

# Factors Responsible for Joining MLM Business and Relation of Mode of Association with Networker's Satisfaction

Ashok Kumar<sup>1</sup>, Akshay Kumar Satsangi<sup>2</sup>

1 Departement of Management, TMIMT, Teerthanker Mahaveer University, Delhi Road, Moradabad, Uttar Pradesh-244001, India

2 Dayalbagh Educational Institute (Deemed to be university). Dayalbagh road, Dayalbagh, Agra, Uttar Pradesh -282005, India

ARTICLE INFO	ABSTRACT
<p><b>Keywords:</b>                      Multi-Level Marketing Networkers                      Mode of association Satisfaction of networkers</p> <p><b>Kata Kunci:</b>                      Penjualan langsung,                      Jaringan Multi-Level Marketing,                      Mode asosiasi Kepuasan                      para penggiat jejaring</p>	<p>This study focuses on identifying factors responsible for joining Multi-Level Marketing (MLM) business by the networkers and analysis of satisfaction level of networkers with respect to the mode of association with MLM business. A quantitative methodology with a survey technique was used on 305 selected networkers who operate their MLM business from Kanpur city. Factors responsible for encouraging people to join the MLM business as a networker are explored by the factor analytical approach. An independent T-test was employed to test the proposed hypothesis. This study found that earn income for meeting expenses, source of residual income, low investment and low risk, more leisure time, personality development, better lifestyle, enhance social interaction, and helping others are the key factors that motivate the networkers to join MLM business. Moreover, the networkers involved in MLM business through any mode of the association are equally satisfied with this business.</p>
<p>Corresponding author:                      kumaraks34@gmail.com</p>	<p><b>SARI PATI</b></p> <p><i>Studi ini berfokus pada identifikasi faktor-faktor yang bertanggung jawab dalam proses bergabung dengan bisnis Multi-Level Marketing (MLM) oleh para penggiat jejaring dan analisis tingkat kepuasan para penggiat jejaring sehubungan dengan cara asosiasi dengan bisnis MLM. Metodologi kuantitatif dengan teknik survei digunakan pada 305 networker terpilih yang menjalankan bisnis MLM di kota Kanpur. Faktor-faktor yang mendorong orang untuk bergabung dengan bisnis MLM sebagai networker dieksplorasi dengan pendekatan analisis faktor dan untuk menguji hipotesis yang diajukan, digunakan uji-T independen. Studi ini menemukan bahwa memperoleh pendapatan untuk biaya pertemuan, sumber pendapatan residual, investasi dan risiko rendah, lebih banyak waktu luang, pengembangan kepribadian, gaya hidup yang lebih baik, meningkatkan interaksi sosial dan membantu orang lain adalah faktor-faktor kunci yang memotivasi para penggiat jejaring untuk bergabung dengan bisnis MLM. Selain itu, para networker yang terlibat dalam bisnis MLM melalui berbagai bentuk asosiasi sama-sama puas dengan bisnis ini.</i></p> <p>© 2021 IRJBS, All rights reserved.</p>

## INTRODUCTION

Multi-Level Marketing (MLM) is a post-world war II phenomenon and this ingenious method was first popularized by Amway in 1950's. It is a non-store retail format where the products are sold directly to the consumers without having any brick & mortar infrastructure. In this technique, products are sold through personal efforts and with the help of self-developed sales team which generates the income in dual ways. First the personal sales achieved by the networker or distributor and second, the sales target achieved by downline sales team of that particular networker.

The underlying concept is based on cutting the unnecessary expenditure of advertising and distribution of the products. The same amount is distributed among active networkers who actually perform all task related to advertising and selling. To compensate the sales, there are various types of compensation plans adopted by the companies and the networkers receive commissions for both personal sales as well as sales achieved by their recruited downline sales team. The sales personnel involved in MLM business are also known as networkers, distributors or Independent Business Owners (IBOs). This prevailing concept of direct selling is known through various connotations as Referral marketing, Word of Mouth Marketing but most popularly it is known as Network Marketing or Networking.

In India, the MLM business momentum was introduced in mid 90's by the establishment of the Indian arm of Amway Corporation and Indian Direct Selling Association (IDSA) which facilitates membership to genuine network marketing companies. In India, some well known Multi-National companies of this Business like Amway, Avon, Herbalife, Tupperware and Oriflame are registered in IDSA. Along with that some national companies namely Daehsan Trading, K-Link healthcare, Modicare Ltd., Vestige, 4life and Altos are also listed in IDSA.

Since the MLM business is growing with fast pace in India as IDSA report says India has recorded the highest year on year growth rate of 12.1 per cent and the highest CAGR of 16.3 per cent over the period of last three years, amongst the top 20 direct selling markets across the globe and in terms of the number of direct sellers, India has been ranked at sixth position, providing employment to 57.50 lakh people. However, the global direct selling industry has reported an overall decline of 4.3 per cent in sales to USD 180.47 billion in 2019.

Hence to explore the reasons of growth of MLM business in India, the researchers in this study has proposed to explore the factor responsible for joining MLM business by the networkers and identify the satisfaction level of networkers with respect to the mode of association with MLM business.

## Literature review

Multi-Level Marketing is a subset of direct selling which is also known as Network Marketing, referral marketing and relationship marketing (WFDSA, 2000). In Multi-Level Marketing business, the distributors are compensated for the sales which are achieved by personal efforts and their downline sales team efforts (Muncy 2004) and as the networkers continue the recruiting of new sales person in their downline team increases their network as well as sales and commission (Coughlan & Grayson 1998). Direct Selling Association of Malaysia, (2010) stated that Multi-Level Marketing is a way of personal selling where products are distributed by the distributors to the consumers through contact without establishment of permanent business location. The advantage of network marketing is that the commission paid not only for direct sales made by the salesperson through personal efforts but also for the sales made by the recruited sales persons in their sales team. (Bloch 1996). Ultimately MLM business offers a viable income source for entrepreneurial enthusiastic individual. Mostly distributors or networkers encourage family, friends and acquaintances to join the network of sales and leverage the reward of sustained team sales volume.

Along with that MLM companies also provide support through training and motivational courses (Mswell and Sargeant 2001). So the MLM facilitates employment to the interested people to enhance their living standard and economic conditions but there is need of strict rules and regulations against ponzi schemes and pyramid types direct selling channels (Steven w. Kopp (2016). Hence it is very important to distinguish between MLM schemes and illegal schemes as the latter often have promises of high returns with focus on recruitment of sales agent in a chain mechanism rather than retail sales of products on both individual and team level (Koehn, 2001; Vander Nat and Keep, 2002).

Variables such as participation in upline sponsored meeting, recommendation from warm circle, minimum risk with high income and goodwill of the company constitute a group of vital and motivating variables for distributors. Along with that trust towards the agent is critical in the establishment of confidence and willingness to commit the future exchanges in MLM business (Rao and Perry, 2002). It is also found that the trust towards the agents is positively correlated with sales growth, customer retention, return on investment and market share (Sin et al., 2002). Hence MLM business relies on the agent attributes like enthusiasm, empathy, positive attitude, communication, passion and ethical orientation (Williams et al., 2009). In all of above MLM business is a combination of transactional and relationship marketing which operates by both stipulating compensation schemes for products sold and the recruitment of agents (Bloch, 1996).

Direct Selling Association of USA conducted a research in 2004 and found the main reasons of joining MLM business by the networkers as a good way to meet and socialize with people, offers flexible working hours, a good way to earn extra income, owner of a business and earnings are in proportion to efforts. Among them earn extra income is the primary reason to join MLM business and factors like product, achieving short term goals, being one's own boss, enjoying discount price

and rewards are cited as other important factors (Berry 1997). Although people who were motivated by factors like sense of self satisfaction, flexible working hours and social rewards have higher productivity in their sales performance and were less prone in quitting (Wotruba 1992).

Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Locke and Lathan 1976). Job satisfaction is an important construct related to sales force studies (Brown & Peterson, 1993) and it is a recognized and highly correlated with organizational commitment and intention to stay (Porter, Crampon, & Smith, 1976). From an organizational point of view, the satisfied employees have exhibit greater commitment to the organization (Koch & Steers, 1978; Marsh & Mannari, 1977), higher performance (Mowday, 1982) and lower tendency to leave the organization (Brown & Peterson, 1993; Cohen, 1993; Futrell & Parasuraman, 1984). Several studies depict that the job satisfaction as a mediator for other antecedents such as role ambiguity and role conflict (Brown & Peterson, 1993) also. Further level of job satisfaction is lowered when a person perceives the image of their job role is unsatisfactory (Mason 1965; Mobley 1979).

## METHODS

This research is descriptive as well as cross-sectional survey in nature. The scope of present study includes the networkers of Amway who operate their MLM business from Kanpur city of Uttar Pradesh, India. Amway is first ranked MLM Company in India and listed in Indian Direct Selling Association (IDSA). Here researcher applied Judgmental sampling (Cavana et al., 2000, p. 263) and Snowball sampling techniques to collect the required data. Along with that G\* Power was used to determine the adequacy of sample size to fulfill the required condition of minimum sample size (95% confidence level, standard deviation of 0.5 and  $\pm 5\%$  margin of error), which was 210. Therefore in our study the sample size of 305 respondents

(proposed sample size was 350 respondents) fulfills the criteria of minimum sample size for sample adequacy (Westland 2010).

Here we cover two important aspects of MLM business firstly; the identification of factors responsible for joining MLM business by the networkers and second is to analyze the relation between mode of association with MLM business (independent variable) and satisfaction level of networkers with MLM business (dependent variable) under the following stated research questions:

RQ1. What are the various factors responsible for joining MLM business by the networkers?

RQ2. Does the mode of association with MLM business (full-time or part-time) influence the satisfaction level of networkers with MLM business?

The above mention questions will be answered by following framed objectives as:

- (i) To identify the factors responsible for joining MLM business.
- (ii) To analyze the satisfaction level of networker with respect to mode of association with MLM business.

Following null hypothesis is stated by the researchers, to achieve the second objective as:  $H_{01}$ : There is no significant difference between satisfaction level of networkers with respect to the mode of association with MLM business.

#### **Measure- adoption and finalization of the questionnaire**

There are three sections in the questionnaire for achieving the research objectives. First section of questionnaire consist of demographical details of networkers which includes age, gender, level of formal education, marital status, mode of MLM business, monthly income from MLM business, years of doing MLM business etc. Next section consist of specific statements related to the

identification of reasons of joining MLM business which is followed by the section of statements related to the satisfaction level of networkers.

The literature was reviewed to explore the items related to the reasons of joining MLM business and satisfaction level of networkers with MLM business. Further the items of selected dimensions were also ratified through deep discussion with industry experts and academicians. Some statements related to reasons of joining and satisfaction of networkers are added which were not found in literature but were suggested by industry experts. The final questionnaire consist of 22 statements related to reason of joining MLM business that were rated on seven point Likert scale where 1 stands for strongly disagree and 7 stands for strongly agree. The satisfaction level of networkers with MLM business were consist of 5 statements rated on seven point Likert scale Where 1 stands for extremely dissatisfied and 7 stands for extremely satisfied. The initial copies of the survey questionnaire were pre-tested with 50 randomly selected networkers was resulting in minor wording changes.

#### **Measurement assessment**

##### ***Validity***

The convergent and discriminant validity of constructs related to reasons of joining MLM business and construct of satisfaction are assessed with the help of exploratory factor analysis. Factor loadings of 0.40 and above are considered as significant (Hair et al., 2010, p. 117). Constructs with Eigen values 1 and more are considered as valid factors. Further the Kaiser- Mayer- Olkin (KMO) measure of sample adequacy of above 0.50 and the significance of Bartlett's test of sphericity ( $\chi^2$ ) indicates an anti-identical matrix ((Hair et al., 2010, pp. 103-4; Field, 2005, pp. 641-52).

##### ***Reliability***

The reliability of statements related to the six constructs of reasons for joining MLM business and statements related to the construct of satisfaction are assessed by using Cronbach's alpha. The values

of Cronbach's alpha above 0.70 have been adopted for the present study (Peterson 1994).

**RESULTS AND DISCUSSION**

The demographic profiles of 305 networkers are shown in table 1. Majority of the networkers were aged between 40-50 years and the involvement of males networkers (66.6%) were more in comparison of female networkers (33.4%). Most of the networkers were post-graduates (60%) and Married (97.4%). Along with that the networkers are associated with MLM business through part-time mode (59%) which is more in comparison of full time mode of association of networkers with MLM business (41%). Also it is found that 42.6 % Networkers were earned their MLM income more than 20,000 per month and most of the networkers were doing MLM business since 5 to 7 years (41.3%).

**Identification of factors responsible for joining MLM business**

The factors responsible for encouraging the people to join MLM business as a networker are explored

by factor analytical approach. The responses of 305 respondents were marked on a seven point Likert scale ranged from strongly disagree to strongly agree with the set of 22 statements related to their reason of joining MLM business. Initially, the researcher has analyzed the adequacy of the data for factor analysis (Hair et.al). The table 2 shows the value of Kaiser-Meyer-Okin (KMO) measure of sampling adequacy which determines the responses given with the sample are adequate or not and the test statistics of 0.748 indicates that the sample size is adequate (Kaiser 1974). Besides, the value of chi square test statistics in Bartlett test of sphericity is 5779.758 (df=231, p-value = 0.00 < significance value of 0.05) which reject the null hypothesis that the correlation matrix is not an identity matrix.

In the table 3, the constructs have extracted on the basis of Eigen values as all constructs have this value more than 1 which indicates that all extracted factors are valid and also extracted six factor accounts for 21.140%, 17.189%, 11.909%, 10.623%, 9.883%, and 7.034% of the variance respectively.

Table 1. Demographic Data

<b>Age</b>	18-30 years	30-40 years	<b>40-50 years</b>	More than 50 years
	18(5.9%)	74(24.3%)	<b>153(50.2%)</b>	60(19.7%)
<b>Gender</b>	<b>Male</b>			Female
	<b>203(66.6%)</b>			102(33.4%)
<b>Level of formal education</b>	Upto XII		Graduate	<b>Post-Graduate</b>
	6(2%)		116(38%)	<b>183(60%)</b>
	<b>Married</b>			
<b>Marital Status</b>	<b>297(97.4%)</b>			Unmarried
				8(2.6%)
<b>Mode of MLM business</b>	Full- Time			<b>Part-Time</b>
	125(41%)			<b>180(59%)</b>
<b>Monthly income from MLM business</b>	Upto 10,000	10,001-15,000	15,001-20,000	<b>More than 20,000</b>
	34(11.1%)	59(19.3%)	82(26.9%)	<b>130(42.6%)</b>
<b>Years of doing MLM business</b>	1-3 years	3-5 years	<b>5-7 years</b>	More than 7 years
	33(10.8%)	62(20.3%)	<b>126(41.3%)</b>	84(27.5%)

Source: Primary data

Table 2. KMO and Bartlett's Test Statistics

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</b>		0.748	
	<b>Bartlett's Test of Sphericity</b>	Approx. Chi-Square	5779.758
		df	231
		sig.	0.000

Source: Primary data

Table 3. Rotated Component Matrix with Eigen Value, % of Variances and Communalities

Statements	1	2	3	4	5	6	Communalities
R9	.939						.516
R8	.938						.855
R7	.895						.871
R6	.882						.696
R10	.846						.402
R11	.721						.795
R3		.929					.820
R2		.917					.883
R4		.786					.885
R5		.597					.748
R21			.955				.574
R20			.946				.831
R22			.883				.900
R17				.937			.781
R18				.934			.776
R19				.733			.788
R1				.623			.883
R13					.946		.889
R12					.907		.564
R14					.880		.924
R16						.875	.936
R 15						.869	.794
<b>Eigen value</b>	4.651	3.781	2.620	2.337	2.174	1.547	
<b>% of variance</b>	21.140	17.189	11.909	10.623	9.883	7.034	

Source: Primary data

**Naming of the factors:** Twenty two statements related to the reasons of joining MLM business have been grouped into eight factors as follows:

- 1. Earn income for meeting expenses-** It is the most important factor responsible for joining MLM business as total variance of six statements is 21.140%. As we know that the main purpose of any business is to earn income for meeting the requirements of life. The relatively higher loading of all statements related to income on this factor indicates the relevance of this dimension of MLM business. It reveals that income generation is the major reason of joining MLM business by the networkers.
- 2. Enhance social interaction** – The total variance explained by the statements of this construct is 17.189%. It is also a main reason of joining MLM business by the networkers because there are many individuals who are extrovert in nature and want to expand their social life and this business provides massive opportunities of interaction with others as this business heavily rely on word of mouth publicity.
- 3. More leisure time-** This factor is also a major factor for joining MLM business and it accounts for 11.909 % of the total variance. Since the MLM business does not required office hours and office place for working hence networkers have enough leisure time for other task of life.
- 4. Personality development-** The statements related to personality development of the networkers accounts for 10.623 % of total variance. As we know that the training and learning programs are the vital activity of MLM business which transforms the thinking capabilities and lifestyle of the networkers.
- 5. Low investment** - Low investment is an important aspect of MLM business which encourages the networkers to join this business

and accounts 9.883 % of the total variance. In this business individuals are required to invest a small amount of money in term of product kit for selling purpose only and there is no need to develop the stock of various product as other business generally required.

- 6. **Helping others-** It is also an important factor of joining MLM business by the networkers which explain 7.034 % of the total variance. With the help of this business any individual can help others in two ways as first we can provide the earning opportunities to anyone who have no source of earning or want to earn extra income and second by providing quality products to the needy persons to improve or maintain their health and personal aesthetics.

**Reliability Statistic of established constructs**

Table 4 shows the internal consistency of each construct which was measured by Cronbach's alpha. Since all construct has Cronbach's alpha values greater than 0.70 which indicates the high level of internal consistency among the items in a particular construct for the specific sample.

Table 4. Reliability Statistics of each Factor/Construct

Construct	Cronbach's Alpha	No of items
Earn income for meeting expenses	.936	6
Enhance social interaction	.842	4
More leisure time	.938	3
Personality development	.791	4
Low investment	.900	3
Helping others	.747	2

Source: Primary data

Table 5. Reliability Statistics

Cronbach's Alpha	N of Items
.821	5

Table 6. Group Statistics

	Mode of MLM Business	N	Mean	Std. Deviation	Std. Error Mean
Satisfaction Level of Networkers	Full-Time	125	5.06	1.300	.116
	Part-Time	180	4.91	1.285	.096

**Hypothesis testing to analyze the satisfaction level of networkers**

Table 5 shows the internal consistency for the construct of satisfaction which includes 5 statements and it was measured by Cronbach's alpha. Since the Cronbach's alpha values greater than 0.70 which indicates the high level of internal consistency of construct for the specific sample.

**H1:** There is no significant difference between satisfaction level of networkers with respect to the mode of doing MLM business.

To analyze the satisfaction level of networkers with MLM business under stated hypothesis, researcher was adopted Independent T-test for comparing the means of two groups of full-time and part-time involvement in MLM business. see table 6.

Table 6 depicts the descriptive statistics of data as mean of satisfaction level of networkers who were involved in MLM business with full-time is 5.06 (N= 125, Std. Dev. = 1.300) and 4.91 (N= 180, Std. Dev. = 1.285) for those networkers who were involved with part-time.

Table 7. Independent Samples T-test Statistics

		Levene's Test for Equality of Variances		T-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper	
Satisfaction Level of Networkers	Equal variances assumed	.121	.728	1.054	303	.293	.158	.150	-.137	.454
	Equal variances not assumed			1.052	264.86	.294	.158	.151	-.138	.455

In table 7, it is found that the p value of Levene’s test for equality of variances is .728 which depicts that there is no significant difference between variance of given data set of satisfaction level of networkers with respect to the mode of involvement in MLM business (full-time or part –time mode of doing MLM business). Further the satisfaction level of 125 networkers who involved in MLM business in full time mode (M = 5.06, SD = 1.300) was compared to the satisfaction level of 180 networkers who involved in MLM business in part time mode (M = 4.91, SD = 1.285) and it reveals that there is no significant difference in the mean scores of satisfaction level of both groups as  $t(303) = 1.054$ ,  $p = .293$ .

**MANAGERIAL IMPLICATION**

The findings of the study have practical implications as it provides the framework to policy makers in following ways:

- (1) Organizations and leaders related to MLM business should focus on such strategies which enhance the participation of women as researchers observed the low involvement of women in this business.
- (2) It was proved empirically that all networkers were satisfied with MLM business either they associated with full-time or part- time mode but most of the networkers were preferred this business as a part time work in comparison

of full time involvement hence it should be noticed by the policy makers to enhance the participation of networkers as a full time mode which should be more fruitful for both company and networkers.

**CONCLUSION**

The driven factors responsible for joining MLM business are namely earn income for meeting expenses, enhance social interaction, more leisure time, personality development, low investment and helping others. The networkers were involved in doing MLM business through part-time mode (59%) which is more in comparison of full time mode of involvement in MLM business (41%). Further it is found that there is no significant difference between satisfaction level of networkers with respect to the mode of association (Full time or Part time) with MLM business.

The results of the study constrained by some limitations which provides the opportunities for future direction of research. Future studies could include variable such as occupational status of networkers, family income of networkers and social factors which influence the decisions of networkers. Further the new researches could also investigate the various factors which influence the preference of an individual in the selection of a MLM company. ■



---

REFERENCES

---

- Bloch, B. (1996). Multilevel marketing: What's the catch?. *Journal of Consumer Marketing*,13(4), 18-26.
- Brown, S. P., & Peterson, R. A. (1993). Antecedents and consequences of salesperson job satisfaction: Meta-analysis and assessment of causal effects. *Journal of Marketing Research*, 30, 63-77.
- Cavana, R.Y., Delahaye, B.L. and Sekaran, U. (2000). *Applied Business Research: Quantitative and Qualitative Methods*, Wiley, New York, NY.
- Cohen, A. (1993). Work commitment in relation to withdrawal intentions and union effectiveness. *Journal of Business Research*, 26, 75-90.
- Coughlan, A.T. & Grayson, K. (1998), Network marketing organizations: Compensation plans, retail network growth and profitability. *International Journal of Research in Marketing*, 15, 401-426.
- Direct Selling Association. (2019, August). *Growth and Outlook Survey*. Retrieved from the direct selling association website : Available on-line at [www.dsa.org/research](http://www.dsa.org/research).
- Direct Selling Association of Malaysia (2020, July 23). *What is direct selling?*. Retrieved from: [www.dsam.org.my/dsam/industry/](http://www.dsam.org.my/dsam/industry/)
- Futrell, C. M., & Parasuraman, A. (1984). The relationship of satisfaction and performance to sales force turnover. *Journal of Marketing*, 48, 33-40.
- Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010). *Multivariate Data Analysis: A Global Perspective*. Upper Saddle River, NJ: Pearson Prentice-Hall.
- Jose. P.T. (2002). Customer Attitude towards Direct Selling Strategies in Kerala, A study with reference to MLM companies, Doctoral Dissertation, p. 343.
- Koch, J. L., & Steers, R. M. (1978). Job attachment, satisfaction, and turnover among public sector employees. *Journal of Vocational Behavior*, 12, 119-128.
- Koehn, D. (2001). Ethical issues connected with multi-level marketing schemes. *Journal of Business Ethics*, 29, 153-160.
- Locke, E.A. & Lathan, G.P. (1976). *Theory of goal setting and task performance*. Englewood Cliffs, N.J.: Prentice-Hall.
- Mason, J.L. (1965). The Low Prestige of Personal Selling. *Journal of Marketing*, 29, 67-72.
- Mobley (1979), Griffeth, Hand, and Meglino Model," *Journal of Applied Psychology*, Vol.67(1), p.53-59.
- Mowday, R. T., Porter, L. M., & Steers, R. M. (1982). *Employee-organization linkages: The psychology of commitment, absenteeism, and turnover*. New York: Academic Press.
- Mswell, P. and Sargeant, A. (2001). *Modeling distributor retention in network marketing organizations*". *Marketing Intelligence & Planning*, Vol. 19 No. 7, pp. 507-514.
- Muncy (2004) Ethical issues in Multi-Level Marketing: is it a legitimate business or just another pyramid scheme, *Marketing Education Review*, 14(3).
- Peterson, R.A. (1994). A meta-analysis of Cronbach's coefficient alpha. *Journal of Consumer Research*, 21, 381-91.
- Porter, L. W., Crampon, W. J., & Smith, F. J. (1976). Organizational commitment and managerial turnover: A longitudinal study. *Organizational Behavior and Human Performance*, Vol.15, p.87-98.
- Rao, S. and Perry, C. (2002). Thinking about relationship marketing: where are we now?, *Journal of Business & Industrial Marketing*, Vol. 17 No. 7, pp. 598-614.
- Sin, L.Y.M., Tse, A.C.B., Yau, O.H.M., Lee, J.S.Y. and Chow, R. (2002). The effect of relationship marketing orientation on business performance in a service oriented economy. *Journal of Services Marketing*, Vol. 16 No. 7, pp. 656-67.
- Steven W. Kopp (2016), "tell all your friends: multilevel marketing is an organizational structure for (economic and personal) growth", Global Marketing Conference 2016 Global Marketing Conference at Hong Kong, <http://db.koreascholar.com/article?code=31498>.
- Vander Nat, P.J. and Keep, W.W. (2002). Marketing fraud: an approach for differentiating multi-level marketing from pyramid schemes. *Journal of Public Policy & Marketing*, Vol. 21 No. 1, pp. 139-51.
- Williams, J.D., Everett, R. and Rogol, E. (2009). Will the human factors of relationship selling survive the twenty first century?. *International Journal of Commerce & Management*, Vol. 19 No. 2, pp. 158-75.
- Wotruba T.R. (1992) "Direct Selling in the Year 2000", *The Future of US Retailing* ed. By R.A. Peterson, Quorum Books, New York. p 187-211