Future prospects of multi-level marketing in bangladesh

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ABSTRACT: In this era of globalization of market place, marketing plays a significant role in every economy. Among the different dimensions of marketing, Multi-Level Marketing (MLM) is one of the crucial dimensions of marketing. This paper explores the concepts, affecting variables and future prospects of Multi-level Marketing in Bangladesh. The study is mainly based on both primary and secondary data. For conducting this research, 100 respondents were selected. The questionnaire consists of different questions were developed by using a five point Likert scale. The data obtained were analyzed using the SPSS software version-16.0. The result of this study indicates that there is a strong relationship between dependent variable and the independent variables. The correlation matrix shows that correlation is highly significant incase of corporate social responsibilities and Government rules and regulations. As the MLM industry has the opportunity for considerable growth, judging from the overseas experience. Thus, it is the proper time to formulate the legal and strategic policy issues for protecting the interest of people and regulating the MLM industry. Finally, an attempt has been made in this paper to enlist some recommendations.

Keywords: Marketing, MLM, Future Prospects.

1. Introduction:

Every business organization needs to market themselves and their products to earn profit New marketing brings many relevant features into marketing area, such as closer relationship with customers, where customers are facilitated to help companies to create their brands, web contents, comment and discuss about various articles (Sizovaite and Paschaloudis, 2011). The growth of communication technology have allowed marketers to build better customer databases and communication channels with which to reach the best prospects for specific products and direct marketing is one by which one can interact directly with consumers (Kotler, 1997). Direct marketing has many different forms. The oldest form is direct selling and the newest is online marketing. An important component of the Direct Selling industry is multilevel marketing. It is also referred to as network marketing, structure marketing or multilevel direct selling, and has proven over many years to be a highly successful and effective method of compensating direct sellers for the marketing and distribution of products and services directly to consumers (http://www.wfdsa.org). Multi-level marketing success lies in applications of relationship marketing, defined as building, developing and maintaining strong relationships with customers (Constantin, 2009). In order to maintain strong relationships with customers, multi-level marketing business model also must be developed according to customers' needs and wants and new trends of marketing. The concept of M LM started its walk in 1949 but it is comparatively new to traditional marketing. Since some MLM companies have started their operations in the sub-continental countries including Bangladesh, it is desirable to be familiar with MLM. MLM is suitable for unique and unconventional products. To learn more about multi-level marketing systems this study provides conceptual understanding and determines factors which affect future prospects. Since new MLM companies are operating in Bangladesh, this paper provides an enhanced understanding about MLM.

1. Objectives of the Study:

The research objectives are the following:

a) To provide a concept about multi-level marketing;

b) To identify the variables that affect multi-level marketing;

c) To measure the overall future prospects of MLM business in Bangladesh;

d) Finally, to suggests some recommendations for multi-level marketing strategy.

2. Rationale of the Study:

Many MLM companies have started their operations in Bangladesh but their history is not satisfactory. Due to absence of law on MLM, some of the MLM companies are engaged with fraudulent activities. Thus, it is the time to concentrates on this issue. The rationale of this study is to disseminate the knowledge of MLM companies and their future prospects in Bangladesh.

3. Methodology of the Study:

With a view to conducting a research study, what is necessary is to design the research framework and select the appropriate research methodology. Given the nature of the present study, it is required to collect data both from the primary and secondary sources. Secondary data were collected by consulting various documents, such as, websites, journals, newspapers and other documents. Interview technique was used with structured questionnaire for collection of primary data. Total number of respondents was 100 selected from the Comilla city, Bangladesh. The questionnaire consists of several questions. The questionnaire highlights the major three sections. The first section highlights respondent's demographic information such as age, gender and educational qualifications. The second section highlights general information about respondent's involvement with MLM business and in the third section; questions were designed by defining dependent and independent variables. These questions were designed in a five point Likert scale to measure overall future prospect of MLM business in Bangladesh. Five point Likert scale used in the questionnaire 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree. To measure overall future prospect, questions were asked on nine independent variables such as life span, secured business, profit, diversification of products, contributes to national economy, business strategy, corporate social responsibilities, Government's rules and regulations and employees educational qualifications.

The data obtained were analyzed using the SPSS software version-16.0, where descriptive-frequencies, bar diagram, multiple linear regression statistics and correlation matrix were used to analyze the data.

4. Literature Review:

MLM is economically zero risky where products are distributed by volunteer distributors who decide market target and positioning. It has some disadvantages that can be observed in LDC countries - a scope of exploitation exists (Hossain et al., 2012).

MLM remains a viable career option for youth and they need to be equipped with adequate training in personal selling, entrepreneurship and soft skills (Nga and Mun, 2011)

Multi-level marketing presents an opportunity for those wishing either to supplement their income or to start a new career. It offers flexibility as to where and how to work, what to sell and how much to earn (Clothier, 1997).

The main reasons for joining and remaining in MLMs can be grouped into financial independence, personal freedom, types of products and benefits, product credibility and incentives (Kiaw and de run, 2007).

The critics of MLM contend that MLM is an industry full of hype and unrealistic goals for the majority of individuals involved, claiming that no more than 5%-7% make the amount of money they expect (Fearer, 1999a). These critics quote specific cases of high distributor dropouts, like Amway's 50% annual dropout rate (Dykema, 1999). Others state that MLM, in general, contains a lot of pitfalls, and a lot of companies take advantage of the people (Fearer, 1999b).

An MLM member who progressively advanced through the network will get opportunities to attend weekly meetings, share his success stories with other members, get rewards for performance etc. This will also provide opportunities to improve their presentation skills, communication skills, motivation levels and inter personal skills. Many people realize their true potential and selling skills after joining a good MLM network (Sreekumar, 2007)

Multilevel marketing companies encourage their sales representatives to recruit additional sales representatives (down line) and are paid commissions from their down line. Thus, as recruits get new members to join their down line, and their down line recruits get their own down line, the levels continues to grow and, a pyramid structure is formed (DaRocha Amauri, 2007)

5. Concept of Multi-Level Marketing:

Multi-level marketing (also called network marketing) is a form of direct sales in which independent distributors sell products, usually in their customers' home or by telephone (Constantin, 2009).

Multi-level marketing (MLM), (also called network marketing, direct selling, and referral marketing, is a term that describes a marketing structure used by some companies as part of their overall marketing strategy. The structure is designed to create a marketing and sales force by compensating promoters of company products not only for sales they personally generate, but also for the sales of other promoters they introduce to the company, creating a down line of distributors and a hierarchy of multiple levels of compensation (www.deborahtenbrink.com).

Multi-level marketing (MLM) is a purported income opportunity, in which persons recruited into a network of participants make ongoing purchases of products and services, and recruit others to do the same, and they still others, etc.-in endless chains of recruitment and personal consumption, in order to qualify for commissions and bonuses and to advance upward in the hierarchy of levels in a pyramid of participants (Taylor, 2011).

Multi-level Marketing is such type of marketing process by which customer/consumer can earn a lot of commission creating new customers through marketing. Here ‗creating new customers‘ will express the idea of recruiting down-line distributors (Hossain et al., 2012).

MLM is based on the faulty premise that as you network with people, all you have to do is find a few individuals who are excited about the idea and want to join the pyramid. You will get paid not only for your own sales but also for sales in your downline, those under you in the pyramid, all the way to the seventh level (Marotta, 2009).

Therefore, Multi-level marketing (MLM) is a marketing strategy by which the sales force is generated not only by the sellers themselves, but also for the sales of others they recruit through creating a down-line of distributors.

In the Multi-level Marketing process, consumer is encouraged to make a sales-team to attain sales-target. After mitigating the sales-target, consumer gains a commission from both individual and team sales. MLM works in the following manner:

Mr. ‗X‘ purchases a product from MLM Company and becomes a distributor. To encourage the growth of the distribution network, MLM Company tells Mr. X that he can earn a lot of money if he recruits other vendors to sell products. For example, if Mr. X selling two products to ‗Y‘ and ‗Z‘, He received commission. Now ‗Y‘ and ‗Z‘ are offered to same to sell and obtain commission. Here ‗Y‘ and ‗Z‘ are the down-line of ‗X‘. For selling performance of down-line, up-line distributors, Mr. X will be benefited and obtain commission. Thus each distributor will reach the different levels and their amount of commission will be increased day by day.

6. History of MLM in Bangladesh:

MLM practices started about seven decades ago in the developed countries. Main procedure was applied by Dr Carl Rehn Bourgh, a renowned chemist of America, who after inventing Neutrilite Vitamin, avoiding traditional way of marketing, followed an innovated procedure (Barrett accessed on October 4, 2012. In Bangladesh, Neway Bangladesh (Pvt.) Limited first introduced this concept. It started its venture under the name Destiny-2000 Ltd. at December, 2000. According to the Joint stock companies and firms registrar, 70 MLM companies are operating in the country. Nearly two-third of them is involved in banking, which is illegal. It has been observed that most of the MLM companies in Bangladesh started fraudulent activities due to the absence of law such as Destiny, Unipay2U etc.

Recently, Bangladesh government has taken some steps to control MLM business. The government enacts a law to clamp down on MLM companies, such as the Destiny group, which are blamed for swindling people out of their money with their controversial marketing system. The law bans the so-called pyramid schemes widely used by MLM companies. Recently, government drafts a

proposal for the law which is approved and named as the ―Direct sales act, 2012‖. According to the law, an MLM company has to pay 50 lakh taka as a fine and has to suffer 5 years jail for involving any unlawful activities. The law says that non-material and non-existent commodities and commodities and services saleable in future will also be banned. The draft law contains a list of commodities and services which MLM companies can sell directly. Household utensils, electrical and electronics, home appliances, toiletries, and herbal products are on the list attached to the draft law. Any sub-standard goods without wrappers can not be sold, and if the rule is violated, fines and jail terms of different tenures have been applied as punishment.

7. Results and Discussion:

7.1 Sample Characteristics:

This section presents the background of the survey respondents. The summary of the background is laid down in Table 1.

Table: 1 Summary of sample characteristics

Age	Frequency	Percentage
Below 20	0	0
20-30	21	21
30-40	59	59
40-50	17	17
Above 50	03	03
Total	100	100
Gender	**Frequency**	**Percentage**
Male	51	51
Female	49	49
Total	100	100
Educational Qualifications	**Frequency**	**Percentage**
Below SSC	24	24
SSC	16	16
HSC	13	13
Graduate	22	22
Masters	17	17
Others	08	08
Total	100	100

In the Table 1, Respondents were divided into four age categories: below 20, 20 to 30, 30 to 40, 40 to 50 and above 50. The majority of the respondents (59%) were between 30 to 40 years old during the survey period, the lowest number of respondents (0%) who were below 20 years. In the gender section, males represent 51% of the respondents, whereas females represent 41%. As for the academic qualification of the respondents, they ranged from below SSC to masters and other categories. The majority of the respondents (24%) educational qualification is below SSC, whereas that respondent whose educational qualification lies on other categories (8%) is the minority. The sample characteristics age, gender and educational qualification also shown below by the bar diagram:
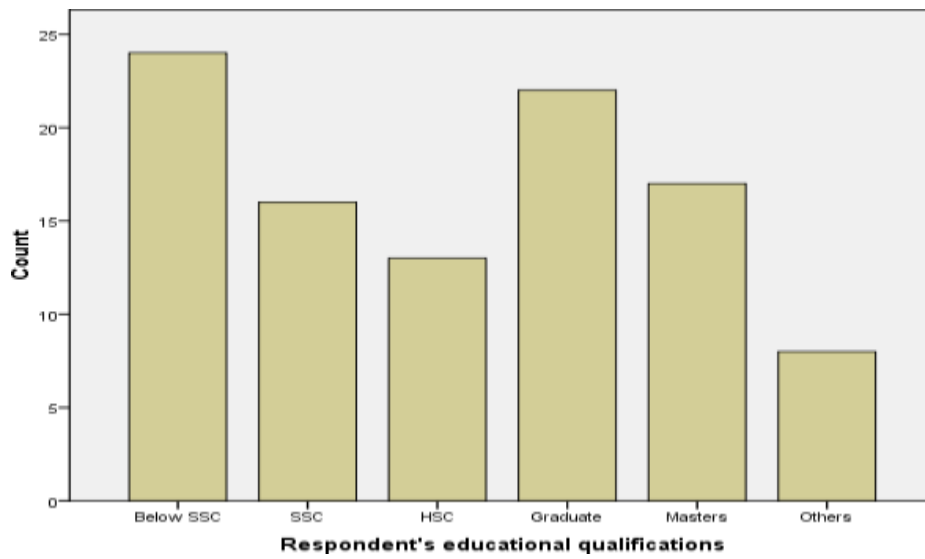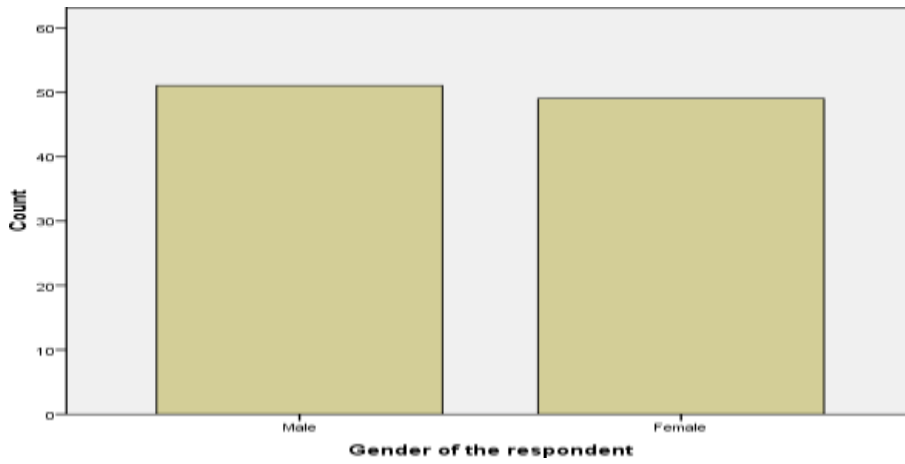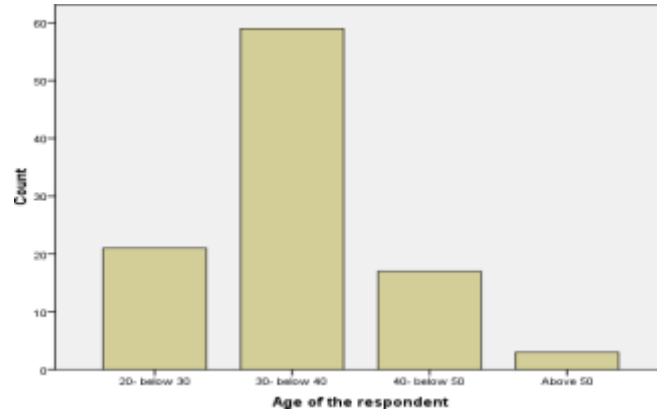
7.2 General information about respondent's involvement with MLM business:

This section presents the summary of the general information about respondent's involvement with MLM business. Based on the 100 questionnaires returned, 47% respondent said that they have an idea about MLM business and the remaining 53% said that they have no idea about it. 39% of the respondents involved with MLM and the remaining 61% are not involved with it. The study showed that 37% of the respondents were influenced by others before involving with MLM and 24% of the respondents were advised by their friends. 45% of the respondents agree that MLM differs from traditional marketing, 74% of the respondents think that previous experience is essential for joining in MLM. It is also noted that 53% of the respondents think MLM business companies are deceptive.

7.3 Model development for regression analysis:

In this study, we used overall future prospect as the dependent variable and life span, secured business, profit, diversification of products, contributes to national economy, business strategy, corporate social responsibilities, Government's rules and regulations and employees educational qualifications are taken as independent variables. We have run the regression model by using SPSS to determine the significance impact of independent variables on dependent variable.

The basic model for the study was therefore as follows:

$$Y = c + \beta X1 + \beta X2 + \beta X3 + \beta X4 + \beta X5 + \beta X6 + \beta X7 + \beta X8 + \beta X9 + e$$

Where, Y = Overall future prospect

   c = constant

  $X1$ = life span

  $X2$ = secured business

  $X3$ = profit

   $X4$ = diversification of products

   $X5$ = contributes to national economy

   $X6$ = business strategy

   $X7$ = corporate social responsibilities

   $X8$ = Government's rules and regulations

   $X9$ = employees educational qualifications

   e = the error term, which the authors assumed as nil for this research.

   The β represents the regression coefficients, representing the amount that dependent variable Y changes when the corresponding independent variable changes by 1 unit and c is the constant, where the regression line intercepts the y axis, representing the amount of the dependent variable Y when all of the independent variables are 0.

7.4 Impact of independent variables (X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, and X_9) on dependent variable (Y):

Multiple linear regression (MLR) analysis is a method used to draw a linear relationship between few independent variables and dependent variables. In this research, MLR was used to measure the strength of association (linear relationship) between dependent variable (Overall future prospects) and independent variables (life span, secured business, diversification of products, contributes to national economy, business strategy, corporate social responsibilities, Government's rules and regulations and employees educational qualifications). Additionally, it helps to determine the percentage of variance in nine independent variables, which can significantly explain the dependent variable. The values of multiple correlation coefficients (R) can lie only within the range from –1 to +1. A perfect positive association will be reflected by the correlation of +1; a perfect negative association will be reflected by the correlation of –1; and the absence of association will produce a correlation of approximately zero. According to the model summary of multiple regressions in Table 2, the multiple R is 0.818. Because multiple R is positive in value, it shows that there is a positive l inear relationship between dependent and independent variables.

   Table 2: Model summary of multiple regressions

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818ᵃ	.669	.636	.44583

a. Predictors: (Constant), educational qualification, life span, contributes to national economy, government's rules and regulations, profit, corporate social responsibilities, secured business, Diversification of products, business strategy

The R square (coefficient of determination) is a portion of the total variation in the dependent variable that is explained by the variation in the independent variables. According to the model summary, the value of R Square (.669) indicates that 66.9 % of the variance was explained in dependent variable due to independent variables. Meanwhile, the remaining 33.1% of the dependent variable can be explained through other variables which were not tested.

An analysis of variance (ANOVA) is used to test whether there is a significant linear relationship between the dependent variable and independent variables. According to Table 3, the p-value is .000 which is less than the significance level 5%, indicating that the nine independent variables significantly influence the dependent variable.

Table 3: ANOVAᵇ of multiple regressions

ANOVAᵇ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.151	9	4.017	20.208	.000ᵃ
	Residual	17.889	90	.199		
	Total	54.040	99			

a. Predictors: (Constant), educational qualification, life span, contributes to national economy, government's rules and regulations, profit, corporate social responsibilities, secured business, Diversification of products, business strategy

In Table 4, the unstandardized beta coefficient is used for the values of the beta in the linear regression equation. Theory explains that a higher beta value indicates a greater impact of the independent variable on the dependent variable. The independent variable can be ranked according to the magnitude of the beta coefficient to determine which component has the most impact on dependent variable. These figures of the unstandardised beta coefficient are also used to formulate the multiple linear regression equation. Therefore, the multiple regressions equation of this study is:

Overall future prospect = 5.164 + 0.021 life span - 0.032 secured business - 0.054 profit - 0.038 diversification of products - 0.951 government's rules and regulations + 0.028 contributes to national economy - 0.086 business strategy + 0.068 corporate social responsibilities - 0.247 educational qualification.

Based on the result obtained, the government's rules and regulations has the most impact (negatively) on overall future prospect, as it has the highest beta value.

Table 4: Coefficientsᵃ of multiple regressions

Coefficientsᵃ

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	5.164	.576		8.969	.000
	life span	.021	.059	.027	.364	.717
	secured business	-.032	.096	-.028	-.335	.739
	profit	-.054	.068	-.060	-.793	.430
	Diversification of products	-.038	.069	-.046	-.550	.583
	contributes to national economy	.028	.070	.030	.402	.689
	business strategy	-.086	.071	-.105	-1.114	.268
	corporate social responsibilities	.068	.060	.086	1.128	.262
	government's rules and regulations	-.951	.084	-.812	-11.342	.000
	educational qualification	-.247	.071	-.297	-3.478	.001

a. Dependent Variable: overall future prospects

7.5 Correlation Analysis:

Table 5: Correlation matrix

		life span	secured business	profit	Diversification of products	contributes to national economy	business strategy	corporate social responsibilities	government's rules and regulations	educational qualification	overall future prospects
life span	Pearson Correlation	1	-.471*	-.140	.058	.068	-.207	.126	-.082	-.003	.148
	Sig. (2-tailed)		.000	.164	.567	.502	.039	.210	.419	.977	.142
	N	100	100	100	100	100	100	100	100	100	100
secured business	Pearson Correlation	-.471*	1	.476*	.297*	-.177	.246	-.068	.156	-.191	-.190
	Sig. (2-tailed)	.000		.000	.003	.078	.014	.504	.122	.057	.059
	N	100	100	100	100	100	100	100	100	100	100
profit	Pearson Correlation	-.140	.476*	1	.446*	-.205	.067	.052	.242*	-.165	-.254
	Sig. (2-tailed)	.164	.000		.000	.041	.509	.608	.015	.101	.011

	N	100	100	100	100	100	100	100	100	100	100
Diversification of products	Pearson Correlation	.058	.297*	.446*	1	-.440*	-.262*	-.190	.120	-.217	-.115
	Sig. (2-tailed)	.567	.003	.000		.000	.009	.059	.235	.030	.256
	N	100	100	100	100	100	100	100	100	100	100
contributes to national economy	Pearson Correlation	.068	-.177	-.205	-.440*	1	.336*	.055	.059	.031	-.018
	Sig. (2-tailed)	.502	.078	.041	.000		.001	.590	.561	.762	.858
	N	100	100	100	100	100	100	100	100	100	100
business strategy	Pearson Correlation	.207	.246	.067	-.262*	.336*	1	.166	.072	-.502*	.005
	Sig. (2-tailed)	.039	.014	.509	.009	.001		.100	.476	.000	.957
	N	100	100	100	100	100	100	100	100	100	100
corporate social responsibilities	Pearson Correlation	.126	-.068	.052	-.190	.055	.166	1	.374*	.181	-.276*
	Sig. (2-tailed)	.210	.504	.608	.059	.590	.100		.000	.072	.006
	N	100	100	100	100	100	100	100	100	100	100
government's rules and regulations	Pearson Correlation	-.082	.156	.242	.120	.059	.072	.374*	1	-.115	-.778*
	Sig. (2-tailed)	.419	.122	.015	.235	.561	.476	.000		.257	.000
educational qualification	Pearson Correlation	-.003	-.191	-.165	-.217	.031	-.502*	.181	-.115	1	-.109
	Sig. (2-tailed)	.977	.057	.101	.030	.762	.000	.072	.257		.279
	N	100	100	100	100	100	100	100	100	100	100
overall future prospects	Pearson Correlation	.148	-.190	-.254	-.115	-.018	.005	-.276*	-.778*	-.109	1
	Sig. (2-tailed)	.142	.059	.011	.256	.858	.957	.006	.000	.279	
	N	100	100	100	100	100	100	100	100	100	100

**. Correlation is significant
at the 0.01 level (2-tailed).

*. Correlation is significant
at the 0.05 level (2-tailed).

Table 5 shows the individual correlation of all the independent variables with the dependent variable. The SPSS result shows that correlation is significant at the 0.01 level (2-tailed) incase of corporate social responsibilities and Government's rules and regulations and the result also shows that correlation is significant at the 0.05 level (2-tailed) incase profit, the other independent variables shows insignificant correlation with the dependent variable.

8. CONCLUSION AND RECOMMENDATIONS

Multi-level marketing is a new concept has already gained its popularity in the developed and developing countries. It is a dynamic, vibrant and growing sector of activity providing earning opportunities to millions of salespeople all over the world. Now, financial independence, personal freedom, possibility of a high level of income and a life of luxury are the dreams offered by the most of the MLM companies in the world. But, In Bangladesh, the activities of MLM companies are not satisfactory.

The result of this study indicates that there is a strong relationship between dependent variable and the independent variables. The ANOVA test shows that there is an impact of independent variables on dependent variable. The correlation matrix shows that correlation is highly significant incase of corporate social responsibilities and Government rules and regulations. The corporate social responsibility practices by the MLM business in Bangladesh are very poor. The Government of Bangladesh recently has taken some steps due to fraudulent activities of some of the MLM companies such as Destiny and Unipay2U etc., but those steps for controlling them are not adequate. The MLM industry has the opportunity for considerable growth, judging from the overseas experience. Thus, it is the proper time to formulate the legal and strategic policy issues for protecting the interest of people and regulating the MLM industry.

In view of the findings of the study, the following recommendations are worth noting:

- MLM companies should offer the unique and unconventional products/services.
- MLM companies should motivate sales representatives to recruit more down-line people through legal activities which will help to expand their business.
- MLM business companies should contribute to the corporate social responsibilities.
- MLM companies should contribute to the national economy such as paying tax.
- MLM companies should distribute their employees profit in a proper timely basis.
- Finally, Bangladesh government should pass a fruitful law as soon as possible to regulate the MLM companies.

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