provision is no longer corrected because performance is falling short of outlooks, it is desired to pull the product out of the market place; Poor performance is easy to advert (Walker, Boyd and Larreche, 1992).

New Product Development Strategy: It is vitalaction for firms pursuing development. By accepting a new product strategy as their position, firms are better able to withstand competitive manufacturers on their prevailing products and create progress. Practice of this strategy has become stress-free because of technological innovations and the willingness of consumers to take new ways of undertaking things. The word new product is used in diverse intellects. For our determination, the new product strategy will be splitting into three options; product enhancement, product synthetic and invention.

Product Mix Strategy: The four product-mix scopes authorization in the firm to enlarge its industry by (1) addition new product outlines, thus spreading its product mix; (2) enlarging every product link; (3) excavating the product mix by addition to extra variations; and (4) following additional product-line constancy (Aaker et al.1990).

2.3.2.2. Pricing strategies

One of the contests set a price in vestigation is to guess in what way buyers will reply to alternate costs (Cravens 2000, pp.333). For numerous customers, price is too a significant characteristic. Price may serve as preference point for jumping quality when other product information is not available (Monroe, 1976, Zeithaml, 1988). Before setting the price the interior and exterior variables obligated to be study scientifically.

When Setting the Price Factors to be considered: Consumer opinion of the product value set the celing for price if client perceives that the prices more than the product value they will not purchase the manufactured goods. Pricing dictions like additional marketing mix decision must begin with consumer rate. Real customer concerned with set a price involves to know how much value consumer place on the profit they obtain from the product and site price that arrest this value (Kotler and Armstrong, 2008).

1. Value- based pricing

In current years; numerous firms have implemented value pricing. They gain trusty clients by accusing equally small price for a great-quality proposing. Value pricing is thus not a substance of simple situation lesser prices; it is a matter of reengineering the firm's processes to develop a low-cost producer without losing quality, to invite a bigger sum of value aware of consumers(Killer, 14th ed., pp.398/399).

2. Company and cost

Cost based pricing includes setting price centered on the cost for producing, distribution, selling the product plus a fair rate of return for its energy and threat. A business's cost may be a significant component its pricing strategy. The cost can be fixed cost and variable cost plus pricing adding a ordinary market to the cost of the product some seller sell their customer they will change cost plus specified market up. Break even or make the target profit it is selling. This pricing methods also used by public utilizes which are constrained to make affair return on their investment (Kotler and Armstrong, 2008, pp. 258).

3. Internal and external consideration affecting the price dictions competitor strategy and pricing

In measuring the competition of price strategy a firm would question numerous requests. First, how the company markets contribution compares with rivals offering in terms of consumer value. If consumer perceives that the firm's goods and service provide bigger value the company bandage greater amount. If consumer perceives a lesser amount of value in relation to commentating product the firm obligation either control lesser price or alteration consumer perception to explain a greater price following how solid present competitor and what area their present pricing scheme? If the firm facades a mass of lesser competitor changing higher price in relation to the value they bring it might change lesser price determination fragile competitor out of the market. If the market is controlled by large, little amount of competitor, the enterprise maymagistrate to target unsaved market places with value in additional product at greater price. No matter what price you charge high, low or better the convinced to offer customer greater value for that price (Kotler and Armstrong, 2008, p. 293).

Price Adjustment Strategy: Companies commonly modify their straightforward prices to explanation for numerous consumer variances and varying circumstances.

1. Discount and allowance pricing

Utmost firms correct their straight forward value toward customer for definite response for instance primary fee of bills, capacity of purchase and rotten term purchasing. This value adjustment is named discount and allowance can precedes various procedures. Discount is a straight decline in price by firm on acquisition while payment is advertising money paid by firm to dealer in admiration of settlement to feature a firm's manufactured goods in certain system(Kotler et al.1999, pp.725).

2. Segmented pricing

Enterprises will frequently regulate their main price to permit for different in consumers, goods plus position. In segment set a price the firm sellers of item for consumption at two or extra price, while the difference in amount is not matter on different cost (Kotler et al. 1999, pp.727).

3. Psychological pricing

This pricing strategy approach contemplates the psychology of diverse clients in detail of their products. Price really speaks some what nearly the product structures and physiognomies. For instance, many consumers use price to judge the excellence of the manufactured goods (Kotler et al.1999, pp. 725).

4. Promotional pricing

Those pricing firms will briefly price their product below list price and now and then even lower cost. Supermarket and subdivision stocks will price little products as a price leader to fascinate customer to the store in the hope that they will buy other items at ordinary mark-ups (Kotler et al, 1999, pp.728/729).

2.3.2.3 Promotional strategies

Promotion for any goods is critical for several firms. It is for the reason that only via promotion societies could arise to recognize around the item for consumption. Merely afterward knowing about the goods they reflect buying.

Promotion mix: A company over-all promotion mix similarly named in marketing communication mix contains in the precise mixture of advertising, Sales promotion, public relations, personal selling and through marketing gears that the firm practices to persuasively connect consumer value and construct consumer relationship.

1. Advertising: - any paid form of non-personal demonstration and promotion of thoughts in products or services by a well-known spans. An advertising objective is a specific communication duty to be done with particular get evidence during a particular date of period. Advertising objective can be categorized by principal drive whether the main is to form.

2. Public Relations:- build decent relationships with the country numerous people by obtain fortunate public, constructioning a decent co-operates appearance and hold or title off uncomplimentary gossips, floors and occasions. Public relation sections might achieve some or the whole thing of the next function.

Generally, Public relation can ensure a solid influence on community consciousness or much lesser cost than advertising (Kotler et al. 1999, pp.830/831).

3 Personal selling: - One of the ancient professions in the globe. The public who the selling goes by numerous terms, example sales people, sales representative. personal selling is the interactive division of the among sales persons and specific consumer whether person to person through phone, etc. sales people can review customer to loan more around the problem and alter the marketing proposal and demonstration to fit the exceptional need of every consumer (Kotler and Armstrong 2008, pp.452).

4. Sales promotion: - Consists of short term inducement to inspire acquisition of goods. Sales promotion tools are used by most organization containing manufactures, distributor and retailer not for income organizations. They are target towards final buyer sales promotion objective differ broadly. Seller might practice customer promotion towards urges a little period in consumer buyer import to increase long term consumer relationship (Kotler and Armstrong, 2008, pp. 468).

Integrated Marketing Communication: Nowadays more firms accepting the model of integrated marketing communication. Below its idea the companies wisely interpreted its numerous communication channel to bring a perfect, consistent and complete the memo around the institution and its brand. Integrated marketing communication draws to gather the whole thing of the firm's message and image. The companies TV and pricing advertisement ought to reach similar memo appearance and sense as it's a more and individual selling message, and their public relation resources scheme in similar appearance as its webpage(Kotler and Armstrong, 2008, pp. 401).

Steps in Developing Effective Communication:

1 .Classifying the Objective Viewers: - marketing communication started with vibrant objective audiences in mind. The evidence may be separate cluster in distinct community (Kotler and Armstrong, 2008, pp.404).

A. Determine the Communication Objective: - On one occasion the objective audience has been mentioned the market obligation decides what answer they search for?

B. Choosing Media: -To develop effective communication channel there are two extensive kinds of communication network i.e. personnel communication channel and non- personal communication channel(Kotler and Armstrong, 2008,pp.409).

2.3.2.4 Distribution / Place Strategy

It is exactly the strategy organized by a firm to make sure that goods can spread the full prospective consumers at nominal or best delivery prices. A decent delivery tactic can exploit your income and profit but an evil and unexpected distribution strategy can lead not only to shaped.

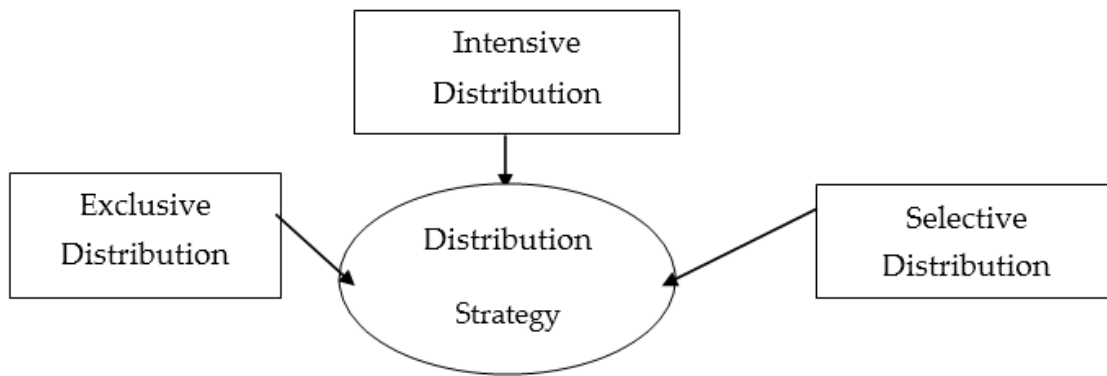


Figure 2.1 Distribution Strategies

Generally, there are three main delivery approaches:-

1. **Exclusive Distribution:** - High-class sections to sell products front-runners to added controllers.
2. **Intensive Distribution:** - Exploiting openings to maximize transactions.
3. **Selective Distribution:**-Cautiously selecting numerous network and allies.

The exceeding 3 distribution approaches are the best recycled but a distinctive strategy might vary for a specific product or a firm.

Marketing Channels and Value Network:- Best manufacturers don't sell their properties straight to the last consumers among them stances a set of intermediate acting a variety of task . These intermediate constitutes a marketing network. Officially, marketing channel are sets of inter-reliant organization contributing in the procedure of creation the item for intake. They are the regular of path way a goods or service tracks after wards manufacture concluding in purchase and intake by the last finale consumer.

Significance of Distribution Channels: The distribution channels are a significant portion of any institution to bring their goods and facilities to customer correctly. This is asset of inter- reliant institutions or events participated in the procedure of a creation of item for consumption and accessible for consumption or use by customer or final consumers. Channels of distribution for a product the way taken by the title of goods they are from the manufacturers to the final customers. It is too significant due to product in one room while the in take dispersed in numerous spaces. So there is big breach among manufacturers and the customers. So over and done with networks of delivery can only fill the hole. A channel of distribution fixes a bond among the manufacturers and the customers.

Functions of Intermediaries in a Distribution Channel: Intermediaries is a distribution channel deliver service that enables producers to stretch dissimilar type of clients .A channel may contain a total of mediators for instance representatives, traders, wholesalers, and sellers. Mediators doing as a middle man among dissimilar followers of the delivery sequence, purchasing from one party and selling to other. They also might grasp standard and doing logical and marketing roles in the best interests of producers.

3. RESEARCH METHODS

This study has implemented a descriptive research strategy by consuming both qualitative and quantitative approaches to get anticipated outcomes of the study and to search detail signal about the difficulties. In the way of studying the difficulties, both primary and secondary data gathering techniques stood applied. To succeed this objective, questionnaires, interviews and document evaluations were the key tools.

Accessible hotel managers and customers were the target population of the research.

The sample size of the study was 60, who work in hotel management and customers of St. George Brewery share company product users. The selection of the respondents was carried out by using purposive sampling method. To collect the relevant data from sources, both primary and secondary data collection instruments were employed. The primary data was collected using closed and open ended questionnaires were distributed to customers of St. George product users. In addition, the researchers have conducted personal interviews with hotel managers. Secondary data was collected from written documents of the company.

4. RESULTS AND DISCUSSION

4.1. Basis of market segmentation

The table 4.1 shows that geographic segmentation and Demographic segmentation are the main bases of company's market segmentation 46% and 36% respectively. 14% of respondents are with lifestyle or psycho graphical segmentation and the rest number of respondents were based on situation i.e. 4%. While, all the options source of market segmentation are in place, the company focused on geographic segmentation to reach customers' requirements.

Table 4.1. Basis of market segmentation

No	Basis of segmentation	Respondents	
		frequency	Valid percent
6	Geographic Segmentation	23	46%
	Lifestyle Segmentation	7	14%
	Economic Segmentation	2	4%
	Demographic Segmentation	18	36%
	Total	50	100%

4.2. Marketing mix strategies

The marketing strategy practices are essential components of the firm's product, costs, advertising, and place /delivery strategies. The table below shows 100% of the customers responded that the firm consumptions of all the 4p's of marketing mix components for the drive of marketing scheme in practice to capitalize its profits, increase market share and for economic benefits.

Table 4.2. Marketing mix strategies of customer's opinion

No	Marketing mix Strategies (4p's)	Respondents	
		Frequency	Valid percent
7	Product	-	-
	Price	-	-
	Promotion	-	-
	Place/Distribution	-	-
	All 4 p s	50	100%
	Total	50	100%

4.3 Company's product quality

In the quality of a product, 50% of the respondents replied as very good and 30% of the respondent's good quality and 20% medium quality. The rest were not chosen by the respondents. This implies that in a current competitive market the company product quality level is positioned on average level. So, the hotel manager's and the response from the customers said that a company gives high emphasis for quality production to compete in the current competitive market. Also a company introduces new technology for the fermentation to improve workers of laboratory operators who measured the excellence of the manufactured goods to satisfy customers need.

The customer who have chosen St. George Beer product mainly focus on Trademark, price, promotion, distribution and quality as the core drivers that impact buying judgment. On the other hand, the main cause for buying and using the firm's goods are accessibility of stock, lower price than other competitor, choose by customer's preference, average promotion.

Table 4.3. Customer's response in the company's product quality

No	Measure of Quality	Respondents	
		Frequency	Valid percent
8	Excellent	-	-
	Very good	25	50%
	Good	15	30%
	Medium	10	20%
	Poor	-	-
	Very poor	-	-
	Total	50	100%

4.4. Customer satisfaction to the factory's pricing strategy

As shown table 4.4, 60% of the respondents that the pricing strategies of the firm's product are dissatisfied and 40% of the respondents were satisfied with the price. The response indicates that the firm pricing is expensive as a result of this pricing strategy; the consumers could not afford this price. Generally, the price depend on different factors i.e. the country's economic factor, distribution charges, costs of the competitors, Direct and indirect cost of production etc. By increasing efficiency, reduce unnecessary cost of production, and distribution the company would fix the price to satisfy customer wants.

Table 4.4. Customer satisfaction to the factory's pricing strategy

No	How you are satisfied with the price of St. George Beer.	Respondents	
		Frequency	Valid percent
9	Extremely satisfied	-	-
	Very Satisfied	-	-
	Satisfied	20	40%
	Dissatisfied	30	60%
	Very dissatisfied	-	-
	Extremely Dissatisfied	-	-
	Total	50	100%

4.5 Accessibly and Availability of the product

As table 4.5 shows that, 66% of the respondents in the product distribution strategies of the company product were excellent. 34% of the respondents were very good in the accessibility and availability of the product. This implies that the distribution is wonderful and to access proximity the buyers easily especially in the city of Addis.

Table 4.5. Accessibly and Availability of the product

No	Distribution strategies	Respondents	
		Frequency	Valid percent
10	Excellent	33	66%
	Very good	17	34%
	Good	-	-
	Fair	-	-
	Poor	-	-
	Total	50	100%

4.6. Selling process

From the result displayed in table 4.6 show that, 82% of the respondents selling process applied on through indirect channels. The rest 18% replied that through direct personal selling. This implies that the majority of the company's product selling process is through indirect channels. This channel is useful for the company to reach in the customer easily by different agents.

Table 4.6. Selling process

No		Respondents	
		Frequency	Valid percent
11	Product Selling process		
	Direct personal selling	9	18%
	Indirect selling	41	82%
	Ward of mouth	-	-
	Total	50	100%

4.7 Marketing Strategy Implementation

As shown table 4.7, 66% of respondent are Neutral. 24% of respondents are agreed. The remaining 10% of the respondents replied that they disagree with the statement. From the above information most of the respondents are replied that, as a customer no information about the company marketing strategy implementation.

Table 4.7. Marketing strategy implementation on customer side

No	Could you accomplish the marketing strategy of the firm	Respondents	
		Frequency	Valid percent
12	Strongly Agree	-	-
	Agree	12	24%
	Neutral	33	66%
	Disagree	15	10%
	Strongly Disagree	-	-
	Total	50	100%

This implies that the customers do not have knowledge about the marketing strategy implementation of a company. Without knowledge of marketing strategies of the customers the company marketing objective could not be achieved. To solve this problem the marketing department of a company effectively performs their duties and intensively works with customers to let them know the implementation.

4.8. Promotional mix

Based on the above table 4.8, 60% of respondents replied that a company used advertisement to promote its product and 28% of the respondents heard through publicity. The rest 12% of respondents were said St. George Brewery factory used sales promotion to promote its product. This implies that the company is promoting the product by using Advertising media (TV, Radio, Newspapers).

Table 4.8. Promotional Mix

No	By which promotional mix elements the company to promote its product?	Respondents	
		Frequency	Valid percent
13	Advertisement	30	60%
	Sales promotion	6	12%
	Publicity	14	28%
	Word of mouth	-	-
	All of them	-	-
	Total	50	100%

4.9. Interview Analysis

The interview questions were distributed to the Hotel Managers to get additional information about the marketing strategy implementation of St. George Beer product. The results of the interview are shown below.

1. What are the target consumers and positioning its product to win rivals?

The most important action of the company's marketing strategy is to select the best target market to win the competitive market. The target customers of a company product are persons who have the attention of consumption in bottled beer. Additionally, the researcher who investigate the company profile the target consumers are any individual who require a worthy income, who have never any health illness, who are not forbidden by religious conviction, who existing in town were the major target consumers of the product to drink more beer. On the other hand, the other target consumers of the company product were Hotels, Restaurants, groceries and other intermediaries.

2. Business strategy to implement the marketing strategy.

By the internal and external environmental factor, the company should develop a business strategy to differentiation in this current competitive market. These differentiation strategies were lesser in price, cost leadership, and unique quality to the consumers to compete in the market. Additionally, a company could facilitate the product reach in the consumers easily and cheaply. By nature buyers are different needs, want and widely distributed area. To achieve those different needs and want a company practices a mixture of diverse industry plans to its objective market.

3. Competition in the Brewery market industry

In the current market situation, there are a number of competitors in the brewery industry i.e. Heineken, Dashen, Meta Abo, Habesha, Raya Brewery, Zebidar Brewery. Ethiopia's brewery market is nine decades old. In the past few years, it has shown substantial growth as new brands joined the market. Heineken, which brews waliya beer, has the largest share at four million hectoliters a year while BGI, best known for the St. George beer, produces more than three million hectoliters a year. From this

intensive competition St. George Brewery share Company is undertaking better than other rivals in bringing excellent goods, choosing best agents (intermeddlers) to distribute the product easily and accessibly. Additionally, the company participate different activities like events, symposium, sport participation, and community services to the customers.

4. To implement the marketing strategy what are the problems.

In a business world, when you run a business weather lesser or greater, private or government function under disturbed situation. From this context the interviewee mentions some problems concerning the marketing strategy implementation of the company. i.e. sociocultural problems, economic problem, Intensive competition, seasonality, high cost of advertising fee, and infrastructure problems. From the above mentioned problems the company faced difficulty to implement the marketing strategies.

5. Market expansion in the next period

Even if there were a high competition in the brewery market in Ethiopia there is scarcity of beer in the current marketplace. This implies that a great request of beer in the nation, Ethiopia. Therefore, the company expands their market share and fills the gap among the demand and supply of beer in the industry. To alleviate this shortage of beer in the market the company expands their production capacity and reach in all corner of the country.

6. Accessibility of the distribution strategy

The availability and accessibility of the delivery plans are worried with the networks of a company that work to make its products accessible to consumers. Thus, products accessibility is a good condition and majority of the buyers can get the product simply in almost every place of the city through direct and indirect channels. By the means of the indirect channels the company to choose the best agent to reach the market. The means of choosing the best agent were; it must have financial capacity, experienced and skilled manpower, it must be licensed, and etc.

7. To implement the marketing strategy, which promotional tools on what time to advertise the company's product.

The interviewee replied that, currently marketing strategy of the firm is effective to implement and it has less focuses on customer satisfaction in terms of quality on the current highly competitive market especially on the city of Addis. This indicates that a company reviews its marketing strategies to achieve stated objective and to keep its former name in the brewery industry otherwise will be less popular in the market portion. The marketing approach of the firm to advertise its product in different ways like, erecting artistic notice board on public main square, by using modern distribution networks, subsidizing to popular actions by means of sponsoring different public holiday's and different events.

5. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The previous section of this paper presented the detail analysis and findings of the marketing strategy implementation of St, George Brewery Share Factory. Based on the findings of the study the following conclusions are drawn.

St, George Brewery Factory set good marketing strategies which enable it to meet its marketing objectives. However, customers of the products of St George Brewery factory have no detail information about its marketing strategies. The finding revealed that there is a barrier of communication between the company's marketing department and customers of the company. This implies that the company is operating in a vacuum without the involvement of its stakeholders. Customers are the key stakeholders of any organization. But, the involvement of customers is more critical for brewery companies since it is highly customer oriented than other businesses. Therefore, in addition to addressing the taste and preferences of consumers, appropriate communication about its marketing strategies between the company and its customers affects the success of its marketing efforts and get competitive advantage in the market. Moreover, there is a belief that the company that they need to have a new strategy that includes different elements, selection of target customers, segmentation, positioning, and marketing mix.

St Brewery factory uses geographical location as a basis for its market segmentation. However, customers may have different segmentations based on their age, income level, lifestyles, preferences and behaviors. This implies that the company needs different marketing strategies for different segments in the market than setting same strategy for all living at same geographical location since they have different preferences.

Consumers have complained about the quality of its bottled beer though they appreciate the quality of and the Draught beer product of the company. This implies that other competitors are getting advantage over St George in the market with bottled beer. The problem of quality in the bottled beer may affect its marketing effort to be failed since it is difficult to convince consumers with inferior quality product.

To implement the marketing strategy the company uses promotional tools like advertising, public relation, personal selling, and sales promotion. It sponsors various events, by uses notice boards in public squares, uses TV, Radio, and newspapers to advertise its product. This implies that the company focuses on promotion of its product through advertising with less involvement in community

development activities. This may affect its long-term image in the market and may contribute for the failure of its marketing effort.

To make its products available and accessible to customers the company uses agents who distribute its products to other wholesalers and retailers. Though agents sell beer directly to retailers, the distribution in other cases goes through five stage channels: factory-agent- wholesaler-retailer-consumer. This makes the distribution system inefficient and increases the selling price of the beer to the final consumer.

5.2 Recommendations

Although, St. George brewery share company have implemented the marketing strategy successfully. The company has certain problems. So, based on the findings and conclusions the researcher recommends the following;

The company should communicate its customers about its marketing strategies to get more acceptance and support from them and then meet its marketing objectives.

The market segmentation of the company should not totally rely on geographical location only. Consumers may have different tastes and preferences based on their age, lifestyle, income level, religion and other factors. It should include other basis to address the interests and preferences of customers.

The promotional tool of the company should include participation in community development activities to have better image in the society than a total focus on advertising. It should execute its corporate social responsibility and build its good will in the society.

To make its products available and accessible to customers the company should use shortest possible distribution channel. This makes the distribution efficient, decreases cost of the beer and makes the price affordable for consumers.

St. George Brewery factory should improve the quality of its bottled beer to be competitive in the market. It should use modern technology and proper fermentations to have the lion share of the beer market. Even if there are other international/multinational brewery industries entered in the brewery market: there is a great demand and scarcity of supply in the brewery market. So St. George brewery should work hard to fill the imbalances of demand and supply wants.

On the side of the customer, the study has assessed how to implement the marketing strategy of the company. Therefore, for this highly competitive brewery industry a company should assess all the marketing strategy by encompassing the internal and external partners.

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Effects of Customer Relationship Management on Market Performance in Banking Sector: A Comparative Study of the Selected Private Banks in Ethiopia

^a Mesfin Lemma (Ph.D.), ^b Garedew Kebede (MBA)

^a Associate professor at International Leadership Institute, Ethiopia

^b Lecturer, GAGE College, Ethiopia

ABSTRACT

Customer Relationship Management (CRM) is widely acknowledged as a powerful tool gaining market performance in banking sector. The purpose of this study is a comparative study to examine effects of CRM on market performance with a special reference to selected private banks in Addis Ababa. For this study, CRM is evaluated by key customer focus, customer knowledge management, CRM Based technology and CRM organization. Market Performances assigned through indicators such as, sales growth, market share, profitability, customer satisfaction and customer retention. For this study employed descriptive survey and explanatory research with mixed approaches. To achieve the objective of this study, primary data was collected from managers and employees of Awash International bank (AIB), Bank of Abyssinia (BOA) and Wegagen bank, based on the grading information system from top and medium 12 branches in Addis Ababa. Structured questionnaires were distributed to the samples of 178 employees, out of which 87% completed responses were returned from the employees. Interviews were also conducted with management bodies of the banks. For this study systematic random sampling techniques has been pursued to collect data. Questionnaires were analyzed using descriptive and inferential statistical analysis methods. The findings confirm that all the independent variables have positive and significant relationship with CRM and market performance. Moreover, BOA has better understanding of key customer focus, CRM organization and technology based CRM. AIB is better in terms of customer knowledge management, and market performance. In general, comparing the three private banks, BOA has a better understanding of CRM and market performance. The private banks have to improve technology based CRM through maintain comprehensive databases of customers to improve their services, to handle online transaction, necessary hardware and software facilities to address the dynamic need of customers towards advancement of banking technologies, technical personnel support for utilization of computers and banking modern equipment's & technologies to improve the capability of employees about the technologies. There is large number of employees and customers using banking services in the urban and semi urban areas but the banks should have a wide scope and cross-functional teams in rural areas are expected in the days to come.

KEYWORDS: *Customer Relationship Management, Market Performance, Private Banks.*

1. INTRODUCTION

Customer relationship management (CRM) is progressively significant to firms as they pursue to improve their marketing performance through customer retention, customer acquisition, market share, and sales volume throughout long-term relationships with customers (Bohling et al., 2006). Absolutely, CRM is a philosophy which has recently become one of the most debatable issues in the business field. It

is value stating that CRM is mostly based on the belief that establishing a sustainable relationship with customer is the basis for obtaining loyal customers who are much more profitable than non-loyal. In this concern, the successful implementation of CRM philosophy was of great benefit to the organizations, adopting it, such organizations can secure the benefit of increasing sales through better market segregation, modifying products and services, attaining higher quality products, gaining access to information and employee satisfaction, and above all, warranting ongoing customer-retention and loyalty (Chandharyetal, 2009).

STATEMENT OF THE PROBLEM

Few studies were done on banking sectors to see, Oogarah-Hanuman et al; (2011), many banks have used CRM tools to acquire more customers and to improve relationships with them. However, Banks understand that the magical formulae for attaining success a competitive environment is to focus on maintaining relationship with customers. According to Parvatiyar & Sheth (2002), the implementation of CRM as a tool of competitive advantage is increasing worldwide. But, there are no ground guidelines and procedures on adoption; implementation and practices refer to local published studies they are focused on customer relationship marketing and service quality on customer retention and loyalty, as a result of theirs, many customers“ voice concerns about inefficiency and lack of modern technologies (Tsegay & Shifera, 2011).

Nowadays, in Ethiopia, especially bank sectors are highly powerful to the market. These banks face high competition from the other service sectors. But, some problems are the following: It used to different formation of strategies to compete in the highly competitive market. Lack of adequate technology management; skill to evaluate the banks performance using measurement so as to take corrective actions when negative deviation is observed. The lack of understanding on CRM dimensions, lack of innovations, and the major common challenge of the banks is network interruption, them to use more obsolete & traditional technologies. As a result, it is poor standard of records or improper information, failed promises among others. The long queues and huge crowds in the banking halls can be highly devastating and discouraging most times, especially when the holidays are near most times, this long queues can happen as a result of the breakdown of the network used by these cashiers. There is a problem of market performance indicators. Therefore, to overcome the above mentioned problems or gaps, the researchers have conducted a study on the effects of CRM on market performance as a comparative study. This study attempted to answer the following basic questions:

- What is the perception of employees towards CRM among the selected private banks?
- What is the market performance of selected private banks?
- What are the relationship between CRM (key customer focus, CRM organization customer and knowledge management, technology based CRM), and market performance?

-
- What are effects of CRM on market performance of the selected private banks?

RESEARCH HYPOTHESIS

H₁: Key customer focus has positive and significant effect on market performance.

H₂: CRM organization has positive and significant effect on market performance.

H₃: Customer knowledge management has positive and significant effect on market Performance.

H₄: Technology based CRM has positive and significant effect on market performance.

2. RELATED LITERATURE

2.1. OVERVIEW OF CUSTOMER RELATIONSHIP MANAGEMENT

Customer Relationship Management (CRM) is one of those magnificence concepts that swept the business world in the 19⁹⁰s with the promise of forever changing the way businesses small and large interested with their customer bases (Paul, 2001). Gummesson argued that, (2004) CRM is born from relationship marketing and is simply the practices application of long standing relationship marketing principles which have existed since the dawn of business itself. Payne, & Frow, (2005) CRM helps the company by showing them the correct procedures and processes for looking after a customer properly (Wyner, 1999). CRM is a business strategy that goes beyond increasing transaction volume, increase profitability, revenue, and customer satisfaction. Sweeney Group, (2000) CRM is primarily a strategic business and process issue rather than a technical issue. According to Liyun et al (2008), the emphasis of CRM is to focus on keeping and maintaining long-term relationship with customers, leading to customer satisfaction and hence creating business performance in the banking industry. Nguyen et al (2007), sustained that the CRM if used appropriately, would develop a bank's ability to attain the ultimate goal of holding customers in order to improve a strategic advantage over its competitors.

2.2. THE DIMENSION OF CRM

CRM may be used to express different perspectives at different hierarchical arrangement of management. For instance, at the tactical level of management customer relationship management may be related to data-base marketing or electronic marketing; at the strategic level, customer relationship management may be understood as customer retention or partnering with customers (Peppers and Rogers, 1995). Sayed (2011), CRM is a multidimensional construct consisting of four broad behavioral components; those are: "key customer focus, CRM organization, knowledge management, and technology-based CRM". Also he investigated the four CRM behavioral dimensions on market performance of financial institutions in maintaining current customers, attracting new customers, increasing market share, enhancing the standard of sales growth and adding the net profit standard to

sales. Kotler & Armstrong (2004), the greater customer relationship capability is achieved when the four dimensions of CRM work in coordination.

2.3. KEY CUSTOMER FOCUS

Key customer focus involves an overall customer-centric focus and continuously delivering superior and added value through customized offers to the key customers (Shelth et al., 2000). According to Kotler and Armstrong (2004), in today's business environment the ultimate goal of any key customer focus is to achieve a deep customer relationship that makes an organization a necessary partner to its most profitable customers.

2.4. CRM ORGANIZATION

The key considerations in order to successfully organize the entire company around CRM are as follows: organizational structure, organization-wide commitment of resources, and human resources management (Agarwal et al., 2004). Swaminathan (2004), the organizational arrangement and structure needs to be flexible and, if necessary, reassembled to generate customer-centric values and develop coordination of customer-focused, cross-functional teams in order to attract potential pool of customers.

2.5. CUSTOMER KNOWLEDGE MANAGEMENT

In today's competitive world, knowledge is well thought-out as one of the competitive factors in global economy. It is compulsory to think and consider for a business firms in order to attract customer as another important factor in order to come in today's dynamic market successfully (Salomoun et al, 2005). Customer knowledge management can be defined as the system of attaining, allocating, and increasing the customer knowledge among employees for making profit to the organization and customers. CRM applications help firms to gather and use customer knowledge through CRM applications in order to facilitate customer employees to record relevant information about each customer transaction (Ryals et al., 2001). The value of knowledge management is improved by its level of accessibility in order to address customer's current and anticipated needs by providing an offer and services as per their needs and expectations.

2.6. TECHNOLOGY-BASED CRM

According to Abbott et al., (2001), to measure the CRM performance successfully, relevant and reliable customer data is necessary. Therefore, to accurately gather customer data technology has a vital role in CRM in addition to firm intelligence (Boyle, 2004). Indeed, the development and improvement of information technology provide the ability to gather, investigate, and share customer information which will lead to a customer satisfaction, customer loyalty and retaining customers (Bulter, 2000). The CRM

demands for “information-wide strategies” which exploit computer technologies in maintaining relationships (Harding et al., 2004). Many customer focus activities would be impossible without the use of an appropriate technology (Sin et al., 2005). Zikmund et al, (2004) explained that knowledge management is considered as one of CRM oriented activities which cannot be optimized without influencing the latest technology.

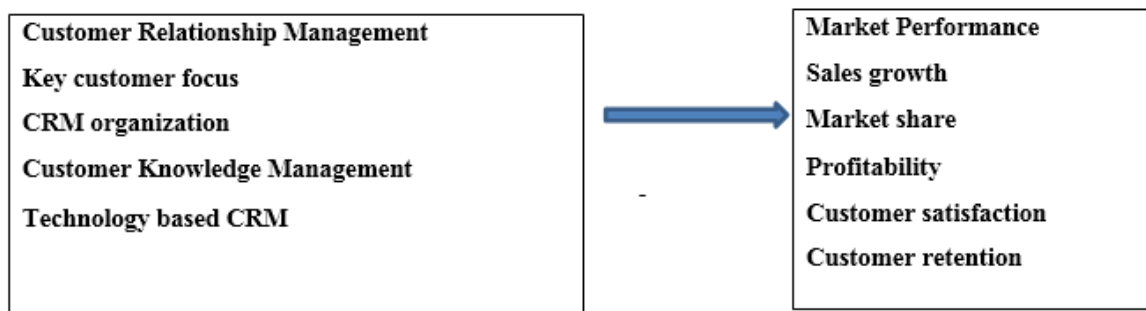
2.7. MARKET PERFORMANCE

Market performance refers to the enhancement of the organizational standing in the market, improvement of the customers’ perception of organization and its products, and increase in their loyalty toward organization (Mithas et al, 2005). Market performance consists of the following components: Sales growth, market share, customer satisfaction, profitability and customer retention.

2.8. THE RELATIONSHIP BETWEEN CRM AND MARKETING PERFORMANCE

Marketing performance measurement (MPM) is a term used by marketing professionals to describe the analysis and improvement of the efficiency and effectiveness of marketing. The goals of performance management are to achieve key outcomes and objectives to optimize individual, group, or organizational performance (Amman, 2012). develops a conceptual framework for (CRM) that helps broaden the understanding of CRM and its role in enhancing market performance (Payne & Frow 2005). CRM has a significant positive effect on market performance of banking sector. Market performance comprises the actual output or results of an organization as measured against its intended outputs or goals and objectives Richard, et al, (2009). CRM aligns business processes with customer strategies to build customer loyalty and increase profits over time (Rigby, Reichheld, & Schefter, 2002).

2.9. CONCEPTUAL FRAMEWORK OF CRM AND MP



Source: Adopted from Sayed (2011)

3. RESEARCH METHODS

Orodho (2003) and Kothari (2004), describe a descriptive survey design as a design that seeks to portray accurately the characteristics of a particular individual, situation or a group. The descriptive studies are

used in order to describe and interpret the trend of events that exists (Creswell, 2003). Lavrakas (2008) describes a descriptive survey research design as a systematic research method for collecting data from a representative sample of individuals using instruments composed of closed-ended questions, and structure or semi-structure interviews. So that, in this study the descriptive survey research design is employed to process the data to compare the effectiveness of CRM on market performance. The mixed research method is considered to be very efficient in answering research questions comparative to the quantitative and qualitative approach when used in isolation (Creswell, 2003). Explanatory research looks for causes and reasons (Solomon, 2014).

This research established on grading information system selected branches from private banks so that, there are 42 branches operating from top and medium branches in selected three private banks in capital city. Because of the grading information system in Ethiopia banking sector are similar in structure in all over the country, and the other reasons have more volume of transaction, variety of services provide, site location facilities and staff strength, cash holding limits, and others similar considerations. The researchers have selected 12 branches based on systematic sampling technique such as, five branches selected from AIB categorized as grade one & two, four branches selected from BOA categorized as grade one & two and, three branches selected from WB in tire four and three in capital city respectively. At the end of the day, the researchers used the sample size determination to determine the sample size of the population in 12 branches. So, these branches were selected on the assumption that they could represent the 42 branches in selected private banks.

Therefore, closed-ended questionnaires were prepared on the basis of CRM dimensions, and market performance in private banks. These questionnaires were distributed by using systematic random sampling techniques to get each respondent from selected private banks and 178 questionnaires were distributed but only 155 respondents participated in this study as, these questionnaires were found suitable. The questionnaire was designed to enable the researchers to gather information about effectiveness of CRM on market performance in selected private banks of Addis Ababa. For all questionnaire included in the respondents were requested to indicate their feeling on a five point Likert scale type to measure weighted as follows: 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. But, while making interpretation of the results through scales are reassigned as follows to make the interpretation easy and clear. 1 - 1.8= Strongly Disagree, 1.81 – 2.6 = Disagree, 2.61 – 3.4= Neutral, 3.41 – 4.20= Agree and 4.21 – 5 = Strongly Agree (Best, 1977, as cited by Yonas, 2013). Cronbach's alpha is one of the most commonly accepted measures of reliability Hair et al., 2003). The values of Cronbach's Alpha ranged from 0.84 and 0.924, and Cronbach's Alpha equals 0.956 for the entire questionnaire which indicates very good reliability of the entire questionnaire.

No	Dimensions	Number of Items	Cronbach's Alpha
1	Key Customer Focus	7	0.84
2	CRM Organizing	7	0.86
3	Customer Knowledge Management	7	0.85
4	CRM-Based Technology	7	0.84
5	Market Performance	12	0.924
Total		40	0.956

4. RESULTS AND DISCUSSION

2.1. PERCEPTION OF RESPONDENTS TOWARDS CRM AND MARKET PERFORMANCE

Comparative data on three private banks are provided in the table 4.7. As far as the table 4.7 is concerned the mean score shows the rate of employees feeling on different aspects of CRM dimensions and market performance. To compare the overall CRM dimensions among private banks the researchers used all four dimensions" and one dependent variable average mean. As far as the table 4.7 is concerned in all dimensions" two private banks (Awash international bank, and Bank of Abyssinia,) are better than Wegagen bank. Furthermore, as the survey result and the discussion with the general managers of the private banks indicated the concern of key customer focus in Bank of Abyssinia were relatively higher having average mean of 3.74 than Awash International Bank (Average mean=3.6) and Wegagen Bank (Average mean=3.53) respectively.

In the survey result and the discussion with the general managers of the banks indicated the concern of organizing CRM around customer in BOA were relatively higher having average mean of 3.6 than AIB (average mean=3.54) and WB (average mean=3.3) respectively. But, the results indicated in the above table implies still there were tasks that the selected two the first private banks have to do on the aspects of CRM organizations in order to improve their market performance while like WB has organizing CRM around less customer. Furthermore, as the survey result and the discussion with the general managers of the private banks indicated the concern of customer knowledge management in AIB were relatively higher having average mean of 3.5 than BOA (average mean=3.4) and WB (average mean=3.23) respectively.

Table 4.1. Comparison analysis of perception of respondents towards CRM and Market Performance

No	Variables of CRM	AIB		BOA		WB	
		Mean	SD	Mean	SD	Mean	SD
1	Key Customer Focus	3.6	0.7	3.74	0.59	3.53	0.67
2	CRM Organizations	3.54	0.73	3.6	0.7	3.3	0.67
3	Customer Knowledge Management	3.5	0.7	3.4	0.75	3.23	0.73
4	CRM based Technology	3.33	0.71	3.45	0.69	3.31	0.7
5	Market Performance	3.6	1	3.4	0.95	3.2	0.75

However, the results in the above table imply still there were tasks that the selected two the first private banks (AIB and BOA) have to do on the aspects of customer knowledge management in order to improve their market performance yet like WB has average customer knowledge management for customer. In general, as the survey result and the discussion with the general managers of the banks indicated the concern of CRM based technology in BOA were relatively higher having average mean of 3.45 than AIB (average mean=3.33) and WB (average mean=3.31). Finally, as we can observe from the table 4.7, the market performance of the three banks that indicated the concern of market performance in AIB were relatively higher having average mean of 3.6 than BOA (average mean=3.4) and WB (average mean=3.2) respectively. However, the market performance of the three banks that they were achieved through key customer focus, customer knowledge management, CRM organization and technology-based CRM were compared using average mean.

4.2 CORRELATION ANALYSIS

Pearson's correlation is used to identify whether there are relationships between the variables and to describe the strength and the direction of the relationship between two variables (Berndt et. al, 2005). Based on the Pearson correlation test shown in the table 4.8, three banks (AIB, BOA, and WB) key customer focus dimension is positively and significantly correlated with market performance. The correlation coefficient between CRM organization and market performance is the first of all correlation results of CRM dimensions is AIB, ($r=0.730$), BOA, ($r=0.656$), and WB, ($r= 0.755$) respectively. This means if all the banks improve the key customer focus the firm's market performance is improved. All three private banks have moderate positive correlation coefficients in CRM organization dimension with market performance.

Table 4.2: Correlations between CRM and market performance

Variables of CRM	Market Performance			
	Pearson Correlation			Sig. (2-tailed)
	AIB	BOA	WB	All Banks
Key Customer Focus	.730**	.656**	.755**	0
CRM Organizations	.471**	.651**	.857**	0
Customer Knowledge Management	.590**	.851**	.760**	0
CRM based Technology	.412**	.597**	.560**	0
Market Performance	1	1	1	1

** . Correlation is significant at the 0.01 level (1-tailed).

4.3 MULTIPLE REGRESSIONS ANALYSIS

Regression model was applied to test how far the customer relationship management has effect on the market performance. Coefficient of determination R is the measure of proportion of the variance of dependent variables about its mean that is explained by the independent or predictor variables.

Table 4.3: Multiple Regression analysis result of CRM and Market performance Model**Summary 1**

Name of Banks	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
AIB	1	0.584	0.341	0.306	0.835
BOA	1	0.848	0.719	0.686	0.533
WB	1	0.884	0.781	0.751	0.374

Predictors (constant): key customer focus, CRM organization Customer, knowledge management, and Technology-based CRM

Dependent variable: Market performance

The result shows that the model tested is significant ($p < 0.01$). As far as the above table is concerned, in Awash International Bank the R square value of 0.341, this indicates that 34.1 percent of the variance in market performance is attributed to the four independent variables entered into the regression and the remaining 65.9 percent of the variance in market performance may be explained by other factors which are not studied, because they are beyond the scope of study. Wegagen bank has highest R square value, compared to other factors of two private banks has least contribution to the market performance.

Generally, Table 4.4 below depicts the results of multiple regressions of three underpinnings of CRM in three private banks. As far as the above table is concerned, three private Bank the R square value of 0.621, this indicates that 62.1 percent of the variance in market performance is

attributed to the four independent variables entered into the regression and the remaining 37.9 percent of the variance in market performance may be explained by other factors which are not studied.

Table 4.4: Multiple Regression analysis result of CRM and Market performance all Private**Banks Model Summary 2**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788 ^a	0.621	0.611	0.47235

a. Predictors: (Constant), Key customer focus, CRM based technology, Customer knowledge management, Organizing CRM

H₁: Key customer focus has positive and significant effect on market performance

The result of multiple regression analysis of the table 4.5 below clearly indicates that in three Banks key customer focus has significant influence on market performance ($p < 0.01$). Besides, the value of beta in AIB, BOA, and WB ($\beta = .473, .646$ and $.745$) respectively, shows that the positive effect of key customer

focus on market performance. This implies that a one percent increase in key customer focus results in 47.3, 64.6 and 74.5 percent increase in market performance of AIB, BOA, and WB respectively. Therefore, the above proposed hypothesis is accepted.

H₂: CRM organization has positive and significant effect on market performance

The result of multiple regression analysis (table 4.5) clearly indicates that in three Banks CRM organization has significant influence on market performance ($p < 0.01$). Besides, the value of beta in AIB, BOA, and WB ($\beta = .471, .65$ and $.757$) respectively, shows that the positive effect of CRM organization on market performance. This implies that a one percent increase in CRM organization results in 47.1, 65 and 75.7 percent increase in market performance of AIB, BOA, and WB respectively. Therefore, the above proposed hypothesis is accepted.

Table 4.5: Coefficients of customer relationship management dimensions

Variables of CRM	AIB			BOA			WB		
	Beta (β)	T	Sig.	Beta (β)	T	Sig.	Beta (β)	T	Sig.
Key Customer Focus	0.473	4.8	0	0.646	5.2	0	0.745	6.4	0
CRM organization	0.471	4.7	0	0.65	5.2	0	0.757	6.6	0
Customer Knowledge Management	0.49	5	0	0.841	9.4	0	0.73	6.3	0
Technology based-CRM	0.422	4.1	0	0.598	4.5	0	0.57	3.9	0

H₃: Customer knowledge management has positive and significant effect on market Performance

The result of multiple regression analysis (table 4.5) clearly indicates that in three Banks Customer Knowledge Management has significant influence on market performance ($p < 0.01$). Besides, the value of beta in AIB, BOA, and WB ($\beta = .49, .841$ and $.73$) respectively, shows that the positive effect of Customer Knowledge Management on market performance. This implies that a one percent increase in Customer Knowledge Management results in 49, 84.1 and 73 percent increase in market performance of AIB, BOA, and WB respectively. Therefore, the above proposed hypothesis is accepted.

H₄: Technology based CRM has positive and significant effect on market performance

The result of multiple regression analysis (table 4.5) clearly indicates that in three Banks Technology based-CRM has significant influence on market performance ($p < 0.01$). Besides, the value of beta in AIB, BOA, and WB ($\beta = .422, .598$ and $.57$) respectively, shows that the positive effect of Technology based-CRM on market performance. This implies that a one percent increase in Technology based-CRM results in 42.2, 59.8 and 57 percent increase in market performance of AIB, BOA, and WB respectively. Therefore, the above proposed hypothesis is accepted. Generally, the multiple regression analysis of the above table clearly demonstrates that the independent variable has a positive and significant influence on the dependent variable in all the three private banks.

However, incorporating technology-based CRM shows lower sign of significant effect on the market performance metrics in all banks compared to other dimensions, especially in AIB. But, WB and BOA, all independent variables underpinning of CRM has the highest influence on market performance ranging from 57 into 84.1 percent respectively. From this we infer that WB and BOA have better value in all customer relationship management dimensions that can lead the banks to higher revenues, market share, making companies more effective and efficient, effective in focusing on the right customer base with the right services through the right channels, and efficient in doing this at the lowest costs.

Table 4.6: Coefficients of Customer Relationship Management Dimensions in all Banks

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Beta	Std. Error	Beta		
1	(Constant)	-0.168	0.239		-0.7	0.485
	Key customer focus	0.272	0.074	0.239	3.693	0
	Organizing CRM	0.309	0.078	0.292	3.968	0
	Customer knowledge					
	management	0.358	0.077	0.337	4.648	0
	Technology-based CRM	0.077	0.07	0.071	1.109	0.269

In overall, as table 4.6 above shows, the multiple regression analysis results clearly demonstrates that the independent variable has a positive and significant influence on the dependent variable in all the three private banks, except, technology-based CRM, the model tested is insignificant ($p > 0.00$). this implies, that the positive effect of technology based CRM on market performance, but from other dimensions is slight of insignificant effect on the market performance metrics in all banks, and technology based CRM all banks implementation is lower than other factors.

As per the SPSS results generated, the equation ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + E$) translates to $Y = -0.168 + 0.239X_1 + 0.292X_2 + 0.337X_3 + 0.071X_4 + E$. Besides, the value of beta in Key customer focus, Organizing CRM, Customer knowledge management, and Technology-based CRM ($\beta = .239, .292, .337$ and $.071$) respectively, shows that the positive effect of CRM factors on market performance.

PERFORMANCE OF THE THREE PRIVATE BANKS

As table 4.7 displays, based on, the mean scores for different effects of the CRM and market performance range between 3.2 and 3.74. The lowest mean score was found for the factor low charges (3.2) in WB and the highest mean score is found for the factor safety (3.74). In comparison to key customer focus, organizing around CRM and Technology-based CRM of CRM dimensions, BOA is better performer followed by AIB and WB. However, with regard to customer knowledge Management of CRM dimensions AIB is better performer followed by BOA and WB.

Table 4.7 Performance of the three private banks on CRM dimensions and market performance

No	Dimensions of CRM and MP	1 st performer bank	2 nd performer bank	3 rd performer bank
1	Key Customer Focus	BOA	AIB	WB
2	Organizing around CRM	BOA	AIB	WB
3	Customer Knowledge Mgt.	AIB	BOA	WB
4	CRM -Based Technology	BOA	AIB	WB
5	Market Performance	AIB	BOA	WB
	Total average scores	BOA	AIB	WB

5. CONCLUSION AND RECOMMENDATION

5.2. CONCLUSION

The higher level of CRM dimensions perceived by employees, Also, the higher level of MP can be achieved by selected private banks. In comparative, BOA has better understanding of KCF, OCRM & Technology based CRM, Also, AIB is better in terms of CKM &MP, in general, comparing in the three private banks, BOA has more than performance AIB & WB. Comparing the three private banks in correlation analyses, BOA and WB are more than performance AIB. Three private Banks have 62.1% of variance in MP is attributed to four independent variables. BOA has more than coefficient of CRM dimensions from AIB & WB. But, CRM based technology has positive and insignificant effect on the MP in all banks so, technology based CRM in all banks the implementation is lower than other factors. Generally, still some employees of WB haven't understood CRM and MP concepts & have less than average mean value from AIB & BOA. In view of this, to the influence of customer relationship management on market performance, the following possible recommendations can be adopted:

5.2 RECOMMENDATION

• General Recommendations for all selected private banks:

The selected three private banks have to improve the level of key customer focus especially in terms of working with key customers, setting clear objectives & strategies, and added value for key customers. The selected three private banks have to improve the level of organizing around CRM by developing exactly designed around customers, cross-functional teams, good organizational images and coordination of customer focused. The selected three private banks have to improve the level of CKM by innovative loan services, good management practice, and successful dissemination of KM communications effectively. The selected three private banks have to improve the level of Technology Based CRM through maintain comprehensive databases of customers to improve their services, to handle online transaction, banking modern equipment's and technologies to improve the capability of employees.

Generally, the selected three private banks have to implement customer relationship management appropriately and continuously as an indispensable tool for gaining competitive advantage and build long lasting and profitable relationships with its customers in order to achieve market performance. The selected three private banks are developing and getting higher day to day in urban and semi urban areas; there are a large number of employees and customers using the services in these areas. Therefore, the banks should have a wide scope and cross- functional teams in rural areas are expected in the days to come. Additionally, the selected three private banks should have needed to provide continuous training to their employees, obtain information about their customers from their suggestion boxes. However, it will be better to adapt other mechanisms such as interview, questionnaires or generally conducting research periodically.

• **Some specific recommendations for each selected private banks:**

Awash International Bank (AIB): - It is necessary to set clear business goals and strategies related to obtaining and attracting new customers. This bank a data gathered from the customers should be given proper value and properly utilized, and this bank should be more curious to handle online transaction & to use modern equipment, technology and mobile banking services.

Bank of Abyssinia (BOA): - CRM should be interrelated increase among employees and customers for making profit to the organization. Collection information why employees resign and arrange possible solutions accordingly will enable the bank to perform effectively, and the bank has pay more attention to gather information from customers at every point of contact.

Wegagen Bank (WB): - have to give attention to provide services in line with the needs and specializations of the key customers. There should be channel of communication with key customers, it should maintain experienced costumer through the banking technologies, and develop channel integration for effective CRM. This bank has to give attention to enhance employee performance measurement and to reward them. Proper training should be given to the bank"s employees regarding the behavioral patterns by the bank before they come and work in the field.

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Rediscovering God in Bangladesh

Mahamudul Hasan

Department of English, Dargahpur Fazil Degree Madrasah Gournagar,
Baghaarpara, Jessore, Bangladesh.

ABSTRACT

The world is wheeling at its own orbiting. The womankind and humankind, who are classified into the four generations, and they are religious world, non-religious world, scientist world and humanitarian world. The people of Bangladesh are in the same kind like the world people. They how find out God and how they use religions, which is that have discussed by this paper. Bangladesh is a land of ice-aged. It has ancient beliefs, fear, and faiths, which are convinced on the inter-ward eyes, concise and understanding. The original people of her are Non-Aryan. Aryans come to here from the Persian and Middle East countries. At the caravan of the rules of the chronology, many foreigners who come to Bengal, they are Greeks, Europeans, and Africans. All of them capture Bengali and they rule Bengal. They snatch away their own land, language, culture, economics, politics, beliefs, and love-nets. Here makes up all official religions, someone is downtrodden by them who remake apartheid in the society of Bengal, this is why they are de-throne from their own land, and they try to live as a freedom where they make up folk-religions. Bengalees learn the foreigners' religions and they convert into these official religions. The rulers of Bengal rule them as following the religious doctrines only for getting votes when they need to play political power playing and that is why they use them. They use many styles of God theory. The Bengalees, they can how to use the orders of God that will be sought out in this paper. This paper seeks that how the cultic dynamics radicalization runs in Bangladesh and what is the best concept of God in Bangladesh. All people live in equal in the land of God in Bangladesh that empirically applies, for the globe.

Keywords: God, Religions, Political Concepts, Causes, and Results

1. INTRODUCTION

When Bangladesh accepts scriptural religions, none can answer this question and who come to settle in the Ban, Bans, Bang, Banga, Bangala, Bangalah, Vengala, Subah-i- Bangala, Bengal, East Pakistan and Bangladesh. None can answer the plain truth. All depend on the foreigners who would rule this place. Only Aryan and Muslim highly kept pressure to convert into scriptural religion. They convert into Islam to live in this world. In this regard, researcher seeks the cultic dynamics radicalizations.

1.1 Research Question:

Bangladesh is today at the facing-confront of religious extremists. All want to establish the entities of God. How they all want to use God by leading and ruling the state power? This paper tries discovering the novel theory of God in Bangladesh.

1.2. Aims and Objectives:

The researcher has a differentiated aims and objectives. At the order of God, all are equal. However, why here creates conflicting, killing, anarchy, injustice, oppressing, inhumanity and cruelty. The women cannot get their all kinds of rights. They have to keep in prison as the name of house as for their husband. These focus on the global people. God, Religions, and Political concepts of Bangladesh, which are, that has submitted to develop Bangladesh. This paper mentions the plain truth.

1.3. Reviews of Related Literature:

The researcher has reviewed many research papers from the International Cultic Association. Here is not re-designed about Bangladesh. He tries about Bangladesh that happens there many touching commotion to take foreign religion from century to century. The author seeks about the cultic dynamics radicalization that is not well - defined in fully and globally. Most of the implications for this study, he tries to pursue to the attention of the Bangladeshi religious archive. He collects the date and elements from the Bengali sources. He has studied the Bengal history. He has not seen the dead account of Bengal when the Muslims rulers dominate Bangladesh. Here does not express the plain truth of the history. The more Muslim rulers dominate Bangladesh, the more the Muslim rulers become ferocious to convert into Islam. Only, the founder of Bangladesh, the friend of Bengal, Sheikh Mujibur Rahman is a full minded of secular. He tries to establish the secular country. The Present Prime minister, the daughter of the friend of Bengal Sheikh Hasina and BAL tries to establish the 1972 Constitution. She thinks that religion will not add with the state power. Here all religions are equal. There is no compulsion in taking religion. Here are Islam, Hindu, Buddhist, Christian, Baha'i, Kadiany, Krama and many folkreligions. He mainly studies about Bangladesh and her political and religious schools. The Bible, the Koran, and the Veda are very importance to study this religious museum.

1.4 Methodology:

The researcher desires that all religions in the earth are humanitarian but why all are conflicting against other religious actors. Today total Europe, Middle east, America and South Asia are affected by the religious conflicting. In this regard, the author prefers descriptive and hypothesis method that will be submitted as for the conference paper and working paper. There he follows APA size where he will take references and bibliographies. This is why that for this type of article is not available to focus on for the theology portal. Primarily he has been inspired about this title paper. When the world is thinking, busy for inventing the new policy how to remove this fratricidal moment. He selects to discover this article. It will use a print theory. He tries to remake the data analyzing from the sources. There will be re-focused about the nomenclature of Bangladesh and God-ship. This paper will use as an empirical application for the world nations.

2. DISCUSSION

2.1 Nomenclature:

The name of Bangladesh, which is a kind of country when it starts, none can say correctly. Undetermined number of foreigners dominates Bangladesh. They all capture this land. They all prefer to establish their doctrines, philosophies, cultures, religions, and languages. Bangladesh has no ancient written history, what the foreign scholars and writers have composed. The people of Bangladesh have spent their days with reciting books and papers for thousands years after thousand years. This people awake from playing on bamboo flute, spending days with hookah smoking for six months and for comfortable with relaxing and the rest of the six months spend working to earn foods and money. ^[1] In the ways they keep in sleeping for years after thousands years with storytelling. The people, who live, lead, dominate, which areas where these are located. How are these areas? About 80,000 square miles broad spreading made by rivers washing silted plain boundaries land, which is Bangla. Its area is on the east side is Tipera and Lussai valley, on the north side is Shilang mountain and Nepal Tarai area; on the west side is Rajmahal and Chotonagpur mountain's high valley and on the south side is the Bay of Bengal. ^[2] The word 'Bang' nation, which is colonized area, called as 'Banga' country. In addition, considering the nation is 'Bang', perhaps which, is a vast area that identified as 'Bangal'. ^[3] There is a man whose name is 'Ban or Bans or Bang' and it is before the five thousands and five hundred years ago, who establishes a settling their living -hood. ^[4] The people and the land from Rajmahal to Aassam, from Nepal to the Bay of Bengal introduce as 'Bangla and Bangali'. This land is in sub-states that are 'Anga, Banga, Pundra, Summah, Rada, Harikel, Samatata and Sankanat. These sub-states know as 'Bangladesh'. ^[5]

The surge that surrounds on the Bhagirathi and on the Padma and that is why that land is adjacent to the triangle area that creates as Delta or Badwip and finally this area flourishes as the 'Banga' area to 'Bengal'. ^[6] The geographers acknowledge it as the geographical area. ^[7] According to the Thailand mythology: There is name in the sub-state continental India whose name is 'Ban-Lang or Bang-Lang or Lak-Lang' is a valiant hero of Bangalee who descends to the palace of the Thailand. He defeats the king of this land and he captures this land. He rules this country for many days. He provides his country's nomenclature as 'Bang-Lang'. The inhabitants of 'Bang-Lang' know as 'Ban or Bans or Vans or Bang'. The word 'Ban or Bans or Bang' is a Tibetan language. It means marshy and humid water-land. According to Mahabharat: "There is a king whose name is 'Bang' he rules that country and this country is renamed as 'Bangal'." ^[8] The primitive Bangal or Bangla reproduces as Banga. According to the holy Koran and the holy Towrat is that there is a prophet or a messenger, who reveals from God. His name is Noah, as he knows as the second Adam. At the time of him is over-flooded by all over the world. All have died and damaged by it. There are only alive 85 people. He rules the earth for 950 years. He has three

sons. The sons are Haam, Shaam and Yaafez. The son of Haam is Hind. The son of Hind is 'Bang' who settles his inhabitants in this land. This is why this land introduces as 'Banga'. The generations of 'Banga' settle fully and forever in this land. This calls them as 'Bangal' or Bengal.

At the primitive age, the name of Bangal is Bang. ^[9] The word 'Bang' comes from which adds with the language of Sanskrit that is 'AL-racing'. 'Bang' is originated from 'AL-adding 'word into 'Bangal'. ^[10] The author amazes that the word 'Ang' means the water-land and 'Bans' means water-land and 'AL' means barrage. These three words make up of 'Bangal' such as 'Bans or Vans +Ang+AL=Bangal'. At the time of history, there are many internationals, which come here for trading, looting, travelling, settling, collecting revenues, looking for foods, preaching their religions and doctrines, living forever and taking shelter. They provide its various names for centuries after centuries. The Greeks rename it as 'Ganga'. They cannot utter it as an original in place of 'Banga'. The Persian cannot utter the word 'Sind' but in place for it they utter it as Hind. Albirroni uses it as 'Boolghakpur' that means the kingdom of the hell of the rebellions. Ibn-Batu-ta renames it as 'Dajookhpur Niamat' that means the huge wealth of the prize. The Sultan-Khiljee rename it as 'Sultan-i-Bangalah or Shah-i- Bangalah'. The Mughals rename it as 'Subah-i-Bangalh' as their government official name. The Portuguese rename it as 'Vangala Desham'. At the time of the British renames it as 'Bengal' as for their official revenue collecting name. At the time of Pakistanese rename it as 'East Pakistan'. On 25 August in 1955, the friend of Bengal, Sheikh Mujibur Rahman tells the PCA in Karachi:” Sir, you will see that they want to use the phrase 'East Pakistan' instead of 'East Bengal'. We have demanded many times that you should use Bengal instead of East Pakistan. The word 'Bengal' has a history and tradition of its own.... We have to go back to Bengal.” On 5 December 1969, to observe the death anniversary of Shaheed Suhrawardy, Mujib declares that henceforth East Pakistan would call it as Bangladesh.

He added, “There was a time when evil efforts were made to wipe out the word “Bangla” from our land and map. The existence of the word “Bangla” was found nowhere except in the Bay of Bengal. I, on behalf of the people proclaim today that the eastern province of Pakistan will be called “Bangladesh” instead of “East Pakistan”. ^[11] There are many versatile scholars, who are born in this land. They dream a dream for being Bangladesh. The epic Alawal uses Banga as Bangladesh. The world famous Nobel winner in Bengali literature, Rabindranath Tagore uses it as Sonar Bangla in the place of Bengal. The great poet Sukanto Bhattachaya uses it as Savas 'Bangladesh' Oback Takie Roy. The poet of love and rebel against injustice, Kazi Nazrul Islam uses it as Bangladesh. The Poet, Jivananda Das uses it as Rupashy Bangladesh. In this way, the friend of Bengal, Sheikh Mujibur Rahman returns into Bangladesh. From 1971, Bangalee uses it as the People's Republic of Bangladesh.

2.2 Who Coming To Bangladesh:

Bangladesh divides into two gulfs such as Silhet gulf and Bogra gulf and it is the six corers years ago. When it sees, there are fickleness of weather, the diversification of the geographical nature and the torture of the beast and aviation in the land and in the water. ^[12] The Dravidians come here at first. The Mongolians come here at the second. The Austroloids come here at the three. The Aryans come here at the four. After them, Shakas, Huns, Parthians, Afghans, Turkeys, Persian, Mughals, Portuguese, the Dutch, the English, the French, and the Armenians come here. Dr. Nurul Islam Says: Negroids, Dravidians, Tibetans, Austric, Aryan, Mongoloids, Ozur, Puru and Gangaridoy people come here. ^[13] Mr. N. Roy says: Proto Austroloid, Proto Negroto, Proto Nordic, Veddi, Melanid and Indid. ^[14] Mediterranean, Alpines, Serasonics, Arabs, and Russians come here. ^[15] Why do all they come to Bangladesh? The researcher argues that they come here for trading, earning revenues, preaching their cultures-beliefs-religions-philosophies and doctrines, travelling, exciting to the scenery, looting the wealth of Bangladesh, looking for foods, converting for their religions, making shelter for living forever, establishing their own languages and gathering the culture of Bangladesh. The fertility and abundance of land attracted many Muslims from different countries to come and settle in Bengal. ^[16] James J. Novak writes for sheer loveliness, there is no land on earth more beautiful with a climate more pleasant than Bangladesh. ^[17]

2.3 Political Religious History:

The scholars do not identify about the proto history of Bangladesh. Now none can discover its original homogenous. Dr. Muhammad Mohar Ali says the populations of Bengal are not homogenous in origin. ^[18] The proto ancient history is in the fully darkness. All civilized people's fall-down history of the world is in covering with darkness. ^[19] However, which discovers something expression by the hypothesis. At the ancient time, scholars have discovered few accounts in Bengal that is ruled by the Muriya and the Guptas.

After the Guptas, the Palas dominate Bangladesh. Both of them are the original Bangalee. They follow the Buddhism. After them, the Senas and Brahmins who come to Bangladesh from the south India lead Bangladesh. They start oppressing to convert into Hinduism. After them, the dacoit and looter, the owner of Bhagabat and Bhuilee, Ikhtiar Uddin Mohammad Bin Bokhtiar Khaljee invade Bangladesh to loot the wealth of Bangladesh. He kills the Hindus at a random. He captures the palace of Bangladesh in 1204. The king Lokkon Sen and his two sons Biswarup Sen and Keshob Sen escaped away from his palace. He is a designated Muslim but he does not preach Islam in Bangladesh. After looting wealth of Bangladesh, he is going to invade Tibet. In the middle way of invasion, he and his followers quarrel one after another for division of the looting wealth. He is killed by his accompany Ali Mardan Khaljee. The Muslims

divide into five sections in Bangladesh. They are Khaljee, Sultans, Mughals, Nawab and Pakistanese. The English rule Bangladesh from 1757 to 1947. Khaljee, Sultans, Mughals and Nawabs are snatched away the language Bengali of Bangladesh. They import Arabic, Persian. Arabic is their religious language and Persian is their court language. The English import English, Arabic, Persian, and Sanskrit. English is their court language. The Pakistanese import Urdu, Arabic, and English. English is their court language but Arabic is their religious language and Persian is their researching language. Urdu is their state language. They think that Bengali is the language for the Hindu. The people of Bangladesh start fighting against them to regain their mother language from 1948 to 1952. On the way of mother language commotion, they become independence as a nation in the world map as Bangladesh. There is not to keep up East Pakistan. It renames it as the Independent Bangladesh. The author seeks that how they want to establish the kingdom of the creator as God. All have wanted to found their religious doctrines. How they want to establish about their religious owner.

2.4 GOD:

Allah is One and Oneness supper and supper action. ‘Allah’ word comes from the Hebru word ‘Elah ‘ [20] . From ‘Elah’ comes Allah. Allah means Creator. ‘Allah’ the word has no grammatical rules and regulations that grammar is man-made. Allah is not Arabic word but after few centuries, “Elah or Allah’ has added into Arabic language. This word has no translation into any universal languages in the universe but all things and the supreme creator ‘Allah’ creates animals and human. If all want to know about Allah, all have to need grammar in the fewest. But Allah is out of up man-made grammatical theory. Allah has no verbal actions such as parts of speech. We use the word ‘He’ or ‘It’ or ‘Thou>Thy>Thee’ in the place of Allah and above these become used for the place of human and animals or Human made God or Lord or Master or Allah. Allah means God or Khoda . It is fully wronged, incorrect, and sinning act. God has singular, plural, male, and female numbers and persons.

These are given bellow: God>Gods >Goddess> Goddesses > Godson >Godsons>Godfather> Godmother> Tin- god and Goddaughters etc but in this line ‘He’, ‘She’, ‘They’ and ‘It’ have been used . They are man-made. However, Allah means Allah or God or Lord or Master or Brahma. This matter is not cared by all Muslims scholars in all over the world for all ages to ages who are engaged into preaching , researching , practicing , reading , writing, speaking , listening , realizing and using in the life of the every sphere of the fields of life drama and they never think and compare those . Allah is our greatest potent and creator but we are the slaves of Allah .Here we should differentiate about this research. Say: Allah is One, The eternal God; Allah begot none, Nor was Allah begotten. None is equal to Allah [21] .Besides, we use the word ‘ Khoda ‘ by the synonym of Allah . This word is used for worshipping to the sun or Fire but the persons who are engaged to pray to the sun, they are called their

God as Khoda . All should give up these to follow and to use-practice in our life by the teaching of Allah. To see, Muslim scholars believe that Allah terminates into the affirmation of male. For understanding, they deny the importance of the equal rights of the women. This causing they do not use ‘Allah’ as ‘She’. However, all Muslim scholars use Allah as ‘He’ as the pronoun. The Muslim scholars use God in bad effect such as Godfather, Godmother, and Tin God. To see, there is a very interesting part. They use Allah such as Asad-Allah, Rafiq-Allah, Abd-Allah, Saif-Allah and so on. All have to identify what the word all should use for the creator. The researcher believes that God or Allah is the same connection. Moreover, Muslims use Allah and He, who is the Oneness Creator and the male are the greatest like Allah or God. Except Islam, all use God or Goddess and She because men and women are in the equal on the eye of Allah or God. Therefore, Allah is the limit-less-encyclopedia out of the whole universe that is man-made from the mankind and womankind and super-natural beings.^[22]

3. RELIGIONISM IN BANGLADESH

The main speech being about the subcontinent of India, the Aryan, the Huns, the Semantics, the Karthians, the Turkeys, the Greek, the Persian, the Middle East-holders, the Mughals and the English who come here and this is why they carry a new theory here one after another ages. From where there they cultivate their theories how it can re- develop their desired aspiration to loot the origination of the Vangla. They will not only do agricultural-farming livestock but also they come to Vangla and try to convert the Vangaleese. The Bengalese, who accept their concepts, who know as the best of them, who they do not take their doctrines.

They are known as the atheist or Nastic and Aosaur or Mahisasur or touchable and untouchable in the Vangla track, the whoever come to Vangla because this land is free from darkness as we can point out in feedback into the pre-Islamic Arab, and there needs a prophet to get rid of injustice and inhuman. It is obvious that pre-Islamic Arab is not only the land of savagery, barbarian, and in-humanism but also the fond of culture. In this line the sub continent of India is free from that this reason here needs not prophets. This quoting may be right or may not be. The supreme creator has sent a great number of Rasul or Prophet or Ovater , Deva or Devi or Rishi or Preceptor or God or Guru, Saai or Mahasay or Ustad or Guruma to show the getting rid of the best path in the mankind and womankind of the world where they make their land for housing and living. It proves that Allah has sent and revealed those types of great men and women to the every township of the globe. On the discarding of re-thinking, we can invent the Upa-vanga or Vangla or Vangal’s nomenclature. The history does not sit here motionless to discover the inhabitants of this beloved land who dominate here. We cannot provide the answering equipment for this quested matter. Many historians opine many opinions. Some believe the Vangla ruler is the pro- son of Noah this king is Vanga. Some rethink this area surrounds by Vans. ‘Vans’ is a Tibetan language which

means the staged watered land by forests in the lower parts as the Vay of Vangal. To imagine in finding out latest finding is in the Veda that is the holy book of the Vedantists. This scientific element is in the Veda 'Vangabhuvanashidham' in the page 1099 in 2008, which depicts. The language of Santal 'Vanga' means the land of God, Gods, Goddess, or Goddesses.

We can mention 'Chandvanga' and 'Shingvanga'. In the eternal part of the history of Vangla lies from the West Vangla, Jolpaishiriguri, Assam, Tippera to the East Vangla. Today they deduct from their part of their organ. The Greeks rename to them Vanga- Deshai, the Sultans rename them Vanga-la but they add 'Ala' Arabic word and the Mughals rename to them as Suveh-Vangla. At last the English rename to them as Vangla or Vangala and the Pakistanees rename to them as East Pakistan. The friend of Vangal Sheikh Mujibur Rahman renames to the East Vangla as Bangladesh. It clears that Bangladesh is made up of from 'Ban or Bans + Ang + AL'. The Greeks who rename to Vangal or Ganga as the name of the river Gangetic that is rename as Gangariddhi turning into Vangaladesh. The takers of their doctrines know as Pala patronized them in few. The people of the north India know as Sena come to Vangal or Vangla and they attempt to found the religion regarded as Sanskrit. The Aryan and Arabs Sultan invaded and looted Vangla or Vangal.

They do not go back to their homeland but the thought Vangla becomes their everlasting living land as motherland. They patronize Vangla as the literature based language but they declare that Arabic is their religion and Persian is their court language. The Mughals come, capture and Vangla becomes their earning sources of their treasure and revenue regarded as their Suveh-Vangla. They patronize their Persian language as the court, Arabic as the religion language and Vangla as the source-translation language. The Portuguees, the Dutch, the French, and the English come to Vangla or Vangal as like above them. The English rename to Vangla or Vanga or Vangala as the Bengal. The English create English as their court and business language. At the last, the West Pakistanees aggressive soldiers and the few Vangaleese followers of them try to retry to re-establish the court language as Urdu, Arabic, and Persian as their religious tongue. Under above these Aryans create here: One-side is Brahmin, Baishnava, Khatrya, Patni, Sudra, Touchable, Untouchable, Dolit, Muchi, Chamar, Chandal, Horizon, Taati, Adivasi, Guru, Saai, Mahasoy, Purohit, Tagore, Uchu, Nichu, Kulin, Biswas, Mandal, Okulin, Methor, Dhopa, Rojok, Rojokini, Rishi. Second section are Munshi, Moulavi, Beg, Dhalli, Khan, Shayyakh, Sayed, Sher, Molla, Pir, Sufi, Darvesh, Shaykh, Alem, Mir, Bakshi, Khalasi, Ulema, Hazi, Ajlaf, Atraf, Gani, Gazi, Munsef, Kanungo, Tahsilder, Zamindar, Payeek, Piaada, Kayal, Shikder, Pathan, Jagadiswar, Dilliswar, Bhumiswar, Maheshwar, Bhuvenswar, Parameswar, Peshkar, Sherestader, Podder, Mulluk, Malik, Jahapana, Gustahki, Maf, Allama, Maulana, Piraly, Jola, Sarkar, Nikery, Malabar, Kolu, Imam, Dhali, Biswas, Mandal and Hoojoor. The third section are one is

Magistrate, Commissioner, Deputy Commissioner, Collector, Landlord, Barabhuyan, Bhuyan, Gomostader, Chaklader, Howlader, Jotder and Gatider. First class and second class are in it. The third class is known as Jon, Mahender, Bhriyte, Das, Mattubbar, Dasi, Chakor and Chakrani. Both of two high sects hate third sects in one after another and they may Vedandaist, Hindu, Buddhist, Muslim, Khilji, Din-i-ilahi, Majam-ul-baieren, Bahai, Kadiany and Christian and many other folk-religion such as Bhagabania, Baul, Baishnava, Matua, Istopransantsanga, Hari, Piraly, Dharma Tagore, Manasa Mangal, Dhatry, Ganesh Pagal, Brahma, Shahebhdhani, Pir-ism, Navavidhaan, Ram Tagore Dharma, Raash Puja, Kattyany Puja and Kartabhaja. By the ruling of the Sultans, Ghure, Khilji, Mughals, Nawab, Pir, Sufi, Olee, Mufti, Muffassir, Mujaahid, Fakih, Mujtahid, Amir, Naebe Amir, Naebe Rasul, Adib, Kabar, Shawsan, Kafin, Kafan, Middle East holders businessmen, they have swayed the Muslim administration and becomes in refiguring into the Sheikh Mujibur Rahman founded as Bangladesh today it is an emerging tiger in Asia. The researcher has seen the picture of anti-religion. It is not a pen-sad and so much pathetic.

Today Non-Aryans are only the foreigners in their motherland, in this Bangladesh swaying on the last civilization, who are the greatest sons and daughters. The races of Aryans declare: They are only the uncivilized, Nastic-Moortaad-Kafir-Mushrek, Munafik, Gumrahi, Bidharmi, Amuslim, Hindu and the race of the birds. World religions do not accept the theory of them in that cases I can amaze that all religions on earth are in the real exposition that many of us don't know but only understand that the persons who follow the doctrines of the eternal religions which are man-made. All religions preach the universe peace for the world and he believes all religions are in human-ism. Allah says 'There shall be no compulsion in the religion.'^[23] Allah says more about the global languages and religions and colors: 'And of Allah's signs are the creation of the heavens and the earth and the diversity of your languages and your colors.'^[24] On the contrast of timing of view, all founders of the religions are man and woman in this line. We can find out and re-say that the scriptural religion, which is followed by the most people of the areas patronized by governments to re-shape and re-make the mankind and womankind for the development of the nations of the globe which are called as Divine religion. It is a great sorrow that these religions, which follow up in the two or more people that they do not accept and accredited by any state ruling, calls as the Un-divine religion or folk-theology. As a result whose followers are in few and rare, they are not scriptural or divine religion or folk-theology or secularized religion. Islam has not that things today that is accepted the Islamic Schools. They are many Islamic schools. They are Hanafi, Maleki, Shafeii, Hamboly, Shiiate, Kurdy, Jabariia, Rafegy, Murjiia, Mujjachama, Murtilhidia, Kharejii, Mutajiila, Assariia, Suffa, Ashabe Suffa, Piriism, Tasawaaf, Karamatia, Wahabi, Tarikat, Mariifat, Hakkikat, Waaziism, Jihadism, Deobandi, Kalandia, Mujjaddia, Chistia, Nakshabandia, Kaderiia, Wahadatul Wazud, Fanafillah, Barjakullah, Furfuria, Jounpuria, Ajmiriia, Bhandariia, Khan Jahan

Hazee, Gazee, Khondokar, Piraly, Charmonai, Manikganjia Siddik Nagar, AtRashi, Shah Makhdumi, Fooltalee, Ahasania, Pirjaada, Gaus, Kutub, Nakib, Abdal and Mazaarian, Buno, Bagdi, Bagri, Shaitan, Jaalem, Shawrga, Behesta, Dojokh, Narak, Aain, Adalat, Bichar, Majlish, Khanka, Ashram, Dham, Mandir, Temple, Masjid and Pathshala sects and so on. They are made them to need as the timing as designed by the rules of Islam but it is not refigured into Mhammed made Islam and they only expect to get rid of the men and women from the path of the darkness of the globe. Many Muslims have made the new religions such as: Bahai, Kadyani, Baul and Pirism named as Ulama, Mashayakh, Shayakh, Olee, Awlia, Kibla Baba, Hujur Kibla, Pir Kibla, Doyal Baba, Abba and Mujjaddidey Jaman.

One-day men and women deny the man-made theory in the ancestral theory and they will invent the novel theory to remake and reshape their life in newly and newly. From today before the eternal past men and women, lead their life by remaking their theory for unknown times as trillion years. The scientists, anthropologists, sociologists, archaeologists and inventors try away to discover the real facts by their scientific hypothesis. As a reviewer, I can redefine between the large theology and folk-theology. All preceptors of the theology and folk-theology have parents who take birth by them as the general personalities in the world but they have only a novel theory, which have not expressed and preached and invented by any more, and they are the prophets of the people. In this regard, Men and Women can vary and this is why there is a great difference among the novel theory explorers and theological and folk-theological thinkers. The global societies have an undetermined numbers of sociological, anthropological, and cultural classes which are man-made and re-man-made theoretical concepts. Now he will try to prove the faith and cast-ism in our Vangla in the varieties numbers. One caste, Jola (Muslim-weaving class) does not provide the marriage with others in Muslim class. Here has a cast-ism renamed as Taaty (Hindu-weaving class). They cannot connect a marriage system with another caste. Not only Jolah and Taaty but also Hazam, Kahar, Kalu, Dom, Methor cannot entertain, connect and marry with one after another. The Hindu society also does not engage into marriage system today in Bangladesh. It is not only Bangladesh but also in The Kingdom of Saudia Arabia.

The Saudia Arabians who are the world greatest humanism as Islam but here is Non- Arabian who cannot marry any Arabian daughters. It seems that they are not the real fascism. On the other hand, it is hated as cast-ism? In this lines Vangla non-sectarians Muslims such as: the followers of BNP, BAL, Jasad, Basad, Islamic Shaswantantra Andolon, Jaamaate Islamic Vangladesh and Jatya Party. The special sectarian Kaumia Madrasha educators affirm to marry with the same followers. It is also a hated cast-ism with the name of Islam. I have to retell about them that they are the notorious killers of the real Vangla nation. The Vangla tradition and culture believe that all men and women are equal in controlling the earthly and spiritual moral life. Here is no difference against humankind and womankind. On the historically

exploration of the Muslims rulers in Bangladesh, The Sultanes, the Mughals, the Pakistanese, BNP and Jatyo party who rule Bangladesh, they come from the military institutions by killing people and firing the peak in high by the guns. In most cases there be will pointed out about the accounts of them.

In Bangladesh, the Muslims kill 30 million people from 1204 to 1947 C.E. From 1947 to 1971, The Muslims kill 3 millions ^[25] people. About 400000 women and girls ^[26] become raped and become pregnant by the Islamists, Pakistanese, Rajakars, Biharis, Albadars, Ashsams and Asshsaheen. About 10 million Bengalees leave their motherland and 10 million Bengalees are in fugitive. After 1971, the friend of Bengal, the founder of Bengal, Sheikh Mujibur Rahman establishes as Bangali Nationalism where all religions are in equal. None can play a religious politics according the 38 article of constitution of Bangladesh. At the time of Pakistanese: In 1949, the central minister for education urges: Not only Bengali literature, even the Bengali alphabet is full of idolatry. Each Bengali letter is associated with this or that god or goddess of Hindu pantheon...Pakistan and Devanagari scripts cannot co-exist. It looks like defending the frontier of Pakistan with Bharati soldiers...To ensure a bright and a great future for the Bengali language, it must link up with the holy Quran...Hence the necessity and importance of Arabic script. ^[27] And more point-able is Urdu was to be the medium of instruction of primary, secondary, and tertiary levels of education and the Bengali script was to be replaced by the Arabic script.

^[28] In this position, Bangladeshi people start thinking for their actions. The Pakistanese more declare: Secularism does not mean the absence of religion Hindus will observe their religion; Muslims will observe own; Christian and Buddhists will observe their religions. No one will allow interfering in others religions. The people of Bangladesh do not want any interference in religious matters. Religion cannot use for political ends. The persons who are East Pakistan who want to get job, they have to learn two languages such as Urdu and English. ^[29]

The four sections are in all for all. They are: a. Communalism in all forms; b. The granting by the state of political status in favor of any religion; c. The abuse of religion for political purposes; and d. Any discrimination against, or persecution of persons practicing a particular religion. ^[30] Here BAL discovers that all are equal in the dictation of the supreme creator God. This is why BAL stats: No person shall have the right to form or be a member or otherwise take part in the activities of, any communal another association or union, which in the name or, on the basis of any religion has for its object, or pursues a political purpose. ^[31] In 1972 the constitution of Bangladesh: “Joi Bangla” slogan is as the same of India “Joi Hind”. It is a Bengali Nationalism because Bangla is a son of Hind. History says that. To keep the dream, Sheikh Mujibur Rahman desires to make the Bengal of golden.

The Islamic assassination groups kill him as the name of military cue in 1975. Major Zia Ur Rahman deletes Bangali Nationalism. He makes up BNP and he plays an election with name of democracy such as 'Yes or No'. The BNP amends the 1972 constitution by more tearing and tapering in many times. They ban secularism. He declares Religious belief and love for religion are a great and imperishable characteristic of the Bangladesh nation. ^[32] By the proclamation of order No-1 of 1977, the ideal "Bismillah-ar-Rahman-ar Rahim" inserts at the beginning of the constitution above the preamble. Absolute trust and faith in the Almighty Allah, Nationalism, Democracy, and Socialism meaning economic and social justice together with the principles derived from them shall constitute the fundamental principles of state policy. ^[33] Mr. Zia thinks: "Joi Bangla" slogan, which is akin to the Indian slogan as "Joi Hind" which is replaced by Mr. Zia as "Bangladesh Zindabad". "Zindabad" is an Urdu word that means "Long Live" that is closer to "Pakistan Zindabad". He more declares the elements of Bangladeshi Nationalism are Race, the war of independence, the Bengali Language, Culture, Religion, Land, and Economy. He establishes Liberal Islamic Nationalism. The word "secularism" deletes and a new provision incorporated to place full faith in Almighty Allah. "Struggle for national liberation is replaced by the "War of National Independence". "The "Islamic Idea of Social Justice" is replaced of "Socialism". ^[34] Mr. Ershad places into the state power of Bangladesh. In 1983, he tries to establish "The Islamic State". His Islamization policy is in two: a. Mosque-centered society; and b. Islam as the state religion. He starts visiting to the difference at Pirs in Bangladesh. He declares that Islamiyat and Arabic would study as a compulsory subject. He encourages Madrasha education and Imam training program. Islam is the state religion then it becomes the sovereignty power. The Bangladesh state must recognize the plurality of its culture and people. The political elite whips up religious fanaticism for its own vested intends.

In 2008, BNP and Jamat-i-Islami state that if elected it would be enact a "blasphemy law" to prevent anti-religious statements and criticism of religion in books, newspapers, and electronic media. Jama-i-Islami trains citizens aged between 20 and 30. [35] For this reason, today the extremists and assassination groups have produced at a high scale. In 2001, Jamat-i-Islami Group creates Islamic groups such as "Islami Chatra Shibir and Huj-i- B gain legitimacy within the political landscape of Bangladesh." The existence of Islamist militant groups are such as JMB, Har-Kat-ul-Jihad, and Jihad-Al-Islami-Bangladesh. BAL descends into state power with taking the people's mandatory.

From that time, they rule and make Bangladesh as the middle-income country in the world. The High Court declares to regain the 1972 Constitution. The parliament passes it with all yes votes to accept the 1972 Constitution. Then all Islamic parties in Bangladesh have banned. After this fact, the Islamic groups start to connect with the International terrorist groups such as IS, MBH, AQT and unknown

assassination groups. They want to kill other religious people and they only want to lead to Bangladesh. These groups, which add into above-mentioned them and they are Ansar-Al-Islam Bangla team, Allahar Dal, Hijbut-Tah-Rir, Huji and Mastura Jamat. The present BAL government starts a fight against them as zero tolerance. Historically Bangali culture as we have seen is mainly inclusive, tolerant, and syncretic in nature. ^[36] There have been isolated incidents in which militant Muslims called upon the Buddhist to leave the country and settle in Myanmar.

^[37] In this way, he religious actors try to establish the dictation of God. Especially the Muslims assassination groups create a religious conflict only for gaining the state power. All religions in Bangladesh are equal in the eye of BAL and 1972 Constitution. The Muslims are in desperate in nature. They want to capture only the state power. They differentiate into many sects. They are Sunni, Ahale Hadith, Shia and Sufism. However, none can tolerate one after another. Sufism divides into many sects.

They call as Pir in Bangladesh. They are many Pirs in Bangladesh. They are Aatrashi in Faridpur, Charmonai in Barisal, Sarsuna in Patuakhali, Chandrapuri in Madaripur, Sureshawri in Chandpur, Foorfoora in Pabna, Fooltala in Silhet, Dewanbagy in Dhaka, Manikganj in Manikganj and Majbhandary in Chittagang. The Charmonai orders that Aatrashi is not an Islamic Pir. Other orders that Charmonai is not an Islamic Pir. The Baul sect is not an Islamic Sufi. Sufism is shaping the country's open religious atmosphere. They call them as the folk Islam. They are 90 percent now. However, all find out God. There are many sects in Hindu. These are created for deception, oppression and torturing by castes-ism which is produced by Brahmins. These sects are in Bangladesh. They are Bhagabania, Matua, Istopran Satsanga, Balaram Hari, Kubir Gosai, Kishorebhoja, Maababa, Vaishnava, Sahajia, Jogamohini, Thakurbani, Madada, Khepadal, Doyamoy, Ramthakur, Satyadharmy, Bhavapanthy, Pagalpanthy and Ganesh Pagal. They call them as the folk-Hindu religions. The Hindu sect is 9 percent. The Christian and Buddhist are in a serious minority. They are 1 percent. The Buddhist is in two divisions. They are Hinjan and Mahajin. The Christian is in three divisions in Bangladesh.

They are Catholic, Protestant, and Church. They compromise different denominations in particulars Catholics, Anglicans and various form of Protestantism, such as Baptism. ^[38] Above-mentioned religions, there are three religions in Bangladesh. These are Kadiany, Baha'i, and Krama. The extremists Muslims declare that Kadyany are not Muslim. They work in a silent nature for fear of the Muslims. There are 300000 people who are Baha'is animists or indigenous peoples, who practice other beliefs or traditional forms of spirituality in combination with one of the four religious mentioned above, affecting Hindu people who had, converted away from Hinduism to another religion, for instance, the Baha'i faith.

^[39] Krama is a new religion in Bangladesh. The Mro indigenous people, who traditionally practise

Buddhism some tens of thousands have turned to a really founded religion named “Krama”.^[40] Bangladeshi educational system is in three sections. They are government, Private and Individuals. The government education is in revenue, autonomous, developing, and projected. The government education is two types. They are General and Madrasha. There are about 9000 Madrashas, which grant by the government. These Madrashas are government and developing sectors. These kinds of Madrashas know them as Aalia. There are about 27 thousands Private Madrashas which are not granted by the government. These Madrashas know them as Kawmia. The individuals lead these. Here teaches only Arabic, Urdu, Koran, Hadith and related some grammar. All want to play the rules of God. Here are many types of God theory. Muslims say their creator as Allah. They believe that the disciples will go to the Pir or Sufi. They will take them to the prophet Mohammad. Mohammad will take them to the creator God. Hindus say their Creator as God or Goddess such as Brahma, Bishnu, Shivam, Ram, Krishnan, Radha, Bhagaban and Iswar. The Buddhist believes that honest work is God. Christian believes that the creator is God. There are no Jews in Bangladesh. The researcher thinks that the Muslims, who rule the state power, when they add religion with their state power, there have hampered a religious conflict. They have not only tried the other religion from their country but also they have killed the own religious people. They want to stay for ruling state by killing people at a random.

4. CAUSES AND RESULTS:

The religion, which has added into the state power, there, has framed as the religious conflict. The Muslims, when they start adding into the state with their religion, Omar, Osman, Ali, Hossain and thousands of Shabee who has been killed by the Muslims. The follower of Mohammad, Sahabee Mamun, Muhaimin, Sahabee Abu Wakkas come to Bangladesh. At the seventh and eighth century, Hamed Uddin, Hossain Uddin, Mohammad Mortoza, Mohammad Abdullah, and Mohammad Abu Taleb come to preach Islam to Bangladesh.^[41] Moreover, there is sad news. From 1414 to 1430 C.E., The Muslim ruler, Jalal Uddin declares to the Hindu: Either you convert into Islam or you will be prepared for death.^[42] The Muslims have preached Islam in Bangladesh by the compulsion and by the sword. The Zinda Pir Awrangzeb kills the undetermined number of people when he rules Bangladesh. Many people convert into Islam. They believe the Pirs because they would: a miracle power, cure diseases, provides babies who cannot produce them, win the death, provide life from death, and provide rain when it is need and a great power like the creator.^[43] For this reason, many causes create religious conflict in Bangladesh. Within this way, they think if they die, their death will be martyrdom, if they can kill other to found Islam, it will be a good act for entering the so- called heaven, if they can win, they will be a win fighter. These types of things are teaching them by the Islamic Jihadists. These Jihadists and Islamic assassination are playing a hit list criminal killing mission from 2013 to the present. They have targeted to the foreigners, other religions, Hindu, Buddhist, open-minded people, secular minded people, liberal

minded Pirs who are to follow the various folk-religious schools in the name of the frame the Bengal original script for practitioners as religion. The facts of the Ramu, the Sholakia, the Holiartisan, the Pabna, the Rangpur, the Sirajganj and the Jhenadah are very moving sight. These events are the main culprits for the world human-ism and woman-ism. They say that these actions are to get meeting the creator God. God has taught them in the holy Koran. This type of God, does he found Bangladesh by killing people? No. God is omnipotent, omnipresent, omni-loving and omni-kind. He does not suggest killing people who has created the whole universe. The mis-explainers have explored its own-self. The Bangladesh Awami League is trying to found the Golden Bangladesh for all religious holders. None does try before BAL.

4. CONCLUSION

In summing up, all are to identify about discovering God in Bangladesh. Bangladesh has own religion. An undetermined numbers of foreigners come to Bangladesh from the various parts of the world. They come here, rule here, preach their religions, doctrines and philosophies, settle here, look for foods here, shelter here, travel here, trade here, export here, import here, marry here, excite here, collect wealth here and so on. They use their creator as various names. All have to lead their state power with the connection of their religions. In Bangladesh, who wants to found religionization, they have killed people to capture the total state power. The researcher has studied the history of Bangladesh. He has seen that all rulers in Bangladesh have captured the state power in relating with the name of God. To see, the Khaljee, the Sultanese, the Mughals, the Nawabs, the English, the Barhbhuyans, the Pakistanese, the BNP, the Jatyo Party and the Islamic Parties what they wanted before and what they want the present. He thinks and believes that if Bangladesh becomes secularism, here will not kill the people at a random. All should differentiate religion from the state power. Religion is up from all over in the earth. All should believe that God or Creator or Allah is for all in equal in Bangladesh. He amazes that the upcoming generations who will rule the state; they do not use religion with adding the state power.

Here researchers, scholars, readers, critic, scientists, rulers, politicians, and students find out a new path to remake their God theory in Bangladesh. All nationals in the world provide a re-flourishing wave how to found God philosophy in their countries. He minds that all cultic dynamics radicalization will forget forever the anomaly theory of IS, AQT and the religious conflict in the Middle East, Europe, Asia and Africa. Where there are killing all kinds of people as devastated at a high rate, where there is no humanity and humanitarian because the religious actors have been dogmatic for killing, killing, killing and killing... Where is the humanism religion, God! Why the Muslim world is in silent?

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