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## Research Paper

### **Estimate Private Rate of Return on Technical Vocation School and Formal School: Evidence from Kuwait.**

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#### **Abstract**

In this paper we asked what can account for the continuing provide technical vocational education in Kuwait? Where the level of development is high and there are high wages government jobs. On the other hand the researcher try to find which of education system track, formal or technical vocation education system is more profitable for individuals in Kuwait. We argue that the answers to these questions are connected through the nature of the earning function and the importance of age effects. This paper will be complemented by an important gap in the development of tools and techniques for analysis part of the education system in the

State of Kuwait. This paper is important from three standpoints. First, in order to estimate the effect of education track/path on earnings, the most recent and nationally representative data is used which provides detailed information on the variables. Second, it is an effort to provide an evidence for the comparison between Vocational track/path and Formal track/path in Kuwait education system based on individual earnings. Third, this study provides the policy makers with a helpful technique to monitoring the expenditure on education. To provide policy makers and top management with information needed for comparing technical vocation education with formal education system in Kuwait, this paper offer a new evidence on continue providing technical vocation education in Kuwait by using 2010 Kuwait Civil Service Commission employees database; moreover it is an effort of estimating the private rate of return on formal and technical vocation education system by applying the earning equation. The results suggested keep on offering the technical vocation schools also; find a significant effect on wages depend on the type of education track system. Moreover, the technical vocation education slightly higher returns than the formal education.

**Keywords:** Kuwait education, Private Rate of Return, Rate of Return on Education, Rate of Return on Technical vocation, Earning equation, Mincer equation

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## Research Paper

**The effect of marketing activities on gaining a competitive advantage with the mediating role of relationship quality; case study: Ansar Bank of Mashhad.**

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### **Abstract**

The banking industry is experiencing an increasingly competitive atmosphere. The emergence of financial institutions and their entry into the competition arena have disrupted the existing security margin for banks. They have also challenged the guaranteed market share of many banks. Therefore, the purpose of the present research was to investigate the effect of marketing activities on gaining a competitive advantage with the mediating role of customer relationship quality at Ansar Bank, Mashhad, Iran. An applied research model with a descriptive survey design was used in this study. The statistical population of the research consists of the customers of the branches of Ansar Bank in Mashhad. The statistical population was selected using simple random sampling with the distribution of 400 questionnaires. Expert opinion was used to measure validity. Reliability measurement was performed using Cronbach's alpha which was calculated to be 0.93. Structural equation modeling (SEM) and LISREL were used for data analysis. The results suggest that marketing activities have a positive and significant effect on relationship quality and acquiring a competitive advantage. They also indicate that relationship quality has a significant effect on gaining a competitive advantage. Furthermore, it was revealed that marketing activities have a positive and significant effect on acquiring a competitive advantage with the mediating role of relationship quality.

**Keywords:** Competitive advantage, Relationship quality, Marketing activities

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