An Analysis of the Relationship Quality between Philip Morris Bangladesh Ltd. and their retail customers

Internship report on

An Analysis of the Relationship Quality between Philip Morris Bangladesh Ltd. and their retail customers

Submitted to

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Ms. Ummul Wara Adrita

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Subject: Submission of the Internship report on "An Analysis of the Relationship Quality between Philip Morris Bangladesh Ltd. and their retail customers"..

Dear Mam,

I am honored to inform you that I have successfully completed my internship at **Philip Morris** Bangladesh Ltd. My internship period was from 15th January to 15th April. Now I am delighted to submit my internship report with the title "Relationship Quality between Philip Morris International and Their Retailers. ". I have learnt lots of things throughout my internship program and I tried to concentrate in all of those findings while making this report within the limits.

I am really obliged for getting all your kind co-operation, valuable advices and suggestions at the time of preparing this report. I hope that you will explore my hard works and efforts during my internship from the report.

Regards,

MD. Imran Hossain

ID: 13104174

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<u>Acknowledgement</u>

Executive Summary

This is an Internship report based on the research on Relationship Quality between Philip Morris Bangladesh (PMB). PMB has been doing business in Bangladesh since 2008 and they are now the second largest market share holder after British American Tobacco Bangladesh (BATB). Here I will be measuring the quality of the relationship between the retail customer of PMB and their sales representative. To measure the level and the quality of the relationship I will be using 12 variables. Using this research PMB will be able to make their relationship between their retail customers more strong and they will have a better idea of what their customers want and need, are they satisfied with how things are or not.

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1. Organization Overview

Marlboro as the most selling cigarette brand is the product of Altria Group in USA and by Philip

Morris International (PMI) outside of USA. PMI is the world's leading international tobacco

company, with six of the world's top 15 international brands and products sold in more than 180

markets (PMI, 2018). PMI right now is the second largest cigarette company in Bangladesh after

British American Tobacco Bangladesh (BATB) in the premium segment. The company has been

working in Bangladesh since 2008 (PMI, 2018)1. PMI started its journey in Bangladesh as Philip

Morris Bangladesh Ltd (PMB). As a part of Fast Moving Consumer Goods Industry (FMCG) of

Bangladesh, Tobacco products plays a great role in improving the market as the demands of

such products are always very high. . PMB as the second largest tobacco company in the

premium segment is playing a very significant role in fulfilling the market demands of tobacco.

Even though Bangladesh government has set so many laws and restrictions to the tobacco

Industry to demoralize tobacco sales and smoking, PMB has been concentrating on the potential

customers who consume premium cigarette brands (Abdullah, 2018)2. With so many Tobacco

Laws of Bangladesh Govt. on manufacturing, promoting, distributing as well as selling tobacco

products are strict, the companies have to follow the tobacco control act strictly. From the start of

its journey, PMB has been abiding by all the laws set up by Bangladesh Government with utmost

respect as well as they have been following its own set of laws, principles and values in case the

local law is more lax then their own laws (Abid Arman, 2018)3. In Bangladesh, it is supplying

the best quality of premium tobacco products to the Legal Aged Smokers (LAS) through DTI

and other distributors (Echo Mahfouz, 2018)4. From the pricing of the product to the

distribution, sales and the promotion all of these things are run in accordance with the laws of the land (Abid Arman, 2018)3

1.1 Brands:

Being the company that produces the most selling tobacco brand "Marlboro" since 1972 which accounted for around 35 percent of the company's total 2016 cigarette shipment volume, PMI has "L&M" under its banner, the worlds' third highest selling cigarette brand with a volume of 97 billion cigarettes in 2016. The company also owns "Chesterfield", the 10th largest brand worldwide with a net volume of around 46 billion sticks in 2016. It has some other popular brands like "Parliament" which is 12th in the world with volume of 46 billion cigarettes in 2016, sold in more than 30 countries, with a strong presence in Russia, Korea, Japan, Turkey, Kazakhstan, and Ukraine. PMI's fifth-largest international brand and the world's 13th is "Bond Street" with a volume of 45 billion cigarettes in 2016. The "Philip Morris" brand is PMI's sixth-largest international brand and 15th worldwide with a volume of 36 billion cigarettes in 2016, and is sold in over 40 countries. Along with all the internationally renowned brands PMI also has particularly widespread local brands for example- Apollo-Soyuz and Optima in Russia; Champion, Fortune, and Hope in the Philippines; Dji Sam Soe, Sampoerna and U Mild in Indonesia; Boston in Colombia; Morven Gold in Pakistan; Belmont, Canadian Classics and Number 7 in Canada; Delicados in Mexico; f6 in Germany; Assos in Greece; Petra in the Czech Republic and Slovakia (Philip Morris International Management, 2017)1.

As the foremost tobacco company in the world PMI holds the second position in terms of

revenue in the tobacco industry after China National Tobacco Corporation (CNTC). According

to an article in 2016, PMI had 14.6% of market share in the global market. China National

Tobacco is holding 44.2% market share in the world tobacco industry till 2014 (Global cigarette

market share as of 2016, by company) [5]. PMI is struggling to enter Chinese market because of

the supremacy of China National Tobacco. However, it has 28.3% market share outside Chinese

Market and PMI is expanding its market share every year. In 2016, the total revenue of Philip

Morris International was 74.95 billion and the net income was worth of 6.97 billion (PM Annual

Income Statement, 2017)[6].
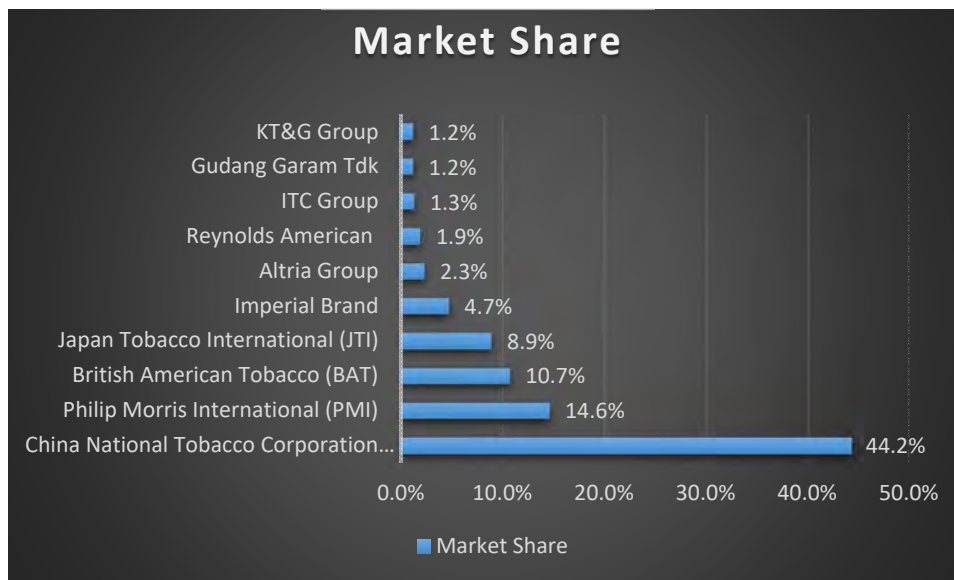
Chart 1: Global cigarette market share by company as of 2016

In addition to having leading international and local cigarette brand portfolio, PMI is also

commercializing smoke-free alternatives to cigarettes which they call reduced-risk products (RRPs). In

this innovative and adolescent area of RRPs, they have already introduced IQOS (I Quit Ordinary

Smoking) and Solaris. IQOS is a precisely controlled heating device into which a specially designed

tobacco product under the brand names HEETS and Heat Sticks is inserted and heated to generate a flavorful nicotine-containing vapor. IQOS was first introduced in Nagoya, Japan in 2014. Today IQOS is available in key cities in 38 markets across the world (PMI, 2018)[1].

1.3 Human Resource:

Philip Morris International is the leading international tobacco company, with a diverse human resource of around 81,000 people who come from every corner of the world. They are committed to being a great employer and the best corporate citizen. PMI strives to be environmentally and socially responsible and they are dedicated to fighting the illegal cigarette trade. And they are the proud supporters of the communities from where they source tobacco and where their employees live and work. As the company with six of the worlds' top international 15 brands, spanning more than 180 markets, including Marlboro, the world's number one, they operate 46 production facilities in 32 different countries (PMI, 2018)1. PMI has expert talent pool in the workforce assigned for the operational activities of the organization and they also believe that everyone should have an idea of what happens in other department as they switch their employees from one position to another after a certain time. The company believes in encouraging its workforce by giving proper training, arranging career development programs, giving proper motivations and at the last they have remuneration system of international level in the local country and the rewards of the team as well as the individuals over their achievements are always a great encouragement (MD. Razib Karmaker, 2018)7.

1.4 Contribution to the Future:

A cigarette burns (combusts) shredded tobacco leaves to generate smoke and the process is called combustible smoking. After burning the cigarette smoke that comes out contains nicotine as well as other chemicals, which occurs naturally in tobacco. It is these chemicals that are the harmful ones and not the nicotine in cigarette smoke that are the primary cause of smoking-related diseases (PMI, 2018)1. In a survey done by WHO it is found that smoking causes 7 million deaths annually around the world and of them the death of 890,000 people are because of non-smokers being exposed to second hand smoking. Through research it is found that there are more than 4000 chemicals in smoke of tobacco combustion, of which at least 250 are known to be harmful and more than 50 are known to cause cancer. In the survey of 2004, children's were accounted for 28% of the deaths attributed to second-hand smoke (WHO, March 2018)8. Taking into consideration all the facts about smoking the PMI dedicated themselves to doing something very dramatic – replacing cigarettes with the smoke-free or combustion free products that they are developing. Only for this product they have a total of over 400 dedicated scientists, engineers, and technicians developing less harmful alternatives to cigarettes at their two Research & Development sites in Switzerland and Singapore. For this very project PMI has been investing 4.5 billion US dollars since 2008. One of the main invention for the company is IQOS (I Quit Ordinary Smoking). Philip Morris launched its heat-not-burn technology device IQOS in Nagoya Japan in November 2014and since then they have shipped this product in 38 cities in key markets. "Solaris" is another of the product that PMI is promoting which is the first of their e-vapor products licensed from Altria. Solaris is a battery-powered device that produces a nicotine-containing vapor. In 2015, PMI launched Solaris in Spain and Israel as pilot runs (PMI, 2018).

1.5 Commitment to sustainability:

PMI has set challenging sustainability goals and they have made strides towards that. They are ranked among the top fast-moving consumer goods (FMCG) companies in terms of their environment friendly steps and it starts from the way they procure tobacco leaf to how they manufacture and distribute their cigarettes. PMI have attained the acknowledgement of their stakeholders for the tactile progress in tackling complicated socio-economic hurdles in the tobacco society and these are not all. PMI is placing their core product right in the middle of their sustainability attempt by doing something that has never been done before which is creating alternatives to cigarettes with less harmful alternatives to smoking, to one day eliminate the dangerous Side effect caused by smoking cigarettes. PMI's sustainability works touch on every aspect of their value chain which begins from the farmers who grow tobacco for them right through to the 150 million consumers who purchase their product everyday (PMI, 2018)12.

2 Introduction to the Report:

In the rapidly developing world of business-to-business marketing, supply chain management, relationship marketing and customer relationship management, everyone pays comparatively low attention to relationship quality (Naudé & Buttle, 2000). When someone is on a relationship they try their best to maintain that and work towards a mutual goal. This logic also applies in business. If businesses can make use of the relationship to make their clientele base much stronger then it will help create more loyal customer in both B2B market as well as B2C. Berry (1983) claim that doing marketing in order to retain the customer base is becoming increasingly important in services, owing to the fact that deregulation creates situations with an increased supply of essentially similar services. Customer relationship quality depends on the fact whether the service is up to the mark or not. In any industry measuring relationship quality is very

important as it can help to understand the customer and their thought process in assessing the service.

2.1 Problem Statement:

The present relationship quality between the retail bosses of PMB and (Philip Morris International) and PMB themselves are not measured, so by measuring the quality of their relationship it can be defined what stage they are in their relationship. I am going to use the relationship quality measurement to find out the quality of the relationship between the two using twelve variables or factors. The twelve variables are: Trust, Satisfaction, Commitment, Coordination, Joint problem solving, Bonds, Goal Congruence, Investment, Power and Profit (Naudé & Buttle, 2000). The findings of this report will help PMB take necessary steps to make the dissatisfied customers satisfied and satisfied customers loyal.

2.2 Purpose of the Research:

Every research has its purpose or objectives. The purpose of any research is to find feedback to questions using proper scientific procedures (Kothari, 2004). This research is done on Philip Morris Bangladesh Ltd. which is a FMCG company and their product is Marlboro cigarette. This research will help to accomplish the objectives mentioned below:

1. To give an overview of the relationship quality between the retailer and the sales team of PMB.

2. To measure the level of satisfied customers.

3. To measure how many customers trust us.

4. To measure how many customers are committed to our service and product.

2.3 Timeline:

My internship period was from 15th January to 15th April. I have used 1 month to learn about the company which is Philip Morris Bangladesh Ltd. I have started my research from 1st May till 5th April.

2.4 Limitation:

There is nothing in this world that is perfect. There are always limitations in research which drives us to make new find and better understanding. In this research I have used 7 point Likert scale. Although the Likert scale is widely used but the scale has multiple limitations. In some cases the respondents might check at almost any position along the general thought which in fact might double the difficulty of any kinds of analysis. The context of indicators like "Extremely satisfied", "Moderately satisfied" and "Slightly satisfied" might depend upon respondent's thought and reference to the extent that the testimony might be confronted with manipulation (Kothari, 2004). This research also has limitations regarding resources such as money and manpower. Time constraint was one of the limitation as well. So I could not get desired number of respondents with all the respondents according to Taro Yamane table for sample size

3. Literature Review:

In any kind of business commitment comes only when the investment is made on relationship (Naudé & Buttle, 2000). Very few papers have examined repurchase intention through the lens of relationship quality though relationship quality is regarded as a significant factor in the relationship marketing studies (Zhang Fang, Wei, Ramsey, Cole & Chen, 2011). Crosby was one of the researchers who studied relationship marketing in the context of service marketing (Naudé & Buttle, 2000). Relationship quality in the business sector was classified through the customer's perspective as something to be achieved through the salesperson's capability to diminish perceived uncertainty, directing to a situation where ". . . the customer is able to rely on the

salesperson's integrity and has confidence in the salesperson's future performance because the level of past performance has been consistently satisfactory" (Crosby, Evans & Cowles, 1990). There is a lack of analysis regarding the relationship value of a customer and it can be measured through the connection between perception measures (Perception, satisfaction) and action measures (Purchase Volume, word-of-mouth and customer loyalty). Only the actual acts by customers influence the firms' profits and long-term profitability (Storbacka, Strandvik and Grönroos, 1994). Grönroos, (1990, 1994) suggests a relationship definition of marketing: "Marketing is to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfilment of promises." The proposition is that dissatisfied customers will defect; the relationship ends (Storbacka, Strandvik and Grönroos, 1994). In any relationship extended period of exposer will lead to understanding between the two as is in product the retailers understand the price logic and what is the market like. For the company and their competitors (Heilman, Bowman, and Wright, 2000). These kind of long term relationships tend to give an increase to confidence of client about what to expect in exchange for their loyalty from the company (Gwinner, Gremler and Bitner, 1998).

4. Research Methodology:
4.1 Type of Research:
Customer relationship is a psychological aspect in today's marketing studies and so it is a qualitative research. "Descriptive analysis is mainly the analysis of distributions of one variable (Kothari, 2011). Because in this research there are 12 variables which are at work to determine the quality of the relationship, this is a qualitative descriptive research.

4.2 Respondent and sampling procedure:

PMB has around 20,000-25,000 customers and according to Taro Yamane Table for sample size 370 respondents would have been the ideal number. Only in this research because of time and money constraints there was only 60 respondents and the sampling was convenience sampling because of all the limitations.

4.3 Research Instrument:

In this research as a measuring tool Likert scale was used and it was a 7 point Likert scale where "7 = extremely satisfied", "6 = moderately satisfied", "5 = slightly satisfied", "4 = neither satisfied nor dissatisfied", "3 = slightly dissatisfied", "2 = moderately dissatisfied" and "1 = extremely dissatisfied". Because there is the option of being neutral as a respondent in this scale, it has a different appeal to the retailer on the street. There was also the use of SPSS and Microsoft Office Excel in statistical part of the research.

4.4 Data collection:

For this research there was primary data collected from the TSE's (Territory Sales Executive) as well from the Distribution Executive and Area Sales Manager through interview. Also there was many secondary data collected in the form of articles, books and websites.

5. Findings:

The research was done on relationship quality and to measure it, there was 12 variable that were used and they are: Trust, Satisfaction, commitment, Communication, Coordination, Joint Problem Solving, Bond, Goal Congruence, investment, Power, Integration and Profit.

	PMI is trustwort hy to me	I am satisfied with the relations	PMI is conscious about their	PMI maintain a fare communicat ion with me	I and PMI solve our proble	PMI maintain a bold relations	We work to achie ve the	PMI support in my investm ent	As a retail er PMI hear	PMI helps me to earn my	PMI serve me an integrat	PMI is worki ng to satisfy

		hip with PMI	commitm ent		m togeth er.	hip with me	same goal		my word	busine ss profit	ed service	my need
N	Valid	60	60	60	60	60	60	60	60	60	60	60	60
	Missi ng	0	0	0	0	0	0	0	0	0	0	0	0
Mean		5.45	5.90	5.80	6.20	5.45	5.53	5.78	5.80	6.03	5.72	5.80	6.13
Minimum		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum		7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00

Chart 2: The Overview of the Findings of the Research.

The above given table is the overview of the findings of the research based on the 12 variables.

The variables are described below:

5.1 Trust:

According to the survey of 60 respondents using 7 point Likert scale the mean value is 5.45. In this variable the lowest value is 1 and the highest value is 7 with more than 34% of the respondents giving 7. Depending on the mean value it can be said that there is a moderate level trust between PMB and their customer. Trust seems to be a significant factor in stabilizing running business relationships (Ulaga, 2006).

5.2 Satisfaction:

The mean value of this variable is 5.90 and looking at the value it can be inferred that people are moderately satisfied with the product and service of PMB and even though there is a difference from extreme satisfaction but not too much. The lowest value in this survey variable is 1 and highest is 7 with "extreme dissatisfaction" to "extreme satisfaction" where 50% respondents are

extremely satisfied. There is always a relation between quality service and product and satisfaction (Bloemer, Ruyter & Peeters, 1998).

5.3 Commitment:

With mean value of 5.80 it can be deduced that there is still work needs to be done in aspect to commitment. The lowest value in this variable is 1 and the highest being 7 and 42% respondents are extremely committed to PMB. There was a total of 60 respondents with no missing value. Customer may remain with a specific service provider or product not because the company has superiority in terms of performance, but may be because of the understanding/commitment he or she has developed towards that service provider and its employees, that can be characterized by elements of emotionality and friendship (Thurau, 2005).

5.4 Communication:

According to the respondents the communication between the sales team and the retailers are extremely satisfactory with the mean value of 6.20 where 1 is the lowest and 7 is the highest and 55% retail customers are satisfied with the level of communication.

5.5 Joint Problem Solving:

With the survey result of 5.45 mean value it can be said that retailers expect more from the sales Person when it comes to collectively finding solution for a problem. The highest value in the survey was 7 and the lowest was 1. In the survey 34% of the respondents agree that PMB helps them solve their problem one way or another.

5.6 Bond:

5.53 is the mean value of the survey in this variable where 1 is the lowest and 7 is the highest. The value can be described as sales person of PMB having moderate bond with the retailers. 37% of the sample says that their bond with the sales them is extremely good.

5.7 Goal Congruence:

5.78 as a mean value from 60 respondents can be interpreted as the retailers thinking that PMB and they are working at the same goal. The Highest value in the variable result is 7 with the lowest being 1. Of the total of 60 respondents 27 of them which is 45% of the total think that they and PMB work together to achieve the same goals.

5.8 Investment:

With the mean value of 5.80 it can be said that according to the retailers they feel they have made the right investment by buying Marlboro. Here the highest value is 7 and 1 being the lowest. 25 of the respondents with 41.7% think that they made the right choice by choosing Marlboro to sell and their investment is well used.

5.9 Coordination:

6.03 as a mean value can be associated with more than moderate performance in coordination. Even though there is space for improvement, the result is not bad. 7 is the highest in the response and 1 is the lowest. 50% of the respondents with the frequency of 30 agree to the fact that PMB hears their word and the coordination between them is excellent.

5.10 Profit:

5.72 is below moderate in mean value and it means that the profit from Marlboro is needed to be improved. Here the lowest value given by a retailer is 1 and 7 was the highest. 22 of the total respondents with 36.7% of the total sample agree that doing business is profitable.

5.11 integration:

With the mean value of 5.80, it means that retailers think that all the services from PMB are integrated into one. 31.7% giving "6" and 41.7% giving 7 from the 100% means that PMB is on the right track in terms of integration of their all the services and products.

5.12 Need fulfilment:

6.13 is the mean value of the variable and the inference from the value is that retailers are

moderately happy with the fulfilment of their need from PMB. Here 28.3% gave the score of 6

and 51.7% gave 7 as the response to "PMB is working to satisfy my need". So it can be seen that

they are satisfied with what they are getting from PMB for their relationship.

6. Discussion and Conclusion:

Through the survey and research I have found out that 34% of people have extreme trust on

PMB sales person and on PMB themselves. When it comes to satisfaction 50 % of the

respondents were extremely happy and in terms of commitment 42% said that they feel PMB and

their sales person are committed to their causes. Even with these result it can be seen that there

are major need for improvement in all the 12 factors. PMB as a representative of PMI in

Bangladesh has been doing business since 2008 and they have made huge progress in the

tobacco industry especially in the premium segment. They have a very dig client base with more

than 25,000 retail customers and whole sellers as well. Through the findings of this research they

can determine that they have long way to go and they have to take some step to maintain the

current relationship. There are some limitation in this research in the form of respondent number.

In this research I have taken 60 respondents where there are 25000 retailers all around the

country. If a bigger sample size can be used to conduct the research then the result from that will

be more accurate and valid. So it can be said that there is a very big scope for future research.

Appendix

Question 1: PMI is trustworthy to me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Moderately disagree	2	3.3	3.3	6.7
	Disagree	3	5.0	5.0	11.7
	Neither agree nor disagree	8	13.3	13.3	25.0
	Agree	10	16.7	16.7	41.7
	Moderately agree	15	25.0	25.0	66.7
	Extremly agree	20	33.3	33.3	100.0
	Total	60	100.0	100.0	

Question 2: I am satisfied with the relationship with PMI

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	4	6.7	6.7	10.0
Neither agree nor disagree	4	6.7	6.7	16.7
Agree	5	8.3	8.3	25.0
Moderately agree	16	26.7	26.7	51.7
Extremly agree	29	48.3	48.3	100.0
Total	60	100.0	100.0	

Question 3: PMI is conscious about their commitment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0
	Neither agree nor disagree	5	8.3	8.3	18.3
	Agree	5	8.3	8.3	26.7

		Frequency	Percent	Valid Percent	Cumulative Percent
	Moderately agree	19	31.7	31.7	58.3
	Extremly agree	25	41.7	41.7	100.0
	Total	60	100.0	100.0	

Question 4: PMI maintain a fare communication with me

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Neither agree nor disagree	3	5.0	5.0	8.3
	Agree	5	8.3	8.3	16.7
	Moderately agree	17	28.3	28.3	45.0
	Extremly agree	33	55.0	55.0	100.0
	Total	60	100.0	100.0	

Question 5: I and PMI solve our problem together.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0
	Neither agree nor disagree	12	20.0	20.0	30.0
	Agree	7	11.7	11.7	41.7
	Moderately agree	15	25.0	25.0	66.7
	Extremly agree	20	33.3	33.3	100.0
	Total	60	100.0	100.0	

Question 6: PMI maintain a bold relationship with me

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0

		Frequency	Percent	Valid Percent	Cumulative Percent
	Neither agree nor disagree	10	16.7	16.7	26.7
	Agree	8	13.3	13.3	40.0
	Moderately agree	14	23.3	23.3	63.3
	Extremly agree	22	36.7	36.7	100.0
	Total	60	100.0	100.0	

Question 7: We work to achieve the same goal

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0
	Neither agree nor disagree	5	8.3	8.3	18.3
	Agree	8	13.3	13.3	31.7
	Moderately agree	14	23.3	23.3	55.0

		Frequency	Percent	Valid Percent	Cumulative Percent
	Extremly agree	27	45.0	45.0	100.0
	Total	60	100.0	100.0	

Question 8: PMI support in my investment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0
	Neither agree nor disagree	5	8.3	8.3	18.3
	Agree	5	8.3	8.3	26.7
	Moderately agree	19	31.7	31.7	58.3
	Extremly agree	25	41.7	41.7	100.0
	Total	60	100.0	100.0	

Question 9: As a retailer PMI hear my word

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Neither agree nor disagree	5	8.3	8.3	11.7
	Agree	8	13.3	13.3	25.0
	Moderately agree	15	25.0	25.0	50.0
	Extremly agree	30	50.0	50.0	100.0
	Total	60	100.0	100.0	

Question 10: PMI helps me to earn my business profit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0

	Frequency	Percent	Valid Percent	Cumulative Percent
Neither agree nor disagree	6	10.0	10.0	20.0
Agree	5	8.3	8.3	28.3
Moderately agree	21	35.0	35.0	63.3
Extremly agree	22	36.7	36.7	100.0
Total	60	100.0	100.0	

Question 11: **PMI serve me an integrated service**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Disagree	4	6.7	6.7	10.0
	Neither agree nor disagree	5	8.3	8.3	18.3
	Agree	5	8.3	8.3	26.7
	Moderately agree	19	31.7	31.7	58.3

		Frequency	Percent	Valid Percent	Cumulative Percent
	Extremly agree	25	41.7	41.7	100.0
	Total	60	100.0	100.0	

Question 12: PMI is working to satisfy my need

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely disagree	2	3.3	3.3	3.3
	Neither agree nor disagree	3	5.0	5.0	8.3
	Agree	7	11.7	11.7	20.0
	Moderately agree	17	28.3	28.3	48.3
	Extremly agree	31	51.7	51.7	100.0
	Total	60	100.0	100.0	

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