A STUDY ON FACULTY ENGAGEMENT
AMONGST SELF FINANCING COLLEGES AT TIRUCHIRAPPALLI TOWN

Dr. O. T. V. Latasri1 L. Kavitha2

ABSTRACT

The present study was undertaken to know the factors influencing faculty Engagement in self-financing colleges in Tiruchirappalli Town. 50 respondents are selected for the study using convenient sampling method based on the convenience of the respondents’.

Cross tabulation, chi-square test and Anova table are used to analyze the data. Study reveals that the most important factor influencing Faculty engagement is vigour and the least important factor influencing Faculty engagement is dedication. There is no significant difference between monthly income and overall faculty engagement.

KEYWORDS

Faculty Engagement, Self-Financing Colleges, Vigour, Dedication etc.

INTRODUCTION

“The challenge today is not just retaining talented people, but fully engaging them, capturing their minds and hearts at each stage of their work lives.” Employee engagement has emerged as a critical driver of business success in today’s competitive marketplace. Further, employee engagement can be a deciding factor in organizational success. Not only does engagement have the potential to significantly affect employee retention, productivity and loyalty, it is also a key link to customer satisfaction, company reputation and overall stakeholder value. Thus, to gain a competitive edge, organizations are turning to HR to set the agenda for employee engagement and commitment.

Employee engagement is defined as “the extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result of that commitment.” Research shows that the connection between an employee’s job and organizational strategy, including understanding how important the job is to the firm’s success, is the most important driver of employee engagement. In fact, employees with the highest levels of commitment perform 20% better and are 87% less likely to leave the organization, which indicates that engagement is linked to organizational performance.3 In contrast, job satisfaction - a term sometimes used interchangeably with employee engagement - is defined as how an employee feels about his or her job, work environment, pay, benefits, etc.

Employee engagement is a complex concept, with many issues influencing engagement levels. Consequently, there are many pathways to foster engagement, with no one ‘kit’ that fits all organizations. While each company may define employee engagement differently, ultimately, the key to effective engagement will be rooted in the flexibility of approach most appropriate for each individual firm. For example, the company may consider a ‘best practice’ and then determine the likely outcome of this practice in its workplace. This Research Quarterly is written to provide HR professionals and other business leaders with the knowledge and understanding of the many concepts and aspects of employee engagement as well as offer recommendations to foster engagement.

Trends in Employee Engagement Today, society and business are witnessing unprecedented change in an increasingly global marketplace, with many companies competing for talent. As organizations move forward into a boundary less environment, the ability to attract, engage, develop and retain talent will become increasingly important. In view of these changes, a number of trends, as identified in the SHRM Special Expertise Panels 2006 Trends Report, are likely to have a significant impact on employee engagement. For example, the increased demand for work / life balance and the changing relationship between employers and employees are driving the need for HR professionals and their organizations to truly understand what employees need and want and then determine how to meet those needs while at the same time developing and leveraging workplace talents at all levels.

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Employee engagement is defined as the commitment to and passion for one’s work and role within a company. Engagement, as opposed to satisfaction, translates directly into discretionary effort—the willingness to do more than only meet job requirements and customer needs. Employee engagement is the extent to which employees are motivated to contribute to business success, and are willing to apply discretionary effort to accomplishing tasks important to the achievement of stated business goals. An engaged faculty will show a high degree of commitment and involvement in the profession. For him/her teaching is more of commitment than compliance.

STATEMENT OF PROBLEM

The reason why employee engagement is so important to companies is that there is a host of benefits associated with high employee engagement. For example, engaged employees are more likely to volunteer their time and services for the company beyond the call of their job descriptions. They are also less likely to quit, fail to show up to work, or take sick days. Engaged employees tend to be more productive (though engagement does not necessarily, because productivity, as there are many factors that relate to productivity, such as availability of resources). They also tend to produce higher-quality work. Important thing to be noticed here is where this commitment and involvement of a faculty reflect upon.

Over the period teaching and research has evolved as prime most responsibilities of the faculties. The common perception was that faculties who were highly involved in teaching engages the students that results in better learning. However, it is not so in reality. How does the faculty’s works motivates to see further in terms of performance is still a provocative question or an unanswered question? How universities and colleges should engage the faculties to enhance the student learning process? All these require a fresh answer as well as standard model for further study. Building an understanding of teacher’s engagement at work is vital: research shows that teacher’s attitudes and motivation levels are transmitted to students. Hence, an attempt is made to study the faculty engagement among self-financing college teachers.

Dimensions used in the study are:

Dedication: It refers to being strongly involved in one’s work and experiencing a sense of significance, enthusiasm, inspiration, pride and challenge.

Absorption: It is characterized by being fully concentrated and happily engrossed in one’s work, whereby time passes quickly and one has difficulties with detaching oneself from work.

Vigor: It is characterized by high levels of energy and mental resilience while working, the willingness to invest effort in one’s work, and persistence even in the face of difficulties.

OBJECTIVES OF STUDY

- To find out the factors influencing Faculty engagement in Self-financing Colleges.
- To know whether there exist a difference between monthly income and overall faculty engagement.

HYPOYHESSES

- There is no difference between dedication and overall Faculty Engagement.
- There is no difference between absorption and overall Faculty Engagement.
- There is no difference between vigor and overall Faculty Engagement.
- There is no difference between monthly income and overall Faculty Engagement.

METHODOLOGY USED

Structured questionnaire is used in this research to collect data. All the items are assessed on Likert five-point scale were “1” represents “Strongly Agree” and “5” represents “strongly disagree”. The sample size consists of 50 respondents. Convenient sampling method is used based on the convenience of the respondents. Primary Data is collected through questionnaire method. Secondary data is collected through websites, magazines, journal and newspapers. Collected data are analyzed using SPSS and tools like cross tabulation, Chi-square test and ANOVA table are used to test the data.
RESULTS AND DISCUSSION

Table-1: Descriptive Statistics

<table>
<thead>
<tr>
<th>Factor</th>
<th>Low</th>
<th>High</th>
<th>Min</th>
<th>Max</th>
<th>Median</th>
<th>S.D</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dedication</td>
<td>26(52%)</td>
<td>24(48%)</td>
<td>10</td>
<td>21</td>
<td>16.00</td>
<td>2.541</td>
<td>16.46</td>
</tr>
<tr>
<td>Absorption</td>
<td>26(52%)</td>
<td>24(48%)</td>
<td>15</td>
<td>26</td>
<td>19.00</td>
<td>2.507</td>
<td>19.40</td>
</tr>
<tr>
<td>Vigor</td>
<td>25(50%)</td>
<td>25(50%)</td>
<td>15</td>
<td>26</td>
<td>19.50</td>
<td>2.734</td>
<td>19.44</td>
</tr>
<tr>
<td>Overall Faculty Eng.</td>
<td>26(52%)</td>
<td>24(48%)</td>
<td>48</td>
<td>66</td>
<td>55.00</td>
<td>4.358</td>
<td>55.30</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table-1 shows that the most important factor influencing employee engagement is vigor (mean =19.44) and the least important factor influencing employee engagement is dedication (mean =16.46).

Cross tabs

Table-2: Chi-square Test Showing the Dedication and Overall Faculty Engagement

<table>
<thead>
<tr>
<th>Dedication</th>
<th>Overall Faculty Engagement</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low (n=26)</td>
<td>High (n=24)</td>
</tr>
<tr>
<td>Low</td>
<td>18(69.2%)</td>
<td>8(33.3%)</td>
</tr>
<tr>
<td>High</td>
<td>8(30.8%)</td>
<td>16(66.7%)</td>
</tr>
</tbody>
</table>

X²=6.443 d.f. = 1  .011 < 0.05  Significant

Sources: Primary Data

Table-2 shows that there is a significant association between dedication and overall faculty engagement (p=0.011 which is less than .05).

Table-3: Chi-square Test Showing the Absorption and Overall Faculty Engagement

<table>
<thead>
<tr>
<th>Absorption</th>
<th>Overall Faculty Engagement</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low (n=26)</td>
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</tr>
</tbody>
</table>

X²=6.443 d.f. = 1  .011<0.05  Significant

Sources: Primary Data

Table-3 shows that there is a significant association between absorption and overall faculty engagement (p=0.011 which is less than .05).

Table-4: Chi-square Test Showing the Vigor and Overall Faculty Engagement

<table>
<thead>
<tr>
<th>Vigor</th>
<th>Overall Faculty Engagement</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low (n=26)</td>
<td>High (n=24)</td>
</tr>
<tr>
<td>Low</td>
<td>18(69.2%)</td>
<td>7(29.2%)</td>
</tr>
<tr>
<td>High</td>
<td>8(30.8%)</td>
<td>17(70.8%)</td>
</tr>
</tbody>
</table>

X²=8.013 d.f. = 1  .005 < 0.05  Significant

Sources: Primary Data

Table-4 shows that there is a significant association between vigor and overall faculty engagement (p=0.005 which is less than .05).

Table-5: One way ANOVA Showing the Significant Difference between Monthly Income and Overall Faculty Engagement

<table>
<thead>
<tr>
<th>Dedication</th>
<th>Mean</th>
<th>S.D</th>
<th>SS</th>
<th>d.f.</th>
<th>MS</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td></td>
<td></td>
<td>8.241</td>
<td>3</td>
<td>2.747</td>
<td>F=.410</td>
</tr>
<tr>
<td>Rs. 6000 to Rs. 10000 (n=41)</td>
<td>16.63</td>
<td>2.576</td>
<td></td>
<td></td>
<td></td>
<td>.747&gt;0.05</td>
</tr>
</tbody>
</table>
Table-5 shows that there is no significant difference between monthly income and faculty engagement because p= 0.673 which is greater than .05

**FINDINGS**

- 74% of the respondents are females.
- All the respondents are in the age group of between 20-40 years.
- 40% of the respondents are qualified up to PG with M Phil.'
- 54% of the respondents are Assistant Professors.
- 82% of the respondents are earning a monthly income of between Rs. 6000 – Rs. 10000.
- 72% of the respondents are having an experience of between 1 to 5 years.
- The most important factor influencing Faculty engagement is vigor and the least important factor influencing Faculty engagement is dedication.
- There is a significant association between dedication and overall Faculty Engagement.
- There is a significant association between absorption and overall Faculty Engagement.
- There is a significant association between vigor and overall Faculty Engagement.
- There is no significant association between monthly income and overall Faculty Engagement.

**SUGGESTIONS**

- Most of the respondents have completed P.G., with M. Phil, because of that; they are getting low salary .Hence the respondents should qualify themselves.
- Dedication of faculties should be improved and which should come from staff side.

**CONCLUSION**

The study reveals that the most important factor influencing faculty engagement is vigor and the least important factor influencing faculty engagement is dedication. Out of four hypotheses framed, three hypotheses are accepted and one hypothesis is rejected. There is a significant association between dedication, absorption, vigor and overall faculty engagement. There is no significant difference between monthly income and overall faculty engagement.
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ABSTRACT

The primary objective of the study is to analyze the health care service in KDR Hospital with special reference to Thanjavur. The methodology followed by the researcher is to conduct a descriptive research. A questionnaire was designed to obtain the necessary data from the respondents. A questionnaire was issued to 120 respondents.

The data was analyzed by using statistical tools like Chi-square, Anova, Rank correlation for analyses and interpretation of the data. The data collected from the hospital patients. The collected data was analyzed, tabulated and interpreted. The study concentrated on the health care service in KDR Hospital with special reference to Thanjavur.

This study has been conducted to find the factors that facilitate health care services of patients and also find out the community care towards health care services survey collected data to causing on areas like the Hospitals patients.

Some of the important findings were there exist a good service to the performance of the Hospital. Patients very much prefer the doctor’s way of approach & treatment of the Hospital. So that the KDR Hospital performed very well to the patients’ health problem with carefully. And also the patient’s expatiation was considered by Hospital management. Thus the project is successfully completed.

INTRODUCTION

Marketing Management is the process of planning and executing the conception, Pricing, Promotion & Distribution of ideas, goods, and services to greater exchanges to create exchanges that satisfy individual, individual, and organizational goals.

HOSPITAL PROFILE

The Hospital expects all specialized in all urological open and endoscope propellers. Open urological procedures have Circum, Plasty (Urethra, Urethra, Pyelo), Nephrectomy. Endoscope Urological Procedures involves Cystoscopy, URS (Oliagnostic), ICL (Swiss Lithoclast Renoscope), Eskil (Extra Corporeal Stockwave Lithotripsy for Kidney Stones).

The Hospital realized that the patients satisfaction level by the service performance.

Marketing Service

A Service is an intangible product involving a deed performance or an afford that cannot be physically possessed. Dominate component is in tangible. It included rental of goods, Alteration and repairs of goods owned by customers and personal services major difference between goods and services.

RESEARCH METHODOLOGY

Research means a systematic and scientific search for pertinent information on a specific topic. Research comprises defining and redefining problems, formulating hypothesis or suggested solutions, collection, organizing and evaluating data; making deductions and reaching conclusion; and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis.

OBJECTIVES OF STUDY

Primary Objective: To analyses the health care service in KDR Hospital with special reference to Thanjavur.

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4 Assistant Professor, Bon Secours College for Women, Tamil Nadu, India, devy_vpr@yahoo.co.in
Secondary Objective: To analyze satisfaction level of Patients in terms:

- Consultation,
- Equipment’s availability to the purpose of diagnosis,
- Environmental location,
- Medicines,
- Bed facilitates,
- Operation theatre facility or Modern equipment for surgery,
- Delay of approach to the patients during consulting & Surgery time.

METHODOLOGY USED

Type of Research: In this study, descriptive research design is used for testing. Descriptive research includes surveys and fact-finding enquires of different kinds.

Research Instrument: The research instrument used in the study is a ‘structured questionnaire’.

Questionnaire Design: The structured questionnaire that were framed and designed as consist of 5-point Likert scale.

Data Collection: The two types of data used for the purpose of the study are Primary data and Secondary data.

Sampling Procedure: It is a non-probability sampling. Thus, research study may include study objects, which are conveniently located. Research findings based on convenient sampling however, cannot be generalized.

Sample Size: Due to time and resource constraints, a sample size of 120 is taken.

Period of the Study: Duration of this study is one month.

Pilot Study: Researcher has been made pilot study to the ten respondents. Based upon the study, I was made some correction on the questionnaire.

LIMITATIONS OF STUDY

- Time constraint is the main limitation of the study.
- Many employees were not interested to take part in survey because of fear of top management.
- Personal bias cannot be excluded from the study.

DATA ANALYSIS AND INTERPRETATION

Chi-Square

Null Hypothesis: There is no significance relationship between gender & prescribed medicines was good.

Alternative Hypothesis: There is significance relationship between gender & prescribed medicines was good.

<table>
<thead>
<tr>
<th>Table-1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
</tr>
<tr>
<td>Pearson Chi-Square</td>
</tr>
<tr>
<td>Continuity Correction (a)</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
</tr>
<tr>
<td>N of Valid Cases</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Result: The calculated significance value is 19.3%, which is greater than tabulated significance 5%. So the null hypothesis is accepted. Hence, there is no significance relationship between gender & prescribed medicines was good.
Chi-Square

Null Hypothesis: There is no significance relationship between respondents by age & consultation quality.

Alternative Hypothesis: There is significance relationship between respondents by age & consultation quality.

Table-2

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>d. f.</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>14.173(a)</td>
<td>12</td>
<td>.290</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>15.632</td>
<td>12</td>
<td>.209</td>
</tr>
<tr>
<td>Linear-by-Linear</td>
<td>2.375</td>
<td>1</td>
<td>.123</td>
</tr>
<tr>
<td>Association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>120</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Result: The calculated significance value is 29.3%, which is greater than tabulated significance 5%. So the null hypothesis is accepted. Hence, there is no significance relationship between respondents by age & consultation quality.

Chi-Square

Null Hypothesis: There is no significance relationship between education qualification & operation theatre facilities.

Alternative Hypothesis: There is significance relationship between education qualification & operation theatre facilities.

Table-3

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>d. f.</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>10.262(a)</td>
<td>16</td>
<td>.853</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>12.578</td>
<td>16</td>
<td>.703</td>
</tr>
<tr>
<td>Linear-by-Linear</td>
<td>.128</td>
<td>1</td>
<td>.720</td>
</tr>
<tr>
<td>Association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>120</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Result: The calculated significance value is 85.3%, which is greater than tabulated significance 5%. So the null hypothesis is accepted. Hence, there is no significance relationship between education qualification & operation theatre facilities.

Chi-Square

Null Hypothesis: There is no significance relationship between the family income & satisfaction level in treatment.

Alternative Hypothesis: There is significance relationship between the family income & satisfaction level in treatment.

Table-4

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>d. f.</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>12.056(a)</td>
<td>16</td>
<td>.740</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>11.972</td>
<td>16</td>
<td>.746</td>
</tr>
<tr>
<td>Linear-by-Linear</td>
<td>1.233</td>
<td>1</td>
<td>.267</td>
</tr>
<tr>
<td>Association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>120</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Result: The calculated significance value is 74%, which is greater than tabulated significance 5%. So the null hypothesis is accepted. Hence, there is no significance relationship between family income & satisfaction level in treatment.

FINDINGS FROM STUDY

- Most of the Patients are satisfied with present level of treatment.
- 80% of the patients allowed to scope necessarily.
- 95% of patients need Hospital for further treatment.
- Most of the patients felt that the bed facilities are hygienic.
- 48% of patients were not satisfied about Hospital workers.
Majority of the patients need detail explanation about the diagnosis during the consultation.
All advanced medical equipment’s facility available and with two sterile operation theater available.
Experienced theatre assistant and well-qualified assisting doctors is appointed.
80% of the patients satisfied the treatment level.
Nearly eight district patients (closely with Thanjavur) to take treatment with satisfaction.
89% of the patients felt that the excellent in satisfaction level of the hospital.
The calculated significance value is 19.3%, which is greater than tabulated significance 5%. So, the null hypothesis is accepted. Hence, there is no significance relationship between gender & prescribed medicines was good.
The calculated significance value is 29.3%, which is greater than tabulated significance 5%. So, the null hypothesis is accepted. Hence, there is no significance relationship between respondents by age & consultation quality.
The calculated significance value is 85.3%, which is greater than tabulated significance 5%. So, the null hypothesis is accepted. Hence, there is no significance relationship between education qualification & operation theatre facilities.
The calculated significance value is 74%, which is greater than tabulated significance 5%. So, the null hypothesis is accepted. Hence, there is no significance relationship between family income & satisfaction level in treatment.

SUGGESTIONS AND RECOMMENDATIONS

Based on the given findings the following suggestions and recommendations are given by the researcher.

- Implement publicize bannered for advanced technical facilities.
- Improve the workers movements to patients.
- Maintain the good will.
- To give the explanation about the problem after operative period.

CONCLUSION

The above study was done at KDR Hospital, Thanjavur. During this, study the health care services assessed by the patients. As a conclusion of my study, the researcher found that the most of the patients were satisfied. The success or failure of the service sectors depend the users satisfaction. If the customers are satisfied with the facilities, provide by the service sector. In some areas, the researcher found that the problems and giving the recommendations for further activities.

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ASSESSMENT ABOUT LEVEL OF AWARENESS
OF CUSTOMER RELATIONSHIP MANAGEMENT AMONGST CUSTOMERS
OF HEALTH & FITNESS EQUIPMENT AT COIMBATORE CITY

R. Ashok Kumar, Dr. Akilandeswari S.

ABSTRACT

Customer relationship management (CRM) has a growing popularity and is becoming one of the hottest academic and practical topics in the business field. The implementation of globalization, government policies and liberalization has made the Retail industry very competitive by providing various products and services to the customers. The various sales and services offered by the retailer can be utilized by the customers only when they are made aware of these sales and services. The retailer and customer have to know about one another. The retailer has to understand the customers’ needs and in the same way, the customer has to know about the various services offered by the retail. Increased level of Awareness among the customers leads to increased preferences. The purpose of this study was to investigate the awareness and satisfaction level of customers towards various product offered by health and fitness equipment. The present study was to compare and analyze the customer awareness and Satisfaction towards health and fitness equipment with reference to Coimbatore region.

KEYWORDS

Customer Relationship Management (CRM), Marketing Performance, Relationship Marketing, Health and Fitness Equipment, Awareness, Satisfaction etc.

INTRODUCTION

Customer Relationship Management (CRM) is a strategy that allows a business to manage its customer and sales relationships. It is a practice for creating sustainable connections between an organization and its customers, so that they can evaluate the quality of their customer service and their customers’ satisfaction.

Undoubtedly, CRM has recently became one of the most controversial issues and a focal point in the business field (Balaram and Adhikari, 2010; Becker et al., 2009; Dimitriadis and Steven, 2008; Ozgener and Iraz, 2006). It is worth mentioning that CRM is mainly based on the belief that establishing a sustainable relationship with customers is the cornerstone for obtaining loyal customers who are much more profitable than non-loyal ones (Dowling, 2002).

In this regard, the successful implementation of CRM strategy will be of great benefit to the organizations, adopting it as such. This can reap the benefit of increasing sales through better market segmentation, customizing products and services, obtaining higher quality products, gaining access to information and customer satisfaction, and above all, ensuring long-lasting customer-retention and loyalty.

STATEMENT OF PROBLEM

Relationship marketing may be defined as the alignment of business processes with a customer strategy that increases customer loyalty and profits over time. The challenge then becomes implementing relationship marketing with absolute measures to guarantee customer classification and monitoring the return on customized offers to the market. Even though literature has shown that relationship marketing leads to performance, in practice firms struggle to adapt models to their business contexts, which are accountable of all marketing relationship strategy. We propose the concept of Accountable Relationship Marketing that refers to the integration of literature on CRM, Marketing Intelligence and Customer Accountability.

OBJECTIVES OF STUDY

The main objective of the study is to examine the importance of CRM in health and fitness equipment retailers, and its impact on the ‘Customer Satisfaction’.

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The other specific objectives of the study are:

- To analyze the perception of customer on CRM as a tool of health and fitness equipment retailers in retention of customers in general
- To review the literature on the concept and use of CRM among retailers of health and fitness equipment.
- To offer pertinent suggestions based on the findings of the study.

**SCOPE OF STUDY**

- Focuses on studying the ability of online communities between Retail outlet and consumer to achieve its CRM goals.
- Four specific models have been developed:
  - Customers build awareness as part of their CRM initiatives.
  - Traces the need for consumer to study the role of greater Retail outlet participation.
  - Need for hosting the appropriate content on an organizational initiative.
  - Useful to identify significant Retailers.

**LIMITATIONS OF STUDY**

Almost every study has some limitations and so as this study. One of the limitations in this study is time. In addition, it is cost effective too. As a researcher, I have made a survey about the awareness of customer relationship management especially with the Customers at Coimbatore. In addition, most of our respondents are mostly business peoples, so generalization is also limited but this study provides a base for further extension in the field of customer relationship management.

**METHODOLOGY USED**

*Research Method:* The research is a descriptive method.

*Sample Size:* 90

Data collection is done by Primary and Secondary method. Two types of sampling techniques-probability sampling and non-probability sampling are used. The sample size is 90(seventy). The questions are taken from previous literatures and few are self-structured. The sources are collected as follows: Primary data- questionnaire and Secondary data- reports, articles, journals, documents, printed literatures, certain web sites and other online databases etc. The two types of tools used are: 1.) Data gathering tool through questionnaire, and 2.) Data representation through charts.

**ANALYSIS AND INTERPRETATION**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particular</th>
<th>Number Of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education Qualification</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Level</td>
<td>10</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Under Graduate</td>
<td>34</td>
<td>38%</td>
<td></td>
</tr>
<tr>
<td>Post Graduate</td>
<td>21</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td>18</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>7</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Employee</td>
<td>8</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td>21</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>Home Maker</td>
<td>20</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td>19</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>Student</td>
<td>18</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td><strong>Members in Family</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 3 Members</td>
<td>22</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>3-6 Members</td>
<td>47</td>
<td>53%</td>
<td></td>
</tr>
<tr>
<td>Above 6 Members</td>
<td>21</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td><strong>Awareness</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 3 Years</td>
<td>31</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>3-5 Years</td>
<td>27</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>6-8 Years</td>
<td>18</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>9-11 Years</td>
<td>7</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Above 11 Years</td>
<td>7</td>
<td>8%</td>
<td></td>
</tr>
</tbody>
</table>
Table 2: Chi Square Test

Ho: There is a significant difference between occupation and the awareness of health and fitness equipment retail shop.
H1: There is no significant difference between occupation and the awareness of health and fitness equipment retail shop.

<table>
<thead>
<tr>
<th>Awareness Occupation</th>
<th>Below 3 Years</th>
<th>3-5 Years</th>
<th>6-8 Years</th>
<th>9-11 Years</th>
<th>Above 11 Years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Employee</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Business</td>
<td>13</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>21</td>
</tr>
<tr>
<td>Home Maker</td>
<td>8</td>
<td>2</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>Professional</td>
<td>5</td>
<td>8</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>19</td>
</tr>
<tr>
<td>Student</td>
<td>2</td>
<td>8</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>18</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
<td>27</td>
<td>18</td>
<td>7</td>
<td></td>
<td>90</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Chi-square = \((O_i - E_i)^2 / E_i\)
Calculated value = 24
\(V = (m-1) (n-1)\) = 20
Level of significance = 5%
Table value = 31.410
Table value is greater than the calculated value.

**Interpretation:** At 5% level of significance & 20 degree of freedom, the computed value of chi-square is 24, & the table value is 31.410, the computed value is lesser than the table value, hence the null hypothesis is accepted.

**Inference:** Hence, it may be concluded that there is no significant difference between occupation and the awareness of health and fitness equipment retail shop.

**FINDINGS**

- Most 38% of the respondents are under graduate.
- Most 23% of the respondents are doing Business.
- Majority 53% of the respondents are their family members in 3-6.
- Most 30% of the respondents have awareness about the industry in 3-5 years.
- Most 24% of respondents are preference to Afton brand.
- Most 34% of the respondents are advertising the sources of information.
- Most 41% of the respondents are saying Good Association with Retail shop in 3-6 years.
- Majority 54% of the respondent’s feedback about the product was good.
- Most 34% of the respondents are saying employee co-operation in their Expectation of respondent.
- Majority 78% of the respondents are satisfaction about response.
- Most 40% of the respondents are saying feedbacks are medium.

**CONCLUSION**

CRM is highly exercised in industry like hospitals, services industry, etc., but it is having equal importance in retail industry also. The customers at present are having good awareness regarding CRM. This scenario is proved by the above analysis in which majority of the customers are aware about CRM.

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JOB INVOLVEMENT AMONGST SCHOOL TEACHERS OF ST. XAVIER’S HIGHER SECONDARY SCHOOL AT TIRUCHIRAPPALLI DISTRICT

V. Madhavan

ABSTRACT

The job involvement of the individual seems to be potentially fundamental to the satisfaction of certain salient psychological needs that could lead to positive organizational implications. Teaching is an extraordinary complex activity involving a range of skills, perception, attitudes, involvement, knowledge and sensitivity. In order to make the organisation successful, teacher should have a sense of job involvement. This research would also help the Educational Institution to create a better work conditions and allocate appropriate resources to enhance the organizational commitment and interpersonal relationship to improve their job involvement.

KEYWORDS

Job Involvement, School Teacher etc.

INTRODUCTION

The Job involvement concerns the degree to which employees identify themselves with their job. The level of satisfaction of one’s needs-intrinsic or extrinsic may influence it.

The concept of Job Involvement has also been the mainspring energizing the symbiotic relationship between Job Involvement, performance, and the quality of working life, because individuals who have their ego development tied into the jobs have a higher stake in performing well and there is often a strong desire to satisfy the need for ego identity and development in their jobs McKelvey and Sekaran (1977). A job-involved person appears to be one for who work is very important part of life and whom his whole job situation; the work itself, his co-workers, the organization etc., affect personally. An involved employee expects his work to be intrinsically rewarding because he thinks work provides him the opportunity for self-expression (Kanungo et al, 1975).

According to Ooi Keng Boon (2007) Job Involvement has been described as job situations of central life interest, the total image of self on his / her work, the degree to which a person’s participation in his or her self-concept or self-esteem, etc. A person who is dissatisfied with a job may become less involved in the work and less committed to the employer. People may become involved in their jobs because they are satisfied with their job, or satisfaction may lead to involvement.

Conditions to strengthen Job Involvement (Bass 1965) are - 1) Opportunity to make more of the job decision. 2) The feeling that one is making an important contribution to company/school success 3) Recognition 4) Self-determination 5) Achievement and 6) Freedom to set one’s own work place.

DIFFERENT ASPECTS OF JOB INVOLVEMENT

Work as a Central Life Interest: As mentioned above some consider work as only earning money in life but some takes it as central part of life. It gives pleasure, money healthy mind set and punctuality, and least bothered about the how long he/she worked.

Active participation in the Job: It refers the willingness to involve wholly in the job without any hindrance. The individual should be present in his work physically and mentally and attentive in his job. As a result, the work will be able to finish with in stipulated time duration.

Performance as Central of Self-esteem: It refers the duty how does he/she carry with responsibly and competitive manner among the workers and thus creates a sense or esteem in profession at the same time best in the view of management.

Performance Compatible with Self-concept: It refers the ability to coexist with fellow workers, recognizing them as a mate with competitive spirit, performing best efforts in the work place. Be with but skill full.

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Psychological and Emotional Aspect: It refers that the involvement of the individual in the work place depends on the degree of participation physically and mentally.

Teaching is a responsible job and teacher is the key person on whom the future of children and humankind depends. This means that a remarkable responsibility rests upon the teacher. When teacher is involved in his job, he can be creative to himself and students. His involvement greatly depends on the attitude he possess toward the teaching profession. His negative attitude to his work will receive negative response from his pupils, and his positive attitude to his work will receive positive response from his pupils. Teachers with high level of job involvement tend to be satisfied with their jobs and highly committed to their organization. A teacher success in the educational process depends upon job involvement. Such teachers rarely think about changing employees.

REVIEW OF LITERATURE

Chughtai, Ali (2008) examined the impact of job involvement on the self-report measures of in-role job performance and organizational citizenship behaviour. The results of this study revealed that job involvement was positively correlated with both in-role job performance and Organizational citizenship behaviour. In addition to this, it was found that organizational commitment partially mediated the job involvement-performance relationship.

Paul F. Rotenberry, Philp Moberg (2007) Hypothesized relationship between the job involvement and various departments has received limited support. The study seems to provide another test of job involvement’s association with performance and found that employee has self-reported job involvement significantly predicted certain supervisor performance rating beyond work certainly.

M. Sundhaker (2005) studied the job involvement of Employees at Grasim Industries. The objectives of the study were socio-demographic characteristics of the respondents and to assess the level of job involvement of the respondents. The study reveals that there is a significant difference between marital status and their overall job involvement and he study reveals that there is not significant association between number of promotion and their job involvement.

Carmeli and Abraham (2005) the study proposes and tests a model that attempt s to explain the role of situational and personal related factors relating to why top Executives become involved in their jobs. The results indicate that both situational and personal related factors predict job involvement.

Posthuma and Campion (2005) explained that job involvement has the impact on the employee performance, which refers on measuring the job performance. The study also examined both in-role job performance and extra role organizational citizenship behaviour.

Jeyandran (2001) studied the job involvement of Dhanalakshmi mills employees. There is an average level of involvement under all the dimensions of the employees. (i.e.) 56%. Overall speaking the job involvement among the employees is not abet, may be the level of involvement varies from time to time.

AIM

To Assess Job Involvement among the school teachers at St. Xavier’s Higher Secondary School, Purathakudi, Tiruchirappalli District”.

OBJECTIVES

- To study the socio-demographic aspect of the respondents.
- To study about the Job Involvement of the respondents.
- To study the relationship between the socio demographic variables and job involvement of the respondents.
- To give suggestions to improve the level of job involvement.

SIGNIFICANCE OF STUDY

The term job involvement in its broader sense covers various aspects of employment and condition of work. The present study aims at studying various factors, which influence job involvement among school teacher. Teaching is a responsible job and teacher is the key person on whom the future of children and humankind depends. Therefore, the researcher wants to study the teacher’s job involvement in their workplace.
Hypothesis

- There is a significant association between the age of the respondents and their job involvement.
- There is a significant association between years of experience of the respondents and their job involvement.

Research Design

The researcher adopted descriptive research design for his study. According to C. R. Kothari, “Descriptive research design are those which are concerned with describing the characteristics of the study population. The study describes the job involvement of the employee.

Universe and Sampling

The universe of study consists of Teaching Staff of St. Xavier’s Higher Secondary School, Purathakudi. The universe consists of 65 staff members. The researcher adopted simple random sampling method, and selected 50 samples from the universe.

Tools of Data-Collection

- The socio-demographic aspect of the respondents.
- The Job Involvement Scale developed by Ashok Pratap Singh was used to assess the level of job involvement of teaching staff members.
- There are 54 items in this scale. Each statement of the scale has four response alternatives, namely strongly agree, agree, disagree and strongly disagree. The items of the scale were framed in such a way that they can be used for measuring the degree of involvement of all subjects irrespective of the nature of their work, organization.

Statistical Test Used

The end result of data as summarized and subjected to statistical analysis standard scoring procedure was adopted and data was analysed of using SPSS (statically scoring for social science) the statistical design is composed of frequency distribution mean, quartile deviation, standard deviation, “t” test and chi square test and one way ANOVA.

RESULTS AND DISCUSSION

Table-1: Distribution of the Respondents by their Designation

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Designation</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Teacher</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>2</td>
<td>S.G. Assistant</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>3</td>
<td>B.T. Assistant</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>4</td>
<td>P.T. Assistant</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>5</td>
<td>P.G. Assistant</td>
<td>15</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table shows the distribution of the respondent by their Designation. more than one fourth (30%) of the respondents were P.G. Assistant, least number (18%) of respondents were P.T. Assistant, least not (18%) of respondents belong to the Designation of Teacher, and a least number (16%) of respondents belong to the Designation S.G. Assistant.

Table-2: Distribution of the Respondents by their Overall Job Involvement

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Overall Job Involvement</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Low</td>
<td>28</td>
<td>56</td>
</tr>
<tr>
<td>2</td>
<td>High</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table shows the distribution of the respondent by their overall job involvement. More than half of the (56%) of the respondents were low level of job Involvement and Less than half (44%) of the respondents were high level of job Involvement.
Table 3: Association between the Age of Respondents and their Job Involvement

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Age</th>
<th>Overall Job Involvement</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Low (n=28)</td>
<td>High (n=22)</td>
</tr>
<tr>
<td>1</td>
<td>25 – 30</td>
<td>2 (66.7%)</td>
<td>1 (33.3%)</td>
</tr>
<tr>
<td>2</td>
<td>31 – 35</td>
<td>1 (25.0%)</td>
<td>3 (75.0%)</td>
</tr>
<tr>
<td>3</td>
<td>36 – 40</td>
<td>4 (44.4%)</td>
<td>5 (55.6%)</td>
</tr>
<tr>
<td>4</td>
<td>41 – 45</td>
<td>9 (56.2%)</td>
<td>7 (43.8%)</td>
</tr>
<tr>
<td>5</td>
<td>Above 45</td>
<td>12 (66.7%)</td>
<td>6 (33.3%)</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table indicates that the association between age of the respondents and their overall level of job involvement. The calculated value is greater than the table value. There is no significant association between age of the respondents and their overall level of job involvement. Therefore, the research hypothesis is rejected and the null hypothesis accepted.

Table 4: Association between Years of Experience of Respondents and their Job Involvement

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Year of Experience</th>
<th>Overall Job Involvement</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Low (n=28)</td>
<td>High (n=22)</td>
</tr>
<tr>
<td>1</td>
<td>Below 5</td>
<td>4 (44.4%)</td>
<td>5 (55.6%)</td>
</tr>
<tr>
<td>2</td>
<td>5 – 10</td>
<td>4 (36.4%)</td>
<td>7 (63.6%)</td>
</tr>
<tr>
<td>3</td>
<td>10 – 15</td>
<td>9 (60.0%)</td>
<td>6 (40.0%)</td>
</tr>
<tr>
<td>4</td>
<td>15 – 20</td>
<td>11 (73.3%)</td>
<td>4 (26.7%)</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table indicates that the association between year of experience of the respondents and their overall level of job involvement. The calculated value is greater than the table value. There is no significant association between year of experience of the respondents and their overall level of job involvement. Therefore, the research hypothesis is rejected and the null hypothesis accepted.

FINDINGS RELATED TO PERSONAL DETAIL

- More than one third (36%) of the respondents belong to the age group of above 45 years.
- Significant majority (60%) of the respondents were male.
- Majority (66%) of the respondents were post-graduates.
- Vast majority (92%) of the respondents were Married.
- Less than half (40%) of the respondents earn between Rs 20001-25000.
- More than one fourth (30%) of the respondents having 15-20 years of experiences.
- More than one fourth (30%) of the respondents were P.G. Assistant.
- More than half of the respondent (56%) were Low level of Job Involvement.

SUGGESTIONS

- Job involvement can be increased among the staff members through recognition of their work.
- The job involvement can be increased by giving awards (best teachers).
- Job involvement can be increased through job rotation and enrichment.
- Job involvement can be increased by continuous supervision by the immediate supervisors.
- The staff to the higher officials to assess the job involvement must submit report regarding finished job in the academic year.
- Suggestions regarding the teaching methods followed by the teachers must be received from students through feedback and can be specified to the teachers about the changes to be made in the teaching methods.

CONCLUSION

Employee attitude and reaction at work to a significant extend are contingent upon the level to which they involve interest in and are committed to the job rather than the extent to which they involve themselves in the job. Through the study the requirement of job involvement among the employees were studied and the methods to increase the involvement were suggested.
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Retrieved from https://www.coursehero.com/file/p4gnjhi/Q-2-What is the Age group you fall in The age of the respond...
Retrieved from https://www.coursehero.com/file/p4o0a2/The results of this study were in agreement with those of man...
Retrieved from https://www.coursehero.com/file/p76n42d/It is further questioned to what degree job involvement as a...
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A STUDY ON HOTEL EMPLOYEES’ PERCEPTION OF GREEN PRACTICES
WITH SPECIAL REFERENCE TO CHENNAI CITY

K. Vinoth

ABSTRACT

During the last few decades it has become a common phenomenon to focus on the environmental impact of the hotel industry with each hotel striving to achieve environmental sensitivity even though there is no universally agreed upon definition of a green hotel. Although green practices are widely accepted by the hotel industry, there are still some challenges in implementing green practices in the industry that need to be examined in order to move green practices forward. This study examined how employees of the hotel industry perceived green practices. Data was collected from 120 employees working in various hotels in Chennai city. Research results revealed that performance levels of green practices implemented by hotels were lower than the importance levels of those same green practices as perceived by various hotel employees. The results of the study illustrated that (1) the employees’ perception regarding green practices was not different from one of hoteliers in terms of importance and performance, and (2) employees weighted the green practices that were beneficial to them as more important than green practices that required their behaviour change. Also, a positive correlation between organizational commitment and green practices detected in this study which suggests that hotel organizations may anticipate positive ramifications of green practices in relation to HR approach when they embrace green practices. Employees’ green perceptions at work were generalized by their demographic characteristics, yet a number of considerable results were garnered from this study. This study suggests that hotels need to spend more time and effort in communicating their green practice to employees. Training to improve green practices should be versatile and job-specific with strategies developed to motivate the employees to engage in green practices. Overall, this study proposes for hotels simply deploying green practices is not enough. They should carefully plan their green practices by training and motivating employees.

KEYWORDS

Green Practices, Perception, Behaviour Change, Demographic Factors etc.

INTRODUCTION

During the past thirty years, the hotel industry has identified environmentally responsible movements as one of most important items on the agenda for hotel operations. Evidenced by a myriad of practices aimed at improving the environmental impact on the hotel industry, hoteliers are more committed to environmental issues. A recent Green Assessment Survey conducted by American Hotel & Lodging Association polled 217 respondents’ properties and revealed that nearly ninety percent of them have adopted green activities (American Hotel & Lodging Association [AH&LA], 2008). This statistic is an indication that green practices are not only widely accepted but have also become the norm in the hotel industry. Various studies have been conducted relating to environmental concerns, yet the scope has its limitations as the majority of these studies focus primarily on the area of marketing strategy, often investigating consumer perceptions about green products. There are a few studies that have investigated environmental concerns within the hotel industry, but the majority of them focus on hoteliers’ attitudes or awareness. In fact, the perspective of hotel employees regarding green practices has gone virtually uninvestigated even though employees will largely achieve the success of implementing green practices.

REVIEW OF LITERATURE

Harris & Crane, 2012 the term “green facility or hotel” can be used interchangeably with or synonymously for “an environment friendly hotel,” “an eco-friendly hotel,” or “a sustainable hotel.” During the last few decades it has become a common phenomenon to focus on the environmental impact of the hotel industry with each hotel striving to achieve environmental sensitivity even though there is no universally agreed upon definition of a green hotel.

The Environmental Protection Agency (EPA) (2009) defines indoor air quality as the quality of air inside buildings as expressed by concentrations of pollutants and the thermal conditions that affect the health, comfort, and performance of the occupants.

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Bohdanowicz (2006) points out in the study of managers’ perceptions in Indian & European hotels that doubts have been raised regarding financial effectiveness of green practices because the functional attributes of green practices are highly related to installation of new technologies or systems that increase costs. However, several case studies indicate the fact that savings in water, energy and waste reduction costs will offset the cost of new systems within a few years.

RESEARCH METHODOLOGY

This study is focused on analyzing A Study on Hotel Employees’ Perception of Green Practices with Special Reference to Chennai City; this also analyzes the problems faced by the hotel industry outlets to meet the perceptions of the employees. This study also explores the employees changing behaviour while selecting their hotels and employees perception while making their perception decisions. Hence, the nature of this study is Descriptive.

STATEMENT OF PROBLEM

Although studies on green concerns in industry have reproduced, two major research gaps exist in regards to the hotel industry. First, the majority of studies on green practices have focused on manufacturing operations; the hotel industry as a whole should be investigated as it has a unique set of circumstances and challenges that could likely yield differing results. Green practices of hotels differ from those of manufacturing on two levels: (1) generally, hotels tend to be more labor intensive than the manufacturing firms do. Labor intensive in this context implies that hotels heavily rely on manpower to exercise green practices. Additionally, the amount of natural resources used at work by the employees is not predictable, unlike the machines of the manufacturing industry, and (2) the operational nature of the hotel business, open 365 days per year, expects more natural resources consumption than manufacturing firms do. Therefore, it is essential to examine green practices in the hotel industry specifically. Second, there is a need to examine how hotel employees perceive green practices in order to better understand application of green practices to the hotel industry. Previous studies have not examined the employees’ perspectives on green practices, but have instead focused on guest perceptions and attitudes of managers. Meanwhile, researchers suggest that employee perception or attitude towards green activities may affect the organization’s ultimate green performance. In addition, employees lead the way to success by not only creating a green culture but also being one of the crucial elements to having a greener hotel industry considering that they demonstrate hands-on green activities in the work environment. Therefore, understanding how hotel employees perceive green practices is not only critical in implementing successful green programs but also an essential element to consider when developing appropriate plans and evaluating capabilities in order to remain competitive in the hotel market of the future.

OBJECTIVES OF STUDY

- To examine green practices in terms of importance from the perspective of the hotel employees.
- To evaluate green practices in terms of performance from the perspective of the hotel employees.
- To examine the relationship between organizational commitment and green practices.
- To investigate whether the employee is green perceptions at work are different based on the demographic characteristics of employees?
- To recommend Human Resource Management (HRM) approaches for hotels involved in green practices.

LIMITATIONS OF STUDY

- This study in conducted only in hotel employees’, Chennai city.
- Getting information from the respondents was quite difficult.
- The opinions of the respondents may be biased.

METHODOLOGY USED

Research Design

The goal of the study was to examine green practices of the hotel industry from its employees’ perspectives. This study is descriptive which employed a self-administered and closed-ended questionnaire to survey employees in the hotel industry. The reason this study employed the survey method was to obtain research data aimed at generalizing green perceptions from the sample to a population so that inferences can be suggested. Also, three advantages of the survey were recognized. These were: (1) the rapid turnaround in data collection, (2) suitability to obtaining the targeted sample size, and (3) the economy of the design.
Survey Instrument

A closed-ended question and self-administrated questionnaire was developed after conducting a relevant literature review of green practices. Thirty total items were listed under four different sections: The four major green dimensions: energy efficiency (EF), water conservation (WC), recycling (RC), and clean air (CA) which were followed by the five functional green attributes underneath each. The green dimensions were generated from the previous academic literature, and the five functional green features were introduced and modified from literature, green surveys of organizations, and the requirements to be enlisted in a green lodging in the Chennai city.

The majority of this survey used 5-point Likert scale from “strongly disagree” to “strongly agree” was used. Demographic characteristics - information - asked the respondents to check the category that they belonged. However, age, working experience for the hotels, and the industry - requested that respondents provide actual years by filling in the options. The detail of each section of the questionnaire used to survey the hotel employees.

Sampling Method

The researcher has used Random Sampling Technique to select the respondents for the primary data collection. All the employees who are working in hotels’ in Chennai city were approached to fill the Questionnaire. When they had difficulties to fill the Questionnaire, the Researcher had helped them to fill them.

Data Collection

The administered Questionnaires were distributed to the employees those were working the hotels in Chennai City. When the employees’ were filling the Questionnaires, they had some doubts. Those doubts were clarified and the Researcher personally helped them to fill the Questionnaire. Out of 150 Questionnaires distributed, 30 were rejected due to insufficiency of information. 120 Questionnaires were filled with all necessary data. They were interpreted.

DATA ANALYSIS

The collected data were analyzed and inferences were drawn. To analyze the collected data the researcher used Simple percentage analysis, ANOVA and Chi-Square.

Reliability Test - Cronbach’s Alpha

A Reliability test was carried out with a questionnaire to analyze the Hotel Employees’.

The questionnaire was administrated to 10 employees of retail mall. The data collected on this process has been tested using Cronbach’s Alpha for its reliability. The result of the testing and validation revealed that the questionnaire possessed the reliability with the value of 0.802. The questionnaire was best fitted in a normal distribution. Therefore, it was inferred that the questionnaire used for pilot study was highly suitable in ascertaining the responses from the green practices of their employees’ perception.

Reliability Statistics: SPSS Output for Cronbach’s Alpha

Statistics: SPSS Output for Cronbach’s Alpha

Table-1

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.802</td>
<td>20</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

- Simple Percentage Method,
- Chi-Square Test,
- One Anova,
- Rank Correlation.
### Table-2: Showing the Respondents Classification Based on their Demographic Factors (n=120)

<table>
<thead>
<tr>
<th>Descriptive</th>
<th>Category</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>85</td>
<td>71</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>35</td>
<td>29</td>
</tr>
<tr>
<td>Age</td>
<td>&lt;25</td>
<td>28</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>26-30</td>
<td>42</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>31-35</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>36-40</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>&gt;40</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Single</td>
<td>64</td>
<td>53</td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>36</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Separated</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Divorced</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Widowed</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Education Qualification</td>
<td>Schooling &amp; below Schooling Level</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Diploma</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Graduation</td>
<td>28</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Post-Graduation</td>
<td>39</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Departments</td>
<td>Food &amp; Bakery Production</td>
<td>38</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>Food &amp; Beverage Service</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Housekeeping</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Front Office</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Salary</td>
<td>Less than Rs. 15000</td>
<td>28</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Rs. 15001 - Rs. 20000</td>
<td>27</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Rs. 20001 - Rs. 25000</td>
<td>26</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Rs. 25001 - Rs. 30000</td>
<td>07</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Above Rs. 30001</td>
<td>32</td>
<td>27</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

71% of the respondents are Male and 29% of the respondents are Female. 23% of the respondents are below <25 age groups. 35% of the respondents are below 26-30 age groups. 14% of the respondents are below 31-35 age groups. 18% of the respondents are below 36-40 age groups. 10% of the respondents are below >40 age groups. 53% of the respondents are single. 30% of the respondents are married. 5% of the respondents are separated. 9% of the respondents are divorced and 3% of the respondents are widowed. 19% of the respondents belong to Schooling & below schooling level, 11% of the respondents belong to Diploma, 23% of the respondents belong to Graduation Level, 33% of the respondents belong to the PG Level, and 14% of the respondents belong to the Other Qualification. 32% of the respondents are working under the Food & Bakery production department, 25% of the respondents are Food & Beverage service department, 16% of the respondents are Housekeeping, 16% of the respondents are Housekeeping department and 11% of the respondents are others. 23% of the respondents belong to the Income level of Less than Rs. 15000, 22% of the respondents belong to the Income level of Rs. 15001 - Rs. 20000, 22% of the respondents belong to the Income level of Rs. 20001 - Rs. 25000, 6% of the respondents belongs to the income level of Rs. 25001 – Rs. 30000 and 27% of the respondents the Income level is Above 30001.

### Table-3: Hotel Employees’ Perception of Green Practices (n=120)

<table>
<thead>
<tr>
<th>Employee Perception</th>
<th>Category</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recycling</td>
<td>Recycling (cardboards, papers, etc.).</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Using reusable utensils rather than disposable ones.</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Purchasing / using post consumer recyclable products.</td>
<td>25</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Serves proper portion of food to reduce food waste.</td>
<td>24</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Paperless policy including use of electronic software / system.</td>
<td>36</td>
<td>30</td>
</tr>
<tr>
<td>Clean Air</td>
<td>Non-smoking policy for indoor air quality.</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Place green live plants on property for the quality of indoor air.</td>
<td>13</td>
<td>11</td>
</tr>
</tbody>
</table>
Recycling: 13% of the respondents are feels that Recycling (cardboards, papers, etc.), 16% of the respondents are feels that Using reusable utensils rather than disposable ones, 21% of the respondents are feels that Purchasing/using post consumer recyclable products, 20% of the respondents are feels that Serves proper portion of food to reduce food waste, 30% of the respondents are feels that Paperless policy including use of electronic software / system.

Clean Air: 12% of the respondents are feels that Non-smoking policy for indoor air quality, 11% of the respondents are feels that Place green live plants on property for the quality of indoor air, 22% of the respondents are feels that Keeping relative humidity at certain level to prevent the growth of mold, 22% of the respondents are feels that Using environmentally preferable cleaning products, 29% of the respondents are feels that Cleaning AC units regularly to prevent bacteria.

Energy Efficiency: 10% of the respondents are feels that using automatic sensor lighting on property, 15% of the respondents are feels that Using Energy Star rated equipment’s, 40% of the respondents are feels that Using high energy efficient lighting through the property, 1205% of the respondents are feels that Setting appropriate temperature behind the house, 22.5% of the respondents are feels that Using smoke scarves for indoor air quality, 11% of the respondents are feels that Smoking policy for indoor air quality, 11% of the respondents are feels that Setting appropriate temperature behind the house.

Water Conservation: 15% of the respondents are feels that Towel and linen reuse program, 23% of the respondents are feels that Using automatic low-flow fixtures, 29% of the respondents are feels that Using automatic low-flow fixtures, 29% of the respondents are feels that Using automatic low-flow fixtures, 12% of the respondents are feels that Non-flow fixtures.

**Chi-Square**

Table-4: Overall Summary of Departments vs. Recycling

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Dimension</th>
<th>Ho</th>
<th>d.f.</th>
<th>P value</th>
<th>Level of Significance</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Departments vs. Recycling (cardboards, papers, etc.).</td>
<td>There is no significant association between the variables Departments vs. Recycling (cardboards, papers, etc.).</td>
<td>4</td>
<td>0.154</td>
<td>0.05</td>
<td>Ho accepted</td>
</tr>
<tr>
<td>2.</td>
<td>Departments vs. Using reusable utensils rather than disposable ones.</td>
<td>There is no significant association between the variables Departments vs. Using reusable utensils rather than disposable ones.</td>
<td>4</td>
<td>0.013</td>
<td>0.05</td>
<td>Ho rejected</td>
</tr>
<tr>
<td>3.</td>
<td>Departments vs. Purchasing / using post consumer recyclable products.</td>
<td>There is no significant association between the variables Departments vs. Purchasing / using post consumer recyclable products.</td>
<td>4</td>
<td>0.252</td>
<td>0.05</td>
<td>Ho accepted</td>
</tr>
<tr>
<td>4.</td>
<td>Departments vs. Serves proper portion of food to reduce food waste.</td>
<td>There is no significant association between the variables Departments vs. Serves proper portion of food to reduce food waste.</td>
<td>4</td>
<td>0.868</td>
<td>0.05</td>
<td>Ho accepted</td>
</tr>
<tr>
<td>5.</td>
<td>Departments vs. Paperless policy including use of electronic software / system.</td>
<td>There is no significant association between the variables Departments vs. Paperless policy including use of electronic software / system.</td>
<td>4</td>
<td>0.344</td>
<td>0.05</td>
<td>Ho accepted</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation
Hypothesis: There is no relationship between personal factors-departments’ vs. sources of recycling about hotel employees’ perception of green practices. It is clear that the p-value is more than 0.05 for 4 factor so (p<0.05), the null hypothesis is accepted at 5 percent level of significance. Hence, there is relationship between departments’ vs. using reusable utensils rather than disposable ones.

One way Anova Overall Summary

Table-5: Education Qualification vs. Energy Efficiency

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Dimensions</th>
<th>Ho: Hypothesis</th>
<th>Category</th>
<th>Sum of Square</th>
<th>d.f.</th>
<th>Mean Square</th>
<th>F</th>
<th>sig.</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Education Qualification vs. Using automatic sensor lighting on property.</td>
<td>There is no significant association between the variables Education Qualification and Using automatic sensor lighting on property.</td>
<td>Between groups</td>
<td>5.124</td>
<td>4</td>
<td>1.281</td>
<td>0.550</td>
<td>0.699</td>
<td>Ho Accepted</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Within groups</td>
<td>267.676</td>
<td>115</td>
<td>2.328</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>272.800</td>
<td>119</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Education Qualification vs. Using Energy Star rated equipment’s.</td>
<td>There is no significant association between the variables Education Qualification vs. Using Energy Star rated equipment’s.</td>
<td>Between groups</td>
<td>3.449</td>
<td>4</td>
<td>0.862</td>
<td>0.368</td>
<td>0.831</td>
<td>Ho Accepted</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Within groups</td>
<td>269.351</td>
<td>115</td>
<td>2.342</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>272.800</td>
<td>119</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Education Qualification vs. Using high-energy efficient lighting through the property.</td>
<td>There is no significant association between the variables Education Qualification vs. Using high-energy efficient lighting through the property.</td>
<td>Between groups</td>
<td>10.243</td>
<td>4</td>
<td>2.561</td>
<td>1.122</td>
<td>0.350</td>
<td>Ho Accepted</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Within groups</td>
<td>262.557</td>
<td>115</td>
<td>2.283</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>272.800</td>
<td>119</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Education Qualification vs. Setting appropriate temperature behind the house.</td>
<td>There is no significant association between the variables Education Qualification vs. Setting appropriate temperature behind the house.</td>
<td>Between groups</td>
<td>15.289</td>
<td>4</td>
<td>3.822</td>
<td>1.707</td>
<td>0.153</td>
<td>Ho Accepted</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Within groups</td>
<td>257.111</td>
<td>115</td>
<td>2.239</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>272.800</td>
<td>119</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Education Qualification vs. Using skylights to maximize natural light throughout the property.</td>
<td>There is no significant association between the variables Education Qualification vs. Using skylights to maximize natural light throughout the property.</td>
<td>Between groups</td>
<td>13.694</td>
<td>4</td>
<td>3.424</td>
<td>1.519</td>
<td>0.201</td>
<td>Ho Accepted</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Within groups</td>
<td>259.106</td>
<td>115</td>
<td>2.253</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>272.800</td>
<td>119</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Hypothesis: There is no relationship between personal factors- Education Qualification vs energy efficiency about hotel employees’ perception of green practices. It is clear that the p-value is more than 0.05 for the above factor so (p<0.05), the null hypothesis is accepted at 5 percent level of significance.

Rank Correlation Overall Summary

Table-6

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Factors</th>
<th>Values</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Recycling</td>
<td>4.15</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Clean Air</td>
<td>4.77</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Energy Efficiency</td>
<td>4.26</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Water Conservation</td>
<td>4.57</td>
<td>2</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table reveals that majority of the respondents ranked Clean air factor as I towards the effects with their employees followed closely water conservation factor which obtain the weight age of 4.57, the III position was ranked by energy efficiency which obtain the score of 4.26, fourth towards recycling for green practices of employees perception which obtain the weight age of 4.15.
SUGGESTION AND CONCLUSION

For last few decades, green practices have been commonly embraced by hotels. Besides to the fact that there are several motivations to push the industry for going green, such practices are becoming a matter of policy not option. Based on a survey of 120 hotel employees in Chennai city, this study has established the fact that the major stakeholder of the hotel industry, its employees, has perceived green practices in a positive light and attached a high level of importance to them. It is important to note that employees recognize the quality of their employers’ performance in green related activities and agree that industry wide improvement is needed. It is apparent that the link between green practices and organizational commitment is still its formative stages in academia since the relationship between the two more likely requires additional investigation. However, this study supports a newly thriving positive relationship and should be recognized throughout the hotel industry as a stepping-stone for future goals and commitments to green strategies. Furthermore, this positive correlation between green practices and employees’ perception may serve as a training tool for HR strategy as well as act to communicate a positive corporate image to employees. Employees’ perception of green initiatives in workplace was not influenced by their demographic characteristics; however, it should not be said that those characteristics are invalid to examine the employees’ green perception. This study detects a few noticeable facts about the employees’ importance and performance perception. In addition, it suspects that if the demographic factors are used in combination of circumstances, the results may be more consistent and significant. Worth nothing is this study suggests that in order for improvement in the implementation and practices of green initiatives, hotels should take into account not only compliance to suggested guidelines but also the degree to which employees embrace those initiatives. The employees to realize success should cultivate the root of commitment.

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A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT
OF INDIAN OVERSEAS BANK - WORIYUR BRANCH AT TIRUCHIRAPALLI

J. Saradha\(^9\), Dr. V. P. T. Dhevika\(^10\)

**ABSTRACT**

CRM is a sound business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with Banking Industry in India has undergone a rapid changes followed by a series of fundamental developments. The research work is an empirical study which consists a sample size of 100 respondents using convenient sampling method based on the convenience of the respondents. The main objectives of the study are to find out the factors influencing CRM in Banks. Result shows that there is a significant association between age of the respondents and their overall customer relationship management and there is no significant difference between kinds of services used and their overall customer relationship management.

**KEYWORDS**

CRM, Bank, Profitable Customers etc.

**INTRODUCTION**

Customer Relationship management is the strongest and the most efficient approach in maintaining and creating relationships with customers. Customer relationship management is not only pure business but also ideate strong personal bonding within people. Development of this type of bonding drives the business to new levels of success.

Once this personal and emotional linkage is built, it is very easy for any organization to identify the actual needs of customer and help them to serve them in a better way. It is a belief that more the sophisticated strategies involved in implementing the customer relationship management, the more strong and fruitful is the business.

Customer relationship management (CRM) has been as important to the banking industry at the start of the 21st century as it has been to any other industry. Many banks have used CRM tools to acquire more customers and to improve relationships with them. CRM is a sound business strategy to identify the bank’s most profitable customers and prospects, devotes time and attention to expanding account relationships with those customers through individualized marketing, repricing, discretionary decision-making, and customized service-all delivered through the various sales channels that the bank uses. Under this case study, a campaign management in a bank is conducted using data mining tasks such as dependency analysis, cluster profile analysis, concept description, deviation detection, and data visualization. Crucial business decisions with this campaign are made by extracting valid, previously unknown and ultimately comprehensible and actionable knowledge from large databases.

**STATEMENT OF PROBLEM**

Banking sector has always been the focus of society due to its essential role in the finance world and the wellbeing of world’s economy. In the banking field, a unique ‘Relationship’ exists between the customers and the bank. But because of various reasons and apprehensions like financial burdens, risk of failure, marketing inertia etc., many banks are still following the traditional ways of marketing and only few banks are making attempts to adapt CRM. It is with this background, the researcher has made a modest attempt towards the idea that CRM can be adapted uniformly in the banking industry for betterment of Banking Services. Particularly in banking sector, the role of CRM is very vital in leading the banks towards high level and volume of profits. Therefore, there is a need to study the role of CRM in development and promotion of banking sector through the sidelines of the practices, problems and impact of the CRM on banking sector all the time.

Customer Relationship Management focuses on understanding the needs and desires of the customers and is achieved by placing these needs at the heart of the business by integrating them with the Bank’s Strategy, People, Technology and Business processes. Banks are aiming to increase Customer Profitability with customer retention.

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\(^10\)Research Advisor, Shrimati Indira Gandhi College, Tamil Nadu, India, vptdhevika2005@gmail.com
OBJECTIVES OF STUDY

- To know the factors influencing Customer Relationship Management of Banks.
- To find out there exist a relationship between age and customer relationship management.

METHODOLOGY USED

Pilot study is conducted on 20 respondents. The questionnaire is reframed after making certain additions and deletions.

Table-1: Reliability Value

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Number of Item</th>
<th>Alpha value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Knowledge</td>
<td>5</td>
<td>.7558</td>
</tr>
<tr>
<td>Relationship Strategy</td>
<td>14</td>
<td>.7981</td>
</tr>
<tr>
<td>Communication</td>
<td>5</td>
<td>.6261</td>
</tr>
<tr>
<td>Individual Proposition</td>
<td>6</td>
<td>.6728</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-1 shows that the Cronbach’s Alpha value lies between .6261 and .7981 and hence the questionnaire collected is reliable.

Data are collected through primary data and secondary data. Primary data is collected through questionnaire method. Secondary data are collected from journals, books and internet. The five scales as measure the questionnaire constructed: strongly agree, agree, neutral, strongly disagree and disagree. Convenient sampling method is used based on the convenient of the respondents. Sampling size consists 100 samples collected in Woriyur branch. Percentage analysis, ANOVA and chi-square test are used.

RESULTS AND DISCUSSION

Table-2: Descriptive Statistics

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>High</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>S.D</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Knowledge</td>
<td>56(56%)</td>
<td>44(44%)</td>
<td>8</td>
<td>24</td>
<td>19.73</td>
<td>2.888</td>
<td>19.00</td>
</tr>
<tr>
<td>Relationship Strategy</td>
<td>50(50%)</td>
<td>50(50%)</td>
<td>38</td>
<td>63</td>
<td>54.02</td>
<td>4.868</td>
<td>54.50</td>
</tr>
<tr>
<td>Communication</td>
<td>52(52%)</td>
<td>48(48%)</td>
<td>10</td>
<td>23</td>
<td>17.13</td>
<td>2.688</td>
<td>17.00</td>
</tr>
<tr>
<td>Individual Proposition</td>
<td>41(41%)</td>
<td>59(59%)</td>
<td>11</td>
<td>29</td>
<td>21.49</td>
<td>3.672</td>
<td>22.00</td>
</tr>
<tr>
<td>Overall CRM</td>
<td>47(47%)</td>
<td>53(53%)</td>
<td>88</td>
<td>124</td>
<td>112.37</td>
<td>6.887</td>
<td>113.00</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table-2 shows that the most important factor influencing CRM is Relationship strategy (mean=54.02) the least important factor influencing CRM is Communication (mean=17.13).

Table-3: Chi-square Test Showing the Factors Influencing CRM in Banks and Overall CRM

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>High</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>S.D</th>
<th>Median</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Knowledge</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X²=15.266 d.f. =1 .000&lt;0.05 Significant</td>
</tr>
<tr>
<td>Low</td>
<td>36</td>
<td>20</td>
<td>37.7%</td>
<td>56</td>
<td>56.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>11</td>
<td>33</td>
<td>23.4%</td>
<td>44</td>
<td>44.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship Strategy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X²=29.265 d.f.=1 .000&lt;0.05 Significant</td>
</tr>
<tr>
<td>Low</td>
<td>37</td>
<td>13</td>
<td>24.5%</td>
<td>50</td>
<td>50.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>10</td>
<td>40</td>
<td>21.3%</td>
<td>50</td>
<td>50.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X²=11.785 d.f.=1 .001&lt;0.05 Significant</td>
</tr>
<tr>
<td>Low</td>
<td>33</td>
<td>19</td>
<td>35.8%</td>
<td>52</td>
<td>52.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>14</td>
<td>34</td>
<td>29.8%</td>
<td>48</td>
<td>48.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Proposition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X²=5.449 d.f.=1 .02&lt;0.05 Significant</td>
</tr>
<tr>
<td>Low</td>
<td>25</td>
<td>16</td>
<td>30.2%</td>
<td>41</td>
<td>41.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>22</td>
<td>37</td>
<td>46.8%</td>
<td>59</td>
<td>59.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Primary Data
Table-3 shows that there is a significant association between Customer knowledge (p=.000), Relationship strategy (p=.000), Communication (p=.001), Individual proposition (p=.020) and overall CRM in Banks.

Table-4: Chi-Square Test Showing the Difference between Age of Respondents and Customer Relationship Management

<table>
<thead>
<tr>
<th>Age</th>
<th>Statistical Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(100%)</td>
</tr>
<tr>
<td>(100%)</td>
<td>(n=21)</td>
</tr>
<tr>
<td>Low</td>
<td>1</td>
</tr>
<tr>
<td>High</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Relationship Strategy

| Low          | 3 | 100.0% | 21 | 63.6% | 8 | 26.7% | 14 | 66.7% | 4 | 30.8% | 50 | 50.0% |
| High         | 0 | 0%     | 12 | 36.4% | 22 | 73.3% | 7 | 33.3% | 9 | 69.2% | 50 | 50.0% |
|              |            |            |       |       |       |       |       |       |       |       |       | $\chi^2=16.244$ |
|              |            |            |       |       |       |       |       |       |       |       |       | d.f.=4 |
|              |            |            |       |       |       |       |       |       |       |       |       | .003<0.05 |
|              |            |            |       |       |       |       |       |       |       |       |       | Significant |

Communication

| Low          | 1 | 33.3% | 21 | 63.6% | 17 | 56.7% | 7 | 33.3% | 6 | 46.2% | 52 | 52.0% |
| High         | 2 | 66.7% | 12 | 36.4% | 13 | 43.3% | 14 | 66.7% | 7 | 53.8% | 48 | 48.0% |
|              |            |            |       |       |       |       |       |       |       |       |       | $\chi^2=5.580$ |
|              |            |            |       |       |       |       |       |       |       |       |       | d.f.=4 |
|              |            |            |       |       |       |       |       |       |       |       |       | .233>0.05 |
|              |            |            |       |       |       |       |       |       |       |       |       | Not Significant |

Individual Proposition

| Low          | 0 | 0%     | 17 | 51.5% | 15 | 50.0% | 6 | 28.6% | 3 | 23.1% | 41 | 41.0% |
| High         | 3 | 100.0% | 16 | 48.5% | 15 | 50.0% | 15 | 71.4% | 10 | 76.9% | 59 | 59.0% |
|              |            |            |       |       |       |       |       |       |       |       |       | $\chi^2=7.665$ |
|              |            |            |       |       |       |       |       |       |       |       |       | d.f.=4 |
|              |            |            |       |       |       |       |       |       |       |       |       | .105>0.05 |
|              |            |            |       |       |       |       |       |       |       |       |       | Not Significant |

Overall CRM

| Low          | 2 | 66.7% | 20 | 60.6% | 7 | 23.3% | 14 | 66.7% | 4 | 30.8% | 47 | 47.0% |
| High         | 1 | 33.3% | 13 | 39.4% | 23 | 76.7% | 7 | 33.3% | 9 | 69.2% | 53 | 53.0% |
|              |            |            |       |       |       |       |       |       |       |       |       | $\chi^2=14.299$ |
|              |            |            |       |       |       |       |       |       |       |       |       | d.f.=4 |
|              |            |            |       |       |       |       |       |       |       |       |       | .006<0.05 |
|              |            |            |       |       |       |       |       |       |       |       |       | Significant |

Sources: Primary Data

Table-4 shows that there is a significant association between age of the respondents and their overall customer relationship management (p=.000).

**FINDINGS**

- 33% of the respondents are under the age group of 18-25 years.
- 60% of the respondents are female customers.
- 44% of the respondents are undergraduate degree holders.
- 40% of the respondents have been customers of Indian overseas bank between 1-3 years.
- 27% of the respondents are students.
- 27% of the respondents are earning a monthly income of above Rs. 15000 85% of the respondents are maintaining savings account in the bank.
- 58% of the respondents frequently used ATM service channel.
- 59% of the respondents are used withdrawal service.
SUGGESTIONS

Based on their findings and personal interactions with the respondents the following suggestions are made:

- The bank should extend some attractive offers or special rewards for lifetime customers especially those who refer the company’s best service to the others. To retain and treat them as an integral component.
- Communication to the customers should be daily recorded and feedback from customers should obtain immediately. Customer’s welfare can be addressed only through frequent contacts with them.
- Responsiveness, again when associated with a well-trained staff and timely answers to services related questions. Staff should be encouraged to present relevant options to banking customers in a manner that does not resemble salesmanship so much as a desire to serve.
- Modern equipment’s, new improved technology should be replaced with old ones. If the staff inside is pleasant and well informed, in an aesthetically pleasing environment, then customer satisfactions will be high.

CONCLUSION

This study strongly supports the fact that CRM is need of an hour and no business may be it is banking business; retailing or something else can ever survive without proper introduction of CRM. This study strongly supports the connection that consumer were more satisfied with professional service provider who engaged in both courteous expressions and personal connections forms of sociality. Moreover, finding revealed that regardless of services context customers expect service provider to be courteous usually, most conversation begin or end with a courtesy expression and includes some form of personal connection content. The important point is that sociality communication can play a pivotal role in moving the provider and consumer for mere encounters to higher degree of relational development.

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A STUDY ON SERVICE QUALITY OF HEALTH CARE SERVICE SECTOR & IT’S IMPACT ON PATIENT SATISFACTION AT TRICHY DISTRICT

A. Kanimozhi11 Dr. R. Thanga Prashath12

ABSTRACT

The objective of study was to determine service quality and their impacts on the patient’s satisfaction. Findings, Suggestion and Conclusion can be provided with the help of various analyses mainly for development of healthcare service sector which in turn increasing the economic growth of India. Because the expansion of healthcare services sector that have been growing consistently faster than other sector.

KEYWORDS

Healthcare Service Sector, Service Quality etc.

INTRODUCTION

In today’s changing, and developing global world, both service and manufacturing companies are confronted with a fundamental business challenge, survival and success in a turbulent and increasingly competitive environment. This competition focuses on before and after sales services rather than products’ attributes and manufacturing.

Today, service industries are dominant in developed countries even though services are among the fastest growing sector in emerging countries, and the importance of service to the economy continues to increase. Due to phenomenal growth of the service sector in modern society, the importance of service management and service quality is also expected to increase.

The role of service quality is widely recognized as being a critical determinant for the success and survival of an organization in today’s competitive environment. Any decline in customer satisfaction due to poor service quality would be a matter of concern. Consumers are becoming more aware of rising standards in service, prompted by competitive trends, which have developed higher expectations.

In recent years, one of the fastest growing industries in the service sector is the health care industry. In the health care industry, all hospitals provide the same type of service, but they do not provide the same quality of service. To achieve service excellence, hospitals must strive for zero defections, retaining every customer that the company can profitably serve. Zero defection requires continuous efforts to improve the quality of the service delivery system. According to (Parasuraman, Zeithaml and Berry, 1988) “Service Quality is defined as the difference between customers’ expectations and perceptions of service and can often be seen as a way to build a competitive advantage”.

LIST OF GOVERNMENET HOSPITALS IN DISTRICT HEAD QUARTERS, TALUK OF TAMILNADU

There are 29 number of District Head Quarters hospitals, 155 number of Taluk hospitals, 80 number of Non-Taluk hospitals, 7 women and childcare hospitals, 11 number of mobile medical unit and dispensaries, 4 number of TB hospital / clinic, 7 number of Leprosy available in Tamil Nadu.

LIST OF GOVERNMENT HOSPITAL IN TRICHY

Railway hospital in Ponmalai, Government Rajaji TB Hospital, veterinary Hospital, GH in Lalguni and Musiri, Omandur, Manchanallur, Annal Gandhi Memorial Government Hospital, Srirangam Post Government Hospital, Thottiam.

LITERATURE REVIEW

The core idea of Service Quality literature review is to get understanding of the nature of Services Quality and to study its possible categories and dimensions. Starting from 1980s a new business trend toward service quality was initiated.

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As customers became more informed and demanding, companies realized that product quality was not a single key for a competitive advantage and should be combined with service quality (Gupta et al., 2005, p. 390). In order to get better understanding of service quality, it is vital to acquire knowledge about the nature of a service itself. Services could be described by three specific characteristics, namely intangibility, heterogeneity, and inseparability that were suggested by Parasuraman et al. (1985, p. 42). Intangibility of services consists in inability to measure value of it before sales occur comparing to products. Heterogeneity is expressed in the way that quality of a service delivery could vary from one day to another. Such deviations could exist due to various factors such as mood of service providers and customers, difficulties in copying the same way of delivering services and other factors. It should be noted that properties and quality of products stay invariable within a prescribed product life. The third characteristic of services, inseparability, stands for a feature that services emerge during an interaction between clients and frontline employees (Parasuraman et al., 1985, p. 42). The latter characteristic could also relate to the simultaneous production-delivery-consumption element of services (Harvey, 1998 cited in Yoo & Park, 2007, p. 911). On the other hand, quality of products does not depend on the mentioned type of interactions. Taking into account-listed characteristic of services, we could conclude that services are rather complex comparing to products and they embrace considerable amount of subjective issues. Consequently, if the nature of services was defined as complex then service quality could be identified as complex, respectively. Besides mentioned specific features of services, another reason that could support the complexity of service quality relates to its multidimensionality. Grönroos (1984, pp. 38-39) suggested that service quality consisted of two dimensions, namely technical and functional. Technical side concerns issues of what is provided and functional side relates to aspects of how the service is delivered. Later other authors supported the Gronroos’s idea about multidimensionality of service quality by depicting other various dimensions of it. The great deal of developed lists of service quality dimensions involved the same technical and functional side of service quality but their titles could deviate from one author to another. So, such researchers as McDougall and Levesque (1994, cited in Dagger et al., 2007, p. 125), Oliver (1994, cited in Dagger et al., 2007, p. 125) and Brandy and Cronin (2001, p. 44) listed a dimension of outcome of the service that could be related to technical aspect of Grönroos’s classification. In addition, they mentioned such dimensions as process of services delivering and interpersonal dimension that correspond to Grönroos’s functional side of service quality (Dagger et al., 2007, p. 125; Brandy and Cronin, 2001, p. 44). Additionally to two initial service quality dimensions, McDougall and Levesque (1994, cited in Dagger et al., 2007, p. 125), Oliver (1994, cited in Dagger et al., 2007, p. 125) and Brandy and Cronin (2001, p. 44) stated surrounding environment of service quality. Moreover besides environmental dimension McDougall and Levesque (1994, cited in Dagger et al., 2007, p. 125) supplemented their list of service quality dimensions by enabling aspect. The latter dimension reflects factors that make services easier for customers’ consumption.

**NEED FOR SERVICE QUALITY**

As the physiological contentment of the people got satisfied, there is a demand for more satisfaction. The phenomenal changes like economical, technological, LPG (Liberalization, Privatization and Globalization) policies, dawn of Electronic Data Interchange (EDI) and computer explosion are some of the factors for motivating the dramatic growth in services. The below figure 4.1 represents some of the services which has grown due to factors stated above and table gives the cause, effect details. High intricacy of products requires experts, business internationalization, de-regulation policies, and expert knowledge. To overcome competition there is a need for specialist services like consultants and professionals. Largely there is a shift in thinking. People are influenced towards leisure and pleasure, which created recreational, entertainment services, and travel related services. Human’s desire to live long has resulted in special health care services like health and fitness clubs, multi-speciality hospitals, nursing homes etc. The list is never-ending but a general classification of factors contributing towards the growth of services resulting in Service Quality.

**IMPORTANCE OF SERVICE QUALITY**

The foundation for true loyalty lies in customer satisfaction, for which service quality is a key input. Highly satisfied or even delighted customers are more likely to become loyal apostles of a firm33, consolidate their buying with one supplier, and spread positive word of mouth. Dissatisfaction, in contrast, drives customers away and is a key factor in switching behavior. Recent research has even demonstrated that increases in customer satisfaction lead to increases in stock prices. The satisfaction-loyalty relationship can be divided into three main zones34: Defection, indifference, and affection. The zone of defection occurs at low satisfaction levels. Customers will switch unless switching costs are high or there are no viable or convenient alternatives. Extremely dissatisfied customers provide an abundance of negative word of mouth for the service provider. The zone of indifference is found at intermediate satisfaction levels. Here, customers are willing to switch if they find a better alternative. Finally, the zone of affection is located at very high satisfaction levels, where customers may have such high attitudinal loyalty that they do not look for alternative service providers. Customers who praise the firm in public and refer others to the firm are described as “apostles.” Thus, Customer Satisfaction and Service Quality are prerequisites of loyalty.
RESEARCH OBJECTIVES

The specific objectives of the study were to determine:

- The important service quality factors in the health care center.
- How well the patients perceive the service quality factors of health care center.
- The impact of service quality factors on the overall performance of the health care center.

RESEARCH METHODOLOGY USED

Data Collection and Generation of Scale Items

The study is based on the primary data collected through the construct, which was tested and refined at three different stages (Sharma and Chahal, 2003). A standardized questionnaire was developed after the discussions on the previously mentioned research problem with the panel of patients, academic and medical experts. The items in the construct used, take care of basic and integral components of health care services.

Sample Design

Keeping in mind, the representative character of corporate and non-corporate health care center services, the health care organizations located at Tiruchirappalli City, Tamil Nadu were purposely selected. In total, 100 each patients who visited the two types of health care organizations during NOV-DEC 2016 were contacted for data collection. The appropriate statistical tools were used with the help of SPSS.

LIMITATION OF STUDY

- The sample size restricted to 50 due to limited cost and span of time.
- There is possibility of personal bias in response given by the respondents.
- The respondent may be illiterate and careless in responding to the question.
- The study is restricted to the geographical area of Trichy Government hospital only.

ANALYSIS AND INTERPRETATION

Data analysis and interpretation is the process of assigning meaning to the collected information and determining the conclusions, significance, and implications of the findings.

Table-1: Variables Related to the Service Quality of Health Care Service

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Variables</th>
<th>S. No.</th>
<th>Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Physician Knowledge</td>
<td>18.</td>
<td>Helpfulness of Supportive Staff</td>
</tr>
<tr>
<td>2.</td>
<td>Caring of Supportive Staff</td>
<td>19.</td>
<td>Water Facility</td>
</tr>
<tr>
<td>3.</td>
<td>Natural Lighting at Hospital</td>
<td>20.</td>
<td>Physician Co-operation</td>
</tr>
<tr>
<td>5.</td>
<td>Initial Diagnosis of Physician</td>
<td>22.</td>
<td>Delivery of Staffs Service to the Patients’ Expectations</td>
</tr>
<tr>
<td>6.</td>
<td>Working Hours</td>
<td>23.</td>
<td>Polite Attempt by Support Staff</td>
</tr>
<tr>
<td>7.</td>
<td>Quarries Handling of Support Staff</td>
<td>24.</td>
<td>Operation Theatre Facility</td>
</tr>
<tr>
<td>8.</td>
<td>Cleanliness in the Hospital</td>
<td>25.</td>
<td>Helpfulness of Physician</td>
</tr>
<tr>
<td>11.</td>
<td>Reliability of Supportive Staff Service</td>
<td>28.</td>
<td>Welcoming the Suggestions</td>
</tr>
<tr>
<td>12.</td>
<td>Satisfactory Functioning</td>
<td>29.</td>
<td>Bathroom Facility</td>
</tr>
<tr>
<td>15.</td>
<td>Grievance Redressed System</td>
<td>32.</td>
<td>Active Participation of Supportive Staff</td>
</tr>
<tr>
<td>16.</td>
<td>Careful Understanding by Supportive Staff</td>
<td>33.</td>
<td>Physicians Honesty</td>
</tr>
<tr>
<td>17.</td>
<td>Personal Attention of Physician</td>
<td>34.</td>
<td>Implementation of the Suggestions</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Table-2: Demographic Profile of Respondents

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Profile Variables</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Rural</td>
<td>39</td>
<td>24</td>
<td>63</td>
</tr>
<tr>
<td>2.</td>
<td>Urban</td>
<td>102</td>
<td>35</td>
<td>137</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>141</td>
<td>59</td>
<td>200</td>
</tr>
</tbody>
</table>

Level of Education

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Profile Variables</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>High School and Below</td>
<td>57</td>
<td>17</td>
<td>74</td>
</tr>
<tr>
<td>2.</td>
<td>Graduation</td>
<td>44</td>
<td>24</td>
<td>68</td>
</tr>
<tr>
<td>3.</td>
<td>Above Graduation</td>
<td>40</td>
<td>18</td>
<td>58</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>141</td>
<td>59</td>
<td>200</td>
</tr>
</tbody>
</table>

Income

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Profile Variables</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below Rs. 2,00,000</td>
<td>56</td>
<td>19</td>
<td>75</td>
</tr>
<tr>
<td>2.</td>
<td>Rs. 2,00,000 – Rs. 3,00,000</td>
<td>49</td>
<td>21</td>
<td>70</td>
</tr>
<tr>
<td>3.</td>
<td>Above Rs. 3 lakhs</td>
<td>36</td>
<td>19</td>
<td>55</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>141</td>
<td>59</td>
<td>200</td>
</tr>
</tbody>
</table>

Nature of Patient

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Profile Variables</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>In-Patients</td>
<td>91</td>
<td>23</td>
<td>114</td>
</tr>
<tr>
<td>2.</td>
<td>Out-Patients</td>
<td>14</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td>3.</td>
<td>Minor Operation</td>
<td>22</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td>4.</td>
<td>Major Operation</td>
<td>14</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>141</td>
<td>59</td>
<td>200</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The important sex among the patients in the present study is male which constitutes 70.50 per cent to the total. The patient from urban Tiruchirappalli constitutes 68.5 per cent to the total. The important level of education among the patients are graduation and above graduation which constitute 34.00 and 29.00 per cent to its total respectively. The important annual incomes among the patient are below Rs.2.00 lakhs and Rs.2.0 to 3.0 lakhs, which constitute 37.50 and 35.00 per cent to the total respectively. The important nature of patient among the patients is in patients who constitute 57.00 per cent to the total.

Table-3: Service Quality Factors in Health Care Centers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Service Quality Factors</th>
<th>Number of Variables in Each Sq. f.</th>
<th>Reliability Co-Efficient</th>
<th>Eigen-Value</th>
<th>Percent of Variation Explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Physician Behaviour</td>
<td>9</td>
<td>0.8687</td>
<td>4.3684</td>
<td>20.68</td>
</tr>
<tr>
<td>2.</td>
<td>Supportive Staffs</td>
<td>9</td>
<td>0.7903</td>
<td>3.9033</td>
<td>18.84</td>
</tr>
<tr>
<td>3.</td>
<td>Atmospherics</td>
<td>8</td>
<td>0.8144</td>
<td>2.5642</td>
<td>17.68</td>
</tr>
<tr>
<td>4.</td>
<td>Operational Performance</td>
<td>8</td>
<td>0.7639</td>
<td>2.2609</td>
<td>15.36</td>
</tr>
</tbody>
</table>

KMO Measure of Sampling Adequacy: 0.8017
Bartlett’s Test of Sphericity: Chi-Square: 114.43*

Note: *Significant at zero percent level.

Sources: Authors Compilation

For determining the service quality factors, principal axis procedure of factor analysis in SPSS was used. Initially, the data reliability for factor analysis has been conducted with the help of Kaiser-Meyer-Ohlin measure of sampling adequacy and Bartlett’s test of sphericity. Measure of sampling adequacy is a statistic which indicates the proportion of variance in the variables, which is common variance, i.e., which might be caused by underlying factors. High values (Close to 1.0) generally indicate that a factor analysis may be useful with the data. If the value is less than 0.50, the results of the factor analysis probably could not be very useful (Hair, et al., 2003).

Bartlett’s test of sphericity indicates whether the correlation matrix is an identity matrix, which would indicate that the variables are unrelated. The significance level gives the result of the test. Very small values (less than 0.05) indicate that there are probably significant relationships among the variables. A value higher than about 0.10 or so may indicate that the data is not suitable for factor analysis (Rao and Saikia, 2006). In the present study, the KMO measure of 0.8017 and significance of chi-square at zero percent level satisfy the validity of data for factor analysis.
The perception on SQFs in corporate HCCs is identified as higher among the patients compared to the perception on SQFs in non-corporate HCCs. The highly perceived SQFs among the patients in corporate HCCs are Physician Behavior and Operational Performance since the respective mean scores are 3.9289 and 3.8187. Among the patients in non-corporate HCCs, these SQFs are Physician Behavior and Atmospherics since their mean scores are 2.9127 and 2.6644 respectively. Regarding the perception on SQFs the significant difference among the patients in corporate and non-corporate HCCs is identified in all SQFs since the respective ‘t’ statistics are significant at five per cent level.

### Table 4: Perception on Service Quality of Health Care Centers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Service Quality Factors in Health Care Organization</th>
<th>Mean Score in Corporate HCCs</th>
<th>Mean Score in Non-corporate HCCs</th>
<th>t-statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Physician Behavior</td>
<td>3.9289</td>
<td>2.9127</td>
<td>2.3089*</td>
</tr>
<tr>
<td>2.</td>
<td>Supportive Staff</td>
<td>3.6141</td>
<td>2.5068</td>
<td>2.1708*</td>
</tr>
<tr>
<td>3.</td>
<td>Atmospherics</td>
<td>3.7306</td>
<td>2.6644</td>
<td>2.4172*</td>
</tr>
<tr>
<td>4.</td>
<td>Operational Performance</td>
<td>3.8187</td>
<td>2.6033</td>
<td>2.5991*</td>
</tr>
</tbody>
</table>

**Note:** *Significant at 5% level.

**Sources:** Authors Compilation

The perception on SQFs in corporate HCCs is identified as higher among the patients compared to the perception on SQFs in non-corporate HCCs. The highly perceived SQFs among the patients in corporate HCCs are Physician Behavior and Operational Performance since the respective mean scores are 3.9289 and 3.8187. Among the patients in non-corporate HCCs, these SQFs are Physician Behavior and Atmospherics since their mean scores are 2.9127 and 2.6644 respectively. Regarding the perception on SQFs the significant difference among the patients in corporate and non-corporate HCCs is identified in all SQFs since the respective ‘t’ statistics are significant at five per cent level.

### Table 5: Overall Performance of the Health Care Organization

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Attitude on Overall Performance</th>
<th>Number of Patients in Corporate</th>
<th>Number of Patients in Non-corporate</th>
<th>t-statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Highly satisfied</td>
<td>15</td>
<td>17</td>
<td>32</td>
</tr>
<tr>
<td>2.</td>
<td>Satisfied</td>
<td>29</td>
<td>20</td>
<td>49</td>
</tr>
<tr>
<td>3.</td>
<td>Moderate</td>
<td>31</td>
<td>27</td>
<td>58</td>
</tr>
<tr>
<td>4.</td>
<td>Dissatisfied</td>
<td>18</td>
<td>26</td>
<td>44</td>
</tr>
<tr>
<td>5.</td>
<td>Highly Dissatisfied</td>
<td>7</td>
<td>10</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100</td>
<td>100</td>
<td>200</td>
</tr>
</tbody>
</table>

**Note:** *Significant at 5% level.

**Sources:** Authors Compilation

The important attitude on overall performance of HCCs is moderate and satisfied which constitute 29.00 and 24.50 per cent to the total respectively. The highly satisfied patients constitute 16.00 per cent to the total. The important level of attitude on overall performance among the patients in corporate HCCs is moderate and satisfied which constitute 31.00 and 29 per cent to its total. Among the patients in non-corporate HCCs, these two levels of attitudes are moderate and dissatisfied which constitute 27.00 and 26.00 per cent to its total respectively.

### Table 6: Impact of Servperf Scale on SQFs on Overall Performance of Health Care Center

<table>
<thead>
<tr>
<th>S. No.</th>
<th>SQFs</th>
<th>Regression Coefficient in Corporate HCC</th>
<th>Regression Coefficient in Non-corporate HCC</th>
<th>Regression Coefficient in Pooled</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Physician Behavior</td>
<td>0.6824*</td>
<td>0.4246*</td>
<td>0.4917*</td>
</tr>
<tr>
<td>2.</td>
<td>Supportive Staff</td>
<td>0.2079*</td>
<td>0.3667*</td>
<td>0.2309*</td>
</tr>
<tr>
<td>3.</td>
<td>Atmosphere</td>
<td>0.3633*</td>
<td>0.2134*</td>
<td>0.2781*</td>
</tr>
<tr>
<td>4.</td>
<td>Operational Performance</td>
<td>0.4146*</td>
<td>0.5343*</td>
<td>0.4323*</td>
</tr>
<tr>
<td>Constant</td>
<td></td>
<td>1.6837</td>
<td>0.9149</td>
<td>1.2608</td>
</tr>
<tr>
<td>F-Statistics</td>
<td></td>
<td>11.9067*</td>
<td>13.2904*</td>
<td>14.2688*</td>
</tr>
</tbody>
</table>

**Note:** *Significant at 5% level.

**Sources:** Authors Compilation

The perception on SQFs of HCCs may have its own impact on the perception on the overall performance of HCCs. It is highly imperative for the policy makers to formulate suitable strategy for the improvement of SQFs. Hence, the present study has attempted to analyze the impact of perception on SQFs on the perception on overall performance of HCCs. The multiple regression analysis has been executed to analyze such impact. The score of perception on SQFs and overall performance of HCCs have been taken into account. The fitted regression model is:
FINDINGS, SUGGESTIONS & CONCLUSIONS

It is evident from the findings that the important Service Quality Factors in Health Care Center are Physician Behavior, Supportive Staffs, Atmospheres and Operational Performance. The patients compared to the Non-Corporate HCCs regarding all four-service quality factors rate the service quality in Corporate HCCs highly. The significantly associating profiles of patients on the perception of overall performance of the HCCs are education and nature of patient. The highly influencing service quality factors on the perception of the overall performance of HCCs are Physician Behavior and Operational Performance. The important discriminant service quality factors between the Corporate and Non-corporate HCCs are also the Physician Behavior and Operational Performance. The study infers that the patients had better rate the Corporate HCCs than the non-corporate HCCs because of the Physician Behavior and Operational Performance at the Corporate HCCs. Hence, it is the right time for the Non-Corporate HCCs to realize the importance of Physician Behaviour and other service quality factors like Operational Performance. The important SQFs among the four SQFs are physician behavior and operational performance.

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Considering the wish-mode discussion about IKEA—Think-about-a-

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A STUDY ON TOURISM DEVELOPMENT AT TIRUCHIRAPPALLI TOURISM CENTRE

D. Nathiya13 Dr. M. Pitchaimani14

ABSTRACT

Marketing in tourism is to be understood as the systematic and coordinated execution of business policy by tourist undertakings, whether private or state owned, at local, regional, national, or international levels to achieve optimal satisfaction of the needs of identifiable consumer groups and in doing so achieve an appropriate return. The study intends to find answers to the problems and shortcomings in tourism infrastructure development in the study area and tourism support services such as quantity and quality of public transport, accommodation, food, bank, park facility, and shopping, medical facilities and so on. The opinion of and suggestions from the tourist respondents incorporated herein would provide guidelines for future course of action to be followed in Tiruchirappalli.

INTRODUCTION

Tourism has become a popular global leisure activity. It can be domestic or international, and international tourism has both incoming and outgoing implications on a country's balance of payments. Today, tourism is major source of income for many countries, and affects the economy of both the source and host countries, in some cases it is of vital importance. The main economic impact of tourism includes its contribution to government revenues, generation of foreign exchange earnings and employment creation along with the initiation of various business opportunities. In this context Tiruchirappalli is the main place, which has high potentials for tourism and allied activities. The present study analyses the marketing of tourism products in Tiruchirappalli from the views of tourists.

SCOPE OF STUDY

Tamil Nadu has many amazing historical monuments, which attract tourists from all over the World. Tamil Nadu has a vast ritual of olden times and traditions. In antique, early medieval and medieval period, a number of monarchs ruled over the Tamil land. Many of those sovereigns were very loving of sculpture and structural design and gave liberal support. The main aim of the study is to analyze the satisfaction of the tourists towards tourism facilities available in Tiruchirappalli. The study intends to find answers to the problems and shortcomings in tourism infrastructure development in the study area and tourism support services such as quantity and quality of public transport, accommodation, food, bank, park facility, and shopping, medical facilities and so on. The opinion of and suggestions from the tourist respondents incorporated herein would provide guidelines for future course of action to be followed in Tiruchirappalli.

OBJECTIVES OF STUDY

The following objectives have been framed for the study.

- To study the socio economic background and the expenditure pattern of the tourists.
- To study the attitudes of tourists towards marketing of tourism products in Tiruchirappalli.
- To find out the relationship between satisfaction and socio economic background of tourists in Tiruchirappalli.
- To suggest a few measures for the betterment of marketing of tourism products in Tiruchirappalli.

METHODOLOGY USED

The present study is based on both primary and secondary data. Tourists have been visiting various places of Tiruchirappalli. The researcher collected the primary data from tourists visiting various places of Tiruchirappalli. For the collection of primary data, 100 tourists were selected through convenient sampling method. They were met at their hotels or guesthouses where they were residing. A well-structured interview schedule was adopted to collect the primary data.

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14Research Supervisor and Vice-Principal, Srimad Andavan Arts and Science College (Autonomous), Tamil Nadu, India, mpmani78@gmail.com
Table-1: Gender Wise Distribution of Tourists

<table>
<thead>
<tr>
<th>S. No</th>
<th>Gender</th>
<th>Number of Tourists</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>51</td>
<td>51</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>3</td>
<td>Transgender</td>
<td>05</td>
<td>05</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table reveals that out of 100 tourists, 51 per cent of the tourists are male, 44 per cent of the tourists are female and the remaining 5 per cent of the tourists are transgender. It is evident from table that majority of the tourists are male.

Table-2: Age wise Distribution of Tourists

<table>
<thead>
<tr>
<th>S. No</th>
<th>Age</th>
<th>Number of Tourists</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1-10 Years</td>
<td>04</td>
<td>04</td>
</tr>
<tr>
<td>2</td>
<td>11-20 Years</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>3</td>
<td>21-30 Years</td>
<td>21</td>
<td>21</td>
</tr>
<tr>
<td>4</td>
<td>31-40 Years</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>5</td>
<td>41-50 Years</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>6</td>
<td>51-60 Years</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>7</td>
<td>Above 60 Years</td>
<td>09</td>
<td>09</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-3: Marital Status wise Distribution of Tourists

<table>
<thead>
<tr>
<th>S. No</th>
<th>Marital Status</th>
<th>Number of Tourists</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Married</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>2</td>
<td>Unmarried</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>3</td>
<td>Widow</td>
<td>03</td>
<td>03</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-3 reveals that 35 per cent of the tourists are married.

Table-4: Occupation wise Distribution of Tourists

<table>
<thead>
<tr>
<th>S. No</th>
<th>Marital Status</th>
<th>Number of Tourists</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Business</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>2</td>
<td>Government Employees</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>3</td>
<td>Private Employees</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>4</td>
<td>Students</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>5</td>
<td>Farmers</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>6</td>
<td>Professionals</td>
<td>03</td>
<td>03</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-5 pictures the occupational status of tourists who were visiting Tiruchirappalli. It is clear that 18 percent of the tourists were government employees, another 25 percent of the tourists were businesspersons, 26 percent of the tourists were private employees, 03 percent of the tourists were professionals, 10 percent are farmers and 18 percent of respondents are students.

FINDINGS & SUGGESTIONS

Tiruchirappalli is one of the important tourist spots with all potentials to attract tourists, but it is not fully explored and utilized. Some tourists visited Tiruchirappalli more than one times. However, some tourists stated that nothing is being done artificially to attract tourist except the nature attractions. In this situation, the government should take steps to develop the infrastructure facilities and create fabricated attractions. Tiruchirappalli is a unique location and a good tourist point.

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( Editor-In-Chief)
INTRODUCTION

Creativity

Creativity is, in a phrase, a vital form of human capital. Creativity both contributes to the information explosion and helps each of us cope and adapt to the resulting challenges.

Innovation

Innovation means, "to renew or change".

Innovation is the process of making changes, large and small, radical and incremental, to products, processes, and services that result in the introduction of something new for the organization that adds value to customers and contributes to the knowledge store of the organization.

Consumer Electronic Sector

Consumer electronics is that which is intended for everyday use, most often in entertainment, communications and office productivity. Radio broadcasting in the early 20th century brought the first major consumer product, the broadcast receiver. Later
products include personal computers, telephones, MP3 players, audio equipment, televisions, calculators, GPS automotive electronics, digital cameras and players and recorders using video media such as DVDs, VCRs or camcorders. Increasingly these products have become based on digital technologies, and have largely merged with the computer industry in what is increasingly referred to as the consumerization of information technology.

**Consumer and Its Behaviour**

Consumer is the study “of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires” (Solomon 1995, 7). In the marketing context, the term ‘consumer’ refers not only to the act of purchase itself, but also to patterns of aggregate buying which include pre-purchase and post-purchase activities. Pre-purchase activity might consist of the growing awareness of a need or want, and a search for and evaluation of information about the products and brands that might satisfy it. Post-purchase activities include the evaluation of the purchased item in use and the reduction of any anxiety, which accompanies the purchase of expensive and infrequently bought items. Each of these has implications for purchase and repurchase and they are amenable in differing degrees to marketer influence (Foxall 1987).

**REVIEW OF LITERATURE**

The research was made possible due to indulgence of academics from a myriad of disciplines and their labour is what helped pave the way for new peer reviewed publications leading to novel insights. Some of them are cited below:

‘The Nature of Creativity’ Robert J. Sternberg. This article reviews Sternberg et al. investment theory of creativity, propulsion theory of creative contributions, and some of the data they collected with regard to creativity.

‘The Sources of Innovation and Creativity’ Karlyn Adams. This article represents a comprehensive summary on current research and theory on the sources of creativity and innovation, both in individuals and organizations.

‘Consumer Buying Behaviour: A Literature Review’ A. Abdul Brosekhan. His research tells that, Holbrook and Hirschman (1982), among others, strongly advocate that the purchase decision is only a small component in the constellation of events involved in the consumption experience. Holbrook (1987) suggests that consumer researchers must expand their view to examine “all facets of the value potentially provided when some living organism acquires, uses, or disposes of any product that might achieve a goal, fulfill a need, or satisfy a want.”

‘Deconstructing consumer behavior: Theory and practice’ David Marsden. This paper challenges the conventional opposition, or distinction, between consumer behaviour theory and practice. This binary dualism, it is argued, is predicated on a simplistic ‘either/or’ logic that ignores the effects theory and practice have on each other. Furthermore, it obscures a hierarchical relationship between academic researchers and marketing practitioners in which basic research is more dominant and privileged than applied research. In response to these criticisms, an alternative ‘both/and’ logic is proposed for exploring the interrelationships between consumer behaviour theory and practice and new social relations among consumer researchers.

**RESEARCH METHODOLOGY**

The data used in research originated through the direct efforts of the researcher through survey, interviews and direct observation. There were respondents unequally selected from Madhya Pradesh that included the city, Indore. 200 to 250 respondents of different age group from 18 to above 55 years were contacted. The questionnaire was used to collect primary data. It was a random sampling technique.

Research design is exploratory for the secondary data because it is an initial research conducted to clarify and define the nature of a problem and descriptive to provide a comprehensive & detailed explanation of the phenomena under study.

The data analysis software SPSS (Statistical Package for Social Sciences) was applied to assist the analysis of data. SPSS facilitated in accurate and timely processing of data for analysis of factors. Starting from Reliability test and validity test moved on to frequency distribution for bar graph analysis, Kaiser-Meyer-Olkin Measure and Bartlett’s test were applied to test the sampling adequacy. Factor analysis was done with variables. After getting all the favorable results, it was moved with further data analysis. Analysis of variance was performed for testing the hypotheses.
FINDINGS AND INTERPRETATION

Table-1: Case-Processing Summary

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases Valid</td>
<td>231</td>
<td>100.00</td>
</tr>
<tr>
<td>Excluded*</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>231</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Note: a - List wise deletion based on all variables in the procedure.
Sources: Authors Compilation

Table-2: Reliability Statistics

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>No. of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.638</td>
<td>37</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-3: KMO and Bartlett’s Test

<table>
<thead>
<tr>
<th>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</th>
<th>Bartlett's Test of Sphericity Approx. Chi-Square</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>d.f.</td>
</tr>
<tr>
<td></td>
<td>Sig.</td>
</tr>
<tr>
<td>.762</td>
<td>1.510E3</td>
</tr>
<tr>
<td>276</td>
<td>.000</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The results of the KMO and Bartlett’s test shows that factor analysis can be applied on the present data. After running the factor analysis, the variables are grouped in seven groups based on commonness among them. These groups are given different names looking at the variables that form the part of that group.

Table-4: (Communalities)

<table>
<thead>
<tr>
<th></th>
<th>Initial</th>
<th>Extraction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Different Shapes</td>
<td>1.000</td>
<td>.662</td>
</tr>
<tr>
<td>Different Sizes</td>
<td>1.000</td>
<td>.759</td>
</tr>
<tr>
<td>Attractive Colors</td>
<td>1.000</td>
<td>.609</td>
</tr>
<tr>
<td>Design</td>
<td>1.000</td>
<td>.612</td>
</tr>
<tr>
<td>Features</td>
<td>1.000</td>
<td>.547</td>
</tr>
<tr>
<td>Digital Technology</td>
<td>1.000</td>
<td>.561</td>
</tr>
<tr>
<td>More variants</td>
<td>1.000</td>
<td>.631</td>
</tr>
<tr>
<td>Attractive Schemes</td>
<td>1.000</td>
<td>.741</td>
</tr>
<tr>
<td>Attractive offers</td>
<td>1.000</td>
<td>.745</td>
</tr>
<tr>
<td>Attractive styles</td>
<td>1.000</td>
<td>.525</td>
</tr>
<tr>
<td>Uniqueness</td>
<td>1.000</td>
<td>.590</td>
</tr>
<tr>
<td>Various Usage</td>
<td>1.000</td>
<td>.495</td>
</tr>
<tr>
<td>Packaging</td>
<td>1.000</td>
<td>.436</td>
</tr>
<tr>
<td>Price</td>
<td>1.000</td>
<td>.627</td>
</tr>
<tr>
<td>Mode of Advertising</td>
<td>1.000</td>
<td>.589</td>
</tr>
<tr>
<td>Innovative Image</td>
<td>1.000</td>
<td>.536</td>
</tr>
<tr>
<td>Ease of use</td>
<td>1.000</td>
<td>.513</td>
</tr>
<tr>
<td>Availability of upgrades</td>
<td>1.000</td>
<td>.632</td>
</tr>
<tr>
<td>Consumer friendly</td>
<td>1.000</td>
<td>.709</td>
</tr>
<tr>
<td>Proprietary Technology</td>
<td>1.000</td>
<td>.495</td>
</tr>
<tr>
<td>Integration</td>
<td>1.000</td>
<td>.467</td>
</tr>
<tr>
<td>Continuity Interruption</td>
<td>1.000</td>
<td>.516</td>
</tr>
<tr>
<td>Awards Accolades</td>
<td>1.000</td>
<td>.597</td>
</tr>
<tr>
<td>Customization</td>
<td>1.000</td>
<td>.567</td>
</tr>
</tbody>
</table>

Note: Extraction Method: Principal Component Analysis
Sources: Authors Compilation
Significance of the topic according to the Chi-Square Test.

- The significant value in the Chi-Square test when referring to gender is 0.003. When the value of Chi-Square test comes below 0.005, it means that the hypothesis is significant. Therefore, we know now that gender has an effect on the impact of creativity and innovation in consumer buying behavior in electronics sector. Gender is correlated with the topic impact of creativity and innovation in consumer buying behavior in electronics sector, so my hypothesis $H_{01}$ (Gender has no effect on creativity & Innovation in building customer intention in electronic sector), is rejected.

- The significant value in the Chi-Square test when referring to age is 0.000. When the value of Chi-Square test comes below 0.005, it means that the hypothesis is significant. Therefore, we know now that age has an effect on the impact of creativity and innovation in consumer buying behavior in electronics sector. Age is correlated with the topic impact of creativity and innovation in consumer buying behavior in electronics sector, so my hypothesis $H_{02}$ (Age has no effect on creativity & Innovation in building customer intention in electronic sector), is rejected.

- The significant value in the Chi-Square test when referring to income is 0.000. When the value of Chi-Square test comes below 0.005, it means that the hypothesis is significant. Therefore, we know now that income has an effect on the impact of creativity and innovation in consumer buying behavior in electronics sector. Income is correlated with the topic impact of creativity and innovation in consumer buying behavior in electronics sector, so my hypothesis $H_{03}$ (Income has no effect on creativity & Innovation in building customer intention in electronic sector), is rejected.

Table 6

<table>
<thead>
<tr>
<th>(I) Variant</th>
<th>(II) Attributes</th>
<th>(III) Promotion</th>
<th>(IV) Versatility</th>
</tr>
</thead>
<tbody>
<tr>
<td>S. No.</td>
<td>Variable</td>
<td>Factor Loading</td>
<td>S. No.</td>
</tr>
<tr>
<td>1</td>
<td>Different Shape</td>
<td>0.765</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Different Size</td>
<td>0.822</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Attractive Colors</td>
<td>0.743</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Design</td>
<td>0.678</td>
<td>4</td>
</tr>
</tbody>
</table>
## CONCLUSION

The aim of the study was to demonstrate the impact of creativity and innovation on consumer buying behavior in consumer electronics sector. There exists statistical correlation between demographic factors and the influence of creativity and innovation. The values for our three variables were 0.03, 0.00 and 0.00 for gender, age and income respectively. This demonstrates that gender, age and income of an individual do have an effect on the ‘Impact of creativity and innovation on consumer buying behavior in consumer electronics sector’.

After analyzing and calculating the consumer behaviour in the factor analysis test, we conclude that change is permanent for the customers present in the electronics sector. These factors, which were on the list, Ex. Variant has a very high effect on creativity and innovation on consumers buying behaviour in electronic sector.

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CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICE AND IT'S QUALITY DIMENSION

Dr. S. Mahalingam¹⁶ K. Kalairaja¹⁷

ABSTRACT

The paper explores customer satisfaction towards e-banking services and quality dimension in banking industry. E-banking it has become a very important tool in today’s organisation. The banking industry can kill two birds with one stone that is with help of technology. Tremendous progress took place in the field of technology, which has reduced the world to a global village, and it has brought remarkable changes in the banking industry. During the past two decades or so, regularly structural and technological factors have significantly changed the banking environment in India. In a milieu, which becomes increasingly competitive, service quality as a critical measure of organizational performance continues to compel the attention of banking institutions.

The interest is largely driven by the realization that higher service quality results in customer’s satisfaction and loyalty, greater willingness to recommend to someone else, reduction in complaints and improved customer retentions rates. It can be said that the technology up gradation is required not for improving the functionalities of the bank but to have sound customer base. Over the last decade technology has transformed the landscape of Indian banking. The largest and oldest bank in India, the State Bank of India is the pioneer in technology adoption in India. This study aims to analyse on the Customer Satisfaction towards e-banking service and its quality dimension at Chennai city.

KEYWORDS

Customer Satisfaction, E-Banking, Quality Dimension, Service Quality etc.

INTRODUCTION

Banks plays an important role in the economic development of a country. It is a financial institution that accepts deposits and channels those deposits into lending activities either directly or through capital markets. A bank connects customers, which have capital deficits to those customers with capital surpluses. The banking industry in India is facing certain challenges i.e., challenges of quality service, customer satisfaction, customer retention, customer loyalty, 

Quality service plays a major role in achieving customer satisfaction and creating brand loyalty in banking sector. Indian Banking industry has modernized with the advancement of science and technology since last two decades. Specially, after implementation of first phased plan (1985) of bank computerization in India and various plans and programmes implemented by the RBI Indian commercial banks are adopting and implementing Information and Communication Technology for management of banks and for providing innovative banking services to their customers.

Information Technology (IT) has become a necessary tool in today’s organizations. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use IT. IT has introduced new business paradigm. It is increasingly playing a significant role in improving the services in the banking industry. Indian banking industry has witnessed a tremendous developments due to sweeping changes that are taking place in the information technology. Electronic banking has emerged from such an innovative development.

To develop and to sustain business any of the banks must have quality of customer service that can link up cordial relation with the customer and result into the satisfaction level of the customer. This chapter aims at verifying the objectives of identifying the role of technology in customer satisfaction in nationalized banks in Chennai city with respect to State Bank of India customers using latest technology.

Electronic banking has emerged from such an innovative development. Modern technology is seen as a panacea for most of the ills that the banking sector faces today. Even at present, India is a relative unbanked country as the credit-to-GDP ratio is one of the lowest in the developing economies. Therefore, banks are facing the dual challenge of increasing penetration and high growth trajectory.

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¹⁷Research Scholar, B.S.M.E.D., Bharathiar University, Tamil Nadu, India, kalaimasmb@gmail.com
REVIEW OF LITERATURE

Dharumani A. (2013) study an attempt has been made to compare the parameters and the factors that directly influence the financial performance of the two categories of banks that are operating in India i.e. OGBs and NGBs (Old and New Generation Banks). The study concluded that though the NGBs have registered excellent performances in terms of growth of advances, deposits, total business and net profit, OGBs have registered efficiency in term of productivity and earning quality. It has been observed that the old generation banking sector in India has responded very positively in the field of enhancing the role of market forces regarding measures of prudential regulations of accounting, income recognition, provisioning, and exposure to risk.

Alabar, T. Timothy (2012) research study had focused on electronic banking services and customer satisfaction in the Nigerian banking industry. The study concluded that there is an impact of e-banking on customer satisfaction towards banking services in Nigeria.

Giovanis, A. N., S. Binioris, and G. Polychronopoulos (2012) research study provided. An extension of TAM model with IDT and security/privacy risk in the adoption of internet banking services in Greece. The authors opine that banking has always been a highly information intensive activity that relies heavily on information technology (IT) to acquire, process and deliver the appropriate information to all relevant users and differentiate their products and services.

Amin Mojoodi et al., (2013) present study aimed is to provide a model, which is able to assess the quality of any kind of banking technologies (whether the technologies that are already in use or those that will be used in the future). The service dimensions identified in this study are easiness, assurance, security, customization, comprehensiveness, convenience, support services, and the employee knowledge. These dimensions will act as guidelines for the managers of banking services, as it will help them to understand the particular dimensions that customers consider while evaluating the service delivery process of banks using technology. The authors say that various dimensions of service quality identified in this study should be viewed as levers of improving bank’s perceived service quality in the minds of its customers.

STATEMENT OF PROBLEM

Banking is a customer oriented service industry, which has witnessed a radical oriented service industry, which has witnessed a radical shift in the market power. The effectiveness and efficiency became the buzzword of the success of banking operations and its proper functioning particularly with respect to providing services to the customers. Service is an invisible thing, which is indispensable from the person who extends it. An efficient or effective service is one, which is extended appropriately by identifying and understanding the needs of the individual customer from time to time. Customer service is a dynamic interactive process, which needs continuous improvement. With the advancement of information technology and communication system, the whole world has been reduced to a global village.

OBJECTIVES OF STUDY

It has been recognized that effective customer service creates a niche for an organization in terms of customer satisfaction and retention amidst intense competition from others providing the same service. The researcher intends to achieve the over-arching aim of the study by examining the following specific objectives:

- To determine the socio economic profile of the bank customers to words e-banking services in Chennai city.
- To analyze customer level of satisfaction towards technology based service and service quality dimension of e-banking offered by the bank in Chennai city.

HYPOTHESES OF STUDY

- There exist wide gap in customers’ perception towards nature of technology-enabled services offered by Bank and their level of satisfaction.
- There exist wide gap in customers’ perception towards service quality dimension of technology-enabled services offered by Bank and their level of satisfaction.

RESEARCH METHODOLOGY

This empirical study is both explorative and descriptive in nature. First stage of the research was exploratory in nature, consisting of two phase. The initial phase was to literature search of available secondary data (i.e.,) collection of review of literature. This exploratory search was also form basis for preparing the research tool i.e., the questionnaire for the next stage. A descriptive research was carried out at the second stage by applying a survey method. The nature of this study demands survey method.
SAMPLE FRAMEWORK

The researcher applied multi-stage random sampling techniques. In the first stage of the researcher adopted stratified random sampling techniques for classification and selection of geographical regions in Chennai city. In the second stage, researcher adopted convenience-sampling techniques for collection of first-hand information on customers’ level of satisfaction towards technology (e-banking) services offered the State Bank of India in Chennai. A total of 400 samples were chose from these four zone (a sample of 100 respondents from each zone) using convenience sampling technique, the relevant data required for the study collected. Out 400 questioners, distributed only 374 samples were considered for analysis as the remaining samples those were not answered properly were deducted from actual population of the study. This study is framed 374-sample respondent.

Data Collection Tool: A well-structured questionnaire consists of five major parts to ascertain the opinion of the customers on technology enabled banking services offered by the SBI.

Data Sources: The study is mainly based on the primary data collected from the SBI customers from the Chennai Circle. To collect authenticated primary information, the research relied more on the questionnaire. The secondary sources include books, Thesis, RBI documents, and reports of the several committees and official administrative data available with the State Bank of India, newspapers, pamphlets, magazines, research publications, journals and web sites relevant to the topic. The researcher also held several oral discussions with concerned authorities in the SBI and visited many branches of State Bank of India to interact with different type of customers.

Statistical Tools Applied: According to the nature of data and interpretations required, appropriate statistical tools have been applied. The following tools have been applied in the study: Frequency distribution, Weighted Average, Chi-Square Test, ANOVA Paired ‘t’ test, Rotation Factor Analysis and Multiple Regression.

ANALYSIS AND INTERPRETATION

Demographic Profile of Customers

From marketing point of view of banking services, customers’ demographic details are used to measure customer satisfaction in many countries and it would be desirable because such information can be used to in identification of customers’ base, their requirement towards particular services, their level of customer satisfaction towards various services offered by the banks etc. This section of the chapter provides a detailed description on the demographic status of the sample population surveyed in Chennai city.

Table-1: Gender of the Respondents

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Gender</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Male</td>
<td>265</td>
<td>70.85</td>
</tr>
<tr>
<td>2.</td>
<td>Female</td>
<td>109</td>
<td>29.15</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>374</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Primary Data

From the above table it has been found that, majority i.e., 70.85 per cent of the respondents’ surveyed are male and the remaining 29.15 per cent of bank customers’ are female. Hence it has been clearly identified that majority i.e., 70.85 per cent of the respondents’ in Chennai city are male.

Table-2: Age of the Respondents

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Age</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below 25 years</td>
<td>59</td>
<td>16.84</td>
</tr>
<tr>
<td>2.</td>
<td>25-40 years</td>
<td>175</td>
<td>46.79</td>
</tr>
<tr>
<td>3.</td>
<td>40-60 years</td>
<td>78</td>
<td>20.86</td>
</tr>
<tr>
<td>4.</td>
<td>Above 60 years</td>
<td>58</td>
<td>15.51</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>374</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Primary Data

From the above data analysis, it has been observed that, 46.79 per cent of the SBI customers’ in Chennai are aged between 25-40 years. Similarly, 20.86 per cent of respondents’ fall under the age group of 40-60 years and 16.84 per cent of sample subjects’ fall
under the age group of below 25 years. Batch of 15.51 per cent of respondents’ are aged above 60 years. Thus, it has been clearly observed that 46.79 per cent of the SBI customers’ in Chennai city are aged between 25-40 years.

Table-3: Nature of Services Utilized by the Respondents through e-Banking

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Nature of Services Utilized</th>
<th>Number of Respondents N= 4448</th>
<th>Proportionate Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Self-Account Funds Transfer Across India</td>
<td>284</td>
<td>75.94</td>
</tr>
<tr>
<td>2.</td>
<td>Third Party Transfers in the Same Branch</td>
<td>199</td>
<td>53.21</td>
</tr>
<tr>
<td>3.</td>
<td>New Account Opening</td>
<td>291</td>
<td>77.81</td>
</tr>
<tr>
<td>4.</td>
<td>Demand Draft Requests</td>
<td>265</td>
<td>70.86</td>
</tr>
<tr>
<td>5.</td>
<td>Standing Instructions</td>
<td>256</td>
<td>68.45</td>
</tr>
<tr>
<td>6.</td>
<td>Account Transaction and Balance Checking</td>
<td>293</td>
<td>78.34</td>
</tr>
<tr>
<td>7.</td>
<td>New Cheque-Book Request</td>
<td>248</td>
<td>66.31</td>
</tr>
<tr>
<td>8.</td>
<td>Railway Tickets Booking</td>
<td>261</td>
<td>69.79</td>
</tr>
<tr>
<td>9.</td>
<td>Utility Bill Payments</td>
<td>261</td>
<td>69.79</td>
</tr>
<tr>
<td>10.</td>
<td>LIC and Other Insurance Premium Payments</td>
<td>292</td>
<td>78.07</td>
</tr>
<tr>
<td>11.</td>
<td>SBI Mutual Funds’ Investments</td>
<td>271</td>
<td>72.46</td>
</tr>
<tr>
<td>12.</td>
<td>Remit Subscription to PPF Account.</td>
<td>250</td>
<td>66.84</td>
</tr>
<tr>
<td>13.</td>
<td>Credit Card Dues Payments</td>
<td>258</td>
<td>68.98</td>
</tr>
<tr>
<td>14.</td>
<td>Deposit the Taxes</td>
<td>252</td>
<td>67.38</td>
</tr>
<tr>
<td>15.</td>
<td>Donations to their Religious Inspirations</td>
<td>279</td>
<td>74.60</td>
</tr>
<tr>
<td>16.</td>
<td>Donations to Red Cross and such Other Organizations</td>
<td>217</td>
<td>58.02</td>
</tr>
<tr>
<td>17.</td>
<td>Setting Up SMS Alerts for Transaction Information</td>
<td>271</td>
<td>72.46</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data

The above discusses about the respondents’ opinion on nature of services offered by the banks through e-Banking. It has been inferred that majority i.e., 78.34 per cent of bank customers’ are utilizing e-banking services for account transactions and for balance checks. Followed by, 78.07 per cent of respondents’ are paying their LIC premium through e-banking and 77.81 per cent of respondents’ are using e-banking services to open new bank account. Batch of 75.94 per cent of respondents’ are transferring funds and 74.60 per cent of respondents’ are giving donations to their religious inspirations through e-banking. Similarly, 72.46 per cent of respondents’ are using e-banking services for making SBI mutual fund investments and they have set up SMS alerts for transaction information. Subsequently it has been inferred that 70.86 per cent are using e-banking services for Demand Draft requests and 69.79 per cent of respondents’ are booking Railway tickets & making bill payments through internet banking.

Table-4: Respondents Opinion on Reliability of Technology enabled Banking Services Offered by the SBI

<table>
<thead>
<tr>
<th>Variables</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Very Poor</th>
<th>Sum</th>
<th>Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank fulfils promises by certain time.</td>
<td>10 (2.67)</td>
<td>211  (56.42)</td>
<td>105  (28.07)</td>
<td>48   (12.83)</td>
<td>0 (0.00)</td>
<td>1305</td>
<td>3.53</td>
<td>1</td>
</tr>
<tr>
<td>Bank issues error free instruments and documents.</td>
<td>6 (1.60)</td>
<td>198  (52.94)</td>
<td>104  (27.81)</td>
<td>64   (17.11)</td>
<td>2 (0.53)</td>
<td>1264</td>
<td>3.42</td>
<td>3</td>
</tr>
<tr>
<td>Bank shows a sincere interest in solving problems.</td>
<td>4 (1.07)</td>
<td>178  (47.59)</td>
<td>96   (25.67)</td>
<td>68   (18.18)</td>
<td>28 (7.49)</td>
<td>1184</td>
<td>3.20</td>
<td>4</td>
</tr>
<tr>
<td>Bank performs the service right the first time.</td>
<td>2 (0.53)</td>
<td>114  (30.48)</td>
<td>32   (8.56)</td>
<td>216  (57.75)</td>
<td>10 (2.67)</td>
<td>1004</td>
<td>2.71</td>
<td>7</td>
</tr>
<tr>
<td>Bank provides services right time.</td>
<td>10 (2.67)</td>
<td>137  (36.63)</td>
<td>219  (58.56)</td>
<td>8    (2.14)</td>
<td>0 (0.00)</td>
<td>1271</td>
<td>3.44</td>
<td>2</td>
</tr>
<tr>
<td>Bank provides service on time.</td>
<td>2 (0.53)</td>
<td>20   (5.35)</td>
<td>148  (39.57)</td>
<td>173  (46.26)</td>
<td>31 (8.29)</td>
<td>911</td>
<td>2.46</td>
<td>8</td>
</tr>
<tr>
<td>Bank shows a service interest for solution.</td>
<td>2 (0.53)</td>
<td>131  (35.03)</td>
<td>98   (26.20)</td>
<td>143  (38.24)</td>
<td>0 (0.00)</td>
<td>1114</td>
<td>3.01</td>
<td>6</td>
</tr>
<tr>
<td>Properly handling any problem that answer.</td>
<td>6 (1.60)</td>
<td>121  (32.35)</td>
<td>151  (40.37)</td>
<td>96   (25.67)</td>
<td>0 (0.00)</td>
<td>1159</td>
<td>3.13</td>
<td>5</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data
The above table illustrates the respondents’ have agreed that the bank fulfils promises in certain time; it is ranked in first place with the mean score of 3.53. Followed by, the respondents’ have opined that the SBI banks provide services at right time and issues error free instruments and documents. These factors are ranked in second and third place with the mean score of 3.44 and 3.42. Followed by, the sample populations’ have opined that the banks employees show sincere interest in solving the customer’s problems and gives ample solution to it. These factors are rated in fourth, fifth and sixth place with the mean score of 3.20, 3.12 and 3.01, respectively. Further, the respondents’ believe that the banks provide right service at right time and are ranked in seventh and eighth position with an average score of 2.71 and 2.46.

Table-5: Respondents Level of Satisfaction on Technology Enabled Banking Services Offered by SBI

<table>
<thead>
<tr>
<th>Variables</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
<th>Sum</th>
<th>Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nature of Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RTGS (Real Time Gross Settlement) Service.</td>
<td>0 (0.00)</td>
<td>118 (31.55)</td>
<td>198 (52.94)</td>
<td>58 (15.51)</td>
<td>0 (0.00)</td>
<td>1182</td>
<td>3.16</td>
<td>4</td>
</tr>
<tr>
<td>E-Cheque Services.</td>
<td>33 (8.82)</td>
<td>75 (20.05)</td>
<td>126 (33.69)</td>
<td>140 (37.43)</td>
<td>0 (0.00)</td>
<td>1123</td>
<td>3.00</td>
<td>5</td>
</tr>
<tr>
<td>ATM facility Services.</td>
<td>352 (94.12)</td>
<td>10 (2.67)</td>
<td>12 (3.21)</td>
<td>0 (0.00)</td>
<td>0 (0.00)</td>
<td>1836</td>
<td>4.91</td>
<td>1</td>
</tr>
<tr>
<td>Debit / Credit Card Services.</td>
<td>219 (58.56)</td>
<td>155 (41.44)</td>
<td>0 (0.00)</td>
<td>0 (0.00)</td>
<td>0 (0.00)</td>
<td>1715</td>
<td>4.59</td>
<td>2</td>
</tr>
<tr>
<td>Mobile Banking Services.</td>
<td>22 (5.88)</td>
<td>75 (20.05)</td>
<td>74 (19.79)</td>
<td>203 (54.28)</td>
<td>0 (0.00)</td>
<td>1038</td>
<td>2.78</td>
<td>6</td>
</tr>
<tr>
<td>Internet Banking Services.</td>
<td>56 (14.97)</td>
<td>209 (55.88)</td>
<td>24 (6.42)</td>
<td>67 (17.91)</td>
<td>18 (4.81)</td>
<td>1340</td>
<td>3.58</td>
<td>3</td>
</tr>
<tr>
<td><strong>Quality of Service</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Privacy is Protected.</td>
<td>76 (20.32)</td>
<td>58 (15.51)</td>
<td>69 (18.45)</td>
<td>104 (27.81)</td>
<td>67 (17.91)</td>
<td>1094</td>
<td>2.93</td>
<td>2</td>
</tr>
<tr>
<td>Time Taken for Transactions</td>
<td>29 (7.75)</td>
<td>43 (11.50)</td>
<td>77 (20.59)</td>
<td>143 (38.24)</td>
<td>82 (21.93)</td>
<td>916</td>
<td>2.45</td>
<td>5</td>
</tr>
<tr>
<td>Pass Words and Pins Security</td>
<td>53 (14.17)</td>
<td>36 (9.63)</td>
<td>58 (15.51)</td>
<td>112 (29.95)</td>
<td>115 (30.75)</td>
<td>922</td>
<td>2.47</td>
<td>4</td>
</tr>
<tr>
<td>Safety Information</td>
<td>94 (25.13)</td>
<td>48 (12.83)</td>
<td>79 (21.12)</td>
<td>69 (18.45)</td>
<td>84 (22.46)</td>
<td>1121</td>
<td>3.00</td>
<td>1</td>
</tr>
<tr>
<td>Security Alerts</td>
<td>33 (8.82)</td>
<td>74 (19.79)</td>
<td>90 (24.06)</td>
<td>112 (29.95)</td>
<td>65 (17.38)</td>
<td>1020</td>
<td>2.73</td>
<td>3</td>
</tr>
<tr>
<td>E-Banking Services</td>
<td>36 (9.63)</td>
<td>35 (9.36)</td>
<td>72 (19.25)</td>
<td>122 (32.62)</td>
<td>109 (29.14)</td>
<td>889</td>
<td>2.38</td>
<td>6</td>
</tr>
<tr>
<td><strong>Service Quality Dimension</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangibility</td>
<td>53 (14.17)</td>
<td>17 (4.55)</td>
<td>44 (11.76)</td>
<td>181 (48.40)</td>
<td>79 (21.12)</td>
<td>906</td>
<td>2.42</td>
<td>8</td>
</tr>
<tr>
<td>Reliability</td>
<td>49 (13.10)</td>
<td>34 (9.09)</td>
<td>77 (20.59)</td>
<td>146 (39.04)</td>
<td>68 (18.18)</td>
<td>972</td>
<td>2.60</td>
<td>5</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>36 (9.63)</td>
<td>66 (17.65)</td>
<td>141 (37.70)</td>
<td>92 (24.60)</td>
<td>39 (10.43)</td>
<td>1090</td>
<td>2.91</td>
<td>3</td>
</tr>
<tr>
<td>Empathy</td>
<td>34 (9.09)</td>
<td>45 (12.03)</td>
<td>47 (12.57)</td>
<td>169 (45.19)</td>
<td>79 (21.12)</td>
<td>908</td>
<td>2.43</td>
<td>7</td>
</tr>
<tr>
<td>Accessibility</td>
<td>28 (7.49)</td>
<td>16 (4.28)</td>
<td>132 (35.29)</td>
<td>163 (43.58)</td>
<td>35 (9.36)</td>
<td>961</td>
<td>2.57</td>
<td>6</td>
</tr>
<tr>
<td>Security</td>
<td>56 (14.97)</td>
<td>56 (14.97)</td>
<td>88 (23.53)</td>
<td>111 (29.68)</td>
<td>69 (18.45)</td>
<td>1029</td>
<td>2.75</td>
<td>4</td>
</tr>
<tr>
<td>Cost of Service</td>
<td>45 (12.03)</td>
<td>83 (22.19)</td>
<td>26 (6.95)</td>
<td>47 (12.57)</td>
<td>1393</td>
<td>3.72</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Product Variety</td>
<td>123 (32.89)</td>
<td>0 (0.00)</td>
<td>0 (0.00)</td>
<td>0 (0.00)</td>
<td>1747</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Primary Data

The above table illustrates the respondents’ level of satisfaction on technology enabled banking services offered by the SBI.
NATURE OF SERVICES

The above table indicates the respondents’ level of satisfaction towards nature of services offered by the SBI. It has been inferred that, majority of the bank customers’ exhibit high degree of satisfaction towards the ATM facilities offered by the SBI, it is ranked in first place with the mean score of 4.91. Subsequently it has been inferred that the sample subjects’ opinion moderate levels of satisfaction towards the debit/credit card services, internet banking services and RTGS (Real Time Gross Settlement) services provided by the SBI. These variables are ranked in second, third and fourth position with an average score of 4.59, 3.58 and 3.16, respectively. Similarly, the respondents’ have stated that they are not very satisfied with the E-cheque services and mobile banking services offered by the SBI. These variables are ranked in fifth and sixth place with an average score of 3.00 and 2.78, accordingly.

QUALITY OF SERVICE

From the above data analysis it has been observed that, the sample bank customers’ have said that the SBI banks ensures safety to their personal information and are highly satisfied with it, it is ranked in first place with the mean score of 3.00. Followed by the respondents’ express moderate level of satisfaction towards the quality of the services such as privacy protection, Security alerts of e-banking, pass words and PINs security provided in SBI. These factors are ranked in second, third and fourth position with an average score of 2.93, 2.73 and 2.45. Further, it has been observed that the respondents’ exhibit low level of satisfaction towards the time lag of transactions and increased banking charges collected for technology enabled services offered in SBI. These variables are ranked in fifth and sixth place with an average score.

SERVICE QUALITY DIMENSION

This passage of the data analysis discusses about the bank customers’ level of satisfaction towards the service quality dimension of SBI. It has been inferred that the bank customers’ exhibit high degree of satisfaction towards the product variety offered in SBI, it is ranked in first place with the mean score of 4.67. Subsequently it has been observed that the respondents’ express moderate level of satisfaction towards the cost of service, responsiveness of employees, security provided and reliability of services offered in the State Bank of India. These factors are placed in second, third, fourth and fifth rank with an average score of 3.72, 2.91, 2.75 and 2.60. Further, it has been inferred that the sample populations’ acquire low-level satisfaction towards the accessibility of services, empathy of employees and tangibility of services provided in SBI. These variables are ranked in sixth, seventh and eighth place with the mean score of 2.57, 2.43 and 2.42, respectively.

SUMMARY OF FINDINGS

Technology readiness or stage of e-service adoption may affect the service experience and perceptions of e-service quality. Technological developments have removed repetitive, time-consuming tasks, reduced human error, and extended access to banking related facilities. Technology also provides customer information that it would be much more expensive to provide on a person-to-person basis. Telephone banking facilities allow non-cash transactions to be carried out, which would have required a visit to a branch earlier. Similarly, Internet banking allows customers to perform tasks at a time and in a place convenient to them. Direct contact with such technology also gives customers a feeling of greater control. Technology was introduced in banks originally to reduce costs but that, by dividing front and back office operations, technology can be targeted to enhance different functions. The dilemma remains however as to how to maintain a satisfactory number of face-to-face interactions with the customers. This study aims to analyse on the Role of Technology in Customer Satisfaction in Banking Industry, with particular reference to State Bank of India (Chennai Circle).

DEMOGRAPHIC PROFILE OF CUSTOMERS

From the elaborate data analysis, it has been inferred that out of 374 SBI customers surveyed, 70.85 per cent of the respondents’ surveyed are male and the remaining 29.15 per cent of bank customers’ are female. Further, it has been observed that 46.79 per cent of the SBI customers’ in Chennai are aged between 25-40 years, 35.03 per cent of respondents’ are Post Graduates and 26.20 per cent of bank customers’ in Chennai are self-employed entrepreneurs. The survey results claims that 38.77 per cent of respondents’ annual income ranges between ‘Rs. 1-2 lakhs.

CUSTOMERS PERCEPTION TOWARDS SERVICE QUALITY DIMENSION

Majority i.e., 90 per cent of the customers’ in Chennai have opinion that the SBI branches maintain clean & pleasant environment and the material associated with thee-service are good, it is ranked in first place with the mean score of 4.50. Further, it has been understood that majority i.e., 70.60 per cent of the customers’ have agreed that the bank fulfils promises in certain time; it is ranked in first place with the mean score of 3.53.
BANK CUSTOMERS’ LEVEL OF SATISFACTION

It has been inferred that, majority i.e., 98.20 per cent of the bank customers’ exhibit high degree of satisfaction towards the ATM facilities offered by the SBI, it is ranked in first place with the mean score of 4.91. Sixty per cent of the sample bank customers’ have said that the SBI banks ensures safety to their personal information and are highly satisfied with it, it is ranked in first place with the mean score of 3.00. It has been inferred that 93.40 per cent of the bank customers’ exhibit high degree of satisfaction towards the product variety offered in SBI, it is ranked in first place with the mean score of 4.67.

SUGGESTION

The banking institutions in Indian in general and State Bank of India in specific should frame performance grid as strategic tool according to the customers need and demand for service usage and also to retain them as satisfied with banking technology.

LIMITATION OF STUDY

- The study pertains to only the State Bank of India in Chennai. Thus, the study suffers from the geographical limitation, as it does not focus on entire Tamil Nadu. Therefore, the findings of the study cannot be generalized for either whole of Tamil Nadu or neither for India as a whole.
- Similarly, the customers’ perception and performances of SBI with other banks is not compared in this study.

CONCLUSION

The opening up of the Indian economy in 1991 almost corresponded with the worldwide internet revolution which doubly impacted the Indian private and public sector banks that were still stuck in old ways of functioning. Once Indian IT services companies started booming, it was just a matter of time before Indian banks wholeheartedly embraced technology. This paved the way for business process automation in banking, which enhanced customer service, reduced manpower costs, and increased profitability. Apart from normal banking products, Indian banks started selling third party products such as mutual funds and insurance to their clients as well. This single window selling saved the customer’s time and enabled the bank to enrich the relationship.

The study aims to conclude with the note that the banking industry is going through a period of rapid change to meet competition, challenges of technology and the demands of the end users. Clearly, technology is a key differentiator in the performance of banks. The bank needs to understand this fact and frame their operational strategies for future success, i.e., profitability and retention of customers.

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EXECUTIVE SUMMARY

The issue of work-life balance has become the hot topic in the current day scenario. Sverko et al (2002) emphasized that change in technology, values and demographic trends contributed to the emergent relevance of work-life balance in industrialized societies. It is supplemented by other factors, which include increasing complexity of work, change in nature of family and the extended number of women entering the workforce. Work-life balance refers to the divergence between the work place demands and the demands of personal life. The present study is descriptive in nature. The variables influencing the work life balance are purely tested and the relationship may be varying from sample to sample. The factors influencing the work life balance are work environment factors and job related factors. The correlation between the selected variables is tested in the current paper. The various factors of work life balance observed in the study, are highly correlated with each other and have a reasonably good level of significance.

KEYWORDS

Self-Management, Social Skills, Job Stress, Work Related Outcomes, Performance etc.

INTRODUCTION

In the traditional era, the women were confined to household work like cooking, washing, cleaning, taking care of children, etc. They were considered as home makers and were deprived of the right or opportunity to go outside home. Now the story is different. Apart from home maker role, they also have a significant role to engage even outside the home. With the increase in cost of living on one hand and the improved education and employment opportunities on the other hand, both husband and wife started working and many families became dual earners. The growth of higher education has improved job prospects for women and resulted in the move from stay-at-home mothers to thriving professional women. Over a period, women accomplished remarkable progress in every occupation and made a noteworthy mark in the respective fields. However, there is no significant change in performing the role of home maker.

The issue of work-life balance has become the hot topic in the current day scenario. Sverko et al (2002) emphasized that change in technology, values and demographic trends contributed to the emergent relevance of work-life balance in industrialized societies. It is supplemented by other factors, which include increasing complexity of work, change in nature of family and the extended number of women entering the workforce. Work-life balance refers to the divergence between the work place demands and the demands of personal life. When either side becomes unbalanced for extended periods, the effect is likely to be visible in unhealthy symptoms (fatigue, stress, depression, etc.). A lack of synchronization between domestic life and work life causes great personal and financial hardship, to both the individual and the company.

THE CONCEPT

The concept of work-life balance is based on the notion that paid work & personal life should be seen less as competing priorities than as complementary elements of full life. Work-life balance is about improving people’s quality of life & widening access to paid employment & career opportunities. A work-life balance supports staffs who wish to have a greater involvement in public life & in the community. (Simoneetta Manfredi & Michelle Holliday, 2004).

Dundas (2008) argues that work-life balance is about effectively managing the juggling act between paid work and all other activities that are important to people such as family, community activities, voluntary work, personal development and leisure and recreation.

Greenhaus et al (2003) define work-life balance as the extent to which an individual is equally engaged in – and equally satisfied with his or her work role and family role.

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REVIEW OF LITERATURE

Konrad and Mangel (2000) concluded that the Work-life balance policies have a stronger positive impact on productivity when women comprised a larger percentage of the workforce and when a higher percentage of professionals were employed. Allen et. al. (2000) also found that as WFC increased, job satisfaction decreased among individuals of both genders in diverse professions, various career stages and from different countries.

Fisher-McAuley et. al., (2003) in their paper titled “Modelling the relationship between work life balance and organizational outcomes” explain role as the totality of formal tasks, informal tasks and acts as organized by an individual. Each individual is a member of social systems and the expectation as well as demand of one may put pressure on the other.

Supriti Dubey, Ruchi Saxena & Neetu Bajpai, (2010) in their article titled “Work life balance: can women be both bearer and manager” put forth that WLB is about people having measure of control over when, where and how they work. The core of WLB could also be summed as achievement with enjoyment. WLB can lead to a healthy synergy in the working environment of an organization and its employees. A balanced life is one where the employees spread their energy and efforts through emotional, intellectual, imaginative, spiritual and physical levels on the key areas of importance.

Ramanathan & Vanitha (2011) “Work-Life Balance-A primitive Channel Source for work culture at workplace with special reference to IT employees in India” state work culture is the image building process for any organization and to its employees, the prevailing work culture in an organization will make employees put their contribution towards the work and responsibilities and help the organization to move towards its desired objectives and mission.

Susi & Jawaharran (2011) in their article titled “Work-Life Balance: The key driver of employee engagement” narrated that the workplace culture comprises the employee's attitudes, belief systems, value systems, work ethics, behavior which characterize the functioning of a group or organizations. Workplace culture includes the beliefs, attitudes, practices, norms and customs that characterize a workplace.

RESEARCH METHODOLOGY

For the purpose of study, the women working in unorganized sector in Rangareddy district is selected. The present study is descriptive in nature. The variables influencing the work life balance are purely tested and the relationship may be varying from sample to sample. The factors influencing the work life balance are work environment factors and job related factors. The correlation between the selected variables is tested in the current paper. The sample size used for the study is 542. The sample data is collected using a pre-tested structured questionnaire (Reliability alpha of the questionnaire is observed at 0.8169). The variables are scaled using the 5-point Likert’s technique and analyzed using the SPSS version 28.0. The results are explained in the following lines.

DATA ANALYSIS AND RESULTS DISCUSSION

<table>
<thead>
<tr>
<th>Work Life Balance</th>
<th>F1</th>
<th>F2</th>
<th>F3</th>
<th>F4</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1</td>
<td>1.000</td>
<td></td>
<td>0.567***</td>
<td>0.580***</td>
</tr>
<tr>
<td>F2</td>
<td></td>
<td>1.000</td>
<td>0.505***</td>
<td>0.432***</td>
</tr>
<tr>
<td>F3</td>
<td></td>
<td></td>
<td>1.000</td>
<td>0.497***</td>
</tr>
<tr>
<td>F4</td>
<td></td>
<td></td>
<td></td>
<td>1.000</td>
</tr>
</tbody>
</table>

Note: *** Denotes significant at 1% level

Where F1 - Self-awareness, F2 - Self-management, F3 - Social awareness, F4 - Relationship management

Sources: Authors Compilation

Table-1 shows the correlation analysis of factors of work life balance namely, self-awareness, self-management, social awareness and relationship management. The level of significance values (p<0.01) strongly reveal that the work life balance factors are highly correlated with one another. The correlation coefficients of work life balance factors range from 0.432 to 0.580.
Table-2: Correlation Analysis between Work Environment and Work Life Balance Factors

<table>
<thead>
<tr>
<th>Factors of Work Life Balance</th>
<th>Work Environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Awareness</td>
<td>0.419**</td>
</tr>
<tr>
<td>Self-Management</td>
<td>0.390**</td>
</tr>
<tr>
<td>Social Awareness</td>
<td>0.375**</td>
</tr>
<tr>
<td>Relationship Management</td>
<td>0.356**</td>
</tr>
<tr>
<td>Overall Work life balance</td>
<td>0.479**</td>
</tr>
</tbody>
</table>

**Note:** ** Denotes significant at 1% level
**Sources:** Authors Compilation

Table-2 presents the correlation analysis between work environment and work life balance factors. There is a positive significant relationship between work environment and self-awareness (r=0.419, p<0.01), self-management (r=0.390, p<0.01), social awareness (r=0.375, p<0.01), relationship management (r=0.356, p<0.01) and overall work life balance (r=0.476, p<0.01). It specifies that if the employees possessed more work life balance dimensions, then they will feel the good work environment in the organization.

Table-3: Correlation Analysis between Job Stress and Work Life Balance Factors

<table>
<thead>
<tr>
<th>Factors of Work Life Balance</th>
<th>Job Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Awareness</td>
<td>-0.499**</td>
</tr>
<tr>
<td>Self-Management</td>
<td>-0.432**</td>
</tr>
<tr>
<td>Social Awareness</td>
<td>-0.452**</td>
</tr>
<tr>
<td>Relationship Management</td>
<td>-0.418**</td>
</tr>
<tr>
<td>Overall Work life balance</td>
<td>-0.562**</td>
</tr>
</tbody>
</table>

**Note:** ** Denotes significant at 1% level
**Sources:** Authors Compilation

Table 3 presents the correlation analysis between job stress and work life balance factors. From the significance values (p<0.01), Job stress is a negative relationship between the work life balance factors namely, self-awareness, self-management, social awareness, relationship management and overall work life balance. The correlation coefficients of work life balance factors versus job stress are ranging from -0.562 to -0.418. The negative relationship between the factors unveils that if the employees had high levels of self-awareness, self-management, social awareness and relationship management in the organization, then they will be less stress related to the job.

Table-4: Correlation Analysis between Job Satisfaction and Work Life Balance Factors

<table>
<thead>
<tr>
<th>Factors of Work Life Balance</th>
<th>Job Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Awareness</td>
<td>0.472**</td>
</tr>
<tr>
<td>Self-Management</td>
<td>0.417**</td>
</tr>
<tr>
<td>Social Awareness</td>
<td>0.464**</td>
</tr>
<tr>
<td>Relationship Management</td>
<td>0.426**</td>
</tr>
<tr>
<td>Overall Work life balance</td>
<td>0.556**</td>
</tr>
</tbody>
</table>

**Note:** ** Denotes significant at 1% level
**Sources:** Authors Compilation

Table 4 provides the correlation analysis of factors of work life balance and job satisfaction. The level of significance values (p<0.01) indicate that there is a positive linear relationship between job satisfaction and work life balance factors. The correlation coefficients of job satisfaction versus self-awareness, self-management, social awareness, relationship management and overall work life balance are 0.472, 0.417, 0.464, 0.426 and 0.556 respectively. In addition, the sign of correlation coefficient (+ve) unveils that if the employees had a high level of work life balance dimensions, then they will be more satisfied with their job.

Table-5: Correlation Analysis between Job Performance and Work Life Balance Factors

<table>
<thead>
<tr>
<th>Factors of Work Life Balance</th>
<th>Job Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Awareness</td>
<td>0.458**</td>
</tr>
<tr>
<td>Self-Management</td>
<td>0.423**</td>
</tr>
<tr>
<td>Social Awareness</td>
<td>0.430**</td>
</tr>
</tbody>
</table>
Table 5 presents the correlation analysis of work life balance factors and job performance. The findings (p<0.01) indicate that job performance is a positive and significant relationship with all work life balance dimensions namely, self-awareness, self-management, social awareness and relationship management. The correlation coefficients of job performance versus work life balance factors are ranging from 0.385 to 0.529. Based on the sign of correlation coefficients (+ve), the work life balance factors enhance the job performance among employees.

Table 6 shows the correlation analysis between turnover intention and work life balance factors. From the significance value (p<0.01), there is a negative linear relationship between turnover intention and work life balance factors namely, self-awareness, self-management, social awareness and relationship management. The correlation coefficients of turnover intention versus work life balance factors are ranging from -0.515 to -0.397. In addition, the negative sign of correlation coefficient reveals that if the employees possessed high work life balance in the organization, then they will be less intention to leave the job.

Table 7 explains that the factor work environment is a positive relationship between job satisfaction and performance while it is a negative relationship between job stress and turnover intention. Hence, if the employees received good working environment in the organization, then they will be more satisfaction with job and will do good perform in their job. Likewise, job stress is a negative relationship between job satisfaction and job performance while it is a positive relationship between turnover intentions. It reveals that perhaps the employees had more stress due to their job, then they will not be satisfied with the job and their job performance will be low. In addition, they will retain more intention to leave the organization.

Job satisfaction is a positive relationship between job performances while it is a negative relationship between turnover intentions. Hence, Employees who have more satisfaction with their job perform well in the organization and do not intend to leave the organization. Finally, job performance is a negative relationship between turnover intentions.

**SUMMARY AND CONCLUSION**

The various factors of work life balance observed in the study, are highly correlated with each other and have a reasonably good level of significance. In addition, wherever the relationships should be inverse and negative, the results are observed accordingly. Hence, the variables used in the study are found to be good and reliable.
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In banking sector, relationship management could be defined as having and acting upon deeper knowledge about the customer, ensure that the customer such as how to fund the customer, get to know the customer, keep in touch with the customer, ensure that the customer gets what he wishes from service provider and understand when they are not satisfied and might leave the service provider and act accordingly. CRM in banking industry entirely different from other sectors, because banking industry purely related to financial services, which needs to create the trust among the people. Establishing customer care support during on and off official hours, making timely information about interest payments, maturity of time deposit, issuing credit and debit cum ATM card, creating awareness regarding online and e-banking, adopting mobile request etc., are required to keep regular relationship with customers. The concept of CRM in banking sector is gaining significance. The present day CRM includes developing customer base. There is a shift from bank centric activities to customer centric activities are opted. The private sector banks in India deployed much innovative strategies to attract new customers and to retain existing customers. CRM in banking sector is still in evolutionary stage, it is the time for taking ideas from customers to enrich its service. The study will help to find out the customer’s perception towards Customer Relationship Management in Indian banking sector. Along with this, it will highlight the impact of information & communication technology on banking sector of India.

KEYWORDS

Consumer, Investment, Promotional, Communication, Business, Synergy etc.

INTRODUCTION

Customer relationship management is the most important concept of modern marketing. It has also been defined narrowly as a customer data management activity but in its broader sense it is an overall process of building and maintaining profitable customer relationships by delivering superior customer value and satisfaction. Customer relationship management (CRM) is increasingly important to firms as they seek to improve their profits through long-term relationships with customers. In recent years, many companies have invested heavily to manage their interactions with customers before, during and after purchase. Yet, measurable returns from IT investment programs rarely arise from a narrow concentration on IT alone, with the most successful programs combining technology with the effective organization of people and their skills. It follows that the greater the knowledge about how firms successfully build and combine their technological and organizational capabilities, the greater will be our understanding of how CRM influences performance. CRM focuses on maintaining a continuous relationship with customers and building long-term bonds. As and when company learns more about the customer’s needs and wants and is therefore able to provide more personalized and relevant and one to one service. CRM mainly deals with all the aspects of acquiring , keeping and growing customers. Successful CRM focuses on profiling and understanding the needs and desires of customers and by placing them at the heart of the business by synergistically integrating them with the organization’s strategy, people, technology and processes .This integration leads to the creation of the service process that seek to develop an ongoing relationship with customer and results in creation of an exchange relationship which is mutually beneficial for both the organization and the customer. It is an all-encompassing strategy. Thus, it is a holistic approach.

The major concern of this research is to evaluate the role of CRM in the growth & performance of Indian banking sector. As a practice, relationship marketing differs from other forms of marketing in that it recognizes the long-term value of customer relationships and extends communication beyond intrusive advertising and sales promotional messages. With the growth of the internet and mobile platforms, relationship marketing has continued to evolve and move forward as technology opens more collaborative and social communication channels. This includes tools for managing relationships with a customer that goes beyond simple demographic and customer service data.

Relationship marketing extends to include inbound marketing efforts, PR, social media and application development. Relationship marketing is a broadly recognized, widely implemented strategy for managing and nurturing a company’s interactions with clients and sales prospects. It also involves using technology to organize, synchronize business processes, (principally sales and marketing activities), and most importantly, automate those marketing and communication activities on concrete marketing

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sequences that could run in autopilot, (also known as marketing sequences). The overall goals are to find, attract and win new clients, nurture and retain those the company already has, entice former clients back into the fold, and reduce the costs of marketing and client service. When an implementation is effective, people, processes, and technology work in synergy to increase profitability, and reduce operational costs. Relationship marketing refers to a short-term arrangement where both the buyer and seller have an interest in providing a more satisfying exchange. This approach tries to dis-ambiguous transcend the simple post purchase-exchange process with a customer to make more truthful and richer contact by providing a more holistic, personalized purchase, and uses the experience to create stronger ties. The practice of relationship marketing has been facilitated by several generations of customer relationship management software that allow tracking and analyzing of each customer's preferences, activities, tastes, likes, dislikes, and complaints. Relationship marketing has also migrated back into direct mail, allowing marketers to take advantage of the technological capabilities of digital, toner-based printing presses to produce unique, personalized pieces for each recipient through a technique called "variable data printing". Marketers can personalize documents by any information contained in their databases, including name, address, demographics, purchase history, and dozens (or even hundreds) of other variables. In contrast, relationship marketing is cross-functional marketing. It is organized around processes that involve all aspects of the organization.

**REVIEW OF LITERATURE**

Gordon (1999) the marketing mix approach is too limited to provide a usable framework for assessing and developing customer relationships in many industries and should be replaced by the relationship marketing alternative model where the focus is on customers, relationships and interaction over time, rather than markets and products.

Corner and Hinton (2002) argue that, at least, in CRM system implementation dynamic is much more complex and engage other parties, such as extra-company contributors and project managers. These extra parties, in tandem with higher sensitivity of organizational politics surrounding sales and marketing or customer service systems, require consideration of new risks, resulting from this complexity.

Gefen (2002) add to this complexity by comparing CRM to ERP systems and arguing that customer relationship activities are not as standardized as other business activities, such as accounting or procurement. Hence, CRM implementation calls for much more complex and flexible approach.

Rygielski, Wang and Yen (2002), calls for increased responsibility by CRM implementers in terms of privacy rights. The authors urge three implementers to balance between respect towards the privacy of consumers and economic gains from using CRM and establish privacy policy to make sure the CRM does not gain opposite results.

Panda (2003) suggested Relational benefits to services industries through effective relationship management by span from predictable sales and hence, profits, to generation of new business through sharing positive opinions and recommendations. On the other hand, customers should also feel benefits from entering a relationship with a company. In addition to security and comfort, the customers would also seek economic benefits expressed in special discounts, rewarding for their loyalty, as well as timesaving’s, and special treatment by company front line staff.

Fjermestad and Romano (2003) emphasized the diversity of users in CRM systems implementation. He also claimed that compared to homogeneous users of other traditional information systems; users of CRM may include all levels of management, permanent and temporary field customer service representatives and customers themselves.

Bull's (2004) paper also uses a case study to demonstrate how miscommunication among management, IT and marketing staff, lack of engagement and empowerment of certain employees, led to five failure in addressing issues related to targeting the customer as the most important problem the new CRM was intended to solve.

Mark Tadajewski (2009) demonstrated that Eddy’s major publication, “The new competition” and explored the dark side of relationship marketing and shows that close organizational relations do not necessarily increase the efficiency of the market.

Chopra and Mishra (2010) reveal that the perception of academicians, intellectuals and company executives conveys the meaning of the concept of customer relationship management in India, which is the process of developing personal rapport with customer and maintaining a record with customers. CRM practices in India, consensus seems to be narrowing down the practice of “hello with a warm smile” as a first choice. Over two third majorities felt that CRM’s contribution to marketing success is above 80%. The majority picked up the “personal contact” as the best method for quality information and variability for this perception is 19%.
Rao and Prasad (2011) reveal the fact that promotion of health services is always a crucial task. Since the qualitative assessment plays a key role, always it would be a challenging task to maintain good customer relationship management in health care industry. The scenario has been changing with the emergence of corporate and super-specialist.

Luisa Ruppert (2013) says that the banking industry is still very reluctant towards any social media and it is unfamiliar territory, for most, as on-site customer service was always first priority. Since the evolution of the internet, however, and the rise of online banks without physical locations connecting with customers and prospects in a cost-effective way, online becomes even more crucial. In addition to that, it is the changed customer, ‘the social customer’ that banks need to react too.

Shruthi and Devaraja (2012) says that the domain of CRM extends into many areas of marketing and strategic decisions. The governance of several other paradigms of marketing facilitates its recent prominence.

NEED AND SIGNIFICANCE OF STUDY

This study is required to access and evaluate the role of CRM in the growth & performance of Indian banking sector. As per Current market scenario, the need and importance of relationship building with customers has increased manifold and has become increasingly important for the performance and profitability of the business organization. This study will examine and analyze the customer’s perception towards Customer Relationship Management. The study also investigate the impact of information & communication technology on banking sector of India. Banks are aiming to increase customer profitability with any customer retention. This study deals with the role of CRM in banking sector and the need for it is to increase customer value by using some analytical methods in CRM applications. It is a sound business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with those customers through individualized marketing, pricing, discretionary decision making

RESEARCH METHODOLOGY

The study will be based on secondary data related to the customer relationship management in the Indian banking sector. The secondary data can be collected from Annual Reports, Audit Reports of the companies, books, journals, periodicals, abstracts, indexes, directories, conference papers, internal record of organizations, newspapers and magazines etc.

OBJECTIVES OF STUDY

- To evaluate the role of CRM in the growth & performance of Indian banking sector.
- To investigate the impact of information & communication technology on banking sector of India.
- To critically analyze the marketing strategies in building customer relation in banking sector.

CRM IN BANKING SECTOR

Implementing a CRM in banking industry can be very challenging. CRM optimizes existing customer strategies and makes them future-proof without affecting the bank's flexibility. It helps to increase customer satisfaction and boost revenues by streamlining processes on a powerful technology platform, which enables transformation from a product centric to a customer centric organization. Banks continue to face stiff revenue targets spread across too many stakeholders without banking CRM systems. Banks' stakeholders struggle to deal with a vast number of departments, systems and geographies. While the growth strategy of most banks relies on a cross-selling infrastructure, there is an apparent lack of it. Large investments are made to enable marketing intelligence, yet dismal infrastructure exists to execute and complete the feedback loop. Absence of visibility has created a reporting overload, directly resulting in huge efficiency drags. Unable to sling intelligence to front ends, marketing continuously generate campaigns, targeting an overwhelming number of customers and prospects. To meet these growing numbers, product teams take to direct strategies, with parallel ownerships, dismissing possible synergies. Manual reporting is the primary source of performance analysis for most banks. CRM in banks has evolved from a customer facing application to a customer-centric strategy that manages the complete cycle from customer interactions to branch operations through central operations. Facilitating a unified 360° view of the customer across product lines and multiple back-end systems, it enables banks to improve customer experience across channels and empowers them with a robust platform for cross-sell opportunities. It also arms banks with the technology muscle to increase reach through effective marketing campaigns. Consumers largely selected their banks based on how convenient the location of bank's branches was to their homes or offices. With the advent of new technologies in the business of bank, such as Internet Banking and ATMs, now customers can freely choose any bank for their transactions. 5% increase in customer retention can increase profitability by 35% in banking business. Therefore, banks are now stressing on retaining customer and increasing market share. Private banks have traditionally viewed themselves as exceedingly customer centric offering what they believe to be highly personalized services to the high net worth customers. The wealthier the customers, the more demanding they are and the clients expect more and more from their banks, to understand what their wants and needs are, so
that the organization can be built around serving those needs. The structure approach to CRM provides various benefits to the bank. The need of CRM in the banking industry arises, as the Customers in long-term relationship are more comfortable with the service, the organization, methods and procedures. This helps to reduce operating cost and cost arising out of the customer error. With increased number of banks, products and services and practically nil switching costs, customers are easily switching banks whenever they find better services and products. Banks are finding it hard to get new customers and more importantly retain existing customers.

A MODEL DESIGN FOR CRM AT ICICI BANK

ICICI Bank, one of the leading banks in India was looking at new ways to enhance its customer potential and service quality. Electronic means of banking have proved a success in acquiring new customer groups until the end of 2001. After then, a strategic decision was made to re-engineer their core business process in order to enhance the bank’s performance by developing strategic lines. Strategic lines were given in order to meet the needs of large Indian and multinational corporate customers, to expand commercial banking business, to focus expansion in retail banking and small business banking, to use different delivery channels while growing, and to enhance operating efficiency though investments in technology and human resources To support this strategy ICICI Bank has implemented a number of projects since 1992 regarding branch organization, processes and information systems. The administration burden in the branches has been greatly reduced and centralized as much as possible in order to leave a larger room to marketing and sales. The BPR projects have been followed by rationalizing and modernizing the operational systems and subsequently by the introduction of innovative channels: internet banking, call centre and self-servicing. In parallel, usage of technology for internal communication: intranet, e-mail, workflow, and management reporting have become widespread.

CRM DEVELOPMENT IN ICICI BANK

To be prepared to the changing economic conditions and, in particular, to a rapidly decreasing inflation rate scenario ICICI Bank has started timely to focus on developing a customer relationship management (CRM) system. The importance for the bank of managing the relationships with their customers has been the drive of the joint projects that have been developed with payback in the last three years. During the projects, a number of crucial technological and architecture choices have been made to implement the entire process. Realizing the importance of customer information availability the first of these projects has focussed on the problem of routinely collecting and cleansing data. The project has been undertaken by the bank with the spirit that has characterized the whole CRM development. The project has promoted a massive involvement of the branches, namely of the portfolio managers and campaigns have been launched for popularizing among staff the importance of gathering and maintaining reliable customer data. Another set of methods have been tested for customer not included in portfolios (pool customers), such as mailing or distributing questionnaires in the branches or using automatic teller machines (ATM) and the call centre. Methods for data checking and testing have been developed to be routinely employed by the bank's staff. Results obtained are very good: for portfolio customers data available are respectively 98% for the commercial ones and 85% for the retail ones. For pool customers availability goes down to 65%: this is a well-known phenomenon due to the loose relationship with the latter customers.

DATA WAREHOUSE AND DATA MINING

The Data warehouse is the core of any decision support system and hence of the CRM. In implementing its Data Warehouse ICICI Bank has selected an incremental approach, where the development of information systems is integrated with the business strategy. Instead of developing a complete design of a corporate Data Warehouse before implementing it, the bank has decided to develop a portion of the Data Warehouse to be used for customer relationship management and for the production of accurate and consistent management reports. Here we are not concerned with the latter goal, but are concentrating on the former.

The Data Warehouse has been designed according to the IBM BDW (Banking Data Warehouse) model that has been developed because of the collaboration between IBM and many banking customers. The model is currently being used by 400 banks worldwide. The ICICI Bank Data Warehouse is regularly populated both from operational systems and from intermediate sources obtained by partial pre-processing of the same raw data.

MARKETING CAMPAIGNS

After analysing strategic and analytical CRM we concentrate here on the equally important operational aspects. Marketing Campaigns is the first method that ICICI Bank has used to test the above described analyses and techniques. A number of experimental campaigns have been designed and carried out to test the soundness of the approach before attempting a large-scale rollout. Experimental campaigns have addressed about 900 customers selected within six branch offices. An education process has been started by meeting sales forces in the branch offices, by distribution of an explanation booklet and by publishing on the Intranet a note explaining the whole process.
System interfaces have been modified in order to track the customers under promotion, as well as to enable salespeople in the branch office to complete the sales on promoted customers as well as to record the fact that the sale was a consequence of the promotion. The bank has so far used for promotion two channels: the salespeople in the branches and the call centre. Each channel was used in four different campaigns.

CONCLUSION

Results obtained by extensive usage of customer data to develop and apply Relational Marketing have convinced the ICICI Bank to proceed along the line undertaken. As lists of customers eligible for four very important banking product/services are available, as above described, the following actions are now being deployed:

- Extension of promotions to a larger customer population by having sales people in the branches contacting progressively 15,000 customers.
- Targeted campaigns through Internet and the call centre for customers actively using one or both of these innovative channels for their banking operations. The same approach is now being extended to small and medium businesses and to commercial customers. Moreover the analytical and strategic CRM cycle is being completed by developing an application analysing customers' attrition and deploying strategies to reduce it.

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‘E-PROCUREMENT’ A PARADIGM SHIFT FROM
CONVENTIONAL PROCUREMENT TO MODERN ELECTRONIC PROCUREMENT

Dr. Gurdev Singh Thakur21

ABSTRACT

E-procurement symbolizes industrial or user procuring/buying, through the electronic media. E-procurement is nothing new but is a transformed form of conventional procurement where procurement processes and inventory maintenance were done manually by applying the statistical and scientific tools by the industrial engineers, economists and psychologists. The whole processes were conducted manually but since 1990s, revolution in the field of Information Technology and Internet has brought paradigm changes in the procurement scenario. Through this paper, we have tried to ascertain the fact that e-procurement has undergone paradigm shift from conventional procurement to modern electronic procurement.

KEYWORDS

Consumer, Investment, Promotional, Communication, Business, Synergy etc.

INTRODUCTION

Industrial engineers and economy’s world around always have been striving hard to improve the supply of industrial inputs to minimize cost and lead time etc., to have efficiency and effectiveness in the production systems. To the effect, various scientific and statistical techniques were developed to achieve these objectives. However, before heading towards the micro analytic analysis of industrial input process, let us understand the concept of e-procurement that is a modern solution to the conventional procurement/buying used by the business houses. The e-procurement is the process to identify and negotiate with suppliers using Internet, covers full life cycle of procurement of goods and services (Indent to receipt of goods), connects buyers and suppliers through electronic exchange of catalogues, contracts, invoices etc. All procurement models are possible like tendering, auction both Forward & Reverse, Rate Contract, etc. Many organizations including government Departments & Public Sector Units (PSUs) using e-procurement, in its simplest form, is the bringing together of buyers and sellers online to exchange information and conduct transactions.

It provides a common and optimized platform to reduce purchasing costs for the buyers while at the same time benefiting the sellers in terms of shared common services.

Further, Maintenance, Repair and Operating supplies (MRO) and contract services, which form a significant portion of the organization’s overall costs and are probably incurred without formal contracts and systems could be brought under the broad umbrella of e-procurement, thus leading to substantial savings for the company. Having built e-Procurement solutions using tools and technologies supported by and systems could also be brought under the broad umbrella of e-Procurement, thus leading to substantial savings for the company. E-procurement has been defined as a user friendly, Internet based purchasing system that offers electronic purchase order processing and enhanced administrative functions to buyers and suppliers, resulting in operational efficiencies and potential cost savings.

In broader sense, procurement is an acronym or interchangeably used as buying or procuring raw materials or non-core materials / services by a business entity (Business-to-Business B2B) or by a user under the purview of Consumer to Business (C2B) modalities.

Conceptualization of procurement as a concept can be understood comprehensively if defined in the context of conventional buying by the enterprise and today’s e-procurement that is based on Information Technology Enables Services (ITES) and Internet. While defining the global sourcing in the conventional procurement, the purchase orders (POs) and inventory levels were developed and maintained manually and lead-time to process POs and replenishment of inventories used to take considerable time and cost. However, statistical techniques viz. ABC Analysis, fixation of economic lot size, rationalization of economic lot size to modify Economic Order Quantities (EOQs), Fixation of operating levels, installation of the inventory control system to meet the desired objectives and performance appraisal to take stock of the actual achievement against expected gains and thereby effect modifications in operating levels as deemed to be necessary.

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Conventional Procurement

We know that the business world has developed from sellers, production, to today's marketing concept. During every phase of development, procuring costs and time have always been the major restraints in maintaining core competency among the competitors and in having best and faster returns from the markets. The industrial psychologists, economists, engineers have tried their bests to minimize the procuring, inventory costs and time limitations to faster the procurements and to maintain ideal and optimum inventory levels. During the period of 1960s to 1990s, the tools and techniques available were implemented manually. It was a phase of scientific statistical techniques and sampling techniques etc. However, in the absence of compatible Information Technology and software solutions, the statistical tools available were implemented manually that are explained for better comprehension of the conventional procurement techniques used to save cost and time.

The ABC analysis underlines the important principle of Vital-few-trivial-many and enunciates its application that A category items constitutes 5-10% but accounts 70-75% of the total money spent, B category materials constitutes 10-15% of the total material but accounts 10-15% of the total expenditure and the C category items constitute 70-80% of the total material but accounts 5-10% of the total annual expenditure. The mathematical treatments of the model for annual procurement cost was calculated by the formula as Annual Procurement Cost = S/q x Cp, where S= Annual consumption of the item (units), q= order quantity and Cp = Procurement cost per order. The annual inventory carrying cost= q/2 x Cu x i, where q= order quantity, Cu= Unit per price and i= inventory carrying cost expressed as a percentage of average inventory investment. In addition, the Annual total cost (ATC) = S/q x Cp + q/2 x Cu x i, where S= Annual consumption of the item (units), q= order quantity, Cp = Procurement cost per order, Cu= Unit per price and i= inventory carrying cost expressed as a percentage of average inventory investment. The Economic Order Quantity was calculated as:

\[
\sqrt{\frac{2 \times S \times C_p}{C_u \times i}}
\]

Where S = annual consumption (units), Cp = Procurement cost, Cu = Cost per unit and i = Inventory carrying cost.

In terms of inventory levels and re-ordering for procurement constituted the following variables. The Re-order level= m + L x C, Re-order Quantity (q) = is usually equivalent to EOQs,

Maximum stock (M) = m + qo,

Average inventory (I) = m + qo/2, where m= safety stock, L= lead-time (day/weekly/monthly consumption (units), and qo = Reorder quantity.

The e-procurement Chain

The procurement models in the present day scenario has transformed from the conventional manual processing to the electronic processing that enables firms to reap benefits at both ends of the supplier to customer chain. The Buy-Side Requisition Process.

From the buyer end, using an easy point and click interface, employees can create, submit and track many type of requisitions, including catalog, off-catalog, blankets and pre-authorized purchases right from their desktops. The steps involved in the buy-side requisition and processing are as follows:

Fire-up Browser – Secure personal log in: Invariably through secured login provisions, every Initiator of the requisition for every requisition can process requisition that may pre-determined or new ones through the catalogues of the suppliers. In this context, it is imperative that personal login for every requisition are secure to avoid the manipulations and irregularities in the procurement process.

Browse Online Authorized Supplier and Products Catalogs: Each Initiator of Requisition is given a secure personal log in where he / she empowered to surf suppliers catalogs that may be pre-determined or new ones. The Initiator of Requisition to ensure that authorized and sanctioned products are processed through this process. In the context of rationality and realistic behaviour of the supplier Young Hoon Park and Eric T. Bradlow in their study entitled, “An integrated model for bidding behaviour in Internet auctions – whether, who, when and how much”, revealed that the important the assumption of bidder rationality and equilibrium behaviour is evident in the emerging literature of estimating consumer valuation from auction data.
another study by Daniel Corsten and Nirmalya, entitled, “Do suppliers benefit from collaborative retailers? An empirical investigation of efficient consumer response adoption”, concluded that on perceived equity indicate that suppliers should be realistic about the sharing of the benefits from ECR adoption if they want to avoid negative feelings associated with inequity, hence, objectivity behind reciting this study is that there should be realistic and ration relationships between the suppliers and buyer. In the e-procurement context, the procuring enterprise is at the discretion to select any vendor, hence emphasizes the need of realistic relationship between the suppliers and buyers to optimize the e-procurement phenomenon.

The e-procurement chain is as follows:

Figure-1: E-Procurement Chain

![E-Procurement Chain Diagram](image)

Sources: Dr. Kalakota R., & Robinson M., 2000

The Buy-Side Requisitioning Process: Steps involved in the buy side requisition are as follows:

Figure-2: The Buy-Side Requisitioning Process

![Buy-Side Requisitioning Process Diagram](image)

Sources: Dr. Kalakota R., & Robinson M., 2000

Get Price Quotation, Availability Check and Create Online Purchase Order (PO): At this stage, the Initiator of Requisition to ensure that the pre-negotiated or contracted prices list is accepted before initiating the final PO and availability of the products that is negotiated for buying. If the suppliers’ deviates from the contracted price list, the prior sanction of the authority were taken as some times the suppliers, may increase price list which commonly available for all buyers? After the verification, the PO is to be finally submitted where approved must be taken in advance.

Send Purchase Order (PO) to the Supplier for fulfillment, order tracking and receipt: These are the final steps involved in the e-procurement where the final purchase order is submitted to the supplier and order tracking and receipt is closely monitored.
UNDERSTANDING E-PROCUREMENT PHENOMENA

General Features of e-procurement: Supports any type of procurement document or auction including Request for Proposal (RFP), Request for Quotation (RFQ), and Request for Information (RFI) reverses and forward auctions.

- Personal dashboard provides instant, graphical representation of Request For three together RFXs (RFP, RFI & RFQ), auctions, tasks, and events that require action by the user.
- User-role based functional view, navigation control gives the ability to show or hide tabs (functional areas), and menu options based on user role, and restrict functionality and information view to those with a need to know.
- Request Processing.
- ‘Wizard-like’ interface to capture user requests for RFXs and associated procurement activities as well as Auctions.
- All requests go through workflows that are configured for each request type enabled for the organization.
- Requestor can attach documents to the request to be incorporated into the RFX or be used to guide the administrator in their efforts to create the RFX and or manage the procurement process. The requested document or change to minimize the intervention of the contract manager or administrator. RFX Creation (RFP, RFQ, RFI, etc.)
- Corporate management of templates – Templates can be unique within organizations of a company or corporate wide, which allows for centralized and or decentralized control and management of RFXs within corporations.
- The user / creator selecting a suitable template (this could be the same template used during the RFX process) facilitate template-based contract creation – Contract initiation and refining it to meet specific needs. The Template selected can be used as a starting point of the contract’s Terms and Conditions and other text can be copied from other Templates.
- Powerful and flexible document structure – Extremely flexible formatting control of text and pages including style sheets to incorporate headers, footers, watermarks, corporate logos, etc. on document pages.
- Rule-based alternative wording in templates – ‘Smart’ templates can be created by defining alternative clauses that are conditional based on criteria present in the contract.
- Related documents can be imported, or scanned, and attached – Attached documents can be included as part of the contract document body or retained as supporting material.
- Question and answer (Q&A) based RFX events – Users can create complex questionnaires with various types of input modes (e.g., free form text, multiple choice, yes / no, etc.), allowing suppliers to complete these forms and capture responses electronically and potentially allow for automated scoring.
- Extremely flexible user defined business rules and workflow – Organization specific business rules and workflow ensure policies and processes are adhered to involving only the required stakeholders.
- Online collaboration – Multiple purchasers can use online collaboration functionality to refine wording, requirements, terms & conditions, etc.
- Multi-document support (e.g., PDF, RTF, HTML, etc.) – Upside RFX enables the creation of a PDF (Portable Document Format) or RTF (Rich Text File) document of the RFX for document review, printing or transmission.
- Rich text editor, Contract text can be entered and edited in a true "word processor" interface.

EVOLUTION, BENEFITS AND RATIONALE BEHIND THE E-PROCUREMENT IN THE COMPETITIVE WORLD; CAPTURE SAVINGS AND SHARPEN COMPETITIVE EDGE

Without an effective procurement solution, organizations must rely on paper-driven, and often error-prone, purchasing and invoicing processes that waste time and money. Frustration with system inefficiency also reduces user and supplier efficiency, and compromises compliance with contracts and preferred suppliers. Additionally, maverick spending on goods and services hampers the ability of corporations to control costs and find new opportunities for savings. That is why companies of all sizes are seeking a
competitive edge by implementing strategic procurement initiatives. Rationale behind e-procurement would be incomplete if benefits are not listed. The various benefits from the e-procure are as follows:

- Increase efficiency and transparency,
- Automated Work flows,
- Automated status update,
- Enforcement of Standard process,
- Elimination of non-value added steps,
- Improved Accountability,
- Cost-effective & Time effective,
- Improved inventory management,
- Reduced transaction costs,
- Elimination of Tender publishing costs,
- Savings on Stationery,
- New Supplier Participation,
- Discourage Cartel Formation,
- Better Monitoring,
- Centralized Knowledge base of Supplies and Vendors,
- Better Decision Making,
- Improved response time,
- E-procurement specialists point to the following advantages from Net-based purchasing,
- Major savings-of the order of 16 percent-on goods and services when competitive bidding is used,
- Savings-touching over 35 percent-which can be achieved in certain sectors such as general public services,
- Improvements in image and transparency in companies,
- Implementing companies can cut costs,
- E-procurement can lead to better decision making and process efficiency,
- Companies can forecast price / supplier behavior and monitor supplier performance.

GOVERNMENT CONCERNS ABOUT E-PROCUREMENT

Since many years, procedures and modalities of procurements by the governments have been contentious world over. The contention has always been premised on the fact that individuals for personal gratuity more often abuse the process. The issue of procurement, both in the government and state corporations has even topped the agenda of establishment critics with un-diminishing intensity with the advent of the era of transparency. During a two-day seminar, for the Parliamentary Finance and Economic Affairs Committee early the second week (March 2006), in Dar es Salaam, several Members of Parliament (MPs) voiced their concern over what they termed as a faulty government procurement system. Without mincing words, the legislators, were categorical that the current system was wasteful and passionately appealed for an expeditious switch to a more efficient electronic procurement. Since ascending to the throne, President Jakaya Kikwete has underscored the need to rid the society of graft which he says has eaten into its social fabric and is costing the exchequer billions of shillings in fraudulent contracts and procurement.

The president is on record saying the current procurement system is shrouded by corruption and therefore need radical reforms. However, of critical concern is the suggestion by the MPs who are now vouching for e-procurement system. The MPs at the same time appealed to National Board of Accountants and Auditors (NBAA), to undertake a survey and offer expert advice to the government. It is our informed view, of course presumably, that the panacea for the woes afflicting the public procurement system is the legal amendments to the laws. There is no doubt; the Public Procurement Act No. 21 of 2004 requires serious amendment. In as much as we concur with the legislators on the need to embrace e-procurement, not for simple reason of moving with technological advancements but also for the immense benefits accruing from online procurement. Procurement is crucial and sensitive in that it directly affects the citizens who are the taxpayers. It also has a direct correlation with the delivery of public services and matters of governance.

The report of the Controller and Auditor General, for the Financial Year ended June 30, 2004, sadly mitigates the urgent need for review and reforms in the public procurement systems and legislations. The Andhra Pradesh, Kerala, Gujarat and some of the states in India have extensively used the e-procurement. Andhra Pradesh will leverage Information Technology to attain a position of leadership and excellence in the information age and to transform itself into a knowledge society.

The Government envisions providing good governance by establishing a Committed, Accountable, Responsive, Inspiring, Nationalist, and Genuine Government - CARING Government. E-Procurement is one of the vehicles that can be gainfully used in
reaching the goal of CARING governance. E-Procurement.gov.in is a comprehensive e-infrastructure that will help the government and the citizens realize the vision of fueling growth via profitable B2B e-commerce. Providing a robust, proven platform used by the largest companies in India and the world, it enables trade between companies of different sizes, platforms and locations. To this end, eProcurement.gov.in will provide services like e-Procurement, e-Tendering, e-Selling and e-Auctions.

National and International Private Sector Endeavours and Potential for E-Procurement

International e-procurement on the increase E-procurement is increasing because the hospitality industry is ripe for e-commerce, analysts and industry officials feel. Avendra, a joint venture of Hyatt Hotels and Marriott International emphasizes this. “Marriott and the industry are embracing the ‘new economy’ by finding faster, more efficient ways to serve our customers. This is a huge step in the right direction for all of us,” said J W Marriott Jr, chair and chief executive officer of Marriott International. Apart from serving customers better, Marriott Jr confided that its proactive stance on purchasing stem from the hope of cutting costs, eliminating rogue purchasing activity and consolidating its vast buying power. Similarly, another hotel company, Wyndham International says it hopes to organize a buying consortium of hotel management companies this year. Choicebuys.com, the e-procurement arm of Choice Hospitality in the US, is another hospitality major that has incorporated the internet into its purchase systems. Through the site, the parent company has been able to leverage the buying power of its 5,000 plus hotels and standardize a line of products by offering its franchisees a menu of prefixed options.

Not everything is rosy though. PurchasePro, at one time a major name in hospitality e-procurement with a roster of 3,100 hotels, filed for bankruptcy in September this year. This indicates that despite the great hype and large number of ‘member’ hotels, the e-procurement model is still not standing on firm ground.

SECURITY CHALLENGES

It is empirically accepted fact that e-procurement has brought a revolution in the field of industrial procurement process but the inherent and potential challenges are as mentioned below:

- Detecting whether document is tampered or not,
- Identifying a person in the faceless world of Internet,
- Non-Repudiation,
- Document Secrecy,
- Bidding should not be allowed after due date and time,
- Bids cannot be opened before due date and time,
- Bids can only be opened by authorized officers,
- Digital Certificate,
- Digital Signature,
- Secure Socket Layer (SSL),
- Hash Algorithm / MD5 (Data Encryption),
- Digital Encryption,
- Role Base Access,
- Time Based Access,
- Time Stamping,
- Biometrics,
- Security Audit.

OTHER APPLICATION CHALLENGES

- Procurement laws and regulations have to be strengthened in many countries,
- Procurement processes and procedures need to be identified across several actors,
- Lack of standards and inter-operability often cause “Re-inventing the wheel”,
- Suppliers want “One stop” source of information.

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(sdl/
(Editor-In-Chief)
PERSONAL FINANCIAL SERVICES BY COMMERCIAL BANKS: A STUDY KADAPA CORPORATION

Dr. P. Mohan Reddy22 K. Venkata Subbaiah23

INTRODUCTION

A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial system and influence on national economies, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. A bank is a financial institution licensed to receive deposits and make loans. Banks may also provide financial services, such as wealth management, currency exchange and safe deposit boxes. There are two types of banks: commercial / retail banks and investment banks. In most countries, banks are regulated by the national government or central bank. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, known as the Basel Accords.

Commercial banks play very important role in our country they are the nerve center of the financial structure, since they have the ability in cooperating with the RBI to add to the money supply of the nation and thus, create additional purchasing power. The activities of commercial banking have grown multi directional ways as well as multi-dimensional manner. Our economy could not function without banks. By attracting savings and granting credit, banks are the oil for the wheels that keep the economy turning. Without banks would have to pay for everything with cash, which would have to save somewhere. A bank lends money to a lot of people and companies. If some are unable to repay their loans, the bank can absorb these losses and savers will not be affected. Banks also help solve the issue that customers generally want ready access to the money they deposit, while many loans require long-term commitments, such as a 30-year mortgage for financing a house. So banks borrow (i.e. hold customers’ deposits) short-term but lend long-term. By doing this they transform debts with short maturities (deposits) into credits with very long maturities, managing the risks associated and collecting the difference in the interest rate as profit. This is known as “term transformation” and is a vital part of banking.

OBJECTIVES OF STUDY

- To study different types of personal finance services offered by different set of customers.
- To know different amount of loan taken by different set of customers.
- To examine the recovery position of different loans issued by the select commercial banks.

METHODOLOGY

Presently there are 25 commercial banks operating in Kadapa district, of which 15 are Public Sector Banks (PSBs) and the remaining 10 Private Sector Banks (PVTBs). Out of these public sector banks, Andhra bank is one of the lead banks in the district in providing the financial services to the customers. Andhra bank has 4 branches in the Kadapa town located one in 7 Roads junction, one in Mandi Bazaar, one in NGO colony and another one is at ITI circle. Among them 1 branch located at Mandi Bazaar and the main branch of HDFC located in Yerramukkapalli have been selected for the study. Hence, the sample constitutes one branch of Andhra bank and one branch of HDFC bank operating in the jurisdiction of Kadapa city. Customers of these branches are the respondent group in the study to make comparative evaluation of the effectiveness of the personal finance schemes offered by banks. The total number of customers served by selected Andhra bank is 2,585 and 1,125 in HDFC bank in the 5 years study period.

PERIOD OF STUDY

The reference period of the study is five years period from 2010-11 to 2015-16.

DATA ANALYSIS AND INTERPRETATION

The collected data has been calculated and analysed through various statistical tools and tables.

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23 Research Scholar, Department of Commerce, Sri Venkateswara University, Andhra Pradesh, India, kottevenkatassubbaiah@gmail.com
Table 1: Personal Loans Offered by Commercial Banks

<table>
<thead>
<tr>
<th>Year</th>
<th>Personal Loans</th>
<th>Andhra Bank</th>
<th>HDFC Bank</th>
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</thead>
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<tr>
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<td>1,00,00,000</td>
<td>10,00,000</td>
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<tr>
<td>2015-2016</td>
<td>4,10,00,000</td>
<td>2,60,00,000</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table 1 shows personal loans offered by commercial banks in Kadapa city. Personal loans offered by Andhra bank has been raised from Rs. 1,00,00,000 to Rs. 4,10,00,000 whereas the personal loans offered by HDFC bank is only from Rs. 10,00,000 to Rs. 2,60,00,000 during the study period of 2010-11 to 2015-16. There is a tremendous increase in personal loans issued by both banks in the year 2015-16 when compared with the previous years.

Table 2: Home Loans Offered by Commercial Banks

<table>
<thead>
<tr>
<th>Year</th>
<th>Home Loans</th>
<th>Andhra Bank</th>
<th>HDFC Bank</th>
</tr>
</thead>
<tbody>
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<tr>
<td>2013-2014</td>
<td>1,90,00,000</td>
<td>40,00,000</td>
<td></td>
</tr>
<tr>
<td>2014-2015</td>
<td>3,20,00,000</td>
<td>1,50,00,000</td>
<td></td>
</tr>
<tr>
<td>2015-2016</td>
<td>4,70,00,000</td>
<td>3,00,00,000</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table 2 gives home loans offered by commercial banks in Kadapa city. Home loans offered by Andhra bank has been raised from Rs. 1,50,00,000 to Rs. 4,70,00,000 whereas the personal loans offered by HDFC bank is only from Rs. 15,00,000 to Rs. 3,00,00,000 during the study period of 2010-11 to 2015-16. There is more improvement in home loans issued by both banks in the year 2015-16 when compared with the previous years.

Table 3: Gold Loans Offered by Commercial Banks

<table>
<thead>
<tr>
<th>Year</th>
<th>Gold Loans</th>
<th>Andhra Bank</th>
<th>HDFC Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-2011</td>
<td>1,00,00,000</td>
<td>10,00,000</td>
<td></td>
</tr>
<tr>
<td>2011-2012</td>
<td>1,50,00,000</td>
<td>20,00,000</td>
<td></td>
</tr>
<tr>
<td>2012-2013</td>
<td>1,40,00,000</td>
<td>40,00,000</td>
<td></td>
</tr>
<tr>
<td>2013-2014</td>
<td>1,60,00,000</td>
<td>45,00,000</td>
<td></td>
</tr>
<tr>
<td>2014-2015</td>
<td>3,30,00,000</td>
<td>1,00,00,000</td>
<td></td>
</tr>
<tr>
<td>2015-2016</td>
<td>4,80,00,000</td>
<td>2,50,00,000</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table 3 indicates gold loans offered by commercial banks in Kadapa city. Gold loans offered by Andhra bank has been raised from Rs. 1,00,00,000 to Rs. 4,80,00,000 whereas the personal loans offered by HDFC bank is only from Rs. 10,00,000 to Rs. 2,50,00,000 during the study period of 2010-11 to 2015-16. There is more improvement in gold loans issued by both banks in the year 2014-15 when compared with the other years in the study period.
Vehicle Loans

Table 4: Vehicle Loans Issued by Commercial Banks

<table>
<thead>
<tr>
<th>Year</th>
<th>Vehicle Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Andhra Bank</td>
</tr>
<tr>
<td>2010-2011</td>
<td>40,00,000</td>
</tr>
<tr>
<td>2011-2012</td>
<td>45,00,000</td>
</tr>
<tr>
<td>2012-2013</td>
<td>90,00,000</td>
</tr>
<tr>
<td>2013-2014</td>
<td>1,10,00,000</td>
</tr>
<tr>
<td>2014-2015</td>
<td>2,50,00,000</td>
</tr>
<tr>
<td>2015-2016</td>
<td>3,00,00,000</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table 4 provides vehicle loans offered by commercial banks in Kadapa city. Vehicle loans offered by Andhra bank has been raised from Rs. 40,00,000 to Rs. 3,00,00,000 whereas the personal loans offered by HDFC bank is only from Rs. 10,00,000 to Rs. 2,50,00,000 during the study period of 2010-11 to 2015-16. There is a tremendous improvement in vehicle loans issued by Andhra bank in the year 2014-15 and by the HDFC bank is in the year 2015-16 when compared with the other years in the study period.

Other Loans

Table 5: Other Loans Year Wise Amount by Commercial Banks

<table>
<thead>
<tr>
<th>Year</th>
<th>Other Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Andhra Bank</td>
</tr>
<tr>
<td>2010-2011</td>
<td>10,00,000</td>
</tr>
<tr>
<td>2011-2012</td>
<td>12,00,000</td>
</tr>
<tr>
<td>2012-2013</td>
<td>60,00,000</td>
</tr>
<tr>
<td>2013-2014</td>
<td>40,00,000</td>
</tr>
<tr>
<td>2014-2015</td>
<td>1,40,00,000</td>
</tr>
<tr>
<td>2015-2016</td>
<td>1,20,00,000</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table 5 provides other personal loans offered by commercial banks in Kadapa city. Other personal loans offered by Andhra bank has been raised from Rs. 10,00,000 to Rs. 1,20,00,000 whereas the personal loans offered by HDFC bank is only from Rs. 5,00,000 to Rs. 60,00,00,000 during the study period of 2010-11 to 2015-16. There is a decrease in other personal loans issued by Andhra bank in the year 2015-16 and there is an increase in the sanctioning of loans by the HDFC bank is in the year 2015-16 when compared with the other years in the study period.

Number of Borrowers

Table 6: Number of Borrowers of Select Commercial Banks

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Borrowers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Andhra Bank</td>
</tr>
<tr>
<td>2010-2011</td>
<td>200</td>
</tr>
<tr>
<td>2011-2012</td>
<td>235</td>
</tr>
<tr>
<td>2012-2013</td>
<td>370</td>
</tr>
<tr>
<td>2013-2014</td>
<td>500</td>
</tr>
<tr>
<td>2014-2015</td>
<td>550</td>
</tr>
<tr>
<td>2015-2016</td>
<td>600</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table 6 provides number of borrowers in select commercial banks in Kadapa city. The number of borrowers in Andhra bank has been raised from 200 to 600 and in HDFC bank is only from Rs. 50 to 500 during the study period of 2010-11 to 2015-16.
Rate of Recovery of Loans

Table-7: Rate of Recovery of Loans

<table>
<thead>
<tr>
<th>Year</th>
<th>Andhra Bank (in percentage)</th>
<th>HDFC Bank (in percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO Colony Branch</td>
<td>Mandi Bazar Branch</td>
</tr>
<tr>
<td>2010-2011</td>
<td>99</td>
<td>100</td>
</tr>
<tr>
<td>2011-2012</td>
<td>98</td>
<td>95</td>
</tr>
<tr>
<td>2012-2013</td>
<td>95</td>
<td>95</td>
</tr>
<tr>
<td>2013-2014</td>
<td>90</td>
<td>90</td>
</tr>
<tr>
<td>2014-2015</td>
<td>90</td>
<td>90</td>
</tr>
<tr>
<td>2015-2016</td>
<td>95</td>
<td>90</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Note: (%) Represents percentage percent to the total.

Table-7 shows rate of recovery of loans in select commercial banks. The rate of recovery of personal loans is from 90-95 percent in the study period by the select commercial banks.

Repayment of Loan

Table-8: Repayment of Loan by the Customers

<table>
<thead>
<tr>
<th>Repayment Period</th>
<th>Andhra Bank (in percentage)</th>
<th>HDFC Bank (in percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below One Year</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Above 1 – Below 2 years</td>
<td>66</td>
<td>28</td>
</tr>
<tr>
<td>Above 2 – Below 3 years</td>
<td>26</td>
<td>38</td>
</tr>
<tr>
<td>Above 3 – Below 4 years</td>
<td>4</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Table-8 shows repayment period of loan wise classification of sample respondent in select commercial banks in Kadapa city. Out of total 100 percentage, 66 percent of the loans repaid within two years in Andhra Bank and in HDFC Bank 38 percent of the customers repaid the loan within 3 years of the period.

FINDINGS OF STUDY

- The select commercial banks offer personal loans, home loans, gold loans, vehicle loans, education loans, crop loans and the like under the personal financial services scheme in Kadapa city.
- There is more improvement in home loans issued by both banks in the year 2015-16 when compared with the previous years.
- Gold loans offered by Andhra bank has been raised from Rs. 1,00,00,000 to Rs. 4,80,00,000 whereas the personal loans offered by HDFC bank is only from Rs. 10,00,000 to Rs. 2,50,00,000 during the study period of 2010-11 to 2015-16.
- There is a tremendous improvement in vehicle loans issued by Andhra bank is in the year 2014-15 and by the HDFC bank is in the year 2015-16 when compared with the other years in the study period.
- There is decrease in other personal loans issued by Andhra bank in the year 2015-16 and there is an increase in the sanctioning of loans by the HDFC bank is in the year 2015-16 when compared with the other years in the study period.
- The number of borrowers in Andhra bank has been raised from 200 to 600 and in HDFC bank is only from Rs. 50 to 500 during the study period of 2010-11 to 2015-16.
- The rate of recovery of personal loans is from 90-95 per cent in the study period by the select commercial banks.
- Out of total 100 percentage, 66 per cent of the loans repaid within two years in Andhra Bank and in HDFC Bank 38 percent of the customers repaid the loan within 3 years of the period.

SUGGESTIONS FOR STUDY

- The banks shall increase the sanctioning amount from Rs. 5,00,000 – Rs. 10,00,000 to all the public in the society.
- Both the select commercial banks shall concentrate on recovery of loans with 100 per cent to ensure the profitability and better survival in the future.
- The Andhra bank shall reduce the systems and procedures in sanctioning the loan.
HDFC bank shall reduce the rate of interest on loan to attract the customer clientele.

The HDFC bank shall increase more branches and different personal finance services in Kadapa city to improve the business.

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*****
A STUDY ON IMPACT OF WORK STRESS ON INDIVIDUAL LIFE OF BANK EMPLOYEES AT SELECTED BRANCHES IN MEERUT CITY

Dr. Himanshu Agarwal24 Nitin Kumar Rastogi25

ABSTRACT

It has been noted in various news & studies that a majority of the employees face severe stress related ailments and many psychological problems in the organizations. Hence, the management must take necessary initiatives in helping their employees to overcome the disastrous effects of work stress, because employees spend roughly one third of their lives working in an organization. Employees, who are stressed, are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. This way, work stress can be a real problem to the organization as well as for its workers. Therefore, this study can be helpful in assessing the level of stress experienced by the bank employees, in identifying major causes and effect of work stress on such employees and in exploring various methods to manage stress. It will also try to provide the necessary suggestions and findings for the bank employees to manage such burden of stress in order to improve their performance and increase their productivity. Therefore, an attempt is made to analyze the impact of work stress on individual life of bank employees. The present study is based on survey method using both primary and secondary data. Primary data have been collected directly from 10 leading public and private banks at Meerut city of Western Uttar Pradesh using simple random method. 10 employees have been taken as sample from each bank branch. The total employees covered have been 100.

INTRODUCTION

Today, work stress is becoming a major issue and a matter of concern for the employees and the organizations as well. Challenging job assignment followed by moderate doses of competitive spirit, constructive conflict and zeal to get ahead of others have increased the stress at work. Hans Selye first introduced the concept of stress in 1936. He defined stress as "The force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state."

Steers indicates that, "Occupational stress has become an important topic for study of organizational behaviour for several reasons - 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organization can be managed more effectively."

According to National Institute of Health, “stress can reduce the enjoyment in life, cause hypertension, cardiac problems, reduce immunity, contribute to substance abuse, lead to frustration, irritability and reduce the overall status of mental and physical well-being.”

Work stress affects the work performance, memory, concentration, and learning. Stress at work also provides a serious risk of litigation for all employers and organizations, carrying significant liabilities for damages, bad publicity and loss of reputation. Dealing with stress-related claims also consumes vast amounts of management time. Employers should provide a stress-free work environment, recognize where stress is becoming a problem for staff, and take action to reduce stress. Stress in the workplace reduces productivity, increases management pressures, and makes people ill in many ways, evidence of which is still increasing. Therefore, there are clearly strong economic and financial reasons for organisations to manage and reduce stress at work, aside from the obvious humanitarian and ethical considerations. The growth of industries, pressure in the urban areas, quantitative growth in population, various problems in day-to-day life and the general complexities of social environment are some of the reasons for increase in stress. Stress is an unavoidable consequence of modern living. Stress is a condition of strain that has a direct bearing on emotions, thought-process and physical conditions of a person.

The banking sector had undergone rapid transformations owing to policy reforms, increased competition, and downsizing, introduction of new technologies, and recently the demonetization & cashless transactions. These changes have put a high level of stress on the bank employees. Thus, the advent of these policy level and technological changes has modified the work patterns of the bank employees and affected the social, economic and psychological domains of the bank employees and their relations. In addition, these factors are the prospective attributes to cause the work stress and related disorders among the Bank Employees.

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25 Research Scholar, Faculty of Commerce and Business Administration, D. N. College, Uttar Pradesh, India, kavirastogisyanabst@gmail.com
NEED OF STUDY

It has been noted in various news & studies that a majority of the employees face severe stress related ailments and many psychological problems in the organizations. Hence, the management must take necessary initiatives in helping their employees to overcome the disastrous effects of work stress, because employees spend roughly one third of their lives working in an organization. Employees, who are stressed, are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. This way, work stress can be a real problem to the organization as well as for its workers. Therefore, this study can be helpful in assessing the level of stress experienced by the bank employees, in identifying major causes and effect of work stress on such employees and in exploring various methods to manage stress. It will also try to provide the necessary suggestions and findings for the bank employees to manage such burden of stress in order to improve their performance and increase their productivity. Therefore, keeping all this in mind and the discussions made above, an attempt is made to analyze the impact of work stress on individual life of bank employees at 10 selected banks-branches in Meerut City of Western Uttar Pradesh.

REVIEW OF LITERATURE

Behr and Newman (1978) define occupational stress as ”A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning.”

Cobb (1975) has the opinion that, ”The responsibility load creates severe stress among workers and managers.” If the individual manager cannot cope with the increased responsibilities, it may lead to several physical and psychological disorders among them.

Brook (1973) reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation largely.

Miles and Perrault (1976) identify four different types of role conflict: a) Intra-sender role conflict, b) Inter sender role conflict, c) Person- role conflict, and d) Role over load.

Ivancevich and Matteson (1950) indicate, ”Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employer desiring such sticks together.”

Lack of participation in the decision making process, lack of effective consultation and communication, unjustified restrictions on behaviour, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in work activity is associated with negative psychological mood and behavioural responses, including escapist drinking and heavy smoking (Capelin et al., 1975).

French and Caplan (1975), ”Pressure of both qualitative and quantitative overload can result in the need to work excessive hours, which is an additional source of stress.” Having to work under time pressure in order to meet deadlines is an independent source of stress. Studies show that stress levels increase as difficult deadlines draw near.

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiological disabilities. However, it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Harrell and Orman, 1992).

SCOPE OF STUDY

This study has been done in Meerut city of Western Uttar Pradesh. The metropolitan city of Meerut is an industrial hub as much as agricultural and allied activity. Meerut is 70 kilometers North West from New Delhi and about 453 kilometers from Lucknow, the state capital of Uttar Pradesh. The strategic location of this region on the fertile plains of Rivers Ganga and Hindon, a tributary of Yamuna, is conducive for agriculture and allied activities. The state is spread across 2590 square kilometers and is situated at 77 degrees and 78 degrees longitude East and 28° 54’ and 29° 15’ latitude North, Meerut city is divided into Mawana, Sardhana and Meerut Divisions. The whole region of Meerut enjoys physical and climatic conditions, coupled with adequate rainfall-the reasons that have fostered agricultural development here. As a Prominent contribution of New Delhi, the city became part of the National Capital Region (NCR) that has fostered the development of this region.
Meerut is situated on the vast plains that are bounded by River Ganges on the east and River Hindon on the west. The average rainfall here is about 586 mm, monsoons begin by the end of June, and lasts till the end of September. The alluvial soil grains deposited from both the rivers is what makes this whole region most suitable for agriculture.

Due to rapid industrialization and development in the city, there has been a demographic shift of people from nearby villages and towns to Meerut city. As per the 2011 census, the population of Meerut stood at 3.4 million. Out of the total 3447405 people 1829192 was the male population and the rest 1618213 was female population. As per the previous recorded population in 2001, there has been a rise of 15.92% in a span of 10 years. Meerut ranks the 26th most populated city in India. Owing to the high developmental activities in this region, the population density of Meerut is relatively very high. The population density of Meerut is 1347 people/square km. This is the sixth highest in the country and second highest in the NCR Region.

The literacy of Meerut Population is 74.80%, as per the 2011 census, while the state average is 69.72%. 2001 census stated that the male literacy ratio was 76.31%, and that of female literacy was 54.21%.

The city has branches of nearly all public and private banks except foreign banks. 10 leading banks Branches have taken for the study. No comparison between public and private banks- employees has been made here. This study is focused only on employees working as cashier, teller and routine clerks in the banks whether public or private. Any other employees have not been included in this study.

**METHODOLOGY AND OBJECTIVES OF STUDY**

The following are the main objectives of the present study:

- To identify the workload, work procedures and working hours related stress among bank employees at selected bank branches in Meerut city.
- To examine the impact of workload, work procedures and working hours related stress on individual life of bank employees in Meerut city.

The present study is based on survey method using both primary and secondary data. Primary data have been collected directly from 10 leading public and private banks at Meerut city using simple random method. 10 employees have been taken as sample from each bank branch. The total employees covered have been 100. Interview and questionnaire methods have been used as instrument to collect primary data. Questionnaire consisting of 31 questions was distributed in 3 sets to 100 bank employees and 100% response was got from them in filling the questions. Secondary data for the study have been collected from books, journals, internet and the like.

**DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS**

The demographic characteristics is important to analyze in the stress related studies such as marital status, years of experience, educational qualification are directly connected with the impact of stress and coping style of stress. Social, personal, self-esteem and appearance are some important fields. The lack in these statuses may cause stress. Table-1 explains the Demographic characteristics of the sample respondents.

<table>
<thead>
<tr>
<th>S. No</th>
<th>Factor / Category</th>
<th>Number of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>2.</td>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>90</td>
<td>90</td>
</tr>
<tr>
<td></td>
<td>Unmarried</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>3.</td>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Below 20 years</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Between 20-25 years</td>
<td>33</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>Between 25-30 years</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Above 30 years</td>
<td>26</td>
<td>26</td>
</tr>
</tbody>
</table>
It is understood from table-1 that shows that majority of the bank employees are females (60%) and married (90%). Most of the bank employees are in the age group between 20 and 25 years (33%) and 18% bank employees are post graduate or more qualified. Majority of the band employees are between the working experiences of 1 to 3 years and more number of bank employees have satisfied income.

**Work Load Related Stress**

Workload is chief culprit in creating stress among bank employees. It may be in the form of looking after too many customers in the branch, having more responsibility, carrying out others work, and doing non-professional work, lack of man power in the branch develop stress and affect their individual life. The workload stress is depicted in the Table-2.

**Table-2: Work Load**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Statement</th>
<th>SA (5)</th>
<th>A (4)</th>
<th>NO (3)</th>
<th>DA (2)</th>
<th>SDA (1)</th>
<th>Weighted Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I have too many customers at my seat.</td>
<td>72</td>
<td>26</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>4.67</td>
<td>2</td>
</tr>
<tr>
<td>2.</td>
<td>I am assigned too much responsibility.</td>
<td>35</td>
<td>40</td>
<td>0</td>
<td>13</td>
<td>12</td>
<td>3.53</td>
<td>10</td>
</tr>
<tr>
<td>3.</td>
<td>I have too much work.</td>
<td>86</td>
<td>9</td>
<td>0</td>
<td>4</td>
<td>3</td>
<td>4.77</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>I am often under pressure to work overtime.</td>
<td>60</td>
<td>33</td>
<td>0</td>
<td>4</td>
<td>3</td>
<td>4.49</td>
<td>4</td>
</tr>
<tr>
<td>5.</td>
<td>I am also responsible for computers documentation and other things at my seat.</td>
<td>42</td>
<td>24</td>
<td>4</td>
<td>15</td>
<td>15</td>
<td>3.63</td>
<td>9</td>
</tr>
<tr>
<td>6.</td>
<td>I have too many different things to do.</td>
<td>44</td>
<td>35</td>
<td>4</td>
<td>14</td>
<td>3</td>
<td>4.03</td>
<td>5</td>
</tr>
<tr>
<td>7.</td>
<td>I am doing some administration work also (e.g. supervisory work).</td>
<td>40</td>
<td>30</td>
<td>2</td>
<td>18</td>
<td>10</td>
<td>3.72</td>
<td>7</td>
</tr>
<tr>
<td>8.</td>
<td>There is inadequate staff in my branch.</td>
<td>43</td>
<td>25</td>
<td>3</td>
<td>15</td>
<td>14</td>
<td>3.68</td>
<td>8</td>
</tr>
<tr>
<td>9.</td>
<td>I have constant time pressure due to heavy workload.</td>
<td>73</td>
<td>23</td>
<td>0</td>
<td>3</td>
<td>1</td>
<td>4.64</td>
<td>3</td>
</tr>
<tr>
<td>10.</td>
<td>I perform nonprofessional tasks such as delivering and retrieving documents, stationary disbursement and ordering, co-ordering or performing ancillary services.</td>
<td>45</td>
<td>25</td>
<td>0</td>
<td>20</td>
<td>10</td>
<td>3.95</td>
<td>6</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data

It is understood from the table-2 that, having too much work, having too many customers at my seat constant time pressure due to heavy work load, being under pressure to work overtime are the foremost work load related stress producing work stress among bank employees as they have scored the rank of 1st, 2nd, 3rd and 4th. Having too many different things to do and performing nonprofessional tasks are the next foremost work load related stress causing stress among bank employees and they have scored the 5th and 6th rank respectively. Doing some administration work also inadequate staff in the branch, being responsible for computers and documents and other things, assigning too many responsibility are the workload related stress producing stress among bank employees and they have scored 8th, 8th, 9th, and 10th rank respectively.
Stress may differ to different persons. It may be take different forms such as anger, depression, and lack of involvement in the work, aggressive behaviour and receiving complaints from colleagues and customers. It will not only fatal to the health of the bank employees but also works negatively on the treatment of the customers. Table 4 depicts the impact of workload, work procedures and working hours related stress on individual life on bank employees.

Table-3: Impact on Individual Life

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Statement</th>
<th>SA (5)</th>
<th>A (4)</th>
<th>NO (3)</th>
<th>DA (2)</th>
<th>SDA (1)</th>
<th>Weighted Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>My morale and self-esteem is affected.</td>
<td>68</td>
<td>28</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>4.61</td>
<td>2</td>
</tr>
<tr>
<td>2.</td>
<td>I have the feeling of nervousness, anger, aggression, fear, anxiety.</td>
<td>29</td>
<td>31</td>
<td>2</td>
<td>20</td>
<td>18</td>
<td>3.39</td>
<td>5</td>
</tr>
<tr>
<td>3.</td>
<td>My concentration, attention, decision is affected.</td>
<td>64</td>
<td>36</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4.64</td>
<td>13</td>
</tr>
<tr>
<td>4.</td>
<td>I fall sick frequently.</td>
<td>60</td>
<td>35</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>4.48</td>
<td>9</td>
</tr>
<tr>
<td>5.</td>
<td>I feel depressed and uninvolved in the work.</td>
<td>40</td>
<td>28</td>
<td>2</td>
<td>14</td>
<td>16</td>
<td>3.62</td>
<td>1</td>
</tr>
<tr>
<td>6.</td>
<td>I am not able to balance my work and home life.</td>
<td>31</td>
<td>32</td>
<td>2</td>
<td>18</td>
<td>17</td>
<td>3.42</td>
<td>14</td>
</tr>
<tr>
<td>7.</td>
<td>I am not able to finish the work in time.</td>
<td>40</td>
<td>30</td>
<td>2</td>
<td>18</td>
<td>10</td>
<td>3.72</td>
<td>9</td>
</tr>
<tr>
<td>8.</td>
<td>I express over reaction to small things.</td>
<td>35</td>
<td>40</td>
<td>0</td>
<td>13</td>
<td>12</td>
<td>3.53</td>
<td>13</td>
</tr>
<tr>
<td>9.</td>
<td>I receive complaint from the coworkers.</td>
<td>65</td>
<td>29</td>
<td>0</td>
<td>4</td>
<td>2</td>
<td>4.51</td>
<td>3</td>
</tr>
<tr>
<td>10.</td>
<td>I receive complaints from the customers.</td>
<td>45</td>
<td>25</td>
<td>0</td>
<td>20</td>
<td>10</td>
<td>3.95</td>
<td>8</td>
</tr>
<tr>
<td>11.</td>
<td>I find difficulty to recall the officer instruction and understanding routine procedures.</td>
<td>50</td>
<td>40</td>
<td>0</td>
<td>4</td>
<td>6</td>
<td>4.24</td>
<td>7</td>
</tr>
<tr>
<td>12.</td>
<td>I take longer time to complete deadlines and daily job function.</td>
<td>42</td>
<td>24</td>
<td>4</td>
<td>15</td>
<td>15</td>
<td>3.63</td>
<td>11</td>
</tr>
<tr>
<td>13.</td>
<td>I find on the job absenteeism (Being physically at work but have difficulty in concentrating on job).</td>
<td>52</td>
<td>39</td>
<td>0</td>
<td>3</td>
<td>6</td>
<td>4.28</td>
<td>6</td>
</tr>
<tr>
<td>14.</td>
<td>I find difficulty in thinking logically and making decisions.</td>
<td>51</td>
<td>41</td>
<td>0</td>
<td>5</td>
<td>3</td>
<td>4.32</td>
<td>5</td>
</tr>
<tr>
<td>15.</td>
<td>I encounter difficulty for relaxation.</td>
<td>43</td>
<td>25</td>
<td>3</td>
<td>15</td>
<td>14</td>
<td>3.68</td>
<td>10</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data

It is clearly known from the Table 4 that affection of concentration, attention and decision, affection of morale and self-esteem, receiving complaints from the co-workers, falling in sick frequently and finding difficulty in thinking logically and making decisions are the foremost impact of work stress on individual life of bank employees and they have scored the rank of 1st, 2nd, 3rd, 4th and 5th rank respectively. Finding on the job absenteeism (Being physically at work but have difficulty in concentrating on the job), finding difficulty to recall the officers instruction and understanding routine procedures, receiving complaints from the customers, inability to finish the work in time and encountering difficulty for relaxation are the next foremost effect of work stress on individual life of bank employees and they have scored the 5th, 6th, 7th, 8th, 9th and 10th rank respectively. Taking longer time to complete deadlines and daily job function, feeling depressed and uninvolved in the work, expressing over reaction to small things, inability to balance work and home life and having the feeling of nervousness, anger aggression, fear, anxiety are the least effect of work stress on individual life of bank employees and they have scored 11th, 12th and 13th and 14th and 15th rank respectively.

**FINDINGS OF STUDY**

The following are the findings of this study.

Majority of the bank employees are females (60%) and married (90%). Most of the bank employees are in the age group between 20 and 25 years (33%) and some of the bank employees are qualified with Post Graduate Degree or More (18%). Majority of the bank employees are between the working experiences of 1 to 3 years and maximum bank employees are satisfied with income.

Having too much work, having too many customers on their seat, constant time pressure due to heavy work load, being under pressure to work overtime are the foremost work load related stress producing work stress among bank employees as they have scored the rank of 1st, 2nd, 3rd and 4th rank. Having too many different things to do and doing administration work during officer is not available in the branch are the next foremost work load related stress causing stress among bank employee and they have scored the 5th and 6th rank respectively. Doing some administration work also (e.g. clerical work), Inadequate staff in the branch, being responsible for computers, documentations and other things, assigning too many responsibility are the work load related stress producing stress among bank employees and they have scored 7th, 8th and 10th rank respectively.
Affection of concentration, attention and decision, affection of morale and self-esteem, receiving complaints from the customers, falling sick frequently and finding difficulty in thinking logically and making decisions are the foremost impact of work stress on individual life of bank employees and they have scored the rank of 1st, 2nd, 3rd, 4th and 5th rank respectively. Finding on the job absenteeism (Being physically at work but have difficulty in concentrating on the job), Finding difficulty to recall the officer’s instruction and understanding routine procedures, receiving complaints from the customers, inability to finish the work in time and encountering difficulty for relaxation are the next foremost effect of work stress on individual life of bank employees and they scored 5th, 6th, 7th, 8th, 9th and 10th rank respectively. Taking longer time to complete deadlines and daily job function, feeling depressed and uninvolved in the work, expressing over reaction to small things, inability to balance work and home life and having the feeling of nervousness, anger, aggression, fear, anxiety are the least effect of work stress on individual life of bank employees and they have scored 11th, 12th and 13th, 14th and 15th rank respectively.

Workload, work procedures and working hour’s related stress has a negative impact on individual life of bank employees.

SUGGESTIONS

Based on the study the following suggestions may be put forth:

Sufficient number of staff may be appointed to reduce the workload of the bank employees. Some kind of relaxation techniques, which can be done at work and suitable for reducing depression, anxiety, aggression, fear, may be taught.

Working hours may be defined appropriately. Equality in the allocation of work may be followed to improve the morale and motivation to the bank employees.

In order to improve the concentration, attention and decision they may be relieved from performing non-professional tasks such as delivering and retrieving documents, stationary disbursement and ordering, coordinating, or performing ancillary services. The supportive services should properly be trained to reduce the workload of the bank employees.

Separate in-charge may be appointed for computers and documents in the branch in order to make the bank employees work peacefully. Allotment of the customers in the branch should be followed according to the number of bank employees in the branch since most of the respondents have said that their workload is increased by looking after more customers in the branch and being responsible for computers and documentations in the branch. Bank employees may be allowed in the decision making process with regard to their branch. The communication channel with the officers and supervisors may be developed to improve the involvement and motivation of the bank employees. The frequent meeting can be conducted in the manner that all departmental staff can be joined together to improve the better relationship among different departmental staffs and minimized the conflict among them. In the place where more number of female bank employees is working, the sufficient number of rest room, drinking water facilities may be made.

CONCLUSION

It is hence, proved that work load, work procedures and working hours related stress have a negative bearing to the individual life of the sample bank employees. It is thus, necessary to make stress free and peaceful work environment in the bank branches to deliver quality and safe customer services. The bank management can appoint sufficient number of staffs and making them relieved of performing nonprofessional tasks such as delivering and retrieving documents, stationary disbursement and ordering, coordinating, or performing ancillary services to reduce the workload, work procedures and working hour’s related stress. Therefore, job satisfaction and morale of bank employees must be improved to reduce the complaints from the customers and reduce the job turnover. In order to achieve this, though, the equality in making work schedule such as work procedures, job rotation and providing leave can be implemented to achieve the above aims.

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CHALLENGES IN MANAGEMENT OF INDIAN HIGHER EDUCATION SYSTEM

Dr. Rajesh Tiwari26 Dr. Bimal Anjum27 Rakesh Pathak28 Dr. Ajay Gupta29

ABSTRACT

The paper investigates issues and challenges in Indian Higher Education (HE). The growth seems to have happened only in few selected number of higher education institutions. The researcher audits this fact using primary data, which has been used to examine satisfaction of faculties in private and public universities. The policies for higher education have focused on enhancing access, expansion, but ignored the most crucial aspect of higher education, the faculties. The academic structure in Indian higher education has reduced faculties to the status of babus by equating the salary structure with public servants at the same time, totally ignoring the intellectual effort required for knowledge creation through research. The license raj has been allowed to dominate the higher education by the stake of few select powerful politicians and bureaucrats so that they can abuse the system for their personal gains. The primary data is collected through questionnaire from faculties teaching in private and public universities in India. The t test is used to analyze the differences in intrinsic and extrinsic factors. It is found that faculties in private universities are more satisfied with intrinsic factors and faculties in public universities are more satisfied with extrinsic factors.

KEYWORDS

Higher Education, Employability, License Raj, Intrinsic Factors, Extrinsic Factors etc.

INTRODUCTION

The gradual metamorphosis of economy from production oriented economy to the knowledge economy make it necessary to build up and maintain human capital in terms of better qualified and skilled manpower. Universities being the source of imparting knowledge and enhancing skills of the youth need to be managed in a professional manner.

A University is a place where new ideas germinate, strike roots and grow tall and sturdy (Yash Pal, 2009). Established practices are challenged in the pursuit of knowledge. The purpose of a University is to develop scholarly and scientific outlook. Develop analytical and questioning attitude and continuous exercise of reason (Yash Pal, 2009).

In 1947, there were 20 universities in India. There is phenomenal increase in the number of institutions (UGC, 2011). The number of institutions of higher education has grown significantly and now there are 789 universities imparting higher education in addition to institutes of national importance (UGC, 2017). The faculties are one of the most important academic resources in the higher education system. Unfortunately hiring good quality faculty has never been a priority of the educational administrators. An attempt is made to compare the satisfaction of faculties in private and public sector higher education institutions.

OBJECTIVES

- To examine the current challenges in management of Indian higher education system.
- To compare satisfaction levels of faculties in private and public sector institutions of Higher education.

RESEARCH METHODOLOGY

The descriptive research design was used for the study. Secondary data and published sources were used to evaluate challenges in management of Indian higher education system. Primary data was used to assess the satisfaction of faculties. Primary data was collected through self-administered questionnaire. Data was collected from around 300 faculties. Data was analyzed using t-test. Cronbach Alpha assessed the reliability of questionnaire. The Cronbach alpha was obtained as 0.938 for private university and 0.952 for public university. The responses of faculties were obtained on a five point Likert scale. The Likert scale ranged from one (for strongly disagreed) to five (strongly agreed).
CHALLENGES

The human resource management in Indian higher education is facing lot of challenges due to regulatory issues. This section discusses some of the challenges.

Shortage of Faculties

The fifth five-year plan for 2012-17 acknowledged the shortage of faculties. The report comments “Faculty being the single most critical factor responsible for the overall quality and excellence in higher education, it is matter of grave concern that a large number of faculty positions remain perennially vacant either due to non-availability of suitably qualified persons or due to procedural restrictions / fund constraints in state universities / colleges” (UGC, 2012).

Institutes of higher education are facing severe shortage of good quality faculty. The high-ranking students prefer to join the industry due to better career prospects. The restrictions on the academic qualifications sometimes create the challenges in hiring good quality professionals from the industry. The shortage of faculties in different segments is expressed in table-1. It is also found that industrial exposure of faculties is poor.

Table-1: Gap in Faculty Resources

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2012</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Millions</td>
<td>Millions</td>
</tr>
<tr>
<td>Number of Students</td>
<td>16.9</td>
<td>31.9</td>
</tr>
<tr>
<td>Under Graduate</td>
<td>14.6</td>
<td>27.4</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>2.3</td>
<td>4.5</td>
</tr>
<tr>
<td>Faculty Student Ratio (As per UGC guidelines)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under Graduate</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Faculty Required</td>
<td>0.97</td>
<td>1.82</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>0.19</td>
<td>0.37</td>
</tr>
<tr>
<td>Total</td>
<td>1.16</td>
<td>2.19</td>
</tr>
<tr>
<td>Current Faculty</td>
<td>0.81</td>
<td></td>
</tr>
<tr>
<td>Faculty Shortage</td>
<td>0.35</td>
<td>1.38</td>
</tr>
<tr>
<td>Annual Faculty Requirement (Till 2020)</td>
<td>0.17</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Technopak, 2012

Neglect of Research in Higher Education

The investment in R&D in India is just 1 percent of GDP, whereas it is 1.75 percent in China (Bettelle 2007 Cited in Rizvi and Gorur, 2011). India also performs poorly in terms of number of active researchers per million people at 119 as compared to 4605 in USA and 708 in China. India produces just 1 percent of global research in publication and citation. It was further commented that the quantity and quality both are poor (Rizvi and Gorur 2011). The authors argued that neglect of research and considering teaching and research as a separate activity have led to absence of tradition of debate informed by evidence and research into Indian higher education. The authors admitted that financial assistance and technological support in terms of internet connectivity for information access would not solve the problem of poor research culture unless the attitudinal changes are also considered. It was argued that students in affiliated colleges have poor library, other educational facilities and poorly motivated and trained faculties. In India just about 1% students pursue research (UGC, 2012). Figure-1 shows the level wise student enrollment in higher education.

Figure-1: Distribution of Student Enrolment by Stages

Sources: UGC, 2012
Status in Society

A teacher does not command due recognition in society as compared to recognition to a Doctor, engineer, manager, civil servant. The earning potential and lack of entry barrier in teaching has created of profession of a last resort for teaching. The faculties teaching in the nationally renowned institutions have a better salary and working conditions and get much better respect and recognition in society. However, such institutions are very few in number. Talented students are more inclined to join corporate world due to lucrative salary, excellent working condition and ample growth opportunities.

Salary

The salary of a student from premier institute is significantly higher than the professors who teach in these institutions. There is no passion among bright students to join teaching. Comparing the salaries of student pass outs to faculties Ahuja, 2009 commented that “US B-school graduates earn around 0.7 times what their faculty do in India, this ratio is around 2.4:1”. The author cited example of IIM Ahmedabad where average salary of a student is Rs. 17.85 lakhs for domestic appointment and Rs. 59 lakhs for international appointments, as compared to Rs. 7-8 lakhs salary of a faculty (Ahuja, 2009)

Academic Inputs

The academic inputs used are not updated to reflect the changing social technical and economic changes. The curriculum is rigid and outdated. The existing pedagogy is not focused on outcome-based learning but is targeted at information dissemination of data to pass the exams.

Academic Process

The faculties in India are supposed to be jack of all trade and master of none. The teachers are given lot of administrative work and non-teaching assignments besides teaching 14 to 16 hours in a week. This leaves little time to devote to research, course evaluation. Goswami 2014 argued that the teaching loads of faculties are on the higher side as compared to global standards. The author raised a concern that the faculties do not have separate teach only and research staff categorization.

Affiliation Mode

The model of affiliated colleges working under a single university has restricted creativity and academic freedom. The affiliating universities do not have the resources to properly manage such a large number of colleges. This has created an incentive for sub-standard institutions as they provide the same degree, which is provided a good institution affiliated to the same university. On the other hand, it works as a disincentive for good colleges, as it restricts their academic freedom.

Goswami 2014 argued that the present model of India higher education is simply not sustainable. The author argued that autonomy and appropriate governance had been the key success factor for higher education globally. The author supported the autonomy of the higher education institutions by citing example of IIT’s. The IIT’s enjoy much greater degree of autonomy as compared to other institutions in the country.

Lack of Accountability

The accountability of faculties can be ensured by multiple level of monitoring and feedback system. The student feedback is common practice in universities globally. Pulapre 2014 supported student feedback system to improve faculty accountability. The other monitoring mechanism should be academic and research output of students. Student feedback system provides the feedback of the end customer and thus would provide the useful inputs to assess the performance of the faculties. However, the student feedback system should be used with appropriate checks and balances. Lecture observation by peers and senior academicians should be added as an additional level of monitoring. Research output should be given due consideration for promotions.

Quality Assurance

The National Education Policy (NPE1986) recommended the establishment of National Assessment and Accreditation Council (NAAC) to monitor quality by accreditation. NAAC was formally established in 1992 to provide accreditation of institutions of higher education. NAAC is an autonomous body under UGC. Apart from NAAC, National Board of Accreditation (NBA) monitors quality of technical institutions under AICTE. However, out of 676 universities and 37,204 colleges in the country, only 274 universities and 7,070 colleges in India which the National Assessment and Accreditation Council (NAAC) (Chennai Online, 2014) have accredited. Majority of universities and colleges are not accredited.
Over Reliance on Privatization

The budgetary constraints of the government have led to overwhelming support for privatization. The private sector participation has increased its contribution in higher education. However, the concern is commercial approach and skewed distribution of courses offered. Most of the institutions are offering courses in engineering, management, medical. The large number of seats lying vacant reveals that the student community has lost the confidence in the private sector institutions. The private sector needs to be regulated properly to safeguard students from substandard institutions. The government cannot run away from its duty of monitoring public funded higher education institutions just by pushing for privatization.

Political Interference

Academic freedom has been restricted in India primarily due to political interference. The recent case of withdrawing four-year undergraduate programme by Delhi University under the pressure of UGC points out to the harsh realities of prevailing license raj in Indian Higher Education. The BJP has promised in its poll manifesto to roll back the four-year programme. Within two weeks, the HRD ministry put pressure on the UGC and Delhi University had to withdraw the programme (Kumar 2014).

If this is the situation of a central university, than the level of political interference at state and private universities can also be understood. Narayanan Ramaswamy head of education at the consultancy firm KPMG India as cited in Mishra 2014, said that no political party has given higher education the importance it deserves.

Lack of Coordinated Efforts

The Indian higher education system lays more stress on the individual contribution of a faculty in the learning of a student. The role of support system and creating an enabling environment to ensure development of new ideas and critical thinking has been ignored.

Poor Student Teacher Ratio

The shortage of teachers has adversely affected the student teacher ratio. The student teacher ratio in Indian Institute of Ahmedabad has declined from 1:5 in 1981 to 1:11 now (Vijayraghavan, Bhattacharyya, 2014). The student teacher ratio in IIT’s is 1:16 against ideal 1:10 (Das, 2013).

FINDINGS

The satisfaction of faculties was compared using t test, as shown in t test.

| Table-2: T Test for Satisfaction between Private and Public University Teachers |
|-----------------------------------------------|-----------------|--------------------|
| Mean                                         | Sig. Value      |                   |
| **Intrinsic Factors**                        | Private | Public             |                   |
| Work Itself                                  | 4.05    | 4.41               | 0.001*            |
| Advancement Opportunities                    | 4.05    | 3.31               | 0.000*            |
| Recognition                                  | 3.21    | 3.35               | 0.260             |
| Responsibility                               | 4.04    | 3.34               | 0.000*            |
| Achievement                                  | 3.47    | 3.39               | 0.200             |
| **Extrinsic Factors**                        | Private | Public             |                   |
| Salary                                       | 3.39    | 4.01               | 0.000*            |
| Supervision                                  | 3.18    | 3.51               | 0.020*            |
| Interpersonal Relations                      | 3.12    | 3.52               | 0.001*            |
| Policy                                       | 3.26    | 3.95               | 0.000*            |
| Working Conditions                           | 3.28    | 3.95               | 0.000*            |

Note: *Significant at 5% level of Significance
Sources: Survey Data

It is found that faculties in private universities are more satisfied with intrinsic factors and faculties in public universities are more satisfied with extrinsic factors. Work itself was found to be the most important aspect of satisfaction in public universities and work itself and advancement opportunities were the most important governing motivators in private universities. Except achievement and recognition, there is a significant difference (P value <0.05) between satisfaction of faculties on intrinsic and extrinsic factors.
The management of public universities should provide career advancement opportunities and recognition to good performers, while management in private universities should improve the supervision and working conditions.

CONCLUSION

A country with favorable demographic profile needs a vibrant higher education system to develop the skills and harness the creative potential of the young population. India has over 65% of population below 35 years and half of the population below 25 years of age (Virmani, 2014). To start with there is a need to attract young talent into teaching profession. The salaries and working environment should match with the best in the world. The salary structure in public funded institutions should be delinked from salaries of public servants. The faculties are required to do research and create knowledge. It adds a unique aspect in the job profile of a faculty. The institutions should be allowed to increase the fees and other charges to make them financially viable and enhance their ability to hire the best faculties from across the world. The scholarship and education loans should be provided to the students to ensure students from different economic and social background get equal opportunity for higher education. The organizational structure should be reframed to insulate the academic decisions from bureaucrats and politicians. Large number of universities managing small number of colleges should replace the affiliation model of small number of universities managing a large number of colleges. The access can be increased by offering more courses on distance mode and offering evening classes. Faculties should be allowed to participate in the equity base and profits from companies formed by the entrepreneurship development cells or incubation centers in the academic institutions. The Bayh-Dole Act in USA has been considered as the most influential legislation that affected intellectual property in the twentieth century (Rhines, 2005). The Bayh Dole Act provides opportunities for a faculty to earn consulting fees, royalties and equity in the companies. Such initiatives are the need of the hour to strengthen industry academia collaboration for commercialization of innovation, which will lead to wealth creation for the faculties, students and the country.

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GLOBAL COMPANIES HAVE RECOGNIZED SOCIAL MEDIA MARKETING AS A POTENTIAL MARKETING PLATFORM, UTILIZED THEM WITH INNOVATIONS TO POWER THEIR ADVERTISING CAMPAIGN WITH SOCIAL MEDIA MARKETING. THIS PAPER DISCUSSES ABOUT THE CONCEPTS OF SOCIAL MEDIA AND SOCIAL MEDIA THE GROWTH AND BENEFITS, ROLE AND RELEVANCE OF SOCIAL MEDIA IN MARKETING, SOCIAL MEDIA MARKETING STRATEGIES. IT ALSO PRESENTS AN OVERVIEW ON SOCIAL MEDIA MARKETING IN INDIA. SOCIAL MEDIA, TODAY, IS AMONG THE 'BEST OPPORTUNITIES AVAILABLE' TO A BRAND FOR CONNECTING WITH PROSPECTIVE CONSUMERS. SOCIAL MEDIA IS THE MEDIUM TO SOCIALIZE. THESE NEW MEDIA WIN THE TRUST OF CONSUMERS BY CONNECTING WITH THEM AT A DEEPER LEVEL. SOCIAL MEDIA MARKETING IS THE NEW MANTRA FOR SEVERAL BRANDS SINCE EARLY LAST YEAR. MARKETERS ARE TAKING NOTE OF MANY DIFFERENT SOCIAL MEDIA OPPORTUNITIES AND BEGINNING TO IMPLEMENT NEW SOCIAL INITIATIVES AT A HIGHER RATE THAN EVER BEFORE. SOCIAL MEDIA MARKETING AND THE BUSINESSES THAT UTILIZE IT HAVE BECOME MORE SOPHISTICATED. ONE CANNOT AFFORD TO HAVE NO PRESENCE ON THE SOCIAL CHANNELS IF THE COMPETITOR IS MAKING WAVES WITH ITS PRODUCTS AND SERVICES. THE EXPLOSION OF SOCIAL MEDIA PHENOMENON IS AS MIND BOGGLING AS THAT AND THE PACE AT WHICH IT IS GROWING IS MADDENING.

KEYWORDS

Social Media, Social Media Marketing, Marketing Strategy, Pervasiveness, Social Branding etc.

INTRODUCTION

Social media marketing is marketing using online communities, social networks, blog marketing and more. It is the latest "buzz" in marketing. India is probably among the first proponents of social media marketing. These days, the organizational cause has replaced the social cause as companies seek to engage with their audience via the online platforms. Social media is hot. Social Media is now the trend. In addition, for businesses it represents a marketing opportunity that transcends the traditional middleman and connects companies directly with customers. This is why nearly every business on the planet from giants like Starbucks and IBM to the local ice cream shop are exploring social media marketing initiatives. A year ago, businesses were uncertain about social media. Now it is here to stay and companies are rapidly adopting social media marketing. Much like email and websites first empowered businesses, social media is the next marketing wave.

The explosion of social media phenomenon is as mind boggling as that and the pace at which it is growing is maddening. Trust and goodwill are the basis of social networking, and by marketing in the realm of social media, these fundamental notions need to be adhered. It is probably the only marketing platform that encourages foolproof communication and accountability among sellers as well as consumers. Global companies have recognized Social Media Marketing as a potential marketing platform, utilized them with innovations to power their advertising campaign with social media marketing.

SOCIAL MEDIA

Social media is engaging with consumers online. According to Wikipedia, social media is internet-based tools for sharing and discussing information among human beings. Social media is all about networking and networking in a way that espouses trust among parties and communities involved. Any website, which allows user to share their content, opinions, views and encourages interaction and community building can be classified as a social media. Some popular social media sites are Facebook, YouTube, Twitter, Digg, MySpace, StumbleUpon, Delicious, Scribd, Flickr etc.

Social media are media for social interaction, using highly accessible and scalable publishing techniques. Social media uses web-based technologies to turn communication into interactive dialogues. Andreas Kaplan and Michael Haenlein define social media as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, which allows the creation and exchange of user-generated content." Social media is the medium to socialize.

The meaning of the term ‘social media’ can be derived from two words, which constitute it. Media generally refers to advertising and the communication of ideas or information through publications/channels. Social implies the interaction of individuals within a group or community. Taken together, social media simply refers to communication/publication platforms, which are generated

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and sustained by the interpersonal interaction of individuals through the specific medium or tool. Wikipedia has a general definition of the term: Social Media is the democratization of information, transforming people from content readers into content publishers. It is the shift from a broadcast mechanism to a many-to-many model, rooted in conversations between authors, people, and peers.

Social media uses the “wisdom of crowds” to connect information in a collaborative manner. Social media can take many different forms, including Internet forums, message boards, weblogs, wikis, podcasts, pictures, and video.

Social media is made up of user-driven websites that are usually centered on a specific focus (Digg = news) or feature (del.icio.us = bookmarking). Sometimes, the community itself is the main attraction (Facebook and Myspace = networking).

They use web-based technology to quickly disseminate knowledge and information to a huge number of users. They allow creation and exchange of user-generated content. Facebook, Twitter, Hi5, Orkut and other social networking sites are collectively referred social media. Social media represents low-cost tools that are used to combine technology and social interaction with the use of words. These tools are typically internet or mobile based like Twitter, Facebook, MySpace and YouTube.

There are two benefits of social media that are important to businesses, they include:

- Cost reduction by decreasing staff time.
- Increase of probability of revenue generation.

Social media enables companies to:

- Share their expertise and knowledge. Tap into the wisdom of their consumers.
- Enables customers helping customers.
- Engages prospects through customer evangelism.

Thus, the benefits of social media include brand reach and awareness, consumer interactions through transactions, referrals and reputation management.

**GROWTH OF SOCIAL MEDIA MARKETING**

A recent study, “The State of Small Business Report,” sponsored by Network Solutions, LLC and the University of Maryland’s Robert H. Smith School of Business, points to economic struggles as the catalyst for social media’s rapid popularity. The study results show that social media usage by small business owners increased from 12% to 24% in just the last year, and almost 1 out of 5, actively uses social media as part of his or her marketing strategy. In 2014, only 23% of marketers were using social media.

Now that number has grown to 31%. Here is a breakdown of what the small businesses reported as the main uses of social media marketing:

- 75% have a company page on a social networking site.
- 69% post status updates or articles of interest on social media sites.
- 57% build a network through a site such as LinkedIn.
- 54% monitor feedback about the business.
- 39% maintain a blog.
- 26% tweet about areas of expertise.
- 16% use Twitter as a service channel.

According to the study, different industries are adopting social media marketing at different rates, and while many industries have started using social media marketing in their efforts to reach more customers, many still have not positioned it as their top priority. A research shows that charitable organizations are still outpacing the business world and academia in their use of social media. In a study conducted in 2013, a remarkable eighty-nine percent of charitable organizations are using some form of social media including blogs, podcasts, message boards, social networking, video blogging and wikis. A majority (57%) of the organizations are blogging. Forty-five percent of those studied report social media is very important to their fundraising strategy. While these organizations are best known for their non-profit status and their fundraising campaigns, they demonstrate an acute, and still growing, awareness of the importance of Web 2.0 strategies in meeting their objectives.

In just the last few months, marketers have shifted their attitudes toward social media marketing spending. This was recently affirmed in the new study, “The CMO Survey”, from Duke University’s Fuqua School of Business and the American Marketing Association. A key finding: Social media marketing budgets continue to rise. According to the results, businesses currently
allocate 6% of their marketing budgets to social media, an allotment they expect to increase to 10% during the next year and 18% over the next 5 years. Back in August 2014, marketers had already planned to devote more money to social media. However, in February 2015, marketers reported that they plan to allocate one-fifth of their marketing budgets to social media marketing in the next 5 years. This is a definite increase from the 2014 projections. The study features the following comparison from August 2014 to February 2015:

Current marketing budget spending on social media:
- **August 2014:** 3.5%
- **February 2015:** 5.6%

Marketing budget spending on social media in the next 12 months:
- **August 2016:** 6.1%
- **February 2017:** 9.9%

Marketing budget spending on social media in the next 5 years:
- **August 2014:** 13.7%
- **February 2015:** 17.7%

It can be understood that even though many are still experimenting and learning how best to use social media tools, these results indicate that marketers think social media marketing is here to stay and will play an increasingly important role in their work in acquiring and retaining customers in the future.

**SOCIAL MEDIA MARKETING**

Social media marketing consists of the attempt to use social media to persuade consumers that one's company, products and/or services are worthwhile. Social media marketing is marketing using online communities, social networks, blog marketing and more. Lazer and Kelly’s (1973) define social marketing as "concerned with the application of marketing knowledge, concepts, and techniques to enhance social as well as economic ends. It is also concerned with the analysis of the social consequences of marketing policies, decisions and activities."

Social media marketing is not merely about hitting the frontpage of Digg or any other social news website. It is a strategic and methodical process to establish the company’s influence, reputation and brand within communities of potential customers, readers or supporters.

**BENEFITS OF SOCIAL MEDIA MARKETING**

Significantly different from conventional marketing strategies, Social Media Marketing (SMM) offers three distinct advantages. One, it provides a window to marketers to not only present products / services to customers but also to listen to customers’ grievances and suggestions. Two, it makes it easy for marketers to identify various peer groups or influencers among various groups, who in turn can become brand evangelists and help in organic growth of a brand. Moreover, three, all this is done at nearly zero cost (as compared to conventional customer outreach programmes) as most of the social networking sites are free.

**Social media marketing helps in:**

- Generating exposure to businesses.
- Increasing traffic/subscribers.
- Building new business partnerships.
- Rise in search engine rankings.
- Generating qualified leads due to better lead generation efforts.
- Selling more products and services.
- Reduction in overall marketing expenses.

Companies in the west are investing increasingly in SMM to get in touch with their customers. They are indulging in constant interaction with their prospects in order to understand their needs and hence make products better. It is the best way to learn from your customers about their needs and your own shortcomings. However, SMM is a very personalized way of advertising and promotions can be targeted only to particular groups, which are interested in a particular domain, quite unlike conventional advertising.
UNDERSTANDING THE RELEVANCE OF SOCIAL MEDIA IN MARKETING

According to 2010 Social Media Marketing Industry Report 2010, a majority of marketers (56%) are using social media for 6 hours or more each week, and nearly one in three invest 11 or more hours weekly. Twitter, Facebook, LinkedIn and blogs were the top four social media tools used by marketers, in order. A significant 81% of marketers plan to increase their use of blogs. A majority of the marketers is employing social media for marketing purposes and small businesses were slightly more likely to use social media. 76% of marketers are spending at least 4 hours each week on their social media marketing efforts.

In the present context, it is increasingly becoming pertinent for companies to (1) build a favorable base of consumers, and (2) involve them in decision-making. According to Softpedia, during the last quarter of 2009, 86 percent of online retailers in US had a Facebook page. It was expected that this figure would reach 99 percent very soon. During this same period, e-marketer pointed that 65 percent of its surveyed online retailers were active on Twitter. Another 26 percent were planning to incorporate Twitter in their plans. E-marketer projects that by 2011, 91 percent of online retailers will be Twitter ready and all of them will have a Facebook page. Presently, greater than 700 thousand businesses have an active Facebook page. In addition, around 80 thousand web portals are Facebook Connected presently.

The role of social media in marketing is to use it as a communication tool that makes the companies accessible to those interested in their product and makes them visible to those that do not know their product. It should be used as a tool that creates a personality behind their brand and creates relationships that they otherwise may never gain. This creates not only repeat-buyers, but also customer loyalty. Fact is social media is so diversified that it can be used in whatever very best suits the interest and the needs of the business.

Social media gives marketers a voice and a way to communicate with peers, customers and potential consumers. It personalizes the “brand” and helps you to spread the message in a relaxed and conversational way.

PERVASIVENESS OF SOCIAL MEDIA

Social media is no more a fancy term; its popularity can be deduced from the findings of the latest PEW Research – as much as 70 percent of the economically active population is well entrenched in to the social media space. Similar statistics, albeit from a different source – eMarketer, further corroborates this notion; 46 percent of people in age group of 44 – 62 years and around 61 percent under category 27 to 43 years are socially networked.

ROLE OF SOCIAL MEDIA IN MARKETING

Social media is now increasingly becoming an ingrained aspect of political campaigns, national defense strategies, public policy, public relations, brand management and even intra company communication.

Since the major task of marketing as tool used to inform consumers about the company’s products, who they are and what they offer, social marketing plays an important role in marketing.

- Social media can be used to provide an identity about the companies and the products or services that they offer.
- Social media helps in creating relationships with people who might not otherwise know about the products, service, or what the companies represent.
- Social media makes companies “real” to consumers. If they want people to follow them they need not just talk about the latest product news, but share their personality with them.
- Social media can be used to associate themselves with their peers that may be serving the same target market.
- Social media can be used to communicate and provide the interaction that consumers look for.

SOCIAL MEDIA MARKETING IN INDIA: AN OVERVIEW

India has 71 million active internet users. Social Media is really picking up new heights in India. According to the 2010 Regus Global Survey of business social networking, India tops the usage of social networking by business – it has the highest activity index, 127, far more than the US’ 97, and 52% of the Indian respondent companies said that they had acquired new customers using social networks while 35% American companies managed that. Many companies are coming big way for Social Media Optimization for their Product or Services nowadays. During Election 2009 Social Media was used for Influence Indian Voters. Social Media Marketing in India is being undertaken by brands like Tata DoCoMo, MTV India, Channel V, Clear Trip, Tata Photon, Axe deodorants, Microsoft, Naukri, Shaadi and many more. Besides, numerous Indian celebrities are also using SMM platform to promote their movies, music and events via Twitter, Facebook and personalized blogs. Social Media Marketing is also boosting public relations business. Several PR agencies in India are undertaking brand-building exercises for corporate
organizations, brands and celebrities. However, to the delight of many among us, the biggest gainers from SMM until date have been the organizations from the Not-for-Profit sector. Several Campaigns like ‘Bell Bajao’ and ‘Jaago Social Networking Sites. These campaigns have been spreading the word about their cause through blogs, Twitter and Facebook.

CONCLUSION

There is no escaping social media these days, either for individuals or for businesses. Today, it is impossible to separate social media from the online world.

The social media conversation is no longer considered a Web 2.0 fad - it is taking place in homes, small businesses and corporate boardrooms, and extending its reach into the nonprofit, education and health sectors. From feeling excitement, novelty, bewilderment, and overwhelmed, a growing number of people now speak of social media as simply another channel or tactic. Blogging can have a very positive effect on your Company’s branding & growth. As per the Hubspot report, Customers with blogs gathered 68% more leads than customers without blogs do. It is imperative to understand that today, social media have exponential potential. They are part of an ever-growing online network of people who discuss, comment, participate, share and create.

Whether you are an individual, a startup, small business or a large corporation, an online presence and an ongoing conversation with your constituents is a baseline requirement - and will take time and expertise. Companies are diverting resources and rethinking their traditional outreach strategies. In addition, as the social media wave dissipates into the vast ocean of connected experiences, the term itself will become an entry in dictionaries and encyclopedias and we will embark on a new era of knowledge, accessibility and experiences unbound by distance, time or physical walls. It is high time that every business adopts social media and takes it seriously!

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EDUCATION DELIVERY SYSTEM:
EDUCATION THROUGH MORALITY AND SPIRITUALITY

Dr. Urmila Yadav31 Dr. Madhu Sharma32

ABSTRACT
Morality Refers to personal or cultural value codes of conduct or social values. It is fact that morality play important role in an individual life as well as society, we learn moral values from family and education. These are the two important institutions, where we learn how to behave in a society. In the pre-independence era, when few people had access to formal education and it was known that educated persons would display civilized behaviour, decency, good manners and ethical conduct, on the other hand, Uneducated persons would display uncivilized behaviour and mostly crimes were committed by them. However, with a huge expansion of the education system, there is a marked decline in the characters, ethical moral values. Today most of the crimes are committed by students coming out of schools and colleges and well-educated people. In most of the educational institutions, there is lack of emphasis on the concept of human development and nation building process. Their emphasis instead is on moneymaking and materialism. This has resulted in the gradual decline of values among people.

It is a well-known fact that development is continuous process. Now a day, the development has been transformed to sustainable development. The thinking is new in western terms but concept is old in Indian terms. This report focuses on to understand the concept of Moral Values and Education, Conventional Knowledge Resources and on the possible causes of ethical deterioration i.e. corruption, privatization, etc.. Providing value-orientation is the only way to seize this decline in Indian educational system. In India, it is essential to increase ethical moral values, philosophical thinking, study, research and spiritual development in education system.

KEYWORDS
Ethics, Indian Education System, Decline, Moral & Values, Spirituality etc.

INTRODUCTION
Education and morality are closely linked. Do Moral values still exist in this world? If we look at ancient education system of India, we can realize that their education system was very prosperous, value-based, and skills were developed. In ancient time, the teachers were concerned about total improvement of students which includes their intellectual (Physical, mental and spiritual ) level, understand their abilities, be aware of responsibilities, regards for elders, appreciation for cultural heritage, responsibility towards their fellow social group. However, these above qualities are not seen in the present education system. Before discussing these issues, there is a need to understand the concept of moral values, ethics, & Education.

EDUCATION
Education is not simply imparting knowledge in a particular faculty or subject or making one fit for securing jobs or fare well in exams, but at the same time is also a training in logical thinking, which helps the coming generations adjust to the ever-changing environment. It also means opening the doors of the mind, cleansing the soul and realization of the self (Pahla, 2011). Education should aim at making human life better not only through economic upliftment of individual but also through social, moral, and spiritual strengthening. This will not only improve human life but also realize the “higher truth” i.e. “Tamaso Ma Jyotirgamaya” from darkness to light. Thus, education is not only a way of earning but it also helps to develop human personality with skills, values, morals and enhancement of different attributes of man. So education is a vital means for the potentialities of a human being to emerge in a positive direction so that a man can live in society with full of dignity. (Bordoloi, 2011). Education is a tool for total development of human, if any one aspect of human personality is ignored, it can result very adversely. Without imparting values and morals in education, human development will be incomplete. Values and morals are inbuilt in human being and Education should help in the improvement of human character and recognition of their inner purity, so the essential part of education system should emphasize the values and morals with other development.

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ANCIENT INDIAN EDUCATION SYSTEM

There is greater urgency to think about ancient education system in India. The history is awesome every Indian will feel proud if we look back to our history. We knew mathematics, we derived theorems, we discovered planets, we calculated distance of sun to earth thousands of years ago, and distance between earth and many other planets, yeah many more such facts and figures are there. However, how could India was so great? How it was possible to gain such knowledge? The research reveals that our solid education system was the reason for that. Ancient Education system was a meaningful education system; the idea of education has been very grand, noble, and high in ancient India. It aim was “training for completeness of life” and the moulding of character of men and women for the battle of life. As quoted by Swami Vivekananda education was for “Man Making and Character Building”. However, what were the methodologies of that education? What was so different about it? Below are few of methodologies of that great education system - Complete Brahmacharya: student will initiate his Brahmacharya phase through Upayanyana. A student will be self-discipline and self-controlled. All sort of pleasure will be avoided and he must do all the work given by a Guru. Learning of Vedas: Vedas plays an important role in ancient education system, there are four Vedas. Rigveda contains 1028 hymns and contains 10,522 verses. It teaches stages of life like family life, forest life, and renunciation. Yajurveda teaches how to perform sacrifices in life and it has 1,984 verses. Samaveda is study of music, it has 1,875 verses. Atharvaveda is the study of medical sciences and has 5,977 verses. Vedas plays an important role in ancient education system Vedas teach our culture, the meaning of life, how we should live, what is right and what is wrong. Ultimately, it is learning of Karma, learning of dedication. Vedas are the roots of Hindu Religion. Learning phases in Ancient Indian Education System: Every student would undergo three phases (Sravana, Mañana, and Nidhyaasana) every day. Every phase has its own importance, though they look simple but they were very effective.

Sravana: Means listen and understand. One should understand that it is not just hearing, hearing is different and listening is different.

Mañana: Is reflecting the things we listened (Shravana). It is discussing the truth of opinions. In this especially Guru will raise the questions, students will answer and the point will be discussed in-group.

Nidhyaasana: Complete comprehension by the student of the truth that is taught so that he may live the truth and not merely explain it by words. It is the realization of truth.

PRESENT EDUCATION SYSTEM

Due to various changes such as modernization, industrialization, urbanization, privatization, globalization as well as influence of western culture accompanied many problems and evils in Indian society that cause declining ethical values in Indian education system (Pathania, 2011). This system has definitely increase literacy rate but not helps in creating educated persons in the society and as a result, it does not produce ideal citizens in the country. The main objective of Indian students has remained how to take degree, to earn money and to be careerist without consideration of ethical values and national spirit in their life. Today the Indian society is bound to encounter new and perpetual problems. We see uncontrolled corruption and decrease in ethical values, unlawful activities, inhuman behaviour and immoral consumption, which is slowly breaking the structure of Indian society, nation and the world. It is high time to identify the Morality, Education, and major causes of declining moral values in Indian education system. Privatization of educational institutes, Lack of value education in curriculum, Corruption in Education Field, Guru & Shisya Bounding Going Away etc. are Causes of ethical deterioration in Indian education system.

Educator’s Pedagogy: The modern education system does not engage properly teaching methodologies. Evaluation stresses on routine remembrance. Curriculum design is done by the university and little collection of topics and subjects out of the syllabus. The accumulation or presentation of data is not enough to decide the criteria for quality education. Now it needs license, approval, and then accreditation to run the business of educating the citizens. Did we do this in old times, in Gurukul System? There was no license, no approval required from king and accreditation was not required from any central agency. Rishi Kanav was freely
running his ashram and learners from all over the world used to come to be his disciples. It is said that IIT Delhi is famous for its electrical engineering department. What does that mean? It means that the teacher and students of that department had done high quality of produced world-class research articles and have contributed immensely to technical knowledge that it becomes the best department of IIT. That is what is exactly desired to transform India. They will be institution themselves. These mahatmas will produce technical professional and skilled citizens who will transform the nation.

So, what kind of strategies do we deploy? Is it scientific or spiritual approach that will lead to transformation? Alternatively, should we go in fusion? Maybe we require an overall Spiritual, mental and technical transformation? Change the people thinking and you will be able to change the country. Lord Macaulay changed the way Indians used to think by introducing English in Indian curriculum and promoting people knowing English language. Apply reverse engineering. If you want to change the country through education with traditional values, gives jobs and responsibilities to those who learn and take up spirituality for transforming India. For Idea of Bharat, we will have to go back to our own roots, to which, even world is looking forward Spirituality. We have to transform India through spirituality and that will be effective, if we open more and more schools of higher education with spirituality as its basic theme. Let there be Primary and secondary schools, which give the basics of ved, punished, puran, geeta, ramayan, yoga and spirituality, and then higher education institutions will supplement that knowledge through research in modern and contemporary terms. The old age teaching were (saarv bhaum) true in all ages. These values have to be rewritten in modern formats, using digital techniques. Use of modern day tools to strengthen our moral values of spirituality is the call of the day.

CONCLUSION

Nelson Mandela said, “Education is the most powerful weapon which you can use to change the world” The declining of ethical values in education system will give rise to unskilled professionals, undisciplined students. This trend needs to be addressed if India has to survive a nation and acquire its due place in the world. Corruption in education, privatization, undue political interference, and Inadequate Teaching pedagogy are the probable causes of ethical declining of Indian education system. The only way to arrest this deterioration is to provide value-orientation in Indian educational system.

Thus, there is an urgent need to re-introduce value-based education in the curriculum dealing specifically with human values, to redesign the fabric of Indian educational system. Education should not be business; the most important objective of education should be to equip the students with ethical values. In India, it is necessary to increase philosophical thinking, to equip the students with ethical values, study, research, and moral development.

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MEASURING SERVICE QUALITY OF HIGHER EDUCATION INSTITUTES
WITH SPECIAL REFERENCE TO BBA COLLEGES
OF VALSAD AND NAVSARI DISTRICTS

Dr. Baxis I. Patel33 Dr. Vinod B. Patel34

ABSTRACT

In India, the Higher Education is shared responsibility of both the Centre and the States. The coordination and determination of standards in institutions is the constitutional duty of the Central Government. In India higher education institutions are looking forward of improvements in teaching service quality to satisfy the expectations of their students and the society. India must now move on four fronts: and one of them is education, it must use the management fundamentals more and more to improve quality in the largely private education system, with the state ensuring public assessment so parents and students decide which institutes are of adequate quality to survive. Hence, it is necessary to understand that education, a service processes that are different from other profitable services. In addition, how to measure the quality of intangible and perishable in education is big question. Education services have very particular characteristics; the SERVQUAL model will be adapted according to the most important determining factors - Reliability, Tangibility, Responsibility, Security and Empathy. Here in this study researcher will use the adapted SERVQUAL scale, which is one of the tools that can help in this sense, will measure services quality of BBA colleges of Valsad and Navsari City, and will reveal how youth are served by higher education institutes.

KEYWORDS

Higher Education, SERVQUAL, Services Quality etc.

INTRODUCTION

For any country of civilized society, the essence of Human Resource Development is education, which plays a significant and remedial role in balancing the socio-economic fabric of the Country. Since citizens of India are its most valuable resource, our billion-strong nation needs the nurture and care in the form of basic education to achieve a better quality of life. This warrants an all-round development of our citizens, which can be achieved by building strong foundations in education.

As per the General Agreement on Trade in Services (GATS), Higher Educational Services include education services leading to a university degree or equivalent. In Indian system, the Higher Education is shared responsibility of both the Centre and the States. The coordination and determination of standards in institutions is the constitutional duty of the Central Government. In India, the Central Government provides grants to University Grant Commission (UGC) and establishes Central Universities in the country. Higher education is education provided by universities and other institutions that award academic degrees, such as university colleges, self-finance affiliated college. At present, the main constituents of University or University-level Institutions are; Central Universities, State Universities, Deemed-to-be Universities University-level institutions and State approved Private University. Over the last two decades, India has remarkably transformed its higher education landscape. It has created widespread access to low-cost high-quality university education for students of all levels. With well-planned expansion and a student-centric learning-driven model of education, India has not only bettered its enrolment numbers but has dramatically enhanced its learning outcomes. Such education services are provided by universities or specialized professional schools. The area, which has been selected for this study, falls in south Gujarat region.

Managing services is difficult than managing the goods. India must now move on four fronts: and one of them is, it must use the market more and more to improve quality in the largely private professional education system, with the state ensuring public assessment so parents and students decide which institutes are of adequate quality to survive (Nausad Forbes, 2014). Every company is Aiming to make clients loyal, and so companies have made every effort to meet their needs and exceed their expectations. The main thing to make them loyal or satisfied is to provide them better quality services. In addition, how to assess the quality of intangible and perishable is big question but The SERVQUAL scale is one of the tools that can help in this sense. Education services have very particular characteristics; the SERVQUAL model must be adapted according to the most important

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SERVQUAL MODEL

Measuring the quality of a service can be a very difficult exercise. Unlike product where there are specific specifications such as length, depth, width, weight, and colour etc., a service can have numerous intangible or qualitative specifications. In addition, there is the expectation of the customer with regards the service, which can vary considerably based on a range of factors such as prior experience, personal needs and what other people may have told them.

SERVQUAL: A Methodology for Measuring Service Quality

As a way of trying to measure service quality, researchers have developed a methodology known as SERVQUAL – a perceived service quality questionnaire survey methodology.

SERVQUAL examines five dimensions of service quality:

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reliability</td>
<td>Ability to perform service dependably and accurately</td>
</tr>
<tr>
<td>Assurance</td>
<td>Ability of staff to inspire confidence and trust</td>
</tr>
<tr>
<td>Tangibles</td>
<td>Physical facilities, equipment, staff appearance, etc.</td>
</tr>
<tr>
<td>Empathy</td>
<td>Extent to which caring, individualized service is given</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>Willingness to help and respond to customer need</td>
</tr>
</tbody>
</table>

For each dimension of service quality above, SERVQUAL measures both the expectation and perception of the service on a scale of 1 to 7, it comprises of 22 questions in total. In this, total 21 statements were taken. Following this, the Gap Score for each dimension is calculated by subtracting the Expectation score from the Perception score. A negative Gap score indicates that the actual service (the Perceived score) was less than what was expected (the Expectation score). The Gap score is a reliable indication of each of the five dimensions of service quality. Using SERVQUAL, service providers can obtain an indication of the level of quality of their service provision, and highlight areas requiring improvement.

OBJECTIVES OF STUDY

The main objective of this research study is to measure services quality of Higher Education Institutes specifically selected BBA colleges of Valsad and Navsari Districts that are affiliated to VNSGU.

Secondary Objectives

To identify the difference in satisfaction level among students of higher education in selected area of study for five different dimensions of SERVQUAL.

LITERATURE REVIEW

The reviews that are collected by the researcher should give an insight into the field under study. These reviews will explain the need and scope of the study under consideration.

<table>
<thead>
<tr>
<th>Author</th>
<th>Sector and Area of Study</th>
<th>Comprehensions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parasuraman, Zeithaml and Berry (1985)</td>
<td>Services as a whole</td>
<td>Defined services quality, and established SERVQUAL – a tool to measure the services quality with the help of five dimensions.</td>
</tr>
<tr>
<td>Dr. Arshan Shahin (2004)</td>
<td>Services as a whole</td>
<td>SERVQUAL instrument is extensively used to assess external service quality; the instrument can also be modified to assess the quality of the</td>
</tr>
</tbody>
</table>
internal service provided by departments and divisions within a company to employees in other departments and divisions.

| Prajapati and Kanchwala (2006) | Services & Management Education Institutes (MEI) | It is essential to understand the exact quality required by the students to develop a course and curriculum that suit their requirements. Service quality needs to be quantified and thus it can be described in terms of objective and perceptual characteristics.

| Matthias Koch and Gunter Kreutz | Services & Music School - Education | Model proves applicable to a college environment after qualitative adaptation.

| Michael Stodnick and Pamela Rogers | Services & Higher Education Institutes | They claim that above-mentioned research was the first to apply the SERVQUAL scale to measure student perceptions of service quality in a classroom setting. Although the scale itself is well established, the application of it to the classroom and its success empowers this report’s success.

| Kay C. Tan & Sei W. Kek | Services & Higher Education | They concluded like this As attention to service quality in higher education increases, there needs to be a correspondent increase in the use of its assessment tools. The results from such a survey can be used to identify areas of priority.

| Rodney Arambewela, John Hall | Services & International Education | They found that this study investigated the relationship between the SERVQUAL constructs of reliability, responsiveness, assurance, empathy and tangibles and the country of origin and satisfaction among four groups of postgraduate business students from Asia studying in Australia. Scales were developed to examine this relationship, and were shown to be reliable.

| Hishamuddin Fitri Abu Hasan | Services & Higher education | They concluded that From the result that it is clear that service quality has significant positive relationship with student satisfaction.

| Azleen Ilias, Rahida Abd Rahman, Mohd Zulkeflee Abd Razak | Services & Higher education | It is important to verify here that from the regression analysis, two dimensions in service quality empathy and assurance are the most critical factor in explaining students’ satisfaction.

**Sources:** Authors Compilation

This review of literature show that there may be a gap between student’s perceptions and student’s expectations and among factors and dimensions of the SERVQUAL model, reliability, tangibility, responsiveness, assurance and empathy are important for students and can be measured.

**RESEARCH METHODOLOGY**

This was a descriptive research because according to Hair et al (2002), the descriptive research is applicable when a researcher look to answers to the how, what, who, when and where. From the population, total 150 students were contacted out of which 60 from 2 colleges of Navsari and another 90 from three colleges of Valsad District, affiliated to VNSGU, Surat. In this research, Quota sampling method was used, from each of the colleges taken in this study, 10 students from FYBBA, 10 students from SYBBA and 10 students from TYBBA were selected. While conducting survey, through personal interaction with students, Structural Questionnaire was used as a Survey Tool that was adapted SERVQUAL scale containing 21 statements.

**LIMITATIONS**

The survey was focused on BBA Colleges only so it cannot be generalized on other colleges. Research work was carried out in two districts of south Gujarat only. The findings may not be applicable to the other parts of the country because of individual psychological differences. Students might have given their opinion under any pressure. The views of the students may be biased, hence may not reflect true picture. Due to busy schedule of students, they may not fill the questionnaire with their true feeling regarding their preference or perception. The study is not longitudinal in nature and hence the changing views of students over the time cannot be captured thoroughly.

**DATA ANALYSIS**

Collected data are primarily analyzed with methodology of SERVQUAL, then for testing, the reliability of data Cronbach alpha is used which gave 0.658 alpha value, which indicates that data has good consistency, as it is reliable to process on.
Demographic Analysis

In a study 49.70% respondents were male and while rest 50.30% were female students were surveyed. In addition, 50 students from each year of study from the colleges of two districts were covered.

Students’ Expectation (E) and Perception (P) from HE on dimensions of SERVQUAL

Table 3: Expectation (E) and Perception (P) from HE on dimensions of SERVQUAL & GAP Score

<table>
<thead>
<tr>
<th>Districts</th>
<th>Average of Tangibility</th>
<th>Average of Reliability</th>
<th>Average of Responsiveness</th>
<th>Average of Assurance</th>
<th>Average of Empathy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(E) (P) P-E</td>
<td>(E) (P) P-E</td>
<td>(E) (P) P-E</td>
<td>(E) (P) P-E</td>
<td>(E) (P) P-E</td>
</tr>
<tr>
<td>NAVSARI</td>
<td>Mean</td>
<td>4.50 4.38 -0.12</td>
<td>4.38 4.29 -0.08</td>
<td>4.45 4.45 0.00</td>
<td>4.41 4.40 -0.01</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>0.89 0.90 1.03</td>
<td>1.04 0.91 1.36</td>
<td>0.86 0.81 0.93</td>
<td>0.91 0.91 1.30</td>
</tr>
<tr>
<td>VALSAD</td>
<td>Mean</td>
<td>4.04 3.90 -0.14</td>
<td>4.19 4.41 0.22</td>
<td>3.86 4.53 0.67</td>
<td>4.19 3.90 -0.29</td>
</tr>
<tr>
<td></td>
<td>SD</td>
<td>1.29 1.17 1.71</td>
<td>1.13 1.19 1.51</td>
<td>1.37 1.16 1.58</td>
<td>1.23 0.98 1.59</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>4.23 4.09 -0.14</td>
<td>4.26 4.36 0.10</td>
<td>4.10 4.50 0.40</td>
<td>4.28 4.10 -0.18</td>
</tr>
</tbody>
</table>

Hypotheses Testing

H1: There is no significant difference in satisfaction level of students between Navsari and Valsad Districts with all dimensions of SERVQUAL.

NORMALITY TESTING

The tests compare the scores in the sample to a normally distributed set of scores with the same mean and standard deviation. The tests mentioned above compare the scores in the sample to a normally distributed set of scores with the same mean and standard deviation.

Null Hypothesis: Sample Distribution is Normal.

If the test is significant, the distribution is non-normal. For small sample sizes, normality tests have little power to reject the null hypothesis and therefore small samples most often pass normality tests (Oztuna D. et al., 2006). For large sample sizes, significant results would be derived even in the case of a small deviation from normality.

Table 4: Tests of Normality

<table>
<thead>
<tr>
<th></th>
<th>Kolmogorov-Smirnov*</th>
<th>Shapiro-Wilk</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Statistic</td>
<td>d.f.</td>
</tr>
<tr>
<td>Tangibility Gap</td>
<td>.094</td>
<td>150</td>
</tr>
<tr>
<td>Reliability Gap</td>
<td>.072</td>
<td>150</td>
</tr>
<tr>
<td>Responsiveness Gap</td>
<td>.093</td>
<td>150</td>
</tr>
<tr>
<td>Assurance Gap</td>
<td>.076</td>
<td>150</td>
</tr>
<tr>
<td>Empathy Gap</td>
<td>.067</td>
<td>150</td>
</tr>
</tbody>
</table>

Note: a. Lilliefors Significance Correction

Sources: Authors Compilation

From above table, it can be said that the distribution for Reliability Gap, Assurance Gap and Empathy Gap is normal. While for rest two dimensions, Tangible Gap and Responsiveness Gap the p value is significant which means distributions of them are non-normal.
The hypotheses for dimensions, which are distributed non-normally, are tested with Mann-Whitney U test, while for rest all dimensions are tested with t-test.

### Table 5: Independent Samples Test

<table>
<thead>
<tr>
<th></th>
<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
<th>95% Confidence Interval of the Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
<td>t</td>
</tr>
<tr>
<td>Reliability (P-E)</td>
<td>Equal Variances Assumed</td>
<td>1.392</td>
<td>0.240</td>
</tr>
<tr>
<td>Assurance (P-E)</td>
<td>Equal Variances Assumed</td>
<td>2.797</td>
<td>0.097</td>
</tr>
<tr>
<td>Empathy (P-E)</td>
<td>Equal Variances Assumed</td>
<td>1.916</td>
<td>0.168</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

From above table it can be said that for sample size of 150 with equal variance assumed for reliability, Assurance and empathy gap the significant value exceeds to 0.05 which means for above tested dimensions we are in a position to fail to reject null hypotheses. Therefore, it can be concluded that for above-mentioned dimensions there is no significant difference in the satisfaction level of students belongs to Navsari and Valsad district. Now for rest two dimensions;

### Ranks & Test Statistics

**Table 6: Non-Parametric Test**

<table>
<thead>
<tr>
<th></th>
<th>City / Town Name</th>
<th>N</th>
<th>Mean Rank</th>
<th>Sum of Ranks</th>
<th>Mann-Whitney U</th>
<th>Wilcoxon W</th>
<th>Z</th>
<th>Asymp. Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangible (P-E)</td>
<td>Navsari</td>
<td>60</td>
<td>79.23</td>
<td>4754.00</td>
<td>2476.000</td>
<td>6571.000</td>
<td>-0.861</td>
<td>0.389</td>
</tr>
<tr>
<td></td>
<td>Valsad</td>
<td>90</td>
<td>73.01</td>
<td>6571.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>150</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Responsiveness (P-E)</td>
<td>Navsari</td>
<td>60</td>
<td>64.03</td>
<td>3842.00</td>
<td>2012.000</td>
<td>3842.000</td>
<td>-2.645</td>
<td>0.008</td>
</tr>
<tr>
<td></td>
<td>Valsad</td>
<td>90</td>
<td>83.14</td>
<td>7483.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>150</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** a. Grouping Variable: CITY/TOWN NAME

**Sources:** Authors Compilation

From above table it can be concluded that for tangible dimension with mean rank of 79.23 in case of Navsari district which higher than Valsad district (73.01) the significant value is greater than 0.05 we are in a position to fail to reject null hypotheses so for tangible dimension there is no significant difference in the satisfaction level of students belongs to Navsari and Valsad district. While in case of responsiveness dimension, the p value is less than 0.05, which means we are in the position to reject null hypotheses so there is a significant difference in the satisfaction level of students belongs to Navsari and Valsad district.

**CONCLUSION**

With this, detailed analysis and discussion researchers come on conclusion that there is a difference in the satisfaction level between students of Navsari and Valsad district’s higher education institutes. This can be concluded based on negative gap for dimensions tangibility, empathy and assurance of SERVQUAL tool, which represent dissatisfaction while for rest two dimensions the result is positive shows satisfaction among students. In addition, there is no significant difference in that between Navsari and Valsad districts students for all dimensions except responsiveness dimensions. Finally, the present research work is an attempt to confirm the theoretically available literature that can be used for comparing and monitoring service quality in higher education.
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MARKETING STRATEGIES OF WOMEN SELF HELP GROUPS IN TIRUNELVELI

Dr. T. Samson Joe Dhinakaran

ABSTRACT

In recent years, the civil society organizations such as Non-Government Organizations (NGOs), Self-Help Groups (SHGs), Mutual Organizations and such other Voluntary Organizations have emerged as important links between the poor and the formal system. The Self Help Groups and micro-credit organizations have a long history. In Vietnam, Tontines or Hui with 10-15 members involved in financial activities in cash or in kind have been in existence for generations (Abiad, 1995). Other countries like Thailand, Nepal, Sri Lanka and India have also experienced the role of SHGs in uplifting the socio-economic conditions of rural poor, particularly women. Women are an integral part of every economy of all these facets of women’s development; economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society.

KEYWORDS

Economic Empowerment, Women Development and Marketing Strategies etc.

INTRODUCTION

Self Help Group is about people coming together with others who are affected by a particular issue to support each other and to work together to change the disadvantage affecting them. Self Help Group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solutions, share information; make efforts to improve their health and literacy skills. Self Help Groups are not charity or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-help groups build on the strengths of their members. SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of SHGs that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation. Thus, SHG movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer. However, it is strongly felt that the pace of transfer and popularization of technologies must be accelerated so that even the small farmer can benefit from new technologies.

OBJECTIVES OF STUDY

- To find the factor influencing on existing marketing strategy.
- To analyze and build effective marketing strategies for products of self-help groups.

ORIGIN OF THE MARKETING STRATEGY CONCEPT

Marketing strategy has its roots in the basic concepts of marketing and strategy. Marketing strategy was probably used the first time that two humans engaged in trade, i.e., an "arm's-length" transaction. Certainly, early civilizations, such as the Babylonians, the Chinese, the Egyptians, the Greeks, the Romans, and the Venetians, had developed marketing strategies for their trading activities. They probably discussed appropriate strategies for given situations, and even taught these strategies to friends, family members, and subordinates. The actual function of marketing, i.e., the distribution function, was performed whenever exchange occurred.

Chi-square Test

For the calculation of the chi-square test, the researcher considered the age of the respondents on which below 25, 26-35, 36-45 and above 46. In addition, the Location as, Urban, Rural and Semi urban.

35Assistant Professor (Commerce), St. Johns College, Tamil Nadu, India, samsonjoe082@gmail.com
Chi-square Test

For the calculation of the chi-square test, the researcher considered the Influence of SHG on which, Quality, availability, publicity and brand image and the Distribution of Products as, direct, retail and wholesale.

### Table-1

<table>
<thead>
<tr>
<th></th>
<th>Calculated value</th>
<th>Tabled Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square</td>
<td>0.2344</td>
<td>5.991</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Hence, the Researcher **Accepted** the Hypothesis because the calculated value is **less** than the table value.

### Table-2

<table>
<thead>
<tr>
<th></th>
<th>Calculated value</th>
<th>Tabled Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square</td>
<td>8.8720</td>
<td>18.307</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Hence, the Researcher **Accepted** the Hypothesis because the calculated value is **less** than the table value.

**FINDINGS**

Majority (53%) of the self-help group members belong to the age group of 21-40 years. Majority (83%) of the total respondents are married. Majority (46%) of the respondents are living in urban area. Majority (48%) of the self-help group members are earning below Rs. 3000 per month. Majority (30%) of the self-help group members are economically independent. Majority (52%) of the respondents are purchasing raw materials by their own, because, easily available by self. All the respondents are quality is assured in SHG produces. Because, of the produces is own preparation. All the respondents are not branded Self Help Group is producing product. Because, of the producers decide on their own conditions. Majority (55%) of the respondents are fixing the price by cost and profit, it gives more profit. Majority (41%) of the respondents are price is reduced to promote the produces, it gives more sales. Majority (64%) of the respondents are efforts are made through direct selling, because of the producer gives more profit. Majority (63%) of the respondents are no other product is manufactured. Because, of the lack of financial ability. All are marketing the products daily on their own interest. The respondents were high on branding (1.25) package (1) advertisement (1) promotion (1) exhibition (1) are the strategies perceived in SHG. Majority (61%) of the respondents are training is given for marketing the produces, because, of the encourage produce new products

**SUGGESTION**

The very purpose of any social welfare programme is to elevate the "quality of life" of the citizens in term of living standards, health, education, earning avenues etc. However, in most cases a study on the impact of such programmes on the beneficiaries is rarely carried out in order to assess the success, failure or limitations of a welfare programme. SHGs should hold regular meetings. Transparency in business operations and the overall conduct of group activities should be maintained at all times. Loans should be kept small initially and repayments made frequently and regularly. Market rates of interest should apply to both savings and credit, to achieve financial viability as soon as possible. Commercial Banks should be asked to provide appropriate advances or lines of credit to supplement the group’s financial resources and to enable it to lend for productive purposes.

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SERVICE QUALITY OF COMMERCIAL BANKS: A STUDY

Dr. S. Daniel David Annaraj

ABSTRACT

The banking sector forms an important component of the service sector. The shares of banking and insurance sector have increased from 2.78% of GDP to 6.27% within two decades time. It has also been due to the increased significance of financial services in the post reform era. A huge network of branches supported by the strong banking system characterizes banks in India and their products and channel distribution capabilities can be matched with those of the leading international banks. Forming and sustaining healthy and long-term customer relationships have become an important means of competition in the banking sector. The attempt to retain the customer affects the success of the banks because the customer, especially in the field of commercial credit, achieves one-to-one communication and the rate of profitability is taken from the credit customers. Service quality, customer satisfaction, and customer loyalty have been proven from past researches to be positively related, but no study had tested the service quality dimensions directly to see if it relates to customer satisfaction and customer loyalty, thus, there is a need to test the direct relationship between each of the service quality dimensions, customer satisfaction and customer loyalty. These aspects highly motivated the researcher to take up the present study.

KEYWORDS

Customer Satisfaction, Service Quality, Loyalty, Banking etc.

INTRODUCTION

Banks play a role of considerable economic significance as intermediaries in mobilizing public savings and channelling the flow of funds for productive purposes, keeping with the process of the economic growth of the country. Realizing the importance of the role of the banks in economic development, Government of India and/or Reserve Bank of India took several major initiatives after the country attained independence to gear the banking system to serve the national objective. One of the most momentous of such initiatives was the substitution of private ownership by public ownership, through the medium of an ordinance, of the 14 largest commercial banks in the private sector on 19th July 1969. This has popularly come to be known as nationalization of these banks without which it would not have been possible to transform the class banking into mass banking and align bank credit to serve the planned priorities and social needs.

Currently, overall banking in India is considered as mature in terms of supply, product range and reaches even though the reach in rural India remains a challenge for the private sector and foreign banks. PSBs are still dominating the commercial banking system. Efforts are being put to give a satisfactory service to the customers; phone banking and net banking are introduced. The entire system has become more convenient and swift. Time is given more importance than money. Customer satisfaction means that customer needs, wishes, and expectations are met or overcome during the product/service period, giving way to re-purchasing and customer loyalty. A highly satisfied customer continues his shopping, for a long time, buys more as long as the firm produces new products and the existing products are improved, speaks of the firm and its products with praise, keeps indifferent to the trademarks that are in competition with the products of the firm and does not place the emphasis on the price, and offers the firm suggestions and ideas about products and services.

OBJECTIVES OF STUDY

The main objective of the study is to examine the service quality of commercial banks in Tirunelveli district. To achieve the main objective, the following specific objectives are considered:

- To analyse the Service Quality of Commercial Banks in Tirunelveli District
- To examine the Customer Satisfaction on Commercial Banks in the study area.

RESEARCH METHODOLOGY

The present study evaluates the service quality of commercial banks – a study in Tirunelveli. The study was based on both primary and secondary data. The primary data have been collected through the questionnaire and by personal observations and

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interviews taken from the respondents. The secondary data have been collected from the records of the banks, published and unpublished books, journals, reports and circulars issued by the Reserve Bank of India, encyclopaedia and through websites.

SERVICE QUALITY OF COMMERCIAL BANKS

The research and analysis of commercial banks in the study is based on a gap in the SERVQUAL-model and the service quality is assessed by counting scores that are given by the SERVQUAL-model. The method is used for all 22 features with the purpose of measuring different customer expectations and perceptions towards the commercial banks. The analysing and interpreting is performed with the five different dimensions of service quality such as tangibles, reliability, assurance, responsiveness, and empathy.

CHI-SQUARE TEST: CUSTOMER SATISFACTION LEVEL AND TYPES OF COMMERCIAL BANKS

In H₀: 1, under chi-square test the researcher analysed between customer satisfaction level and Types of commercial banks. The researcher classified the customer satisfaction level as highly satisfied, satisfied, neutral, dissatisfied, and highly dissatisfied. Types of commercial banks it is classified under Public Sector Banks, Private Sector Banks, Regional Rural Banks, and District Central Cooperative Bank (DCCB).

Table-1

<table>
<thead>
<tr>
<th>Test</th>
<th>Calculated Value</th>
<th>Tabled Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-Square</td>
<td>7.94</td>
<td>9.48</td>
</tr>
</tbody>
</table>

Hence, the Researcher Accepted the Hypothesis because the calculated value is less than the table value. Therefore, there is no significant relationship between Customer Satisfaction Level and Types of Commercial Banks.

FINDINGS

Regarding overall service quality, it is seen that the customers of commercial banks are not at all satisfied with the service quality regarding tangibles, reliability, responsiveness, assurance and empathy of the banks. Most of the customers who responded had a medium level of satisfaction with the facilities provided, staff members’ attitude towards customer, communications and aftercare, the products and banking technologies of commercial banks. In the case of customer satisfaction of Private sector Banks, it is found that the customers have more satisfaction potential on staff members’ attitude towards customer while they have less satisfaction potential towards the products of the banks. The commercial banks such as Public Sector Banks, Private Sector Banks, Regional Rural Banks, and District Central Cooperative Bank (DCCB) have influenced the customer satisfaction level with the effect of positively weak association.

SUGGESTIONS

To create a psychological impression for satisfaction of customers, the features of the banks should be clean and well cared and also it should be well pleasant and attractive décor. ATMs may be set up in all the branches of the banks, based on the volume of transactions. This shall facilitate non-stop banking. Quick transaction of business by means of adequate number of counter and availability of information brochures is a powerful strategy for successful banking and creating customer benefits. Therefore, this strategy should be implemented by all banks so that the queuing time can be reduced. Personal relations of the bank employees with customers will improve customer satisfaction. The service with a smile should be the motto of every bank employee. Staff should be knowledgeable about the services offered. The banking staff must be trained to understand the customers’ psychology, so they may provide customer service in a qualified manner. Sophisticated communication devices like fax, telex, e-mail, SMS, etc., should be used in the banks, which will help with delivery and satisfactory services to customers. Not all the customers are homogenous in their needs. Hence, need-based schemes and products may be introduced. Technology has opened up new markets, new products, new services, and efficient delivery channels for the banking industry. The commercial banks are suggested to take the incentive to implement the information technologies for providing satisfied services to the customers.

CONCLUSION

Briefly, the core results indicate that customers of commercial banks have dissatisfaction with the service quality of the banks, it is high time, and the commercial banks have to take same serious action to improve the service quality.
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GENDER BASED ANALYSIS OF SERVICE RELIABILITY OF PRIVATE SECTOR BANKS

Dr. Himanshu D. Tiwari37 Dr. S. Subramaniam38 Dr. Aaliyah Siddiqui39 Dr. Mujahid Siddiqui40

ABSTRACT
Service reliability is one of the tools to reap the competitive benefit in the banking industry. Gender preference may not be the important factors as far as designing of banking services and their delivery are concern. The present study focus on analyzing the service reliability of the private sector banks with reference to gender preference. The study was conducted on customer of private sector banks to capture their experience with the banks. One way ANOVA is used to analyze the data and findings are recorded to improve the service reliability of banks.

KEYWORDS
Service Reliability, Bank Services, Service Preference, Gender etc.

INTRODUCTION
Banking can be defined as the business activity of accepting and protecting money possessed by other persons and body and after that give somebody the loan out this money to make a profit. Although with the passage of time, the activities covered by banking industry have, widen and at the present a variety of additional services are offered by the banks. Currently banking services comprise of issuance of debit and credit cards, providing locker facility, ATM services and transferring of money via various medium. Banks helps in economic development by collecting the money through various deposits schemes and then lending for various development purposes.

Banking industry has aided the global economy in various ways. Banking activity encourages the flow of money to productive use and investments by accepting deposits from savers and then lending the same money to borrowers. This leads the economy to grow. In the nonexistence of banking business, money saved would remain idle, the entrepreneurs would not be in a situation to hoist the money, middle class people willing to buy a new car or house will not be able to do so.

LITERATURE REVIEW
Berger, Deyoung, Flannery, Lee and Oztekin (2008) in their study on how do Large Banking Organizations manage their Capital Ratios? Found that evidence to suggest that large BHCs actively managed their capital ratios during our sample period. Das (2009) in their study on Customers providing benefit to banks through usage of ATM and EDC machines found that the banks are obliged to provide free service to their customers for withdrawing cash, making balance enquiries, etc., over the counter and through their own ATMs And post-April 2009, the intended purpose to serve the common man was achieved through making cross ATM usage free. Ganguly and Das (2009) in their study on service charges of the banks in India found that most of the outliers correspond to the charges of the foreign bank due to their high difference of charges from the public sector banks. Hasan, Schmiedel and Song (2009) studied on Retail payments: integration and innovation found that retail payment services generate stable revenue for banks and decrease their risk. Ramarao, Das and Midha (2010) in their study on comparison of banks with respect to cheque collection policy found that RBI’s intervention led to marked improvement in the performance of most banks with respect to their cheque collection policies.

Ostergaard (2010) in their study on the optimizing retail banking channels for mass-market customers in Denmark found that Banks are encouraged to balance inside-out and outside-in strategic approaches and Banks shall optimize learning, innovation and leadership capabilities as suggested by the Resource Based view to enhance customer experience and reduce inefficiency. Kowalk & Miera (2010) studied on the creditworthiness of the poor: A model of the Grameen Bank found that optimal default strategy for borrowers and the optimal lending and deposit taking strategy for the bank. De Young, Peng and Yan (2010) in their study on executive compensation and business policy choices at U.S. commercial banks found that Banking executives respond in economically meaningful ways to the incentives present in their compensation contracts. Harper(2011) in his study on linking banks and strong economic growth found that economic growth can be achieved through a combination of using resource

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extensively and intensively though the way to ensure sustainable economic growth is to realize productivity gains. Puri (2012) in his study on recent IT trends in banking industry in India found that the banking today is re-defined and re-engineered with the use of information technology and it is sure that the future of banking will offer service that is more sophisticated to the customer with the continuous product and process innovation.

Raghuvanshi (2012) in his study on Retail Banking in India challenges and opportunities found that the retail segment could survive only if it is competitive. These challenges and demand a well-planned and implemented strategy to cope with the challenging business environment. Chavan and Ahmad (2013) in their study on Factor Affecting on Customer Satisfaction in Retail Banking found that has endowed insights and implication for bank management, thus enabling them to develop strategies to improve customer satisfaction in retail and consequently, retention rates. Ivanauskiene, Auruskeviciene, Skudiene and Nedzinskas (2012) in their study on Customer Perception of Value: Case of retail banking found that the factor that determine emotional value, such as positive atmosphere created in bank division, relaxation and security, trust in bank personnel and satisfaction in executed financial transaction are significantly high-rate.

Brewer III and Jagtiani (2007) in their study on how much would Banks be willing to pay to become “Too-big-to-fail” and to capture other benefits? Found that banking organizations are willing to pay an added premium for mergers that will put them over the asset sizes that are commonly viewed as the thresholds for being TBTF. Chaoprasert in their study on service quality improvement in the retail banking industry and it found that if a bank is able to position itself favorably within in specific market, relative to competitors, high profits will be earned as a result. Revathy (2012) in his study on Indian Retail Banking Industry: Drivers & Doomsand found that with much scope in the avenues for operations, the true challenge for the banks in the current scenario is to stand out in the midst of hard-hitting regulations of the apex body. Globalization, consolidation and want of expertise are drastically redefining the banking taxonomy.

**OBJECTIVES**

- To determine service reliability of private bank with reference to gender group.

**HYPOTHESIS**

H0: There is significant difference in service reliability between male and female.

H1: There is no significant difference in service reliability between male and female.

**RESEARCH METHODOLOGY**

The primary data is collected through questionnaire and collected from customer of private sector banks. The two banks, which are used for the study, are ICICI bank and Axis bank of Nagpur. Sample size is 200 users selected based on the gender and region preference. Stratified random sample technique is used for the study. One-way ANOVA test is used to analyze the data.

**DATA INTERPRETATION**

Data collected from the customer are recorded and perform the one-way ANOVA test, which is tabulated as below.

<table>
<thead>
<tr>
<th>Service Grievance Handling</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>3.380</td>
<td>3.380</td>
<td>3.420</td>
<td>.071</td>
</tr>
<tr>
<td>Within Groups</td>
<td>47.440</td>
<td>.988</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>50.820</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Promised Services Delivered</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>8.000</td>
<td>8.000</td>
<td>10.762</td>
<td>.002</td>
</tr>
<tr>
<td>Within Groups</td>
<td>35.680</td>
<td>.743</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>43.680</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Services Delivered on Time</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>5.120</td>
<td>5.120</td>
<td>3.783</td>
<td>.058</td>
</tr>
<tr>
<td>Within Groups</td>
<td>64.960</td>
<td>1.353</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>70.080</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Right Service On First Time</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>.320</td>
<td>.320</td>
<td>.229</td>
<td>.635</td>
</tr>
<tr>
<td>Within Groups</td>
<td>67.200</td>
<td>1.400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>67.520</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation
As per the above table, there is no difference between male and female group for the service grievance handling by the bank. The bank promised services to male and female groups are different. Therefore, we can say that there is significant difference in the promised services offered to male and female customers. However, in both the cases of service delivery time and right service on first time, there is no significant difference between both the groups. Therefore, service reliability is neutral as far as gender group is concern and hence null hypothesis is rejected.

**CONCLUSION**

As the study confirms that service reliability is not affected by gender preferences. Even though the promised service delivery is differing in case of male and female but other factors like service grievance handling, service delivery on time and right service on first time is not significantly differ. Banks can improve the promised services as far as male and female is concern or a further study can be conducted taking into consideration the factors which influences the biased attitude in delivery of the these services. Reliability can be measured by including many other factors, which is not studied in this paper but can be incorporated which may improve the findings.

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(Ed/)
(Ed-In-Chief)
A COMPARATIVE STUDY OF WORK LIFE BALANCE BETWEEN
MALE AND FEMALE FACULTIES WORKING IN PRIVATE UNIVERSITIES
OF UDAIPUR CITY IN RAJASTHAN

Dr. Yashwant Singh Rawal 41 Dr. Madhu Murdia 42

ABSTRACT

‘Work life balance’ this term has become an essential part of life today. Although getting the meaning of this term is easy but adoption in actual life seems very difficult. It can be understood like quality relationship between paid work and unpaid responsibilities and getting the quality in both is challenge in present scenario. Every one either men or women both wanted to be successful in this competitive world. Few decades ago some jobs/work were considered as automatic source of work life balance like few of government jobs, public private jobs and most important jobs in education sector. Now completely seen has changed due to increasing domination of private education institutions. This has become battlefield for employees as well as employers. The purpose of this study is to know, examine and compare the level of work life balance between male and female working in education institution. To gather the data structured five point Likert’s scale questionnaire was used. A survey was conducted with the sample size of 90 (45 male and 45 female). For testing the hypothesis mean, standard deviation and Z test were applied.

KEYWORDS

Work Life Balance, Faculties, Education, University etc.

INTRODUCTION

Work life balance has become an important subject for both men and women. To get better and comfortable life presently both are equally sharing the responsibility of earning. Balancing work and work demands is an issue that pertains to all individuals who are in paid work, regardless of whether they have family responsibilities or not (Dex and Scheibl, 2001). The way women and men juggle their paid work with their household and caring responsibilities is a topic that requires even more attention when considering the negative consequence of work family conflict.

Work life balance problem has knocked the door of education sector also. Education sector is known as knowledge producing unit, which creates and imparts the knowledge and make people aware about their goals and ambition of life. It enlightens the ways by which one can achieve his or her goals in life. So an educationist is a person who through the light of knowledge and make people literate. Therefore, the person who imparts the knowledge is very important and precious asset to the nation and society as well. Their effectiveness and efficiency depends on their level of satisfaction, which comes from quality balance between work life and personal life. Therefore, in nutshell work life balance of an educationist is very important for the overall growth and development of the nation.

Work Life balance as the two terms indicate, illustrate about an employee’s attainment and fulfillment of professional and personal goals simultaneously. The two aspects profession and personal life are like the two sides of coin, which always remain contrary to each other, but satisfaction of both is equally important. The way women and men juggle their paid work with their household and caring responsibilities is a topic that requires even more attention when considering the negative consequence of work family conflict.

REVIEW OF LITERATURE

It is agreed that making balance between flourishing career and personal or family life is very difficult and challenging. It also has pivot impact on his/her personal and professional expectations and level of fulfillment (Broers, 2005). Work life balance is always important for those who want a recognition and realization of quality work as well as personal and social life (Guest, 2002).

Work life balance as an employee’s perception that multiple domains of personal time, care, and work are maintained and integrated with a minimum of role conflict (Clark, 2002). Any imbalance in work and family of an individual can hamper the quality life thoroughly for the individual (Kofodimos, 2003).

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Men and women experiencing work life imbalance. If they get supportive work environment it can enhance work life balance (Niharika Doble and M. V. Supriya). Working hours do not affect the level of satisfaction of the employee or work life. The fact, which has negative impact, is when fulltime employees want to reduce their working hours because overtime is not appropriately compensated and acknowledged (Wooden at. al). Women employees working in educational institutions should address the work life balance related issues among their female staff and take a holistic approach s to design and implement polices to support the teaching staff to manage their work life balance, which would add to the performance of these staff member. The study shows that female teachers have normal stress in managing their work life and family life. Only 36% of sample of the total sample were found in low stress (Rahul and Parvesh, 2015).

OBJECTIVES

- To assess the level of work life balance of faculties working in private university.
- To compare the level of work life balance of faculties working in private university.

HYPOTHESIS

H0: There is no significant difference in level of work life balance in faculties working in private university.

RESEARCH METHODOLOGY

<table>
<thead>
<tr>
<th>Research Design</th>
<th>Data Collection Design</th>
<th>Data Sources</th>
<th>Sample Area</th>
<th>Sample Size</th>
<th>Type of Questionnaire</th>
<th>Research Instrument</th>
<th>Statistical Tools Used</th>
<th>Scaling Techniques</th>
</tr>
</thead>
<tbody>
<tr>
<td>Descriptive</td>
<td>Random Sampling Method</td>
<td>Primary &amp; Secondary</td>
<td>Male and Females working in Universities</td>
<td>90</td>
<td>Structured</td>
<td>Questionnaire</td>
<td>Mean, Standard Deviation, “Z” Test</td>
<td>Likert’s Five Point Scale</td>
</tr>
</tbody>
</table>

DATA ANALYSIS & INTERPRETATION

<table>
<thead>
<tr>
<th>Statement</th>
<th>Gender</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am very busy and impatient.</td>
<td>Male</td>
<td>3.5</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>2.86</td>
</tr>
<tr>
<td>I get angry on a frequent basis</td>
<td>Male</td>
<td>3.4</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>3</td>
</tr>
<tr>
<td>I have to cope with too many organizational or job task changes</td>
<td>Male</td>
<td>3.06</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>2.8</td>
</tr>
<tr>
<td>I feel pressured by too many demands from head and institution</td>
<td>Male</td>
<td>3.13</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>3.2</td>
</tr>
<tr>
<td>I dislike turning over responsibility to others</td>
<td>Male</td>
<td>2.06</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>3</td>
</tr>
<tr>
<td>Worry robs me of time and energy.</td>
<td>Male</td>
<td>2.86</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>2.8</td>
</tr>
<tr>
<td>I put things off until it is too late, or no longer matters.</td>
<td>Male</td>
<td>2.73</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>3.3</td>
</tr>
<tr>
<td>Planning my day-every day is difficult for me.</td>
<td>Male</td>
<td>2.33</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>2.6</td>
</tr>
<tr>
<td>I am unable to establish a clear direction and develop personal and career goals.</td>
<td>Male</td>
<td>3.86</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>2.73</td>
</tr>
<tr>
<td>I find it difficult to create a work and life balance.</td>
<td>Male</td>
<td>3.66</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>3</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
From the above analysis it can be interpreted that faculties were found some times busy and impatient (Mean score M - 3.5, F - 2.86), they also get angry (Mean score M- 3.4, F- 3), Faculties feel pressured by too many demands from head and institution (Mean score M - 3.13, F- 3.2), they also feel that worry robs their time and energy (Mean score M- 2.26, F- 2.8). They put thing off until it is too late (Mean score M- 2.73, F- 3.2).

It can be depicted that faculties often feel that planning their day is difficult (Mean score M- 2.33, F- 2.6).

There are few statements which show difference of opinion between male and female faculties like, it can be seen that male faculties rarely cope with too many organizational or job task changes whereas female faculties face this sometimes.

It can be said that male faculties rarely feel that they are unable to establish clear direction and develop personal and career goals. However, Females sometimes feel that they are unable.

Male faculties rarely feel that they are unable to create a work and life balance whereas female some time unable to establish work life balance.

**Overall Work Life Balance**

Combine mean were calculated to find out the overall level of work life balance in faculties. As it can be concludes that male faculties rarely feel that they are unable to balance their work life whereas female faculties feel that sometimes they are unable to balance their work life.

<table>
<thead>
<tr>
<th>Gender</th>
<th>N</th>
<th>Mean Score</th>
<th>Standard Deviation</th>
<th>Z test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>45</td>
<td>3.10</td>
<td>0.47</td>
<td>2.40</td>
</tr>
<tr>
<td>Female</td>
<td>45</td>
<td>2.9</td>
<td>0.41</td>
<td></td>
</tr>
</tbody>
</table>

**Table-3: Z test Result**

Sources: Authors Compilation

<table>
<thead>
<tr>
<th>Gender</th>
<th>Combine Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>3.10</td>
</tr>
<tr>
<td>Female</td>
<td>2.9</td>
</tr>
</tbody>
</table>

**Table-4**

Sources: Authors Compilation

To know the difference of mean between male and female faculties working in private universities Z test was applied. At 5% level of significant, the calculated value of ‘Z’ test is 2.40 which is higher than the tabulated value 1.96 therefore null hypothesis “There is no significant deference in level of work life balance in males and females working in Universities is rejected.”

Consequently, it is found that male faculties are more able to manage their work life balance than female faculties and there is difference in level of work life balance.

**CONCLUSION**

From the above study, it can be concluded that both male and female faculties were found at moderate level with regard to balancing their work life. However, males were found more efficient to manage their work life balance in comparison to females.

**SUGGESTIONS**

Few suggestions extracted from the study to improve work life balance are as follows:

- Proper planning and organizing of work can help in balance work life.
- One should spend good time with his family and friends.
- One should spare quality time for himself like hobbies or an activity, which makes him happy.
- Be consist and accountable at work place, at home and in free time.
- Day care facilities can be provided for female employee’s kids.
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‘GREEN HRM’ CHANGING PARADIGM:
AN EMERGING NEED OF THE HOUR FOR ENTREPRENEURIAL DEVELOPMENT

Dr. V. Tulasi Das\textsuperscript{43} B. Sreedhar Reddy\textsuperscript{44}

\textbf{ABSTRACT}

The corporate world is changing the perspective from a business oriented financial perspective to a competency based economy and green economy. As the world is moving towards green economy, the responsibly of corporate has expanded to go green. Green Human Resources refer to promotion of sustainable employee practices and its aim is to increase the awareness among the employees on the issue of sustainability. Green HR deals with the HR activities, which are environment friendly and promote the sustainable use of resources in the organizations. This in turn, help business organizations to trim down employee carbon footsteps by the likes of teleconferencing, sharing of car, telecommuting, filing electronically, virtual interviews, recycling, online training, etc. However, from the review literature it is understood that “very less researchers been conducted to understand the level of awareness among entrepreneurs regarding Green HRM scope and importance”. Therefore, this research paper wishes to study the entrepreneur’s awareness on Green HRM.

\textbf{KEYWORDS}

Green HRM, Human Resources, Intrapreneurship, Entrepreneurship, Eco-entrepreneurs etc.

\textbf{INTRODUCTION}

Entrepreneurship may include the creation of new organizations (Gartner, 1989) or may be pursued within already existing firms (intrapreneurship). Entrepreneurs who choose to start a new firm are usually categorized into novice (founders of their first independent business) and habitual entrepreneurs (founders of several companies consecutively). Due to the liability of newness (Stinchcombe, 1965), novice entrepreneurs lack human resource management competences. As the company grows, the size of the entrepreneurial team and the dynamic of its composition increase (Chandler, Honig and Wiklund, 2005). This makes the need for HRM competence even more pronounced. Personnel are considered a crucial resource for the successful performance of a firm, which, if it aims at rapid growth, should manage its employees accordingly (Barringer, Jones, Neubaum, 2005).

HRM plays the critical role in embedding sustainability strategy of the organization for creating the skills, motivation, values and trust to achieve a triple bottom line. It ensures long-term health and sustainability of both the organization’s internal and external stakeholders with policies that reflect equity, development and well-being and supports environmentally friendly practices. Thus, there is a growing need for the integration of environmental sustainability into human resource management (HRM) - Green HRM.

Organizations are nowadays realizing that, in addition to focusing on financial profits, they must consider all social and environmental impacts for their long-term sustainability. Sustainability is “the ability to meet the needs of present without compromising the ability of future generations to meet their needs.” Organizations need to understand their responsibility towards social and environmental risks and opportunities for all business decisions taken by them. This simultaneous approach of delivering positive results for 3P’s: People, Planet and Profit- is referred to as “triple bottom line”. HRM plays the critical role in embedding sustainability strategy of the organization for creating the skills, motivation, values and trust to achieve a triple bottom line.

\textit{Green Human Resource Process}

Green HR activities can be use of job portals of companies for recruitment and the use of telephonic, online and video interviews. This can reduce the travel requirements of the candidates, besides causing reduction in paper work. While many employees are not conscious of their responsibility to protect the environment while they are at work, the new workforce of millennials, particularly the knowledge and highly skilled workers, are emphasizing environmental consciousness as they choose their employers. The talented and knowledge workers look for meaning and self-actualization in their jobs in order to stay committed to the companies they are working in and Green HR can help create this commitment by following green values and practices. Other green activities can concern minimum use of paper and printed materials in recruitment, performance appraisals, and learning and

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development. Specifically the functional areas where HR can have a green approach and which can have a bearing on acquisition, development and retention of human capital could be the following:

**Green Recruitment Process**

With the use of new and advanced technology, organizations need less paper in all aspects of recruitment and selection process. Resumes are submitted online, company websites are used by candidates to search for jobs and resumes are invited online, which helps to substantially reduce waste created from printing and mailing resumes. This process is not only completely paperless, but also makes one’s career more accessible and easily shared with potential hirers. Organizations can also use online portals for onboarding documentation such as offer letter, credentials and testimonials regarding qualifications and experience of selected candidates, acceptance letter and so on, which can significantly reduce the amount of paper used after an offer has been accepted by a new employee. Information about the company and job descriptions of advertised positions on its website also help companies in the orientation of new employees.

**Sourcing and Acquisition of Human Resources**

To start with, HR Department can make Green job descriptions for employees. While developing the competency model for talent, an organization can include environmental consciousness as one of the core competencies required of employees. Green job candidates, who comprise a large section of talented and knowledgeable manpower, use Green criteria when applying for jobs, and, therefore, companies having green practices can attract good talent. Preference in selection should be given to candidates who are ‘Green aware’, which becomes a part of the HR acquisition policy.

**Induction**

Employee orientation programmes should be designed in such a way as to facilitate the integration of new employees into a culture of green consciousness. Induction programmes should highlight an organization’s concern for green issues of employees like their health, safety and green working conditions.

**Performance Management and Appraisals**

Performance management systems should be developed to include ‘green’ targets in the key performance areas (KPA). This can be translated into Green performance standards and Green behavior indicators, which should serve as yardsticks in performance appraisal of employees at all levels. Green targets, goals and responsibilities should be established for managers and achievement of managers in accomplishing Green results should include in appraisals. Examples of such contributions can include creating awareness and familiarization of green issues amongst the subordinates, encouraging them to involve themselves in green activities of the company and facilitate environment management learning etc.

**Learning and Development**

Extensive use should be made of online and web-based training modules and interactive media as training tools for not only for environment management training but for other functional areas as well. Environment-related aspects of safety, energy efficiency, waste management and recycling can become the focal points of green training. Training managers should rely more on online course material and case studies rather than on printed handouts, thus further reducing use of paper. Training, development and learning plans should include programmes, workshops and sessions to enable employees to develop and acquire knowledge in environment management, green skills and attitude.

**Compensation and Reward management**

Compensation and reward management should recognize contributions in green management. Employees should customize compensation packages to reward green skills acquisition and achievements. Monetary-based, non-monetary based and recognition-based rewards can be used for green achievements of employees. Monetary-based rewards for contributions in environment management can be allocated in the forms of salary increase, cash incentives and bonuses while non-monetary rewards may include sabbaticals, special leave and gifts to employees and their family members. As part of the compensation management, companies should be introduced green rewards to employees in the form of nature-friendly workplace and lifestyle benefits, which may include carbon credit offsets, free bicycles and pollution-free vehicles for commuting to and in the workplace in order to engage people in the green agenda.
Employee Relations

Promoting ‘eco-entrepreneurs’ to add value to organization’s products and/or services with efficient utilization of existing financial, human and natural resources. Encourage the employees for involvement and participation in the social and ecological initiatives. Green suggestion schemes and problem shooting circles should be developed through employee involvement and participation. Companies will be developing green workplace, which is environmentally sensitive, resource efficient and socially responsible. Green commuting habits like flexi-hours, car-pooling, free or discounted transportation passes, etc. should be introduced. Arrangement of telecommuting or e-work to reduce travel and emission. Promoting green printing by reducing paper and toner usage and Adopting ‘3R’ approach of ‘Reduce- Recycle-Reuse’ resources. Establishing focus groups as Low carbon-chiefs (including CEO and Board) for green initiatives. Provide ‘green whistleblower’ help-lines in addition to the companies implementing employee wellness programs.

Exit

For the Strict Compliance of the green strategies and policies the companies should take certain actions and they are as follows: Environmentally unfriendly behaviour may constitute breach of contract and possible ground for dismissal. Exit interviews to gauge employee’s perceptions on organizations green practices.

REVIEW OF LITERATURE

Tulasi Das, V, Sreedhar Reddy (2016). Article entitled “Employee Perception towards Green HRM: An Investigative Study” published in International journal of Economic and Business Review suggested that the employers and practitioners can establish the usefulness of linking employee involvement and participation in environmental management programs to improved organizational environmental performance, with a specific focus on waste management recycling, creating green products. The Green Human Resource Management has the responsibility to create green awareness among the new talent and the existing employee working for the organization, encourage their employees for helping the organization to reduce the causes of environmental degradation through green movement, green programs and practices, sustainable growth and development.

Rezaei-Moghaddam, K (2016). Article entitled “Green management of human resources in organizations: An approach to the sustainable environmental management” published in Journal of Agricultural Technology described that natural environment has become a site of discursive struggle arising out of alternative representations of the human-nature relationship and subsequently the organization-nature relationship. Then, theorizing on the relationship between humanity and the global ecosystem needs to be explored more critically. The issues of environmental and social sustainability are firmly on the international political agenda and these two areas of sustainability are now claimed to be a major concern for business organizations.

Devika Ahuja (2015). Article entitled “Green HRM: Management of people through commitment towards environmental sustainability” published in International Journal of Research in Finance and Marketing suggested that the employers and practitioners can establish the usefulness of linking employee involvement and participation in environmental management programs to improved organizational environmental performance, like with a specific focus on waste management recycling, creating green products. Unions and employees can help employers to adopt Green HRM policies and practices.

Winnie Achieng Owino, Josphat Kwasira (2016). Article entitled “Influence of Selected Green Human Resource Management Practices on Environmental Sustainability at Menengai Oil Refinery Limited Nakuru, Kenya” published in Journal of Human Resource Management, recommended that the practice and programs of green Occupational Health and Safety are very critical to the achievement of environmental sustainability, hence, should be implemented to the latter and must be seen to be working. Although the firm needs to encourage training programs aimed at equipping staff with knowledge and skills of environmental management, the training should not just be general but must be specific enough for action to be taken by employees.

Mathapati, C. M. (2013). Article entitled “Green HRM: A Strategic Facet” published in Tactful Management Research Journal described that Green HR efforts to date have primarily focused on increasing efficiency within processes, reducing and eliminating environmental waste, and revamping HR products, tools, and procedures resulting in greater efficiency and lower costs. The results included electronic filing, ride sharing, and job sharing, teleconferencing and virtual interviews, recycling, telecommuting, online training, and developing more energy efficient office spaces. With society becoming more environmentally conscious, businesses are starting to incorporate green initiatives into their everyday work environment.

human resources can be shaped and reshaped through adaptation of green HRM practices. Hence, we suggest that organisations be required to give more priority to make each function of HRM green.

**STATEMENT OF PROBLEM**

In present situation, the organizations are finding out ways and techniques to deal with reduction in ecological footprints besides dealing with the economic issues. In order to attain success within the corporate community and to facilitate attainment of profit by the shareholders, organizations nowadays have to concentrate on social and environmental factors along with economical and financial factors (Daily, Bishop, & Steiner, 2007; Govindarajulu & Daily, 2004). The successful implementation of these sustainable corporate strategies within an organization requires both strong leadership and a concrete process (Glavas, Senge, & Cooperrider, 2010). The sustainability issue is fast moving up on the list of priorities of the leaders of corporate world as the awareness on incorporating “green” into the corporate strategy is making its way in business, but still the topic is not comfortable with most practitioners in the HR environment (Wirtenberg, Harmon, Russell, & Fairfield, 2007).

**NEED FOR STUDY**

Twenty-first century has been showing heightened interest in the environmental concerns all around the globe irrespective of related fields be it politics, public, or business. Organizations are implementing EMS (Environmental Management System) a strategic tool, to gain competitive advantage. The HR functions become the driver of environmental sustainability within the organization by aligning its practices and policies with sustainability goals reflecting an eco-focus. This system provides better control of firm’s environmental impacts. Keeping this in view, the researchers wish to through a light on to conduct an opinion survey to elicit the perceptions of entrepreneurs of small and medium scale units in and around Vijayawada on the present burning issue of Green HRM. The findings and results were presented.

**OBJECTIVES**

- To examine the entrepreneurs perception towards Green HRM.
- To correlate the demographic factors with the perception of entrepreneurs on Green HRM.
- To put forth certain suggestions and conclusions based the findings that have been arrived.

**HYPOTHESIS**

H$_0$: There is no association between demographic factors and the perceptions of entrepreneurs of small and medium scale organization on Green HRM practices.

**RESEARCH METHODOLOGY**

To fulfill the aforesaid objectives the data are collected from two sources i.e. primary and secondary sources. The secondary data are collected from various journals, periodicals, magazines, books and unpublished documents. The primary data are collected directly from the sample respondents with pre - designed and tested questionnaire.

**Research Approach**

A quantitative approach is followed in this exploratory study. The primary data are collected by using the questionnaire. Results are presented by means of descriptive group statistics and correlations.

**Research Method**

The respondents selected for this study are the entrepreneurs of small and medium scale organisations in and around the Vijayawada. The participants were selected using convenient sampling method. Total 90 entrepreneurs were selected from various small and medium scale organisations in and around the Vijayawada.

**DATA ANALYSIS AND RESULTS**

The first part of output concerns data screening, assumption testing and sampling adequacy. Second part follows with hypothesis testing. The table -1 is an abridged version of the R-matrix (Correlation Matrix). The top values of this table contain the Pearson correlation coefficient between all pairs of the factors whereas the bottom value contains the single-tailed significance of these coefficients.
The researcher first scanned the significant values and looked for any variable for which the majority of values are greater than 0.05. Then scanned the correlation coefficients themselves and looked for any value greater than 0.9. If anyone is found, more than 0.9 then there is a problem of singularity in the data and thus those variables have to be removed. However, here all top values are below 0.9 only, so there is significant correlation between each pair. Second part of correlation values shown that there is a significant correlation between the variables, because Marjory of the values are below 0.05. The determinant of the matrix must be greater than 0.00001. Here it shows the determinant value is 1.800E-005. So multi-co linearity (according to changes in one dimension other dimensions are also changing i.e., eligible for comparisons) is not a problem for this data. To sum up, all the factors correlate fairly well and none of the correlation coefficients are particularly large therefore no need to eliminate any dimension at this stage. After declaring these aspects, the researcher made KMO and Bartlett’s test.

**KMO (Kaiser-Meyer-Olkin) and Bartlett’s Test**

The KMO statistic varies between 0 and 1. A value of 0 indicates that the sum of partial correlations is longer than the relative the sum of correlations, indicating diffusion in the pattern of correlations (so the factor analysis is likely to be inappropriate). A value close to 1 indicates that patterns of correlations are relatively compact, so the factor analysis should yield distinct and reliable factors. Following table 2 shows the results of the KMO and Bartlett’s test.

**Table-2: KMO and Bartlett’s Test**

<table>
<thead>
<tr>
<th>KMO and Bartlett’s Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</td>
</tr>
<tr>
<td>Bartlett’s Test of Sphericity</td>
</tr>
<tr>
<td>d.f.</td>
</tr>
<tr>
<td>Sig.</td>
</tr>
</tbody>
</table>

**Note:** a. Determinant = 1.800E-005

**Sources:** Primary Data
The above table-2 reveals that KMO value i.e., .914 is neither nearer to 0 nor close to 1. Therefore, we can say that the range of being is good. Bartlett’s measure tests the null hypothesis that the original correlation matrix is an identity matrix. For factor analysis, we need some relationships among variables and if the R-matrix were an identity matrix then all correlation coefficients would be zero. Therefore, we want this test to be significant (i.e., have a significant values less than 0.05). A significant chi-square test tells that the R-matrix is not an identity matrix. For this data, Bartlett’s test is highly significant (p<0.001), therefore the factor analysis is appropriate.

Table-3: Total Variance Explained

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of Variance</td>
<td>Cumulative %</td>
</tr>
<tr>
<td>1</td>
<td>7.502</td>
<td>62.520</td>
<td>62.520</td>
</tr>
<tr>
<td>3</td>
<td>.891</td>
<td>7.424</td>
<td>79.807</td>
</tr>
<tr>
<td>4</td>
<td>.499</td>
<td>4.158</td>
<td>83.965</td>
</tr>
<tr>
<td>5</td>
<td>.434</td>
<td>3.614</td>
<td>87.578</td>
</tr>
<tr>
<td>6</td>
<td>.352</td>
<td>2.932</td>
<td>90.510</td>
</tr>
<tr>
<td>7</td>
<td>.306</td>
<td>2.552</td>
<td>93.062</td>
</tr>
<tr>
<td>8</td>
<td>.249</td>
<td>2.074</td>
<td>95.137</td>
</tr>
<tr>
<td>9</td>
<td>.197</td>
<td>1.640</td>
<td>96.776</td>
</tr>
<tr>
<td>10</td>
<td>.152</td>
<td>1.271</td>
<td>98.047</td>
</tr>
<tr>
<td>11</td>
<td>.143</td>
<td>1.190</td>
<td>99.237</td>
</tr>
<tr>
<td>12</td>
<td>.092</td>
<td>.763</td>
<td>100.000</td>
</tr>
</tbody>
</table>

Note: Extraction Method: Principal Component Analysis
Sources: Primary Data

The above table 3 reveals that Eigen values associated with each factor represent the variance explained by that particular linear component. It also displays the Eigen values in terms of the percentage of variance explain. Therefore, factor 1 explains 62.520% of total variance and factor 2 explains 9.863 per cent of total variance; it should be clear that these two factors explains relatively large amount of variance of 72.383. It should be clear that the first two factors explain relatively large amount of variance whereas subsequent factors explain only small amounts of variance. There are two factors among all with Eigen value greater than 1. The Eigen values associated with these factors are again displayed and the percentages of variance explained in the columns are labeled extraction sums of squared loadings.

Table-4: Rotated Component Matrix*

<table>
<thead>
<tr>
<th>Component</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teleconferencing</td>
<td>.857</td>
<td></td>
</tr>
<tr>
<td>Paperless Office</td>
<td>.852</td>
<td></td>
</tr>
<tr>
<td>Car Sharing</td>
<td>.804</td>
<td></td>
</tr>
<tr>
<td>E-Filing</td>
<td>.796</td>
<td></td>
</tr>
<tr>
<td>E-Recruiting</td>
<td>.732</td>
<td></td>
</tr>
<tr>
<td>Recycling</td>
<td>.727</td>
<td></td>
</tr>
<tr>
<td>Green rewards</td>
<td>.666</td>
<td></td>
</tr>
<tr>
<td>Telecommuting</td>
<td>.660</td>
<td></td>
</tr>
<tr>
<td>Online Training</td>
<td>.804</td>
<td></td>
</tr>
<tr>
<td>Virtual Interviews</td>
<td>.721</td>
<td></td>
</tr>
<tr>
<td>Job Sharing</td>
<td>.654</td>
<td></td>
</tr>
<tr>
<td>Energy efficient Office Space</td>
<td>.605</td>
<td></td>
</tr>
</tbody>
</table>

Note: Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Sources: Primary Data
Based on Oblimin with Kaiser Normalization, two factors emerged. These two factors are constituted of all those variables that have factor loadings greater than or at least equal to 0.5. Thus, these factors are conceptualized as “Green HRM practices dimensions”. The identified factors with the associated variable and factor loadings are given above. So all these dimensions are combined together to get the Green HRM practices dimensions.

Table-5: Component Correlation Matrix

<table>
<thead>
<tr>
<th>Component</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.818</td>
<td>.576</td>
</tr>
<tr>
<td>2</td>
<td>-.576</td>
<td>.818</td>
</tr>
</tbody>
</table>

Note: Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

Sources: Primary Data

The final part of the factor analysis output is a correlation matrix between the factors. This matrix contains the correlation coefficients between the factors. From table 5 it is understood that all the factors are interrelated with each other to some degree. The fact that these correlations exists tells that the constructs measured can be interrelated. If the constructs are independent then the component correlation matrix should have been identity matrix. Therefore, from this final matrix it appears that the independence of the factors cannot be assumed.

Table-6: One-way ANOVA Green HRM Practices by Age of the Entrepreneurs

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>d.f.</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>E- Recruiting</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>13.806</td>
<td>4</td>
<td>.752</td>
<td>1.180</td>
<td>.326</td>
</tr>
<tr>
<td>Within Groups</td>
<td>248.683</td>
<td>85</td>
<td></td>
<td>2.926</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>262.489</td>
<td>89</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-Filing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>12.459</td>
<td>4</td>
<td>.638</td>
<td>1.376</td>
<td>.201</td>
</tr>
<tr>
<td>Within Groups</td>
<td>214.163</td>
<td>85</td>
<td></td>
<td>2.520</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>226.622</td>
<td>89</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paperless Office</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>22.979</td>
<td>4</td>
<td>.625</td>
<td>1.250</td>
<td>.268</td>
</tr>
<tr>
<td>Within Groups</td>
<td>216.977</td>
<td>85</td>
<td></td>
<td>2.553</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>239.956</td>
<td>89</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Sharing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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Sources: Primary Data
The information presented in the above table observed that $H_{04}$, $H_{05}$, $H_{06}$, $H_{07}$, $H_{08}$, $H_{09}$, $H_{10}$ (Car Sharing, Job Sharing, Telecommuting, Recycling and Online Training) are significant at 5% level. It is observed that for $H_{01}$ (E- Recruiting), $H_{02}$ (E-Filing), $H_{03}$ (Paperless Office), $H_{06}$ (Teleconferencing), $H_{07}$ (Recycling), $H_{10}$ (Telecommuting), and $H_{12}$ (Virtual Interviews) there is no significant difference in perceptions of the entrepreneurs by Age. Therefore, we can conclude that there is an influence of the Age on the entrepreneur’s perception on the Green HRM Practices.

Table-7: One-way ANOVA Green HRM Practices by Education of the Entrepreneurs

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<th></th>
<th>Sum of Squares</th>
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<th>F</th>
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<td>Recycling</td>
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Sources: Primary Data

The information presented in the above table observed that $H_{01}$, $H_{02}$, $H_{03}$, $H_{04}$, $H_{05}$, $H_{06}$, $H_{07}$, $H_{08}$, $H_{09}$, $H_{10}$ (E Recruiting, E-Filing, Paperless Office, Car Sharing, Job Sharing, Teleconferencing, Recycling, Telecommuting, Online Training and Green Rewards,) are significant at 5% level. It is observed that for $H_{11}$ (Energy efficient Office space) and $H_{12}$ (Virtual Interviews), there is a significant difference in perceptions of the entrepreneurs by Education. Therefore, we can conclude that there is no influence of the Education on the entrepreneur’s perception on the Green HRM practices.

**FINDINGS OF STUDY**

- All values in the correlation matrix are below 0.9, therefore, there is no problem of singularity in the data and thus no variables have to be removed.
There is a significant correlation between the variables, because Marjory of the values are below 0.05 in correlation matrix.

Both individual and combined KMO values are significant so sample size is adequate.

Bartlett’s test is highly significant (p<0.001), therefore the factor analysis is appropriate.

Total 12 GHRM practices found to be significant in entrepreneurs perception.

Entrepreneur’s perceptions are not significantly influences by the Age of the respondents.

Employee's perceptions are significantly influences by the education of the respondents.

High factor loadings for GHRM practices and significant influence of demographical variables clearly indicating that highly educated and senior entrepreneurs have better knowledge of GHRM practices. Thus, they strongly recommended GHRM practices, but due to less awareness, others responded differently.

**SUGGESTIONS**

- As per the finding, it is understood that less educated and junior entrepreneurs have little or no knowledge on GHRM. Entrepreneurs training and development programmes should be included social and environmental issues at all levels, from technical health and safety considerations on the shop floor to strategic sustainability issues at board level.

- Entrepreneurs should encourage employees to think of ideas to reduce carbon emissions and save energy. A variable pay element can be added to the compensation system by linking the pay to eco-performance. Work organizations can benefit from rewarding waste reduction practices that teams develop. Green rewards can include the use of workplace and lifestyle benefits, ranging from carbon credit offsets to free bicycles, to engage people in the green agenda while continuing to recognize their contribution (Pillai & Sivathanu, 2014, p. 1).

- Entrepreneurs may wish to engage in giving employees positive rewards in terms of verbal feedback from supervisors, as such informal verbal and written feedback which might help motivate employees towards environmental improvements. Socially responsible and sustainable service sector organisations that employ green HRM practices reap benefits by attracting and retaining good employees. Improved employee retention translates into low replacement costs. Many green companies in these days boast low employee turnover rates compared to their non-sustainable counterparts.

**CONCLUSION**

Green HR efforts have mainly focused on increasing competency within processes, reducing and eliminating environmental desecrate and restoring HR products, tools, and procedures consequential in greater efficiency and lower costs. The results included, electronic filing, teleconferencing and virtual interviews, ride sharing, job sharing, recycling, telecommuting, online training, and developing more energy efficient office spaces. The Green HRM efforts results in increased efficiencies, sustainable use of resources, less wastage, improved job related attitude, improved work life balance, improved quality of work life, lower costs, improved employee performance and retention which help organization to reduce employee carbon footprints by the mean of Green HRM. Green HRM practices, improve customer morale and this may help to save environment and that will be beneficial for both the entrepreneurs and the customers, this is the present need of the hour.

**FURTHER SCOPE OF STUDY AND IMPLICATIONS**

This research paper focused on to study the perception of entrepreneurs of small and medium scale industries on Green Human Resource Management. The sample size of this study is 90 respondents only. Future, Green HRM appears promising for all the stakeholders of HRM, be it the employers, employees, practitioners, or academicians and also look forward to see more research on this topic in near future, which can highlight the role of HRM activities in supporting green initiatives and to some extent even influencing environmental management strategies. Therefore, there is a lot of further scope for extensive research.

**REFERENCES**


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TOURISM ENTREPRENEURSHIP IN KASHMIR: PROSPECTS AND PROBLEMS

Dr. Nabina Qadir

ABSTRACT

Tourism is among the fastest growing industries in the world, which leads to the overall development of the economy. Specifically, it touches the economic fabric of the society through foreign exchange, which contributes to the growth of the GDP of a country. Entrepreneurship and innovation are important drivers for success in any industry. This is particularly so in the dynamic and rapidly evolving hospitality and tourism industries worldwide. Tourism entrepreneurs are considered as architects of tourism development and consequently contribute to sustainable tourism. Entrepreneurial engagement with tourism sustainability has the potential to remove the negative image of tourism and alleviate negative impacts of tourism on a micro scale, particularly socio-cultural consequences, environmental degradation, and economic inequalities. As tourism is a labour intensive industry and unemployment level in Kashmir is accelerating progressively, there is a need for an entrepreneurial approach to the development of new and existing tourism businesses. Therefore, in view of the growing importance of tourism business on one hand and the entrepreneurship on the other, present study has been carried out to examine the various opportunities available for and key challenges faced by tourism entrepreneurs. The study concludes with the suggestions for developing entrepreneurial competencies in tourism.

KEYWORDS

Tourism, Development, Entrepreneurs, Kashmir etc.

INTRODUCTION

The tourism industry is the fastest growing industry of the world. The travel and tourism sector holds strategic importance in the Indian economy by providing several socio-economic benefits. It generates employment opportunities for skilled, semi-skilled and unskilled labour across the regions and country. Thus, reduces unemployment and helps in poverty alleviation. It brings foreign exchange and leads to development and expansion of other industries such as agriculture, construction and handicrafts. In addition, investments in infrastructural facilities such as transportation, accommodation and other tourism related services lead to an overall development of infrastructure in the economy. Thus, provides an avenue for overall economic development and a boost towards local entrepreneurship. The entire array of travel and trade activities has shared adventure with the element of tourism thereby offering exciting opportunities for entrepreneurs. Although extensive research has been conducted on entrepreneurship and tourism in general, there is dearth of literature on tourism entrepreneurship.

OBJECTIVES OF STUDY

The study, therefore, is an attempt to achieve the following objectives:

- To offer insights about tourism entrepreneurship;
- To explore the importance of entrepreneurship to tourism industry;
- To discuss the problems associated with tourism entrepreneurship in Kashmir; and
- To suggest ways for promoting tourism entrepreneurship in Kashmir.

REVIEW OF LITERATURE

Entrepreneurship

The term ‘entrepreneurship’ is often used synonymously with the term ‘Entrepreneur’ (Dar and Mir, 2013). The entrepreneur is commonly seen as an innovator and generator of new ideas and business processes. Entrepreneurs are also considered as economic agents, decision makers, risk-takers, coordinators of scarce resources, and agents of economic change (Cantillon, 1755; Say, 1855; Schumpeter 1949). Entrepreneurship is the process of identifying opportunities in the market place, arranging resources required to pursue these opportunities and investing the resources to exploit the opportunities for long-term gains. It involves creating wealth by bringing together resources in new ways to start and operate an enterprise (Dar and Mir, 2013).

45 Lecturer, Department of Commerce and Management Studies, Gandhi Memorial College, Jammu & Kashmir, India, nabeena2012@gmail.com
According to Cole (2007), “Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or organize a profit-oriented business unit for the production or distribution of economic goods and services” (Bhatnagar and Budhiraja, 2011). In the words of Pathak, “entrepreneurship involves a wide range of areas on which series of decisions are required, which can broadly be grouped into three categories viz., relating to: perception of opportunity; organizing an industrial unit; and, running the industrial unit as a profitable, going and growing concern (Baqal, 2008). “Entrepreneurship means the function of foreseeing investment and production opportunities, organizing an enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding site, introducing a new technique, discovering new resources or raw materials and selecting top managers for day to day operations of the enterprise” Higgins et al., (2013).

Entrepreneurship has become a subject of interest for social sciences such as anthropology, geography, psychology, sociology and law. Each provides particular disciplinary views regarding the phenomenon (Sougata and Ramachandran, 1995). However, while the developed Western economies recognized the role of entrepreneurial activity in stimulating innovation and change, employment and new venture creation, growth in economic activity and technical progress (Schumpeter, 1949; Baumol, 1986; Kirby, 2002;), socialist economies believe in eliminating all major institutions and conditions for entrepreneurial development. Yet, entrepreneurship has gained significant importance as it increases employment opportunities, reduces poverty, contributes to Government revenue and leads to overall development of the economy.

TOURISM IN JAMMU AND KASHMIR

Kashmir is often called ‘Paradise on Earth’. The mountainous landscape of Kashmir has attracted tourists for centuries. Major tourist attractions in Kashmir include: Chashma Shahi springs, Mughal Gardens, Dal Lake, Gulmarg, Pahalgam, Yusmarg and Sonamarg. Most of the tourists who come to the Jammu region make it a point to visit the Mata Vaishno Devi shrine, which is situated quite close by. The other major tourist attraction is the Raghunath Temple Complex, which is the largest temple in North India devoted to Lord Rama. Other temples in the city include the Peer Khoh Cave Temple, Ranbirshevar Temple, Gauri Kund Temple, Shudh Mahadev Temple, Shiva Temple, and the Parmandal Temple Complex. Ladakh has emerged as a major hub for adventure tourism. This part of Greater Himalaya – called ‘moon on earth’, consists of naked peaks and deep gorges. The natural landscape of Jammu and Kashmir has made it one of the popular tourist destinations in South Asia.

PROSPECTS OF TOURISM ENTREPRENEURSHIP IN KASHMIR

Tourism is a service sector with a particularly complex product, which depends on an extremely fragmented supply. The tourism market offers various business opportunities to entrepreneurs such as travel agencies, tour operators, transportation service, hotel and restaurant businesses, arts and crafts etc. These opportunities will enable youth entrepreneurs to not only expand upon limited availability of existing tourism enterprises in Kashmir, but to also ignite the expansion of the tourism industry through innovative hospitality and business. Besides, being an employer instead of employee, tourism entrepreneurship enables an individual to exit the stressful corporate employment and enjoy the work and life together in the natural environment (Shaw et al., 1998; Morrison et al., 2001; Lashley and Rowson, 2010).

In addition, tourism has proved vastly important in the state of Jammu and Kashmir due to its ability to conserve the cultural heritage, boost the economy and provide market opportunities for women and youth through vocational skills, training and development. Considering the economic returns and comparatively light investments, tourism market opportunities offer great potential for aspiring entrepreneurs. The creation of niche tourism products like ecological tourism, adventure tourism, pilgrimage tourism, cruise tourism, historical tourism has served to widen the net of this sector. Additionally, tourism entrepreneurship offers a source of foreign exchange earnings for the country without exporting anything to foreign countries. It generates employment opportunities to both skilled and unskilled labour of the region/country and increases government revenue through taxes and duties. In addition, increase in tourism will give the state government initiative to improve the infrastructure by improving water and sewage systems, roads, electricity, communication and public transportation networks.

PROBLEMS OF TOURISM ENTREPRENEURSHIP IN KASHMIR

Entrepreneurship is technically considered as the process of starting a business, a start-up company or other organization. The entrepreneur develops a business plan, procures the human and other required resources. Kashmir has a huge potential to make entrepreneurship a super success as we import most of the consumer basket from outside. Yet, there are various problems associated with tourism entrepreneurship in Kashmir than any other part of the world.

The Following are Some of the Core Problems

Inadequate and insufficient infrastructural facilities cause major bottlenecks regarding the tourist traffic. During peak seasons, tourists are starved of even minimal accommodation. In addition, most of the tourists visiting Kashmir are found dissatisfied with...
traveling arrangements and conditions within the state (Bhat and Qadir, 2013). Complaints are raised regarding the poor road conditions, over-populated transportation, unavailability of reservations in time etc. However, tourists who visit Kashmir face shortage of basic facilities like water, electricity, other items of daily consumption etc. This often results in steep pricing of necessities, hence compelling the tourists to cut short their stay. Thus, infrastructure is the backbone of any business and lack of basic infrastructure discourages an individual to start a new venture.

Unnecessary paper work and unfavorable policies is one of the roadblocks where an entrepreneur has to run pillar to post to get clearances and to get all the documents in place. An entrepreneur needs to pass through a series of approvals, unnecessary scrutiny and unwanted bureaucracy. Further, political instability and unrest create demotivation among the youth of Kashmir to start a venture and lead to tourist hesitations in planning a visit to Kashmir, which affects tourism business adversely.

It is quite unfortunate that there are insufficient knowledge banks in Kashmir where entrepreneurs can get basic technical data and analyses the information to make proper decisions and position the tourism products accordingly. In addition, Kashmir lacks professional business architects, business intelligence experts and motivators who can give proper guidance to entrepreneurs. Business intelligence experts help entrepreneurs to make effective business plans and likewise business architects are instrumental to layout those plans for new ventures. In Kashmir DPR (Detailed Project Report) is prepared which is not clearly in line with a comprehensive and professional business plan.

Natural factors like heavy rainfall and harsh winter lead to blockage of roads and the natural disasters such as 2014 devastating flood influence the tourism entrepreneurship negatively.

In addition to above, there is social stigma, which affects the growth of entrepreneurship adversely. Entrepreneurs in Kashmir are disgraced and those having entrepreneurial intentions are dejected which push them to wall and subsequently dissuades them for business.

**SUGGESTIONS**

Government must take steps to resolve the problems of infrastructure by improving upon accommodation, reservation, condition of roads and transport facilities. In addition, problems regarding electricity, communication and logistics should be overcome by providing uninterrupted power supply. Moreover, reforms should be made so that internet service providers can provide more bandwidth with guaranteed uptime and that entrepreneurs can focus on their core business activities instead of wasting their precious time to run after basic facilities.

Government organisations need to redefine their processes and policies to make them entrepreneur friendly. If things cannot be made paperless, at least they should be made hassle free. Thus, Government should make policies, which are soft and at the same time effective and productive for entrepreneurs.

Agencies, responsible for data insights should collaborate with data experts and market researchers to make sensible data available to entrepreneurs. There is a need to have talented and business centric panel that can effectively transfer their skills and knowledge to our future entrepreneurs. In other words, we need technologically driven business executives with past performance having clear vision, mission and in-depth knowledge to run a successful business.

There should be proper mechanism for insurance cover from government for rebuilding the business in case the venture gets devastated due to natural disasters or unrest in Kashmir. Further, better road connectivity round the year should be ensured in order to increase tourist traffic in winter also which can become a motivator for tourism entrepreneurs.

Entrepreneurs need to ignore critics and stay focused and should read autobiographies of business tycoons in order to avoid negative thoughts.

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ABSTRACT
Financial independence and financial security is the right of every individual and is the responsibility of every government. The government should always try to make such plans and policies, which can make its citizens financially independent, so that they can dream about a better and safe future. Pradhan Mantri Sukanya Samriddhi Yojana initiated by the Government of India is one such attempt in this direction. This research paper is an attempt to critically evaluate this scheme of the government w.r.t. maturity amount received; present value of that maturity amount and comparison of SSY with PPF scheme. The study concludes that there are certain flaws in this scheme as compared to PPF, which is proved to be better than this scheme. Therefore, the government should try to resolve the unsolved issues of this scheme to make it more effective and beneficial for the masses.

KEYWORDS
Maturity Amount, Present Value, PPF, SSY etc.

INTRODUCTION
According to Keynesian Liquidity Preference Theory, Every person demands money for three purposes namely transaction purpose, precautionary purpose and speculative purpose. Transaction demand for money is done in order to fulfil day-to-day needs, precautionary demand for money is done to save him/her from the future uncertainties and speculative demand for money is done in order to gain speculative gains in gold or share market etc. Out of these three demands of money, precautionary demand for money holds an important place because every person knows that the future is uncertain and he wants to minimize its uncertainties. Therefore, he invest his money in various future investments like provident fund, insurance schemes etc. By doing so, his main purpose was to enjoy a safe and bright future for his family members and at the same time enables him/her for financial independence in the near future. The government is also worried about the financial security of its citizens and for that, it frames various plans and policies time to time and encourages the citizens to invest in these to save themselves from the future difficulties.

For this purpose, especially to provide financial prudence to the girl child and to change the mind-set of the people that the girl child is like a burden upon them, the Government of India, under the leadership of Honourable Prime Minister Sh. Narendra Modi, initiated Pradhan Mantri Sukanya Samriddhi Yojana for girl child as a part of ‘Beti Bacho–Beti Padhao’ campaign through Post offices in India with effect from 1st February 2015. The main purpose of the government behind this scheme is to make every girl child independent of herself in the future as far as her education and marriage is concerned and to lower the burden of the parents in the future events. This will make the parents rethink about the status of the girl child in the society.

SALIENT FEATURES OF SUKANYA SAMRIDDHI ACCOUNT SCHEME

- Account can be opened on in the name of the girl child only.
- A maximum of two accounts in the name of two different children. However, the parents or any legal guardian can open three accounts if he is blessed with twin girls on the second occasion or if the first birth itself results into three girl children.
- Parents or any legal guardian can open Sukanya Samriddhi Account on behalf of the girl child.
- The account can be opened on birth of a girl child until the age of 10 years.
- Account can be opened with a minimum deposit of Rs 1000 and thereafter in the multiples of Rs 100 can be deposited. A minimum of Rs 1000 must be deposited in a financial year.
- Maximum amount of deposit can be possible Rs 1.5 lakh per financial year.
- There is no monthly recurring deposit require for this account. However, if one forgets to pay the minimum yearly amount then there is a penalty to pay of Rs 50 only.
- Interest rate was 9.1 for the year 2014-15 and it would be 9.2% for the year 2015-16. This is the maximum rate among all savings schemes. Interest rate is not fixed. It will be deciding by central government every year.

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The maturity period is 21 years from the date of opening the account.

Premature withdrawal is possible only at the age of 18 year of the girl. In case of pre-mature withdrawal of Sukanya Samriddhi Account, only 50% of amount accumulated can be withdrawn.

The deposit period is also fixed and that is until 14 years form start of the account.

After deposit term end there is no scope of further deposit. Amount will earn compounded interest every year until maturity.

Amount can be deposited to Sukanya Samriddhi Account by cash or demand draft or cheque. There is no online facility to transfer money.

One can open Sukanya Samriddhi Account in any post office or any public sector bank.

On opening an account, a passbook will be provided where all transaction details will be captured.

One can transfer this account to any part of India in case the girl child is shifting her city.

As per section 80C, the amount deposited in Sukanya Samriddhi Account will be exempted for income tax benefit.

The interest accumulated in Sukanya Samriddhi Account is exempt from tax.

The maturity amount would be exempt from income tax.

Main Provisions under Sukanya Samriddhi Account Scheme

Who is Depositor: ‘Depositor’ is an individual who-on behalf of a minor girl child of whom he or she is the guardian and deposits amount in an account opened under this scheme.

Who Can Open the Account Under the Scheme: The account may be opened by the natural or legal guardian in the name of a girl child from the birth of the girl child till she attains the age of ten years and any girl child, who had attained the age of ten years, one year prior to the commencement of these rules, shall also be eligible for opening of the account under this scheme.

Numbers of Accounts Can Be Operated for One Girl: A depositor may open and operate only one account in the name of a girl child in other words depositor cannot open multiple or more than one account in the name of a girl child.

Maximum Numbers of Account per Family: Natural or legal guardian of a girl child shall be allowed to open the account for two girl children only.

Account Opening for Third Child Girl: Under the scheme, the natural or legal guardian of the girl child shall be allowed to open third account in the event of birth of twin girls as second birth or if the first birth itself results into three girl children, on production of a certificate to this effect from the competent medical authorities where the birth of such twin or triple girl children takes place.

Who may be Guardian: The followings in relation to a minor girl child may be guardian under this scheme.

- Either father or mother, and
- Where neither parent is alive or is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.

Age for Opening the Account: The account can be opened by the natural or legal guardian in the name of the girl child from the birth of the girl child till she attains the age of ten years and any girl child, who already attained the age of ten years, one year prior to the commencement of this scheme shall also be eligible for opening of account under this scheme which has been commenced from December 2, 2014.

Grace Period for Opening of Account: One-year grace period has been given for the initial operation of the scheme. It means, the account can be opened up to December 1, 2015 for the girl child who is born between December 2, 2003 and December 1, 2004 for the initial operation of the scheme.

Where Account can be Opened: Account can be opened at any post office in India doing saving bank work or any branch of commercial bank authorized by the central government to open an account under this scheme.

List of Banks for Opening account

Here is the Public Sector Banks and Private Sector Banks authorised to open accounts under Sukanya Samriddhi account. List of these banks are as follows:
Opening of Account: The account may be opened with an initial deposit of one thousand rupees and thereafter any amount in multiple of one hundred rupees may be deposited subject to the condition that a minimum of one thousand rupees shall be deposited in a financial year but the total money deposited in an account on a single occasion or on multiple occasions shall not exceed one lakh fifty thousand rupees in a financial year.

Required Documents to Open the Account: The following documents are required to open the account under the scheme.

- Birth documents of girl child (Birth certificate).
- Address proof of depositor [Who is opening the account on child's behalf].
- Identity proof of depositor [Who is opening the account on child's behalf].
- 3 Photos of parents / legal guardian and 3 photos of the child.
- Pan card and Aadhaar card copies of parents/ legal guardian.

Term of Deposit for 14 Years only: Deposits in an account would be made until completion of fourteen years, from the date of opening of the account. Though, the scheme has a duration of 21 years, it is required to make contributions only for the first 14 years, after which, there is no need to deposit any further amount and account will keep earning the interest rate applicable for the remaining 7 years.

Maturity of Account: The account shall be matured on completion of twenty-one years from the date of opening of the account. On maturity, the balance including interest outstanding in the account shall be payable to the account holder on production of withdrawal slip along with the passbook. If the account is not closed on maturity on completion of twenty-one years from the date of opening of the account, the interest (as per the provisions of rule 7) shall be payable on the balance in the account until final closure of the account. There will be no deposit for the period from 15th to 21st year from the date of opening of account.

Mode of Deposit: The deposit in the account opened under the scheme may be made in cash; or by cheque or demand draft. If deposit is made by cheque or demand draft, the date of encashment of the cheque or demand draft shall be the date of credit to the account. Scheme do not provide for online transfer of amount in this account, it only allows the payment by cash, cheque, and demand draft.

Regularization of Irregular Account with Penalty: An irregular account where minimum amount per year of Rs 1000 has not been deposited than such irregular account may be regularized on payment of a penalty of fifty rupees per year along with minimum subscription of Rs 1000 for the year (s) of default any time till the account completes fourteen years.

Fluctuating Interest Rate: Interest rate is not fixed under this scheme. It will be declared in every financial year by the government. Government has declared the interest rates of 9.10% for the financial year 2014-15 and 9.20% for the financial year 2015-16.

Accrual of Interest: Interest at the rate, to be notified by the Government, compounded yearly shall be credited to the account until the account completes fourteen years. In case of account holder opting for monthly interest, the same shall be calculated on the balance in the account on completed thousands, in the balance, which shall be paid to the account holder, and the remaining amount in fraction of thousand will continue to earn interest at the prevailing rate. Prior to the budget announcement, 9.1% annual return seemed unattractive, but not anymore, as it has been made tax exempt now. Interest amount is added to your balance amount in the account and compounded either monthly or annually, as per depositor choice. Monthly interest compounding will be done only on the balance amount on completed thousands.

Operation of Account: The account shall be opened and operated by the natural or legal guardian of a girl child until the girl child in whose name the account has been opened, attains the age of ten years. On attaining age of ten years, the account holder that is the girl child may herself operate the account, however, deposit in the account may be made by the guardian or any other person or authority.
Nomination Facility: Nomination facility is not available in this scheme. In an unfortunate event of the death of the girl child, the account will be closed immediately and the balance will be paid to the guardian of the account holder. Where the Central Government is satisfied that operation or continuation of the account is causing undue hardship to the account holder, it may, by order, for reasons to be recorded in writing, allow pre-mature closure of the account only in cases of extreme compassionate grounds such as medical support in life threatening diseases, death, etc.

Premature Closure of Account: In case of the marriage of the account holder takes place before completion of such period of twenty-one years, the operation of the account shall not be permitted beyond the date of her marriage. In such closer of account, the account holder shall have to give an affidavit to the effect that she is not less than eighteen years of age as on the date of closing of account. Thus as the maximum permissible age of the girl child is set as 10 years, the scheme effectively carries a minimum duration of 8 years i.e. 18 years of exit age – 10 years of entry age. In the event of death of the account holder, the account shall be closed immediately on production of death certificate issued by the competent authority, and the balance at the credit of the account shall be paid along with interest till the month proceeding the month of premature closure of the account, to the guardian of the account holder.

Pre-mature Withdrawal: To meet the financial requirements of the account holder for the purpose of higher education and marriage, withdrawal up to fifty per cent of the balance at the credit, at the end of preceding financial year shall be allowed however, the withdrawal shall be allowed only when the account holder girl child attains the age of eighteen years. In this way, it is also allowed to withdraw 50% of the balance standing at the end of the preceding financial year, but only after the daughter attains the age of 18 years. Therefore, effectively it has a complete lock-in period of at least 8 years, before which depositor cannot take out any money for any purposes.

Transfer of Account: The account may be transferred anywhere in India if the girl child in whose name the account stands shifts to a place other than the city or locality where the account stands.

Pass Book: On opening an account, the depositor shall be given a passbook bearing the date of birth of the girl child, date of opening of account, account number, name, and address of the account holder and the amount deposited. The passbook shall be presented to the post office or bank, as the case may be, at the time of depositing money in the account and receiving payment of interest and at the time of final closure of the account on maturity.

Tax Benefit: One can get a tax benefit on deposit in this account up to a sum of Rs. 150,000 under section 80C of Income tax Act. The amount deposited towards Sukanya Samriddhi Account Scheme is deductible under section 80C of Income tax Act 1961 up to Rs 1.5 lakhs as notified by notification no. 09/2015 dated 21.01.2015.

Tax-Free Interest & Maturity: Interest earned on account of Sukanya Samriddhi Scheme as well as maturity amount is exempt from income tax w.e.f. financial year 2014-15.

REVIEW OF RELATED LITERATURE

Rameshwar P. Rasal (2016) conducted a study to know the effectiveness of Pardhan Mantri Sukanya Samridhi Yojana in Thane district, Maharashtra. The study aims to review the performance in seven months since the date of inception of the scheme. This study is based on secondary data. For analysing the success of this scheme the web site www.indiapost.org, on line articles, Annual Report of Thane district of Post office & Abstract of Thane District etc., are used to collect the information. The percentage method is used to study the response given by the people to ‘Sukanya Samrudi Yojana’ schemes. The research chose seven talukas of Thane district in Maharashtra state for the study. It was found that maximum number of account is opened in the talukas of Murbad, Kalyan and Ulhasnagar and the maximum amount deposited in the talukas of Thane and Kalyan.

Rajat Deb (2016) attempted to examine the determinants of savings under the Sukanya Samriddhi Account (SSA), a formal financial inclusion scheme advocated by the Government of India for the betterment of girl children. The study area comprised the eight districts of Tripura, one of the states of North East India. The data for the case study was collected through scheduled interviews with 225 respondents, who had a girl child below the age of 10 years. The results, arrived at through a statistical analysis, showed that the pivotal catalysts determining the decisions whether to invest in the SSA scheme were gender, age, level of income, family size and income, financial literacy, uncertainty of income and planning for child’s education, marriage and house. The relevance of the finding of the study in terms of policy-making has been highlighted.

Dr. Vinod Kumar Sharma (2015) discussed about the status and illuminates the provisions of Sukanya Samriddhi Account Scheme (Yojana) (Girl Child Prosperity Account scheme) of Government of India, which is one of the more noble financial security schemes launched in India for the girl child. The main aim of the scheme is to improve the gender inequality in the country by providing security cover for the girl child as well as their parents under the ‘Beti Bachao Beti Padhao’ campaign. The scheme is so popular that a lot of people are searching the information on Sukanya Samriddhi Account (S.S.A.) Scheme. The
paper also focuses on the significance and bottleneck of the scheme. It is a small savings scheme, which can be opened by the parents or a legal guardian of a girl child in any post office or authorized branches of some of the commercial banks. The study covers an analysis of the Sukanya Samriddhi Account scheme through its Strengths, Weaknesses, Opportunities, and Threats (SWOT). The Sukanya Samriddhi Account is a good start to treat a woeful state of the girl child and give her financial independence. It has not adequate returns like the equity market or mutual funds, but it is a less or zero risky investment avenue. The current interest rate is also good. It may or may not be enough to save only in this scheme for marriage and education considering inflation but can be a part of one’s portfolio.

**RESEARCH GAP**

This scheme of the Government of India is surely going to help the parents of the girl child who are very much worried about the future of their child. Now by making very small investments monthly or annually, they can accumulate handsome money for the education and marriage of their child. However, after the review of the above literature, it is found that these researches only dealt with a few parameters related to this scheme and these research works are not comprehensive in nature. This research work is going to fill this gap to some extent.

**OBJECTIVES**

This research papers handles the following objectives:

- To study and evaluate effectiveness of this scheme.
- To study and compare this scheme with PPF Scheme.
- To evaluate various flaws of this scheme.
- To suggest possible solutions to overcome limitations of this scheme.

**Focus Area:** The present paper focuses on the study and evaluation of selected parameters related to the Pradhan Mantri Sukanya Samriddhi Yojana.

**Data Collection Work:** Secondary data had been used in present study. The required data had been collected from the web site of Pradhan Mantri Sukanya Samriddhi Yojana, www.indiapost.org, from various research papers published on this scheme and from other internet sources.

**RESEARCH METHODOLOGY**

**Research Design:** A descriptive research design was used for the present study. The study had been conducted about the performance evaluation of Pradhan Mantri Sukanya Samriddhi Yojana on various selected parameters.

**Sample Design:** The present paper is concerned with all the financial institutions involved in opening of accounts under in this scheme.

**Time:** The time for the study was taken as 2015-17 i.e. from the date of implementation of this scheme to till date in order to know and evaluate the progress of this scheme in order to know its effectiveness and acceptability among the citizens of India.

**Sampling Plan:** In carrying out a data firstly selected the factors and then study the performance of each factor with respect to various types of parameters.

**Parameters of the Study:** In the present study, the analysis and comparison of the performance of this scheme is done with reference to the following parameters:

- Calculation of Possible Maturity amount under this scheme,
- Calculation of present value of maturity amount,
- Comparison of maturity amount under this scheme with PPF scheme,
- Limitations of this scheme,
- Suggestions to make this scheme more effective.

**FINDINGS AND DISCUSSION**

The major findings of this research and the analysis of data is shown the following tables:
Table-1 is made on the assumption that a person wants to open the Sukanya Samridhi Savings account in the name of his girl’s child (5 years old) in April 2015. He wants to contribute Rs 10,000 every month for 14 years. He also wants to keep this account active until 21 years from the account opening date (or till Child’s age of 25 years). He wants to know, what could be the total approximate interest amount and total maturity amount that he would accumulate under SSA.

The table is showing all the calculations:

<table>
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<th>Year</th>
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<th>Age of Girl Child</th>
<th>Opening Balance</th>
<th>Monthly Contribution</th>
<th>Yearly Contribution</th>
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As per above calculations, a person can accumulate total interest amount to the tune of Rs 45.73 Lakh. The total maturity amount on his SSA savings account can be Rs 62.53 Lakh. He also has the option to withdraw 50% of Rs. 29.89 Lakh when his child turns 18 years. (If he withdraws, the total maturity amount will not be as shown above.)

However, if we look at this scheme and the total maturity amount w.r.t. the present value of that Rs. 62.53 Lakh after the completion of this scheme that is found to be Rs. 8.45 Lakh, assuming 10% as Education inflation for which this scheme is meant to be initiated (the rate at which education / marriage expenses may increase). So, in the nut shell, we can say that the person who is depositing his money in this scheme for 14 years only get Rs. 8.45 lakh in return at the time of the maturity if we also consider the value of money in mind.

Now we assume that a person wants to open the Sukanya Samridhi Savings account in the name of his girl’s child (5 years old) in April 2015. He wants to contribute Rs. 1,20,000 every year for 14 years. He also wants to keep this account active until 21 years from the account opening date (or till Child’s age of 25 years). He wants to know, what could be the total approximate interest amount and total maturity amount that he would accumulate under SSA? The table is showing all the calculations:
As per the above calculations, a person can accumulate total interest amount to the tune of Rs. 46.32 Lakh. The total maturity amount on his SSA savings account can be Rs. 63.12 Lakh. He also has the option to withdraw 50% of Rs. 30.24 Lakh when his child turns 18 years. (If he withdraws, the total maturity amount will not be as shown above.).

From the above table, one of the main limitation of this scheme is clear that if a person deposit his amount monthly of Rs. 10000/, then he gets a total maturity amount of Rs. 62.53 Lakh with a present value of Rs. 8.45 Lakh and if the same amount is deposited annually in the form of Rs. 1,20,000, then the total maturity amount as well as the present value is also changed. Therefore, the government is actually motivating the people to make their contributions annually rather than monthly. This difference in maturity amount as well as present value should be same for every person.

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If we compare SSY Scheme with the PPF Scheme, we found certain limitations of this scheme, which are explained as under:

SSY Scheme is only limited to the girl child and meant for the education and marriage of the girl child. However, the government forgot that the education and marriage of the male child is also equally important and same expenditure has to be incurred on that. Besides, the government is also giving many types of subsidies on girl education, so their educational expenditure is much less as compared to education expenditure of the male child and as far as the marriage issue is concerned, now a day same expenditure has to be incurred on the marriage of the male child. Therefore, delimiting this scheme to the girl child is a big mistake done by the government.

As far as the maximum amount of deposit, taxability of interest amount, taxability on maturity amount, tax exemption section is concerned; there is no difference between PPF Scheme and SSY Scheme. Therefore, why a person should opt for SSY Scheme rather than already existing PPF Scheme.

Because of a minimum annual investment of Rs. 500/-, a very poor person can also afford to open a PPF account. On the other hand, the minimum annual investment amount is Rs. 1000/- in SSY Scheme, which is beyond the reach of many people in India.

The lock in period of PPF scheme is 15 years while in SSY it is 18 years i.e. up to the marriage of the girl child. It means that a person has to invest his money for more time than PPF and in case of emergency, it is not possible to pre mature withdrawal of his money as the terms and conditions are very strict. While in PPF, he can withdraw his amount in 15 years.

As far as the rate of interest is concerned, it is more in favour of SSY than PPF. However, it is not fixed. It can fluctuate in the near future as in case of PPF.

From the above analysis, it is clear that SSY in comparison to PPF is not a good scheme as the benefits are more in case of PPF rather than SSY.

**MAJOR LIMITATIONS OF SSY SCHEME**

Here are some of the major limitations of SSY scheme:

First, the rate of interest is not fixed in this scheme. At present, it is 9.2% per annum. However, it can fluctuate in the near future. Therefore, the investor has to bear the risk of this fluctuating rate of interest. So, it is not beneficial to make such a long run investment without any surety about the rate of interest as the government has not declare any minimum rate of interest on this account.

The lock in period of 18 years is very large as compared to PPF scheme. In PPF, we can withdraw some amount in 6 years, but this facility is not possible in SSY.

There is no provision of pre-mature closure of this scheme. Therefore, once a person opened an account, he has to complete it until the end and of not, he has to bear a penalty of Rs. 50/-.

The parents can invest only for 14 years and after that, the deposit in this account is not possible. However, in PPF, this deposit period is 15 years and thus the parents can deposit more amounts for their children for their education and marriage.

The account of this scheme can only be opened in the post office and major commercial banks. Therefore, first a person has to approach to that bank concerned. This scheme can be extended to all the banks of the country.

The main limitation of this scheme is that it is only valid for two-girl child only. Those parents who have more than two girl child can open SSY account only for their two girls. Therefore, the future of the third girl child thus is not safe.
SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION OF SCHEME

If the government really wants to make this scheme successful, the following suggestions should be kept in mind:

Firstly, this scheme should be applicable to all the girl child of the family. The constraint of only opening two SSY accounts should be withdrawal.

Secondly, the government should announce a minimum rate of interest on this scheme, so that the investors can have a sense of safety in this scheme. Now, they are not sure what will be the rate of interest in the future.

Thirdly, the lock in period should be minimized. So, that the parents can withdraw their money at any time in case of emergency.

Fourthly, there should be no minimum or maximum deposit condition on this scheme. So, that the parents can deposit whatever amount they want to deposit for the future of their child as per their ability.

Fifthly, there should be no penalty on non-depositing of money once a year on the parents.

Sixthly, a similar type of scheme should also be introduced for the male child also. Therefore, the parents can secure the future of their every child.

CONCLUSION

In the conclusion, we can say that though this scheme is a good initiative taken by the government. However, its limitations make this scheme ineffective for benefiting the major section of the society. If the government really wants to make it effective, it has to resolve all the limitations mentioned above and has to widen its scope. Only then, it can become a good scheme for the benefit of the major section of the society.

IMPLICATIONS

The current study is mainly concerned with the performance evaluation of the SSY Scheme launched by the government of India. As the study reflects the achievement and flaws in this scheme, so provides important analysis to predict the future of this scheme. The study will be helpful to the academicians and researchers for further study in this respect.

FUTURE AREAS OF RESEARCH

- Comparative performance evaluation of this scheme w.r.t account opened and amount deposited in various banks and post offices can be done.
- Comparative performance evaluation of this scheme with respect to the involvement of various sections of the society can be done.
- Comparative performance evaluation of this scheme with respect to the involvement of various regions of the country can be done.

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SOCIAL IMPACT OF FOOD ADVERTISING: A STUDY

Inakshi

ABSTRACT

Increasing television and media exposure are associated with increased calorie intake among youth. This association can be witnessed by the increasing consumption of high calorie and low-nutrient foods frequently advertised on the television. Social-cognitive theories suggest a subtle and potentially far-reaching effect of food advertising on eating behaviour that may occur outside of the participants' intention or awareness. This research aimed at understanding the effects of food advertising through various media on children and adults. The paper concludes that regular exposure to such visuals and information may contribute to obesity by triggering regular snacking of available unhealthy food.

KEYWORDS

Trigger, Food Advertising, Cognitive Influence, Obesity etc.

INTRODUCTION

Advertising is a means of communication with the users of a product or service. Advertisements are messages paid for by those who send them and are intended to inform or influence people who receive them, as defined by the Advertising Association of the UK. Around the globe, governments and communities are grappling with the social, financial and health costs of overweight and obese populations. There are many reasons for this weight gain – sedentary lifestyles, too much screen time and not enough exercise are a few, but one of the biggest factors, of course, is food. Big food and drink companies are under fire from health advocates and parents for bombarding children with junk food advertising and sophisticated marketing techniques. It's not just TV advertising influencing children anymore – they can be reached in many ways, through new and constantly evolving media platforms. The visual world contains innumerable objects in countless locations that compete for attention.

Television's role in increasing food intake must be considered in the context of the extraordinary amount of television-based food advertising that occurs every year. Television advertisements account for roughly 75% of food manufacturers' and 95% of fast food restaurants' advertising expenditures. Food manufacturers, responsible for most of this, spent one fourth of their advertising promoting candy, cookies, salty snacks, and soft drinks and one twentieth promoting fruits, vegetables, grains, beans, meat, poultry, and fish. Fast food restaurants spend billions on advertising. Food marketing to children is widespread. One of the goals of marketing is branding to encourage children to recognize and differentiate particular products and logos. By 2 years of age, children may have beliefs about specific brands, and 2- to 6-year-olds can recognize familiar brand names, packaging, logos, and characters and associate them with products, especially if the brands use peculiar features such as bright colours, pictures, and cartoon characters. By middle childhood, most children can name multiple brands of child-oriented products. Even among very young children, awareness and recognition turn into product requests, begging and nagging for specific product names and brands. Increasing public support for restrictions on food marketing to children is necessary to address childhood obesity effectively. However, several barriers may stand in the way of success. One is too little recognition of the harmful impact of food marketing on children’s diet and health. Another is the underestimation of the amount of unhealthy food marketing that children encounter every day. Yet another is the belief that more personal and parental responsibility is all that is needed to reduce obesity.

REVIEW OF LITERATURE

Research among adults confirms that external signals have a significant influence on food consumption behaviours. Exposure to the sensory properties of palatable food increased subjective desire and consumption, even though participants were already fully sated (Cornell, Rodin & Weingarten, 1989). Subsequent studies confirmed and extended this finding, showing that exposure to sensory-related food cues increases consumption (Federoff, Polivy & Herman, 1997; Jansen & van den Hout, 1991; Rogers & Hill, 1989). Moreover, food advertising typically focuses on the immediate sensory gratifications of consumption (i.e., the ‘hot’, appetitive features), making resistance to these messages even more difficult (i.e., the ‘cold’, rational process of self-restraint; Loewenstein, 1996; Metcalfe & Mischel, 1999). In light of these findings, Lowe and Butryn (2007) proposed that palatable food stimuli can trigger hedonic hunger, or “thoughts, feelings and urges about food in the absence of energy deficits”.

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While published studies are consistent with a causal relationship between television viewing and overweight, the mechanisms driving this are not well understood. Television viewing could influence energy balance by reducing energy expenditure relative to other uses of leisure time, by increasing energy intake (e.g., through snacking and exposure to food marketing), or by a combination of these. Although television viewing itself is a sedentary activity, contributing little to energy expenditure, studies show only a weak or modest negative correlation between time spent on television viewing and time spent in moderate and vigorous physical activity. A randomized controlled trial found that increasing screen time resulted in reduced energy expenditure and increased energy intake.

One survey of policy and nutrition experts found that although policies restricting advertising to children were seen as having a potentially strong public health impact, they also were seen as having low political feasibility (that is, they were unlikely to garner sufficient public support for implementation). The most feasible policies were those that health experts rated as low-impact, such as information about school food options and increased nutrition education.

**RESEARCH METHODOLOGY**

**Objective of the study was twofold.**

- The first was to understand the effects of food advertising on children’s health.
- The second was to understand whether these health effects are limited to children or have found their way to adults / parents as well.

Research was conducted by a content analysis utilizing the results of searching numerous scholarly journals that have conducted research on food advertising and its health effects. Interviews have also been conducted with young children on a random basis. Some adults were also questioned. Observation method has also been used for data analysis. Hence, primary and secondary source of information has been used. The sample size of children and adults was 54. Children between the age group of 4-17 years of age were interviewed and observed. Sample was taken from Delhi-NCR.

**RESEARCH ANALYSIS**

- Out of all young kids that were interviewed/observed, it was found that most of them were excited about the discussion as it was related to junk food.
- It brought a certain hope that this discussion might end with them being gifted with candies, chips, burgers etc.
- Children belonging to 3-5 years of age gap were facing tooth decay problems due to the excessive consumption of sweet products.
- On questioning their parents about this, it was observed that children had become highly persistent about these food items.
- They also mentioned that children had shown disinterest in eating healthy food items and hence needed a snack or a candy for persuasion.
- The young kids were asked what they loved eating on a regular basis and none of them mentioned a fruit name or any other household dish. The replies were mostly like burgers, pizzas, chips, ice creams etc.
- On questioning about the source of this, they mentioned that they were introduced to these items by either their friends or television.
- The low-income group children were not found to be obese or in an unhealthy shape but their attitudes towards food were quite disdain.
- The children observed from high income groups were aware of the fact that these foods are unhealthy yet did not restrict the consumption.
- Parents / adults were more focused on children’s dietary intake calorie wise in the middle-income group.
- Some children were also questioned about various brands such as McDonald’s’s, Dominos etc. and to our surprise even the young ones as young as 5 years old were completely affluent with some of the brand names.
- This study gave some real-world answers indicating that children prefer some foods over the others just by knowing the brand names.
- Instead of understanding the effect of food advertising, another insight that we got was that children have associated themselves with brand names from an early age and the influence is very dense. Marketing done directly or indirectly, children had experienced it by the age of 5 years due to media exposure.
- Low-income group children did not have the luxury to smartphones hence the social media exposure was limited to just the knowledge of these spaces. On the other hand, middle income group children had all used smartphones, either their parents’ or their own. They were well aware of online advertisements of YouTube video advertisements.
- Television is also playing a crucial role in such influences due to the huge amount of food advertising that takes place on it on a yearly basis. Television advertisements account for roughly 75% of food manufacturers' and 95% of fast food
restaurants' advertising expenditures. These expenditures are increasing at a fast pace and advertising foods that are of minimal nutritional value is leading to obesity in the society.

- Based on comprehensive reviews of the literature, both the Institute of Medicine (IOM) and the World Health Organization (WHO) concluded that steps should be taken to reduce children’s exposure to marketing of calorie-dense, nutrient-poor food and beverages, including candy, soft drinks, high-sugar cereals, and fast food. More recent research demonstrates direct causal effects of exposure to food advertising on young people’s diet and health.

- Nutrition during childhood and adolescence is essential for growth and development, health and well-being. Further, eating behaviours established during childhood track into adulthood and contribute to long-term health and chronic disease risk.

- The growing epidemic of childhood overweight and obesity is a major public health concern. While multiple factors influence eating behaviours and food choices of youth, one potent force is food advertising. Today's youth lives in a media-saturated environment.

Table 1

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<th>Number of food/beverage advertisements viewed by children in the United States in 2015, by product type</th>
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<td>Candy</td>
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<td>Prepared meals</td>
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<tr>
<td>Yogurt</td>
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<td>Sweet snacks</td>
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<tr>
<td>Juice, fruit, and sports drinks</td>
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<tr>
<td>Other dairy</td>
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<tr>
<td>Crackers and savour snacks</td>
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<tr>
<td>Carbonated beverages</td>
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<tr>
<td>Other restaurants</td>
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Sources: www.statista.com

As seen in Table-1 given above children have viewed food advertisements in a huge amount for fast food restaurants. Although food which are essential of maintaining a balanced and healthy diet such as fruits and vegetables or bottled water have landed in the last place. This is a clear indicator for a huge change that needs to be brought in this food advertisement domain.

There is a dearth of awareness of the dire consequences of unhealthy eating not only on our physical health but mental health as well. Young girls become victims to constant ragging and name calling as they reach a certain age and are expected to look by the standard. Children that were interviewed were unaware of the fact that being unhealthy can be detrimental to their mental well-being as understanding of the social norms was not present.
According to the Centre for disease control and prevention the percentage of children with obesity in the United States has more than tripled since the 1970s. Today, about one in five school-aged children (ages 6–19) has obesity. Childhood obesity has immediate and long-term impacts on physical, social, and emotional health.

We need to worry about food marketing for various reasons. Food preferences vary with cultures and our upbringing plays an important role in shaping our opinion. The key point here to find the balance which identifies the extent of what is acceptable to eat and in what amounts. In the modern era, we are all dependant on processed or packaged foods which brings us at the helm of the big brands manufacturing these foods. In most past researches, the consumption of these calorie dense and low nutrition food is attributed to marketing. An inactive lifestyle is adding fuel to the fire. The first two words of the Institute of Medicine Report on Food Marketing to Children and Youth are “Marketing works”. Yet food and marketing companies typically deny that marketing hurts children and claim that only brand choices are affected.

**CONCLUSION**

Despite the limitations noted, this study has significant strengths that provide additional insight into the impact of advertisements on adults. To conclude, responsiveness to healthy food advertisements in adults appears to be complex. Healthy food advertisements appear to elicit a behavioural response in restrained eaters only. This study highlights the need for radical changes in the current regulatory system. Despite growing evidence from the research that the content of television food advertisements influences children’s food choices and subsequent health outcomes, there is a lack of willingness by the food industry to voluntarily restrain such marketing activities. Parent and families remain the central influence on children’s attitudes and behaviours. There is strong evidence that television advertising influences the food preferences of children.

**LIMITATION OF STUDY**

The findings of the study cannot be generalized to all children and adults as there are exceptions who are vigilant about what they’re seeing on the media. The research was also limited in terms of the location and sample size. The junk food craze lies mostly in metropolitan cities where the advertisements are presented on a large scale. This research was limited to the capital of the country and the sample size was not representative of the population. The method of analysis cannot be completely accurate as it has been done by observation and bias maybe present. Convenience sampling was done due to which children interviewed and observed may not be considered representative of the results to the population.

**RECOMMENDATIONS**

A need for research on marketing in general, and branding in particular, as strategies to promote more healthful taste preferences and food and beverage choices in young children. Healthy foods, such as fruit, 100% fruit juice, vegetables, low-fat dairy products, and whole grain foods should be advertised and marketed to children. Advertising, marketing, and brand awareness

**Table 2**

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**Sources:** Authors Compilation

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Despite the limitations noted, this study has significant strengths that provide additional insight into the impact of advertisements on adults. To conclude, responsiveness to healthy food advertisements in adults appears to be complex. Healthy food advertisements appear to elicit a behavioural response in restrained eaters only. This study highlights the need for radical changes in the current regulatory system. Despite growing evidence from the research that the content of television food advertisements influences children’s food choices and subsequent health outcomes, there is a lack of willingness by the food industry to voluntarily restrain such marketing activities. Parent and families remain the central influence on children’s attitudes and behaviours. There is strong evidence that television advertising influences the food preferences of children.

**LIMITATION OF STUDY**

The findings of the study cannot be generalized to all children and adults as there are exceptions who are vigilant about what they’re seeing on the media. The research was also limited in terms of the location and sample size. The junk food craze lies mostly in metropolitan cities where the advertisements are presented on a large scale. This research was limited to the capital of the country and the sample size was not representative of the population. The method of analysis cannot be completely accurate as it has been done by observation and bias maybe present. Convenience sampling was done due to which children interviewed and observed may not be considered representative of the results to the population.

**RECOMMENDATIONS**

A need for research on marketing in general, and branding in particular, as strategies to promote more healthful taste preferences and food and beverage choices in young children. Healthy foods, such as fruit, 100% fruit juice, vegetables, low-fat dairy products, and whole grain foods should be advertised and marketed to children. Advertising, marketing, and brand awareness
strategies used by industry should not be allowed in schools or educational materials. Restriction and control on dietary intake at early ages of childhood. Statutory warnings to be provided during advertisements of food whose intake in large amounts can affect physical health. Government should control the number of franchises that a fast food restaurant can give for a certain area. Control and vigilance in advertisements that are directed at children by showing toys, bright colours and other children. Counselling and awareness programmes for parents on long term impacts of fast food consumption. Careful monitoring of dietary intake of young children even in the absence of parents. Educational institutions should tackle teenage emotional problems that youngsters are facing due to obesity. All children should be encouraged to take counselling sessions once a week to express what they’re unable to in other social groups.

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POLICY HOLDERS SATISFACTION TOWARDS LIC OF INDIA IN COIMBATORE DISTRICT

B. Divya Priya48 K. Dhepana49

ABSTRACT

Insurance is a contractual arrangement between the insurance company and the insured; insurance company collects small amounts in the form of premium from the consumers of insurance products; and in turn, protects the customers from the loss of property and loss of life of near and dear by facilitating payment of compensation or justified benefits. The prime object of the insurance business is to develop a new range of products and schemes. The present study is an attempt to analyze policyholder’s satisfaction towards LIC of India in Coimbatore District.

KEYWORDS

Insurance, Insurance Company, Policyholders, Satisfaction, Socio-Economic Variables, Amount of Premium, Periodicity of Premium Payment etc.

INTRODUCTION

Human life is full of risk and uncertainty. Insurance is a solution for those risks; sells the promise to pay on future date against the loss of happening of certain event or contingency. Insurance is a contractual arrangement between the insurance company and the insured; insurance company collects small amounts in the form of premium from the consumers of insurance products; and in turn, protects the customers from the loss of property and loss of life of near and dear by facilitating payment of compensation or justified benefits. The main aim of the insurance business is to develop a new range of products and schemes. According to Philip Kotler, “Customer satisfaction is the extent to which a product perceived performance to match with buyers’ expectations”. It is a sense of pleasure or disappointment experienced by the buyer. Every customer has certain expectations, the extent to which a particular product satisfies these expectations or service determined his / her level of satisfaction. This study is an attempt to analyze policyholder’s satisfaction towards LIC of India in Coimbatore District.

OBJECTIVE OF STUDY

The study aims at the following objectives:

- To know the socio-economic profile of the policyholders’ of Life Insurance Corporation of India (LIC).
- To find out the significant mean difference among policyholders satisfaction level and socio-economic variables.
- To find out the significant mean difference among policyholders satisfaction level and amount of premium paid and periodicity of premium payment amount.
- To offer suggestions based on the findings of the study.

HYPOTHESIS OF STUDY

To accomplish the above objectives, the following hypotheses were framed:

H1: Mean satisfaction does not differ among policyholders’ classified based on age, gender, marital status, family type, place of residence, educational qualification, occupation and annual income.

H2: Mean satisfaction does not differ among policyholders’ classified based on premium paid and periodicity of premium amount payment.

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49Research Scholar, PG & Research Department of Commerce, Kongunadu Arts and Science College, Tamil Nadu, India, dhepanak27@gmail.com
METHODOLOGY

Primary data were collected through interview schedule. 200 samples were used for the study. The study was conducted in Coimbatore city. The various tools and techniques used for analysis are percentage analysis, F-test and T-test.

FINDINGS OF STUDY

Socio-Economic Profile of the Respondents

Table-1 shows the socio-economic characteristics of the respondents. It was found that, most of the respondents are female (59.5 per cent), and this indicates that female respondents were aware of LIC policies. Most of the respondents were under below 30 years (23 per cent) and above 60 years (28 per cent) of age and this reveals that young people and old age people equally invested in LIC policies and schemes.

Most of the respondents were unmarried (55 per cent); it is a good sign that unmarried people have better planning on investment than the married one. Most of the policyholders’ were graduates (36.5 per cent); indicating fearless, stable and secured future.

<table>
<thead>
<tr>
<th>Socio-economic Variables – Descriptive</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 30 Years</td>
<td>46</td>
<td>23</td>
</tr>
<tr>
<td>31 to 40 Years</td>
<td>34</td>
<td>17</td>
</tr>
<tr>
<td>41 to 50 Years</td>
<td>26</td>
<td>13</td>
</tr>
<tr>
<td>51 to 60 Years</td>
<td>38</td>
<td>19</td>
</tr>
<tr>
<td>Above 60 Years</td>
<td>56</td>
<td>28</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>81</td>
<td>40.5</td>
</tr>
<tr>
<td>Female</td>
<td>119</td>
<td>59.5</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
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<tr>
<td>Married</td>
<td>90</td>
<td>45</td>
</tr>
<tr>
<td>Unmarried</td>
<td>110</td>
<td>55</td>
</tr>
<tr>
<td>Type of Family</td>
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<td></td>
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<tr>
<td>Joint</td>
<td>23</td>
<td>11.5</td>
</tr>
<tr>
<td>Nuclear</td>
<td>177</td>
<td>88.5</td>
</tr>
<tr>
<td>Place of Residence</td>
<td></td>
<td></td>
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<tr>
<td>Rural</td>
<td>92</td>
<td>46</td>
</tr>
<tr>
<td>Urban</td>
<td>108</td>
<td>54</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td></td>
<td></td>
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<tr>
<td>No Formal Education</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td>Graduate</td>
<td>73</td>
<td>36.5</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>51</td>
<td>25.5</td>
</tr>
<tr>
<td>Professional</td>
<td>26</td>
<td>13</td>
</tr>
<tr>
<td>Others</td>
<td>26</td>
<td>13</td>
</tr>
<tr>
<td>Occupation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labor</td>
<td>49</td>
<td>24.5</td>
</tr>
<tr>
<td>Self Employed</td>
<td>59</td>
<td>29.5</td>
</tr>
<tr>
<td>Private Employee</td>
<td>44</td>
<td>22</td>
</tr>
<tr>
<td>Government Employee</td>
<td>29</td>
<td>14.5</td>
</tr>
<tr>
<td>Others</td>
<td>19</td>
<td>9.5</td>
</tr>
<tr>
<td>Annual Income (Rs.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to Rs. 2,00,000</td>
<td>57</td>
<td>28.5</td>
</tr>
<tr>
<td>Rs. 2,00,000 – 5,00,000</td>
<td>86</td>
<td>43</td>
</tr>
<tr>
<td>Rs. 5,00,000 – 10,00,000</td>
<td>46</td>
<td>23</td>
</tr>
<tr>
<td>Above Rs. 10,00,000</td>
<td>11</td>
<td>5.5</td>
</tr>
<tr>
<td>Monthly Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 10 per cent</td>
<td>96</td>
<td>48</td>
</tr>
<tr>
<td>11 – 20 per cent</td>
<td>73</td>
<td>36.5</td>
</tr>
<tr>
<td>21 – 30 per cent</td>
<td>22</td>
<td>11</td>
</tr>
<tr>
<td>Above 30 per cent</td>
<td>9</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Majority of the respondents were self-employed (29.5 per cent); this indicates businessmen were aware of risk and uncertainty in future and have an annual income in the range of ₹2,00,000-₹5,00,000 (43 per cent) and save monthly up to 10 per cent (48 per cent). Most of the policyholders’ reside in urban area (54 per cent); this indicates rural people were unaware of LIC policies and belong to nuclear family type (88.5 per cent) consisting up to four members (Table-1).
Socio-Economic Variables and Satisfaction Index

**H₀₁:** Mean satisfaction does not differ among policyholders’ classified based on age.

**Table-2: Age and Satisfaction Index of Policyholders**

<table>
<thead>
<tr>
<th>Age (Years)</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 30</td>
<td>46</td>
<td>64.17</td>
<td>9.16</td>
<td>50.00</td>
<td>80.00</td>
</tr>
<tr>
<td>31 to 40</td>
<td>34</td>
<td>68.33</td>
<td>4.17</td>
<td>65.00</td>
<td>76.67</td>
</tr>
<tr>
<td>41 to 50</td>
<td>26</td>
<td>74.81</td>
<td>8.44</td>
<td>61.67</td>
<td>86.67</td>
</tr>
<tr>
<td>51 to 60</td>
<td>38</td>
<td>65.05</td>
<td>9.43</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Above 60</td>
<td>56</td>
<td>69.70</td>
<td>8.20</td>
<td>51.67</td>
<td>81.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

D.f.: 4, 195  
F Value: 8.844  
P Value: .000  
Significant

**Inference:** Mean satisfaction index is found high among policyholders’ whose age ranges between 41 to 50 years (74.81). Mean satisfaction index is found low among policyholders’ whose age is up to 30 years (64.17). Thus, it is found that policyholders’ satisfaction level is high for the age range between 41-60 years. As the calculated f-value (8.844) is high than the table value (0.000), the null hypotheses is rejected and there exists significant mean satisfaction differ among policyholders’ classified based on age.

**H₀₂:** Mean satisfaction does not differ among policyholders’ classified based on gender.

**Table-3: Gender and Satisfaction Index of Policyholders**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>81</td>
<td>67.84</td>
<td>7.89</td>
<td>50.00</td>
<td>81.67</td>
</tr>
<tr>
<td>Female</td>
<td>119</td>
<td>68.07</td>
<td>9.44</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

D.f.: 198   
‘t’ Value: -0.179  
P Value: .858  
Not Significant

**Inference:** Mean satisfaction index is found high among female policyholders (68.07) than with male (67.84). Thus, it is found that policyholders’ satisfaction level is high in case of female respondents. As the calculated t-value (-0.179) is less than the table value (0.858), the null hypotheses is accepted and thus, mean satisfaction of policyholder’s does not differ classified on the basis of gender.

**H₀₃:** Mean satisfaction does not differ among policyholders’ classified based on marital status.

**Table-4: Marital Status and Satisfaction Index of Policyholders**

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>90</td>
<td>68.43</td>
<td>7.98</td>
<td>46.67</td>
<td>81.67</td>
</tr>
<tr>
<td>Unmarried</td>
<td>110</td>
<td>67.61</td>
<td>9.48</td>
<td>50.00</td>
<td>86.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

D.f.: 198   
‘t’ Value: 0.653  
P Value: .515  
Significant

**Inference:** Mean satisfaction index is found high among married policyholders (68.43) than with unmarried (67.61). Thus, it is found that policyholders’ satisfaction level is high in case of married policyholders. As the calculated t-value (0.653) is high than the table value (0.515), the null hypotheses is rejected and thus, mean satisfaction of policyholders differ significantly classified based on gender.

**H₀₄:** Mean satisfaction does not differ among policyholders’ classified based on family type.
<table>
<thead>
<tr>
<th>Type of Family</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint</td>
<td>23</td>
<td>62.68</td>
<td>8.89</td>
<td>51.67</td>
<td>75.00</td>
</tr>
<tr>
<td>Nuclear</td>
<td>177</td>
<td>68.66</td>
<td>8.60</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

D.f.: 198  't' Value: -3.125  P Value: .002  Not Significant

Sources: Primary Data

Inference: Mean satisfaction index is found high among nuclear family policyholders (68.65) than with joint family (62.68). Thus, it is found that policyholders’ satisfaction level is high in case of female respondents. As the calculated t-value (-3.125) is less than the table value (0.002), the null hypotheses is accepted and thus, mean satisfaction of policyholder’s does not differ classified on the basis of family type.

H₀⁵: Mean satisfaction does not differ among policyholders’ classified based on place of residence.

<table>
<thead>
<tr>
<th>Place of Residence</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>92</td>
<td>66.11</td>
<td>8.71</td>
<td>50.00</td>
<td>81.67</td>
</tr>
<tr>
<td>Urban</td>
<td>108</td>
<td>69.57</td>
<td>8.65</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

D.f.: 198  't' Value: -2.813  P Value: .005  Not Significant

Sources: Primary Data

Inference: Mean satisfaction index is found high among urban policyholders (69.57) than the rural policyholders (66.11). Thus, it is found that policyholders’ satisfaction level is high in case of urban policyholders. As the calculated t-value (-2.813) is less than the table value (0.005), the null hypotheses is accepted and thus, mean satisfaction of policyholder’s does not differ classified on the basis of place of residence.

H₀⁶: Mean satisfaction does not differ among policyholders’ classified based on educational qualification.

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal Education</td>
<td>24</td>
<td>60.35</td>
<td>11.62</td>
<td>46.67</td>
<td>81.67</td>
</tr>
<tr>
<td>Graduate</td>
<td>73</td>
<td>65.78</td>
<td>7.25</td>
<td>50.00</td>
<td>76.67</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>51</td>
<td>73.40</td>
<td>8.95</td>
<td>51.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Professional</td>
<td>26</td>
<td>67.05</td>
<td>2.68</td>
<td>65.00</td>
<td>71.67</td>
</tr>
<tr>
<td>Others</td>
<td>26</td>
<td>71.47</td>
<td>5.76</td>
<td>63.33</td>
<td>80.00</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

D.f.: υ₁ 4, υ₂ 195  F Value: 14.701  P Value: .000  Significant

Sources: Primary Data

Inference: Mean satisfaction index of policyholders’ among educational qualification are postgraduates (73.40). Mean satisfaction index is found low among policyholders’ who does not have any basic education (60.35). Thus, it is found that policyholders’ satisfaction level is high for postgraduates. As the calculated f-value (14.701) is high than the table value (0.000), the null hypotheses is rejected and there exists significant mean satisfaction differ among policyholders’ classified based on educational qualification.

H₀⁷: Mean satisfaction index does not differ among policyholders’ classified based on occupation.
Table-8: Occupation and Satisfaction Index of Policyholders

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labor</td>
<td>49</td>
<td>64.73</td>
<td>9.19</td>
<td>50.00</td>
<td>80.00</td>
</tr>
<tr>
<td>Self Employed</td>
<td>59</td>
<td>73.00</td>
<td>4.73</td>
<td>63.33</td>
<td>81.67</td>
</tr>
<tr>
<td>Private Employee</td>
<td>44</td>
<td>66.90</td>
<td>11.99</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Government Employee</td>
<td>29</td>
<td>68.97</td>
<td>4.70</td>
<td>65.00</td>
<td>76.67</td>
</tr>
<tr>
<td>Others</td>
<td>19</td>
<td>61.75</td>
<td>5.34</td>
<td>51.67</td>
<td>73.33</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Inference: Mean satisfaction index is found high among policyholders’ who are self-employed (73.0). Mean satisfaction index is found low among policyholders’ who belong to other category (61.75). Thus, it is found that policyholders’ satisfaction level is high among self-employed. As the calculated f-value (10.839) is high than the table value (0.000), the null hypotheses is rejected and there exists significant mean satisfaction index differ among policyholders’ classified based on occupation.

H0: Mean satisfaction index does not differ among policyholders’ classified based on annual income.

Table-9: Annual Income and Satisfaction Index of Policyholders

<table>
<thead>
<tr>
<th>Annual Income (Rs.)</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs. 2 Lakhs</td>
<td>57</td>
<td>63.30</td>
<td>7.75</td>
<td>50.00</td>
<td>75.00</td>
</tr>
<tr>
<td>Rs. 2 to 5 Lakhs</td>
<td>86</td>
<td>69.89</td>
<td>9.83</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Rs. 5 to 10 Lakhs</td>
<td>46</td>
<td>68.66</td>
<td>6.28</td>
<td>51.67</td>
<td>81.67</td>
</tr>
<tr>
<td>Above Rs. 10 Lakhs</td>
<td>11</td>
<td>74.39</td>
<td>3.44</td>
<td>70.00</td>
<td>78.33</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

Sources: Primary Data

Inference: Mean satisfaction index is found high among policyholders’ whose income level is above Rs. 10 Lakhs (74.39). Mean satisfaction index is found low among policyholders’ whose income level is in the range of Rs. 5 to 10 Lakhs (68.66). Thus, it is found that policyholders’ satisfaction level is high for the income level above Rs. 10 Lakhs. As the calculated f-value (9.860) is high than the table value (0.000), the null hypotheses is rejected and there exists significant mean satisfaction index differ among policyholders’ classified based on annual income.

POLICY HOLDERS’ INSURANCE POLICY

Most (28.5 per cent) of the policyholders have invested in ‘medical policy’, 13.5 per cent in ‘children fund policy’, 13 per cent in ‘women’s policy’ and 15 per cent of them contributed equally in ‘United Life Insurance policy’ and ‘money back policy’.

Table-10: Policyholders’ Insurance Policy

<table>
<thead>
<tr>
<th>Policyholders’ Insurance Policy: Descriptive Statistics</th>
<th>Number of Respondents</th>
<th>Per cent to Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policyholders’ Kind of Insurance Policy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Life Insurance Policy</td>
<td>15</td>
<td>7.5</td>
</tr>
<tr>
<td>Term Insurance</td>
<td>11</td>
<td>5.5</td>
</tr>
<tr>
<td>Money Back Policy</td>
<td>15</td>
<td>7.5</td>
</tr>
<tr>
<td>Endowment Insurance</td>
<td>13</td>
<td>6.5</td>
</tr>
<tr>
<td>Children Policy Funds</td>
<td>27</td>
<td>13.5</td>
</tr>
<tr>
<td>Pension Plans</td>
<td>20</td>
<td>10</td>
</tr>
<tr>
<td>Whole Life Policy</td>
<td>11</td>
<td>5.5</td>
</tr>
<tr>
<td>Joint Life Policy</td>
<td>5</td>
<td>2.5</td>
</tr>
<tr>
<td>Women’s Policy</td>
<td>26</td>
<td>13</td>
</tr>
<tr>
<td>Medical Policy</td>
<td>57</td>
<td>28.5</td>
</tr>
<tr>
<td>Coverage of Policy Amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to Rs. 50,000</td>
<td>35</td>
<td>17.5</td>
</tr>
<tr>
<td>Rs. 50,001 – 1,00,000</td>
<td>58</td>
<td>29</td>
</tr>
<tr>
<td>Rs. 1,00,001 – Rs. 3,00,000</td>
<td>51</td>
<td>25.5</td>
</tr>
<tr>
<td>Rs. 3,00,001 – Rs. 5,00,000</td>
<td>44</td>
<td>22</td>
</tr>
</tbody>
</table>
29% of policyholders’ have their insurance coverage policy amount in the range of Rs. 50,001 to Rs. 1,00,00, 25.5 per cent in the range of Rs. 1,00,001 to Rs. 3,00,000 and 22 per cent in the range of Rs. 3,00,001 to Rs. 5,00,000. Most (39 per cent) of the policyholders’ pays premium up to Rs. 10,000 and 28.5 per cent pays in the range of Rs. 10,001 to 20,000. 62 percent of the policyholders’ pays premium monthly and 22.5 per cent in an annual basis. Most (29 per cent) pays premium in cash, 22 per cent in cheque through agents. 28 percent have their premium payment as salary deductions by the employer (Table 10).

**Table-11: Amount of Premium Paid and Satisfaction Index of Policyholders**

<table>
<thead>
<tr>
<th>Premium Paid</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs. 10000</td>
<td>78</td>
<td>68.25</td>
<td>7.57</td>
<td>51.67</td>
<td>80.00</td>
</tr>
<tr>
<td>Rs. 10001 to 20000</td>
<td>57</td>
<td>70.09</td>
<td>10.32</td>
<td>50.00</td>
<td>86.67</td>
</tr>
<tr>
<td>Rs. 20001 to 30000</td>
<td>55</td>
<td>64.58</td>
<td>8.16</td>
<td>46.67</td>
<td>76.67</td>
</tr>
<tr>
<td>Above Rs. 30000</td>
<td>10</td>
<td>72.50</td>
<td>6.86</td>
<td>65.00</td>
<td>81.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

**D.f.: v1 3, v2 196**

| F Value: 4.995 | P Value: .002 | Significant |

**Sources:** Primary Data

**Inference:** Mean satisfaction index is found high among policyholders who pays premium amount is above Rs. 30000 (72.50). Mean satisfaction index is found low among policyholders who pays premium amount in the range of Rs. 20001 to 30000 (64.58). Thus, it is found that policyholders’ satisfaction level is high for those who pay premium amount above Rs. 30000. As the calculated f-value (4.995) is higher than the table value (0.002), the null hypothesis is rejected and there exists significant mean satisfaction among policyholders’ classified based on amount of premium paid.

**H10:** Mean satisfaction does not differ among policyholders’ classified based on periodicity of premium payment.

**Table-12: Periodicity of Premium Payment and Satisfaction Index of Policyholders**

<table>
<thead>
<tr>
<th>Periodicity of Premium Payment</th>
<th>Numbers</th>
<th>Satisfaction Index</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly</td>
<td>124</td>
<td>69.60</td>
<td>8.68</td>
<td>46.67</td>
<td>86.67</td>
</tr>
<tr>
<td>Quarterly</td>
<td>27</td>
<td>61.54</td>
<td>10.78</td>
<td>50.00</td>
<td>76.67</td>
</tr>
<tr>
<td>Half-yearly</td>
<td>4</td>
<td>76.67</td>
<td>0.00</td>
<td>76.67</td>
<td>76.67</td>
</tr>
<tr>
<td>Yearly</td>
<td>45</td>
<td>66.59</td>
<td>5.61</td>
<td>60.00</td>
<td>81.67</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>67.98</td>
<td>8.82</td>
<td>46.67</td>
<td>86.67</td>
</tr>
</tbody>
</table>

**D.f.: v1 3, v2 196**

| F Value: 8.755 | P Value: .000 | Significant |

**Sources:** Primary Data
Inference: Mean satisfaction index is found high among policyholders who pays premium amount in a monthly basis (86.67). Mean satisfaction index is found low among policyholder who pays premium amount in quarterly and half-yearly basis (76.67). Thus, it is found that policyholders’ satisfaction level is high for those who pay premium amount in a monthly basis. As the calculated f-value (8.755) is high than the table value (0.00), the null hypotheses is rejected and there exists significant mean satisfaction among policyholders’ classified based on periodicity in premium amount payment.

SUGGESTIONS

The following suggestions were offered based on the findings of the study:

- Lack of awareness towards insurance policy is high among female policyholders; the LIC agents should focus more on ‘women’; by making them aware and benefits of investing in a policy.
- Insurance agents should pay attention to rural areas; since the number of policyholder is high in urban segment when compared to rural segment of Coimbatore district
- LIC agents should be well trained to explain about various schemes available to different age group people.
- Most of the policyholders pays premium through agents. E-payment method of payment has to be introduced to them, for facilitating fast and easy transaction process.

CONCLUSION

Insurance is the open way to overcome the risk of business and individuals; promise to pay a lump sum amount in future agreed to small amount of premium paid. It is a social device; become a nation’s risk management system. However, customer is the focus of any business. For any business, the customer is the king of the market. When customers are satisfied, they are more likely to recommend the insurance service to their friends and relatives. The insurance company has to show the keen interest in solving customers’ problem and should provide prompt service to satisfy the customer fully. The present study has analyzed the policyholders’ satisfaction towards LIC in Coimbatore District. It was found that age, educational qualification, occupation, annual income, marital status, amount of premium paid, interval payment of premium were found significant with policyholders’ satisfaction. Awareness has to create among female policyholders’ and in rural areas. Insurance companies have to design, offer products and services to attract new customers and retain existing customers.

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PROTECTIONISM AND WORLD

Palvinder Kaur

ABSTRACT

It is well known that international trade is closely tangled to business cycles, falling significantly during economic slowdowns and rising during recoveries. The recent economic slowdown caused a huge decline in trade across different countries, reflecting the high degree of integration of business cycles across all countries today. In response to political economy and due to the domestic pressures, resulting from increasing unemployment and crumbling industries, many countries presented a variety of protectionist measures to maintain their benefits, further subsidizing to the decline in trade. On the other hand, IMF has projected that the world economy will grow faster than previously expected in 2017 and it becomes possible due to increased trade, investment and recovery in manufacturing, the question is that the current drive, increase in world growth rate, and will be persistent? The threat of protectionist policies (old and new) and structural problems like low productivity and high-income inequality will tilt to the downturn again. Developed countries like the US, Australia and New Zealand are putting restrictions on the movement of skilled professionals. Given the interdependence of economies, it is important to analyse the impact of these trade restrictions on the international trade.

INTRODUCTION

Chinese president Xi Jinping covenanted $124 billion for new silk route road to boost paths of peace and global development through free trade between Asia, Africa and Europe. Newly elected France’s Young President Emmanuel Macron also believes on the same concept of Free trade. The vote he had captured may have been more credited to a dislike of the anti-Europe Marine le Pen. US believe to promote its policy of ‘American First’ as Donald Trump Won his election by this message. US put so many restrictions on free trade. On these line Australia and New-Zeal -land also Changed their policy from free mobility of goods and services to protectionism. However, here question arises: will the policy of protectionism really work?

International trade empowers the efficient utilization of resources and the exploitation of economies of scale. Free trade creates everything at low cost and low price and develops the quality of products, consequently benefits everyone. It is also a fact that different countries have different production strengths. These could be a cheap workforce, technological expertise, geography or a rare resource. Each country become specialized in a particular product, they would produce better quality or cheaper products. International trade between countries makes every consumer happier. It is as if the same principle to everyone is specializing in one profession and then trading things we need, rather than trying to produce every-things ourselves. Free trade has elevated the world out of poverty. It can take along income from abroad and can drive businesses by constant increase in investment, hard efforts and innovation to expand their intercontinental market share. This also put on to businesses to export by keeping their price low and high quality to face the competition. In addition, free trade makes stronger links between countries, increases economic cooperation. It makes wars less likely because it is not sensible to assault your consumers and sellers.

Then why some countries advocate the protectionism policy?

There are certain benefits to protectionism. In 1817, David Ricardo, the forefather of free trade theory in economics, accepted that the consequence of free trade may well be to strengthen countries with the production advantage but lead to job losses for others. In situations where capital is mobile, and without any barriers to the flow of people and investment, all production will concentrate in the one part of the country or of world – sounds good?

Protectionism is a virtuous thinking when dealing with infant industries. It gives sufficient time to a business to capitalize in its production abilities, employees’ skills and gain the trust of local consumer before entering into the international market. The victory of Japanese, South Korean and Chinese industrial development is partially due to this reason. Protectionism can also temporarily create for domestic personnel. The protection of tariffs, quotas or subsidies allows domestic companies to hire locally. This advantage ends when other countries strike back by creating their own trade barriers. This argument is also true for those industries that are facing temporary problems like, to bail out the US car industry in the wake of the 2008 economic slowdown in the reign of Barack Obama.

Business outsourcing is an outcome of decreasing competitiveness of US. Competition from decades has declined the United States not investing in education. This is mainly true for high-tech, engineering and science. Increased trade opens

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new markets for businesses to sell their products. The Peterson Institute for International Economics estimates that ending all trade barriers would increase U.S. income by $500 billion. A protectionist policy actually provides an unfair advantage to a home industry and the international competition. Mercantilism where countries preferred their own economies believed in the policy of ‘poor thy neighbor’ was predominant until the 18th century. However, international trade became engine of growth with trade in the 19th and 20th centuries; free trade for all became the goal. U.S. was leading to establish organizations to promote and regulate international trade such as the GATT and its heir, WTO.

The biggest economy US is moving to a protectionist attitude in its international trade. U.S. President Donald Trump has withdrawn from the Trans-Pacific Partnership and NAFTA trade deal and going to impose 35 percent tax on every car imported to the US. He also imposed 45 percent Import duty on the Chinese goods. This might be a big complication for the US and other countries also. In the long term, trade protectionism deteriorates the industry growth. Without competition, firms within the industry feel no need to innovate. Domestic product will become of lower quality and more expensive than the foreign competitors can produce. Increasing U.S. protectionism will further slow global economic growth. It would origin more dismissals. If US adjacent its boundaries, other countries will also do the same. This could take away the jobs of 12 million US workers who are working in the US export sector.

If US firms have confidence in that the new policies will increase consumption of their domestic products than imports, then they have a reason to invest in their production and employ locally. Imposition of tariff on imported goods will encourage the foreign firms to invest and relocating within US boundaries. Employment levels, income, expenditure and confidence by consumers and industries will increase further, prompting even more inward investment. Protectionism will only lead to inefficiency and lack of initiative to control cost. In addition, this will only increase the inflation rate. Misleading argument by US and Australia by stopping giving the H1B1 visa is to protect domestic labour against cheap foreign labour. This argument is misleading because even if domestic wages are higher than wages abroad, domestic labor costs can still be lower if the productivity of labor is sufficiently higher domestically. If the domestic labour is equally educated and skilled, the protectionism may be successful otherwise there will be more inefficiency and that will not increase the national and global growth rate as projected by IMF. The apparent risk is that if Trump's strategies are endorsed completely, they will largely increase prices domestically.

Politically young generation tends to deviate between unconcern and extremism. They voted in Britain overwhelmingly to remain in the European Union. Donald Trump got 37%, small proportion of the youth vote in US to him. They, young generation, believe in free mobility of labor, which has increased the employment opportunities for them. Protectionism is like implicit tax, which cannot be helpful in long term for any country’s growth.

CONCLUSION

Protectionism limits unfair competition from foreign industries. It is a politically driven self-protective measure. In the short run, it works. However, it is very damaging in the end. It makes the country and its industries less competitive in international trade. Countries have always used protectionist methods to sustain their domestic industries. However, the salient feature of today’s protectionism tools is that they are more complex and not translucent than earlier measures, tariffs and quotas. The recent economic slowdown indicated that during economic slowdowns, there was a rise in protectionism. However, the main difference today is that this protectionism may be harder to recognize and to eliminate. As many countries are participating in global trade, the rise of protectionism is a matter of concern. On the other hand, Governments of developing countries have to use better policies to help their people hurt by economic change and globalization. Globally, recovery remains weak unsettled to the risks associated with the future course of economic policies and the increasing inclination towards to protectionism. However, advanced economy has an important role in encouraging global demand with supportive fiscal and monetary policies, so they should avoid protectionism. Actually, world need here to reintroduced multilateral agreements to increase the global trade. It is feared that more inward-looking policies could decrease the global manufacturing output and trade.

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EVALUATING ECOTELS STATUS AS AN INNOVATIVE MARKETING STRATEGY BY HOTEL INDUSTRY

Amarbir Singh Bhalla51 Dr. B. S. Hundal52

ABSTRACT

Hotel industry makes use of significant amount of natural resources while conducting its business activities, thus leaving substantial amount of adverse impact on the natural surroundings. In the light of this, safeguarding the mother earth from further ecological degradation has gained significant momentum in the recent years. At present hotels stand to gain through implementation of green initiatives and the visionary managements of the hotels know that they will definitely have an edge over other hotels in terms of profits, goodwill and competition because of well-established environmental management systems in their respective hotels. The explicit objective of the study has been to analyze the implementation status of the nature-friendly measures undertaken by the Ecotels in the Punjab, to evaluate its eminence as an innovative marketing strategy by hotel industry in the Punjab. In order to meet up the research objective of this empirical study, survey approach has been employed while determining the opinions of various personnel working in the hotel premises about the implementation status on the front of various green initiatives. From the results of this research study, it has been evaluated that implementation status on the front of various green practices in the Ecotels of the Punjab has not been found to be very much imposing. The hotels have been following only that much of green practices that are just necessary for getting themselves eco-certified, so as to allure customers and sell their service as an eco-brand.

KEYWORDS


INTRODUCTION

In the modern world of globalization, the marketers face a massive challenge from the viewpoint of protection of natural environment. Environmental pollution is a buzzword in today’s business environment. Today’s consumers have also been aware of the environmental issues like global warming, greenhouse gas emissions, depleting o-zone layer, shrinking forest covers, melting of polar caps and pollution, as such today’s consumer have started to prefer to do business with organizations that have alike principles when it comes to deal with environmental issues at hand. Therefore, today’s marketer needs to deal with variety of ecological issues surrounding its business and the most important of them is to anticipate the changes that can take place in future and outline the marketing strategies according to it in addition to this marketers should start implementing green initiatives as their marketing tactic to ensure their customers that organization is part of the overall community and is driven by values other profit. In the light of all this, green business activities have emerged as an important issue in present markets around the world. Further, green activities have been seen as an important tool for facilitating sustainable development. In view of this, now the marketers need to include a green ideology in framing the marketing strategies, which means that due care must be taken while framing the marketing plans, strategies and policies so as to avoid the environment and nature from any harm caused due to its operations not only today, but also in future (Shrikanth et al. 2012).

HOTEL INDUSTRY AND ECOLOGICAL IMPACT

Hotel industry since its evolution has seen a considerable growth. At present, it has become one of the key elements of tourism industry. Today, the hotel industry is not restricted to one country or to one continent, rather it has gone global. In recent past, it has grown so much that it has become very difficult to quantify the size of this industry. India is no exception to this incredible growth of hotel industry. However, this incredible, but unsystematic growth of the hotel industry has also brought along with it a serious issue of a severe ecological degradation, mainly due to its unconcerned attitude towards environmental issues. Hotels use large amounts of natural resources while conducting their business activities. These natural resources include energy, water and many other non-renewable resources.

Hotels being an important segment of the tourism industry, needs to implement their part effectively while executing the green practices in the hotel industry, as they put significant environmental and social impact while conducting their business activities (Kirk, 1995). It has been found that around “seventy five percent of environmental pollution caused by hotel industry is due to

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over-consuming of energy, water, chemical use and atmospheric contamination while operating their business. Thus, without proper designs and plans for hotel industry, environment would be effected in an unwanted way. The concept of environment protection and energy saving can induce environmental management into hotel facility construction. If hotel industry can put the idea of environmental management into practice, not only it can reduce the negative impacts on eco-environment, but it can also reduce the operational costs of hotel considerably" (Bohdanowicz and Martinac, 2007).

Therefore, in the world’s endeavor to go green, hotel industry also needs to contribute effectively and efficiently. Today, we are breathing in the world where firms are judged on their business principles, social accountability and socio-economic awareness including financial outcomes. As the understanding of society increases about global warming and climate change, the public that includes various stakeholders, employees and customers expect hotels to act more in an eco-friendly manner.

GREEN HOTELS

Eco-friendly hotels best represent the sustainable hotels. The eco-friendly hotels execute the principles of sustainability while conducting their business operations. The key objective of integrating sustainability with business operations of the hotels has been to behave in eco-friendly manner and to reduce the adverse effect of their business operations on the ecological environment. According to the Green Hotel Association, green hotels are “environmentally-friendly properties whose managers are eager to institute programs that save water, save energy and reduce solid waste - while saving money - to help protect our one and only earth” (2012). Therefore, a green hotel is one that works in environmental-friendly manner while putting least detrimental effect on the natural environment, hence making continuous effort to improve its environmental relations with the society.

ECO-CERTIFICATION OF HOTELS

As it has been already discussed that hotel industry utilizes great amount of natural resources while conducting its business operations hence leaving considerable adverse impact on the natural surroundings. In the light of this, safeguarding the mother earth from further ecological degradation has gained significant momentum in the recent past. For protecting the mother earth from ill effects of hotel business operations, the activity of eco-certification of hotels has gained significant importance across the world. “Certification is a process by which a third party gives written assurance to the consumer that a product, process, service or management system conforms to specified requirements” (Mensah, 2004). Similarly, when the concept of certification is used in the context of natural environment it is termed as “eco-certification”. Therefore, eco-certification is a process of awarding a written assurance by some third party to various businesses, confirming that such businesses follow specific requirements related to ecological environment as laid there in a particular eco-certification policy.

ECOTEL

The “Ecotel” Certification programme is administered by Hospitality Valuation Services (HVS), this programme was developed by HVS in the year 1994 along with the Rocky Mountain Institute, USA and with the help of engineering and hospitality experts, with the mission to enable hotels to achieve a strategic and economic advantage through environment-friendly operations, systems and processes while positively impacting their local communities. The Ecotel programme over the time shifted its base to India, where it has seen steady growth after the year 1995. The methodology for the Ecotel certification has been centered upon the idea of the five Globes / areas of certification, which together encompass the processes, systems and practices that ensure sustainable hotel operations. The five areas for getting qualified for eco-certification involves; Sustainability Commitment, Waste Management, Energy Management, Water Management, Employee Education and Community Development.

The above image depicts the Ecotel logo, which is represented by the Earth in the center, surrounded by the five areas used for certifying a hotel as an Ecotel. Thus, the image shows that Ecotel programme through its five globes represents a certification process that gives due attention to the ecological environment. (Ecotel, 2017).

REVIEW OF LITERATURE

Millar (2010) has investigated the attributes of a green hotel room being preferred by business as well as leisure travelers while their stay at hotel. This study has explored the willingness of hotel clients to pay extra, for staying at eco-friendly hotel room. Conjoint analysis has been used to include and analyze various green attributes of a green hotel room. With the help of the recorded ratings of hotel clients vis-à-vis each and every set of combination, an eco-friendly hotel room had been discovered, which almost incorporated blend of green attributes being desired in the eco-friendly room of the hotel. The results of the study have shown most desirable eco-friendly hotel room incorporated various green attributes such as refillable shampoo dispenser, energy efficient light bulbs, towel and linen policies and green hotel certification. Further analyses of the results of the study have depicted that desirousness for the green features in the hotel room have been based on the intrinsic as well as extrinsic nature of the respective attributes. The attribute of “green certification” has been ranked as the most preferred attribute reflecting eco-friendly room in the hotel.

Chan (2010) has explored the experiences of hotel clients with regard to their stay at eco-lodges. The profile accumulation technique (PAT), which had been developed by Johns and Lee-Ross in 1997, has been used in the present study as a research tool to explore the eco-lodge service experiences of various guests staying at various hotels. In the present study, data has been collected from fifty-three respondents who stayed at eco-lodges in Lower Kinabatangan and Sabah (Malaysia). Findings of the study have revealed four key aspects that have been attached a significant importance while describing the eco-lodge experiences of the hotel clients. The key aspects found in the study are Eco-lodge location, pure and peaceful natural environment, uniqueness in experiences and eco-recreation-based activities.

Bonilla et al. (2011) have tried to comprehend various reasons for environment friendly activities by the managements of Spanish hotels, which have been Eco-management and Audit Scheme (EMAS)-certified hotels. EMAS certification is provided to those hotels that perform their business activities with least detrimental effect to the natural environment. In the present study, four groups of hotels have been distinguished on the basis of high level of involvement in environmental management practices i.e. strategic hotels (twenty two percent), forty eight percent of the hotels have been classified as followers, nineteen percent of total surveyed hotels have been categorized as lagers (Hotels that have been found least involved in environmental practices) and eleven percent of the surveyed hotel have been classified as green washers. Further, the results of the study have shown that majority of hotels under study have not been found internally very much involved in the implementation of environmental management system for hotels. On the other hand, very small number of hotels under study associated high involvement in environmental management with high probability of surviving and competing in the market. Findings of the study have also reflected that large number of hotels has not shown much interest in insightful learning of environmental issues in their business practices.

Jhawar et al. (2012) have conducted online survey to gain insights about the views of hotel consumers with regard to implementation of eco-certification programmes by the hotel industry. The data for the survey has been collected by administering a well- designed questionnaire, measuring the preferences of hotel clients with regard to eco-friendly practices being executed in the hotel industry. The findings of the study has depicted that hardly any awareness has been found among hotel clients vis-à-vis eco-certification programs in the hotel industry. Results further revealed, besides lacking in awareness regarding eco-certification programmes, hotel consumers have shown a considerable interest for the eco-certification programmes in the hotel industry. Furthermore, survey results have also shown that that majority of respondents under study did not remember if they have ever stayed at eco-certified hotel. Furthermore, a large chunk of respondents have shown a considerable belief in the hotels being accredited as eco-friendly hotels by non-profit or some governmental organizations as compared to accreditation being provided by owned or private chain hotels.

PURPOSE AND OBJECTIVE OF STUDY

Today, many Eco-certified hotels have been coming up to demonstrate the hotel’s commitment to environmental responsibility, which helps to establish trust among guests as they identify that the hotel is not only concerned with making profits, but is also involved in lessening the detrimental effect of its operations on the environment with its greening efforts such as reducing energy, effective waste management and conservation of water use which ultimately helps hotel to have an competitive edge over their business rivals. The rationale of this research paper has been to conduct a case study of the hotel Cabbana (Jalandhar) and the Fern hotel (Chandigarh) for examining the implementation status of green initiatives/practices in their hotel premises. The specific objective of the study is given here under:
To analyze the implementation status of green measures undertaken by the eco-friendly hotels in Punjab as a case study approach, to evaluate its eminence as an innovative marketing strategy by hotel industry in India.

**RESEARCH METHODOLOGY**

**Universe of Study**

The sample unit consists of various personnel working in the Eco-certified hotels situated in the Punjab. List of hotels and number of respondents who contributed in present study have been given below:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the Hotel</th>
<th>Name of the City / U.T.</th>
<th>Number of Hotel Personnel</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The Fern</td>
<td>Chandigarh</td>
<td>31</td>
</tr>
<tr>
<td>2.</td>
<td>The Cabbana</td>
<td>Jalandhar</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

**Nature of Study**

The present exploratory study is mainly based on empirical data.

**Sample Plan**

About 61 respondents as hotel personnel had been given the questionnaires of which 57 had responded and 50 questionnaires have been found feasible for the purpose of the study.

**Statistical Techniques for Analysis of Data Collected**

In order to meet up the research objective of the study, survey approach has been employed for analyzing the views of various personnel working in the hotel premises. For this survey based study, questionnaire has been framed which contained various requirements issued by Hospitality Valuation Service (HVS) for hotels for getting themselves Ecotel certified. The structured questionnaire has been pre-tested and suitably amended. Each response item has five response categories measuring implementation status of a particular hotel ranging from “Fully implemented” to “Not decide yet”. The collected data has been analyzed in the light of the objective of the study, using simple percentages, averages and weighted averages as tools of analysis (The statistical package for social sciences (SPSS, Version 18.0) has been used for all quantitative data analysis).

**DATA ANALYSIS AND INTERPRETATION**

The data has been analyzed in the light of the objective of the experiential study. The interpretation of the data shows:

**Table-2: Views of Personnel working in Ecotels of Punjab about the Implementation Status of Various Green Initiatives in their respective Hotels**

<table>
<thead>
<tr>
<th>Variable Label</th>
<th>Fully Implemented (5)</th>
<th>Partly Implemented (4)</th>
<th>Decided But Not Implemented (3)</th>
<th>Decided (2)</th>
<th>Not Decided Yet (1)</th>
<th>Total</th>
<th>W.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>IS1</td>
<td>31 (70.5)</td>
<td>05 (11.4)</td>
<td>04 (9.1)</td>
<td>03 (6.8)</td>
<td>01 (2.3)</td>
<td>44 (100.0)</td>
<td>4.4</td>
</tr>
<tr>
<td>IS2</td>
<td>19 (43.2)</td>
<td>11 (25.0)</td>
<td>07 (15.9)</td>
<td>04 (9.1)</td>
<td>03 (6.8)</td>
<td>44 (100.0)</td>
<td>3.8</td>
</tr>
<tr>
<td>IS3</td>
<td>21 (47.7)</td>
<td>08 (18.2)</td>
<td>04 (9.1)</td>
<td>06 (13.6)</td>
<td>05 (11.4)</td>
<td>44 (100.0)</td>
<td>3.7</td>
</tr>
<tr>
<td>IS4</td>
<td>02 (4.5)</td>
<td>03 (6.8)</td>
<td>26 (59.1)</td>
<td>11 (25.0)</td>
<td>02 (4.5)</td>
<td>44 (100.0)</td>
<td>2.8</td>
</tr>
<tr>
<td>IS5</td>
<td>17 (38.6)</td>
<td>18 (40.9)</td>
<td>04 (9.1)</td>
<td>03 (6.8)</td>
<td>02 (4.5)</td>
<td>44 (100.0)</td>
<td>4.0</td>
</tr>
<tr>
<td>IS6</td>
<td>04 (9.1)</td>
<td>10 (22.7)</td>
<td>14 (18.2)</td>
<td>12 (27.3)</td>
<td>04 (9.1)</td>
<td>44 (100.0)</td>
<td>2.9</td>
</tr>
<tr>
<td>IS7</td>
<td>21 (47.7)</td>
<td>08 (18.2)</td>
<td>08 (18.2)</td>
<td>06 (13.6)</td>
<td>01 (2.3)</td>
<td>44 (100.0)</td>
<td>3.9</td>
</tr>
<tr>
<td>IS8</td>
<td>03 (6.8)</td>
<td>04 (9.1)</td>
<td>26 (59.1)</td>
<td>10 (22.7)</td>
<td>01 (2.3)</td>
<td>44 (100.0)</td>
<td>2.9</td>
</tr>
<tr>
<td>IS9</td>
<td>10 (22.7)</td>
<td>11 (25.0)</td>
<td>09 (20.5)</td>
<td>10 (22.7)</td>
<td>04 (9.1)</td>
<td>44 (100.0)</td>
<td>3.2</td>
</tr>
<tr>
<td>IS10</td>
<td>23 (52.3)</td>
<td>11 (25.0)</td>
<td>06 (13.6)</td>
<td>03 (6.8)</td>
<td>01 (2.3)</td>
<td>44 (100.0)</td>
<td>4.1</td>
</tr>
<tr>
<td>IS11</td>
<td>20 (45.5)</td>
<td>10 (22.7)</td>
<td>07 (15.9)</td>
<td>04 (9.1)</td>
<td>03 (6.8)</td>
<td>44 (100.0)</td>
<td>3.9</td>
</tr>
<tr>
<td>IS12</td>
<td>18 (40.9)</td>
<td>12 (27.3)</td>
<td>08 (18.2)</td>
<td>03 (6.8)</td>
<td>03 (6.8)</td>
<td>44 (100.0)</td>
<td>3.8</td>
</tr>
</tbody>
</table>
The above table portrays the views of different personnel working in the Ecotels of the Punjab representing the implementation status of various green initiatives in their respective hotels. The interpretation of the above table reveals that (IS1) is alone such variable where high majority of respondents (70.5%) supported the fact that the hotel follows pro-environmental policies and objectives, this is also evident from the weighted average of (W.A.=4.4) which is closer to 5, hence explaining the full implementation of pro-environmental policies and objectives in the hotels. From further scrutiny of the table under reference, it has been found that weighted averages of fourteen variables under study have been found closer to ‘4’, hence supporting the partial implementation of these green initiatives in the hotels under reference. The weighted averages of green initiatives where partial implementation status has been found can be explained as; when respondents have been asked whether the hotel has laid the guidelines to comply with local / national / global policies relevant to environment protection (W.A.=3.8, IS2), communications of the hotel reflects its sustainability practices (W.A.=3.7, IS5), the hotel’s commitment to the minimal use of non-renewable natural resources (W.A.=4.0, IS7), the hotel has waste management programme in the hotel premises (W.A.=3.9, IS10), the hotel has a responsible energy management system in the hotel premises (W.A.=4.1, IS11), the hotel strives to reduce energy consumption by maximizing the use of energy efficient fixtures (W.A.=3.9, IS12) the hotel works in direction of improving indoor and outdoor quality of air in the hotel premises (W.A.=3.8, IS13), the hotel identifies and work out the activities that result in the unnecessary expenditure of energy in the course of daily operations (W.A.=3.6, IS14), the hotel follows the policy of checking operational effectiveness of its major equipment’s such as boilers, chillers and air-handling units (W.A.=3.5, IS15), the hotel follows the practices of reducing greenhouse gas emissions through reduced energy consumption in the hotel premises (W.A.=3.7, IS16), the hotel has responsible water management programme throughout the hotel property (W.A.=3.9, IS21), the hotel tends to involve its staff in implementation of sustainable practices (W.A.=3.7, IS22), the hotel has the policy to empower its staff with knowledge about eco-friendly initiatives undertaken by the hotel (W.A.=3.7, IS23), the hotel has a “Green Team” that promotes sustainability initiatives in the hotel premises (4.0) respectively.

From further scrutiny of the above calculated weighted averages of parameters under study have revealed that weighted averages of many variables under reference has been found closer to ‘3’ which supports the facts still there are many such eco-initiatives where Ecotels have decided to implement but these green initiatives are still in pipeline and no major steps have been initiated to implement such initiatives in the letter and spirit. Total number of eight such variables has been revealed from the analysis of the data that have been still far away from full implementation. Such variables includes the hotel’s attainment of long-term economic benefits by following sustainable measures (W.A.=2.8, IS4), the hotel has policy of facilitating green purchasing and greening of the supply chain in the hotel (W.A.=2.9, IS6), the hotel follows the policy of recycling, composting and recovering materials for using it as inputs to new products (W.A.=2.9, IS8), the hotel follows the policy of producing energy by sending waste to incinerators or some other waste handling facilities (W.A.=3.2, IS9), the hotel practices the reduction of water consumption through installation of low-flow plumbing fixtures in the hotel premises (W.A.=3.2, IS17), the hotel emphasis the practice of reducing freshwater consumption through reuse and recycling of water (W.A.=3.2, IS18), the hotel strives to amplify conjunctive surface-water as well as ground-water management (W.A.=3.2, IS19), the hotel focuses on the measures necessary for minimizing pollutants in the ground water (W.A.=3.0, IS20) respectively. Further it is pertinent to mention here that very less amount of responses have found place in the category of “Decided” and “Not decided yet”, confirming the fact that hotels under the study have almost crossed the 1st and 2nd stage of implementation of green practices in their respective hotels. So at last, it can be interpreted that still there remains a lot to be done in this direction. In addition, the proper implementation of green initiatives should be done at priority basis to save mother earth from the ill effects of further ecological degradation.

**FINDINGS OF STUDY**

The findings of the research study have revealed that hotels under reference have not been found implementing many of the major green practices up to the mark as asked there in survey instrument. Further, scrutiny of the weighted averages of various green
parameters under study have depicted that except the variable (IS1) i.e. to some extent full implementation of pro-environmental policies and objectives in the Ecotels; majority of responses about implementation status of green initiatives in the hotels remained between the categories of “Decided but not implemented” to “Partially implemented”. However, they consider themselves eco-friendly hotels and have obtained eco-certification to this effect, but still they need to travel a long way for considering themselves being truly nature-friendly hotels.

**CONCLUSION AND RECOMMENDATIONS**

From the findings of the research study, it can be interpreted that implementation status of various eco-friendly practices in the Ecotels of the Punjab has not found to be very much imposing. The Ecotels under reference has been following only that much of green practices that are just mandatory for getting themselves eco-certified under the Ecotel certification scheme of Hospitality Valuation Services (HVS). Over and above this threshold level, the Ecotels have not been found much concerned about implementing some major eco-friendly initiatives in their respective hotels. This self-centered ideology needs to be reviewed and modified in the light of pro-environmental policies and Ecotels needs to work whole-heartedly in the direction of accomplishing as many green initiatives as they can undertake. Since implementation status of green initiatives has not been found to be that much impressive in the hotels under, study there has been immense need to inculcate green philosophy in the curriculum of personnel working in various hotels that can be implemented in the hotel industry. Further, hotel personnel needs to be given more of such knowledge through refresher courses, seminars, conferences and workshops to use them as instruments of absorption, thus spreading green ideology in the hotel industry across the world. Nowadays, hoteliers must realize that in order to attract, sustain and retain their customers innovative marketing strategies have become the need of the hour. As such selling hotels as ‘Ecotel’ can be a valuable marketing strategy to attract customers who are looking for environment friendly services.

**MANAGERIAL IMPLICATIONS**

This experiential study would strive to equip the practitioners, hotel staff about the knowledge of the advantages of operating in eco-friendly way as a pre-requisite for sustainable development across the world in order to attain competitive edge in the cutthroat business scenario. The researchers and practitioners should also be motivated to take up the exhaustive research in this area, so that they are able to advise more green initiatives to policy makers, opinion makers, legislators and the government that can be initiated in the hotel industry. The researchers in this field can pick up threads from this study to go in for intensive research as well as extensive research on the objectives of the study.

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Annexure-I

<table>
<thead>
<tr>
<th>Variable Number</th>
<th>Green Statements</th>
</tr>
</thead>
<tbody>
<tr>
<td>IS1</td>
<td>Hotel follows pro-environmental policies and objectives.</td>
</tr>
<tr>
<td>IS2</td>
<td>Hotel has laid the guidelines to comply with local/national/global policies relevant to environment protection.</td>
</tr>
<tr>
<td>IS3</td>
<td>Communications of the hotel reflecting its sustainability practices.</td>
</tr>
<tr>
<td>IS4</td>
<td>The hotel’s attainment of long-term economic benefits by following sustainable measures.</td>
</tr>
<tr>
<td>IS5</td>
<td>The hotel’s commitment to the minimal use of non-renewable natural resources.</td>
</tr>
<tr>
<td>IS6</td>
<td>The hotel has policy of facilitating green purchasing and greening of the supply chain in the hotel.</td>
</tr>
<tr>
<td>IS7</td>
<td>The hotel has waste management programme in the hotel premises.</td>
</tr>
<tr>
<td>IS8</td>
<td>The hotel follows the policy of recycling, composting and recovering materials for using it as inputs to new products.</td>
</tr>
<tr>
<td>IS9</td>
<td>The hotel follows the policy of producing energy by sending waste to incinerators or some other waste handling facilities.</td>
</tr>
<tr>
<td>IS10</td>
<td>The hotel has a responsible energy management system in the hotel premises.</td>
</tr>
<tr>
<td>IS11</td>
<td>The hotel strives to reduce energy consumption by maximizing the use of energy efficient fixtures.</td>
</tr>
<tr>
<td>IS12</td>
<td>The hotel works in direction of improving indoor and outdoor quality of air in the hotel premises.</td>
</tr>
<tr>
<td>IS13</td>
<td>The hotel identifies and works out the activities that result in the unnecessary expenditure of energy in the course of daily operations.</td>
</tr>
<tr>
<td>IS14</td>
<td>The hotel follows the policy of checking operational effectiveness of its major equipment’s such as boilers, chillers and air handling units.</td>
</tr>
<tr>
<td>IS15</td>
<td>The hotel follows the practices of reducing greenhouse gas emissions through reduced energy consumption in the hotel premises.</td>
</tr>
<tr>
<td>IS16</td>
<td>The hotel has responsible water management programme throughout the hotel property.</td>
</tr>
</tbody>
</table>
IS17 The hotel practices the reduction of water consumption through installation of low-flow plumbing fixtures in the hotel premises.

IS18 The hotel emphasizes the practice of reducing freshwater consumption through reuse and recycling of water.

IS19 The hotel strives to amplify conjunctive surface-water as well as ground-water management.

IS20 The hotel focuses on the measures necessary for minimizing pollutants in the ground water.

IS21 The hotel tends to involve its staff in implementation of sustainable practices.

IS22 The hotel has the policy to empower its staff with knowledge about eco-friendly initiatives undertaken by the hotel.

IS23 The hotel has a “Green Team” that promotes sustainability initiatives in the hotel premises.

Sources: Authors Compilation

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(Founder-Editor)
ABSTRACT

Human resource development has in recent years become the focus of attention of planners, policy-makers and administrators. Human resource development may be defined as the process of increasing the knowledge, skills and capacities of people. It is important not only for an enterprise but for a nation to develop its human resources. A country can develop only when its human resources are developed through health, nutrition, education, training and research. Training is the process of increasing the knowledge and skills for doing a particular job. People learn knowledge and skill for a definite purpose by organized procedure. Training is aimed at improving the behaviour and performance of a person. It is never ending or continuous process. Training is closely related with education and developed but needs to be differentiated from these terms. This paper is focused on the methods adopted in private schools for the training process in Tiruchirappalli city. It dealt with the outcome of training methods related to teaching. The result shows that most of the respondents felt that the training is being given in their respective schools are satisfactory as well as it helps to update themselves in the area of education for the current scenario.

TRAINING & EDUCATION

Training should be distinguished from education “Training is any process by which the aptitudes, skills, and abilities of teachers to perform specific job are increased on the other hand education is the process of increasing the general knowledge and understanding teachers of teachers.

TRAINING & DEVELOPMENT

Training involves helping an individual learn how to perform his present job satisfactorily. Development involves preparing the individual for a future job and growth of the individual in all respects. Development complements training because human resources can exert their full potential only when the learning process goes for beyond simple routine.

IMPORTANCE OF TRAINING

- Increase in Productivity,
- Better Quality of Work,
- Less Learning Period,
- Cost Reduction,
- Reduced Supervision,
- Low Accident Rate,
- High Morale,
- Personal Growth.

TYPES OF TRAINING

Orientation Training: Induction or orientation training seeks to adjust newly appointed teachers to the work environment.

Job Training: It refers to the training provided with a view to increase the knowledge and skills of teachers for improving performance on-the-job.

Safety Training: Training provided to minimise accidents and damage to machinery is known as safety training. It involves instruction in the use of safety devices and in safety consciousness.

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Promotional Training: It involves training of existing teachers to enable them to perform higher-level jobs. Teachers with potential are selected and they are given training before their promotion, so that they do not find it difficult to shoulder the higher responsibilities of the new positives to which they are promoted.

Refresher Training: When existing techniques become obsolete due to the development of better techniques, teachers have to train in the use of new methods and techniques.

Remedial Training: Such training is arranged to overcome the shortcomings in the behaviour and performance of old teachers. Some of the experienced teachers might have picked up appropriate methods, styles of working, such teachers are identified and correct work methods, and procedures are taught to them. Psychological experts should conduct remedial training.

OBJECTIVES OF TRAINING METHOD

- Increase job satisfaction and morals among teachers,
- Increase motivation,
- Increase efficiencies in processes, resulting in financial gain,
- Increase capacity to adopt new technologies and methods,
- Increase innovation in strategies and products.

CURRENT TRENDS IN TRAINING

The approach now towards training has changed. A comparison between the earlier and the current approaches towards training are given below:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Earlier Approach of Training</th>
<th>Current Approach of Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Only training at the entry level</td>
<td>Training throughout the carrier</td>
</tr>
<tr>
<td>2</td>
<td>Training in knowledge and skills</td>
<td>Training in attitude and behaviour</td>
</tr>
<tr>
<td>3</td>
<td>Training through case study methods</td>
<td>Training through real problems and action learning</td>
</tr>
<tr>
<td>4</td>
<td>Training in training centres</td>
<td>Training at any where</td>
</tr>
<tr>
<td>5</td>
<td>Training considered a cost</td>
<td>Training considered as a planned investment with paying dividends</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

METHODS OF TRAINING

On-the-Job Training

In this method, the trainee is on a regular job and taught the skills necessary to perform it. The trainee learns under the guidance and handling the job. Therefore, it is called learning by doing. Several methods are used to provide on-the-job training, (e.g.) coaching, jobs rotation, committee assignment etc. A popular form of on-the- job training is job instruction training (JIT) or step-by-step learning.

Off-The-Job Training

- Vestibule Training: In this method, a training centre called vestibule is set up and actual job conditions are duplicated or simulated in it.
- Class Room Training: Under this method, training is provided in the classrooms of specified training centres or of educational institutions. Lectures, case studies, group discussions, and audio visual aids are used to explain knowledge and skills. It is also useful for orientation and safety training programmes. Maintain their own training institutes or schools.
- Internship Training: It is a join programme of training in which educational institutions and business firms co-operate. Selected candidates carry on regular studies for the prescribed period.
- E- Learning: Business firms are increasingly using electronic technology for training E-learning methods include training through CD-ROM, Internet and intranet sate line broadcasts, virtual classrooms and digital collaboration between trainees.
NEED FOR STUDY

The teaching method and syllabus change over decade or persuade. Innovations will cross need for new learning for teachers. Introduction of technology will required training. This study was focused to identify the innovative training method to be adopted in schools based on the expectations and suggestions given by the respondents.

STATEMENT OF PROBLEM

Teachers are leaders. They are the most demanding vocations in the world and in order to fulfil their important roles with excellence they need training motivation as well as regular mental emotional and spiritual rejuvenation without classroom management, motivation and discipline skills, teachers cannot effectively implement their lesson plans for teachers to be effective in today’s society, they must know how to apply modern technology to improve instruction and they need proper training to shine in their profession [Herson, 1988]. Good training helps school teachers in order to develop and enhance their teaching capacity and career development. For the purpose to identify the enhancement of training methods among teachers, the researcher selects this topic for the study.

OBJECTIVES

Primary Objective

- A study on enhancement of training methods among selected private school teachers in Tiruchirappalli city.

Secondary Objectives

- To understand the methods of training given to private school teacher.
- To analyse the impact of teaching because of training methods.
- To identify the need of training methods in the area of teaching.

SCOPE OF STUDY

Training the teachers will enhance better teaching methodology of teachers. Training to teachers will improve teaching which improves learning of students. Students can learn better through improved teaching methodology.

RESEARCH METHODOLOGY

Research Design: The type of research design used for the study is Descriptive research. Descriptive research is essentially fact-finding approach related largely to the present current situation.

Sample Design: The sampling design used in the study is probability - Stratified Random Sampling. Under this entire universe or population is divided or sub-divided into homogeneous groups called strata and sample is drawn from each stratum.

Sample Size: The sample size taken for the study is 105 samples selected among the private school teachers in Tiruchirappalli city.

Sources of Data

Primary Data: The information received for the study was directly collected from the respondents using questionnaire as the primary sources data.

Secondary Data: The past records & documents pertaining in books related to training methods in teaching, website information related to the details of the schools and subject related books and journals.

Statistical Tools: The collected data were analysed through percentage analysis, t test and Rank correlation.

LIMITATIONS OF STUDY

- The research study is based on the available information provided by the teachers in Tiruchirappalli District.
- The respondent’s opinion could be biased because it was issued through management.
- The sample size drawn was not large enough to represent total population adequately.
Teacher-Parent Partnership: An Authentic Teacher Education Model to Improve Student Outcomes Murray, Mary M.; Mercoiu, Mariana (2016) are stated that This manuscript describes a state-wide initiative to implement a training model for educators and parents of children with disabilities in more than 90 public school districts and 20 higher education institutions. The proposed model was designed to facilitate positive changes among families, teachers, and administrators by increasing their knowledge, improving their attitudes and dispositions, and improving their ability to develop effective partnerships. Through this state-wide initiative, teachers and families will be trained together in teach communities whose members share a vision and a mission to serve children with disabilities and improve student outcomes. This article describes (a) the theoretical and research basis that provides the foundation of this training model, (b) the core components of the training model, and (c) the procedures for implementing the model throughout the state.

The Teacher Enrichment / Awareness Curriculum Hierarchy (TEACH) Model for Teacher In-service Training and Professional Growth in American Public School Education: Rural Schools. Peters, Richard (2014) are stated that The Teacher Enrichment / Awareness Curriculum Hierarchy (TEACH) stresses the interactions among and interrelatedness of subject matter (content and skills), teaching methods, the organization of the classroom instructional process, and instructional materials and resources. The model presented is used to help social studies teachers use a global approach; however, the program can be used to train teachers in any subject area. In the TEACH program, teachers review a K-12 global education curriculum guide and identify the knowledge, skills, and attitudes to be taught at each grade level. A curriculum outline is developed. Teachers then work closely with the school district's staff development committee and design a personalized plan for continued professional growth. In-service activities are designed to train teachers in the various content and skills areas and to help them develop appropriate learning activities. A sample teacher plan is provided. The social studies supervisor's role in the in-service program is discussed, and ways in which the National Council for the Social Studies publication "In Search of a Scope and Sequence for Social Studies" can provide an organizational basis for TEACH are examined. (Introductory pages present the statement and purpose of global education.).

Teachers’ Perceptions of Staff Development Programmes as it relates to Teachers’ Effectiveness: A Study of Rural Primary Schools in Kenya Ngala, Frederick B. J. A.; Odebero, Stephen O. (2011) are stated that Results-based management has gained currency in Kenya. After pre-service training, teachers take various staff development programmes to enhance their role effectiveness. Many studies, which have associated staff development with employee productivity, have not delved into the actual mechanisms in which staff development impact on teachers' effectiveness. This study was a survey of 100 primary schools, which brought on board 100 teachers as research subjects. Using the outlier approach schools in Rift Valley and Nyanza Provinces were bifurcated into high performing and average performing categories. A modified Likert Scale type of questionnaire was administered after validation. The study revealed that the most popular staff development programmes are taking higher education and training, in-service courses, and participating in workshops, seminars, and conferences among others. During such programmes, teachers learn school management skills, evaluation techniques, academic achievement correlates, and master wider content areas of their subjects. Teachers in the high performing schools were found to take more interest in staff development programmes than in the average performing schools. Key recommendations include granting paid study leave and allocating more funds and time to serving teachers to enable them to participate in staff development programmes. Equally, imperative is retraining of teachers aimed at radical attitudinal change towards staff development activities related to their respective teachers.

DATA ANALYSIS & INTERPRETATION

Table-2: Percentage Analysis

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particular</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>85</td>
<td>81</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Single</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>83</td>
<td>79</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>Under Graduate</td>
<td>8</td>
<td>7.6</td>
</tr>
<tr>
<td></td>
<td>Post Graduate</td>
<td>37</td>
<td>35.2</td>
</tr>
<tr>
<td></td>
<td>B.Ed. / M.Ed.</td>
<td>41</td>
<td>39</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>19</td>
<td>18.1</td>
</tr>
<tr>
<td>Age</td>
<td>Less than 25</td>
<td>12</td>
<td>11.4</td>
</tr>
<tr>
<td></td>
<td>26-30 years</td>
<td>38</td>
<td>36.2</td>
</tr>
<tr>
<td></td>
<td>31-35 years</td>
<td>24</td>
<td>22.9</td>
</tr>
<tr>
<td></td>
<td>Above 35 years</td>
<td>31</td>
<td>29.5</td>
</tr>
</tbody>
</table>
## Monthly Income (In Rs)

<table>
<thead>
<tr>
<th>Monthly Income (In Rs)</th>
<th>Below 5000</th>
<th>5001-10000</th>
<th>10001-15000</th>
<th>Above 15000</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>8</td>
<td>56</td>
<td>25</td>
<td>16</td>
</tr>
<tr>
<td>%</td>
<td>7.6%</td>
<td>53.3%</td>
<td>23.8%</td>
<td>15.2%</td>
</tr>
</tbody>
</table>

## Experience

<table>
<thead>
<tr>
<th>Experience</th>
<th>0 – 5 Years</th>
<th>6 – 10 Years</th>
<th>11 – 15 Years</th>
<th>Above 15 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>56</td>
<td>34</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>%</td>
<td>53.3%</td>
<td>32.4%</td>
<td>5.7%</td>
<td>8.6%</td>
</tr>
</tbody>
</table>

## Teaching Level

<table>
<thead>
<tr>
<th>Teaching Level</th>
<th>KG</th>
<th>Primary</th>
<th>Secondary</th>
<th>Higher Secondary</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>7</td>
<td>22</td>
<td>41</td>
<td>35</td>
</tr>
<tr>
<td>%</td>
<td>6.7%</td>
<td>21%</td>
<td>39%</td>
<td>33.3%</td>
</tr>
</tbody>
</table>

## Familiar (Years) with Training Programme

<table>
<thead>
<tr>
<th>Familiar (Years) with Training Programme</th>
<th>0 – 5 Years</th>
<th>6 – 10 Years</th>
<th>11 – 15 Years</th>
<th>Above 15 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>62</td>
<td>32</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>%</td>
<td>59%</td>
<td>30.5%</td>
<td>4.8%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

## Method of Training

<table>
<thead>
<tr>
<th>Method of Training</th>
<th>Embedded Training</th>
<th>Lecture and Discussion</th>
<th>Games and Role Play</th>
<th>Audio Visual / Film show</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>9</td>
<td>51</td>
<td>24</td>
<td>21</td>
</tr>
<tr>
<td>%</td>
<td>8.6%</td>
<td>48.6%</td>
<td>22.9%</td>
<td>20%</td>
</tr>
</tbody>
</table>

## Frequency of Training

<table>
<thead>
<tr>
<th>Frequency of Training</th>
<th>Monthly</th>
<th>Quarterly</th>
<th>Half yearly</th>
<th>Annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>29</td>
<td>30</td>
<td>23</td>
<td>23</td>
</tr>
<tr>
<td>%</td>
<td>27.6%</td>
<td>28.6%</td>
<td>21.9%</td>
<td>21.9%</td>
</tr>
</tbody>
</table>

## Self Confidence Level

<table>
<thead>
<tr>
<th>Self Confidence Level</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>22</td>
<td>70</td>
<td>13</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>%</td>
<td>21%</td>
<td>66.7%</td>
<td>12.4%</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

## Opinion About Freedom Given by Management

<table>
<thead>
<tr>
<th>Opinion About Freedom Given by Management</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>22</td>
<td>68</td>
<td>15</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>%</td>
<td>21%</td>
<td>64.8%</td>
<td>14.3%</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

## Main Barrier for Training and Development

<table>
<thead>
<tr>
<th>Main Barrier for Training and Development</th>
<th>Time</th>
<th>Money</th>
<th>Lack of Interest by Staff Members</th>
<th>Non-Availability of Skilled Trainers</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>53</td>
<td>10</td>
<td>25</td>
<td>17</td>
</tr>
<tr>
<td>%</td>
<td>50.5%</td>
<td>9.5%</td>
<td>23.8%</td>
<td>16.2%</td>
</tr>
</tbody>
</table>

## Interest in the Field of Teaching

<table>
<thead>
<tr>
<th>Interest in the Field of Teaching</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>104</td>
<td>1</td>
</tr>
<tr>
<td>%</td>
<td>99%</td>
<td>1%</td>
</tr>
</tbody>
</table>

## Overall Opinion Towards Training Programme

<table>
<thead>
<tr>
<th>Overall Opinion Towards Training Programme</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>18</td>
<td>73</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>%</td>
<td>17.1%</td>
<td>69.5%</td>
<td>11.4%</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

## Sources: Primary Data

Table-3: Opinion about the Training Method

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Question</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>1.</td>
<td>Resources used in training programme.</td>
<td>2</td>
<td>19%</td>
<td>17</td>
<td>16.2%</td>
<td>33</td>
</tr>
<tr>
<td>2.</td>
<td>Time duration of the training programme.</td>
<td>7</td>
<td>6.7%</td>
<td>10</td>
<td>9.5%</td>
<td>26</td>
</tr>
<tr>
<td>3.</td>
<td>Frequency of training Programme.</td>
<td>8</td>
<td>7.6%</td>
<td>8</td>
<td>7.6%</td>
<td>36</td>
</tr>
<tr>
<td>4.</td>
<td>Need vs. Output.</td>
<td>9</td>
<td>8.6%</td>
<td>6</td>
<td>5.7%</td>
<td>36</td>
</tr>
</tbody>
</table>

Sources: Primary Data
81% of the respondents are female. 36.2% of the respondents are in the age group of 26-30 years. 53.3% of the respondents are having experience below 5 years. 39% of the respondents have completed to PG level of education. 39% of the respondents are having secondary level grade. 79% of the respondents are married. 53.3% of the respondents are earning monthly income between Rs 5,000-10,000. 59% of the respondents are familiar with the training programmes between 5-10 years. 48.6% of the respondents are having lectures and discussions as a training method. 28.6% of the respondents are attending the training programme on quarterly basis. 66.7% of the respondents are agreed and 21% of the respondents are strongly agree with their self-confidence level because of training. 64.8% of the respondents are neutrally agree and 21% of the respondents are strongly agree with the training and development program. 50.5% of the respondents felt that the main barrier of training and development is time. 39% of the respondents are agreed with the resources used in training programme. 55.2 percentages of the respondents are agreed with the time duration of the training programme. 38.1% of the respondents are agreed with the frequency of training programme. 39% of the respondents are agreed with the need and output. 99% of the respondents are agreed with the interest in the field of teaching. 69.5% of the respondents are satisfied with the overall opinion towards the training programme.

**T-Test**

H₀: There is no significant association between grade level and training method.  
H₁: There is significant association between grade level and training method.

**Table 4: One-Sample Test**

<table>
<thead>
<tr>
<th></th>
<th>T</th>
<th>d.f.</th>
<th>Sig. (2-tailed)</th>
<th>Mean Difference</th>
<th>95% Confidence Interval of the Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade</td>
<td>33.897</td>
<td>21.04</td>
<td>.000</td>
<td>2.990</td>
<td>[2.82, 3.17]</td>
</tr>
<tr>
<td>Training Method</td>
<td>28.644</td>
<td>14.04</td>
<td>.000</td>
<td>2.543</td>
<td>[2.37, 2.72]</td>
</tr>
</tbody>
</table>

Sources: Primary Data

**Interpretation:** T-Test conducted to determine the Grade Level and Training Method provided by the school. T-Test value is (33.897, 28.644) along with the degree of freedom (21.04) and p value is less than 0.05. Thus, H₁ accepted. It is concluded that there is a significant association between Grade Level and Training Method provided by the school.

**Rank Correlation**

**Table 5: Important in the Training Programme for the Development of Teachers**

<table>
<thead>
<tr>
<th>Particular</th>
<th>Mean Rank</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time Management</td>
<td>2.31</td>
<td>4</td>
</tr>
<tr>
<td>Computer Skills</td>
<td>2.53</td>
<td>2</td>
</tr>
<tr>
<td>Negotiating Skills</td>
<td>2.76</td>
<td>1</td>
</tr>
<tr>
<td>Team Process</td>
<td>2.39</td>
<td>3</td>
</tr>
</tbody>
</table>

Sources: Primary Data

**Interpretation:** The table stated that rank correlation on training programme for the development of teachers. The first rank is given for negotiating skills i.e. 2.76. The second rank is for computer skills i.e. 2.53. The third rank is for team process i.e. 2.39 and the fourth rank is for time management i.e. 2.3.

**Table 6: Impact of Training in Improving Performance**

<table>
<thead>
<tr>
<th>Particular</th>
<th>Mean Rank</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get Latest Trends</td>
<td>3.41</td>
<td>4</td>
</tr>
<tr>
<td>Helps To Improve Decision Making Skills</td>
<td>3.40</td>
<td>5</td>
</tr>
<tr>
<td>Helps To Develop Leadership Skills</td>
<td>3.43</td>
<td>3</td>
</tr>
<tr>
<td>Helps To Improve Creative Ideas</td>
<td>2.89</td>
<td>6</td>
</tr>
<tr>
<td>Helps To Motivate Self</td>
<td>3.82</td>
<td>2</td>
</tr>
<tr>
<td>Self Confidence</td>
<td>4.06</td>
<td>1</td>
</tr>
</tbody>
</table>

Sources: Primary Data

**Interpretation:** Table stated that rank correlation on training helps to improve performance. The first rank is given for Self Confidence i.e. 4.06. The second rank is for Helps to Motivate Self i.e. 3.82. The third rank is for Helps to Develop Leadership Skills i.e. 3.43. The fourth rank is for Get Latest Trends i.e. 3.41. The fifth rank is for Helps to Improve Decision Making Skills i.e. 3.40 and the sixth rank is for Helps to Improve Creative Ideas i.e. 2.89.
SUGGESTIONS

Training provides a pathway to mould a person in her/his specific line. Especially in teaching, training gives a better approach towards teaching which helps to find out the type of methodology to be adopted. Training in this sector gives a greater help to the teachers to mould themselves according to the change of learning environment. The following are the suggestions derived from the research towards the schools based on training and its impact on growth. Schools have to concentrate on the following:

- Excellent Training and Support,
- Flexibility and freedom,
- Culture of expectations,
- Range of extra-curricular activities,
- Training and development programme should be conducted frequently,
- Helps to improve creative mind,
- Helps to improve self-confidence,
- Can arrange training programme according to subject updates,
- Give more suggestion oriented programme,
- It is very good and gives more ideas to the developments of school,
- Important to cultivate discipline and manners in students,
- To improve the knowledge in the subject apart from textbooks.

CONCLUSION

The current scenario has provided comprehensive information about occupational enhancement of training methods among selected private school teachers. Training is the process of increasing the knowledge and skills for doing a particular job. People learn knowledge and skill for a definite purpose by an organized procedure. Training is aimed at improving the behaviour and performance of a person. It is a never-ending process. Training is closely related with education, but needs to be differentiated from these terms. Training is any process by which the aptitudes, skills, and abilities of teachers to perform specific job are increased. On the other hand, education is the process of increasing the general knowledge as well as a pathway to understand how to teach. Thus, education is wider in scope and more general in purpose than training. However, training provides a pathway to educate. It helps to teach how to teach. The teaching methodology brings the level of education. Education is general and major burden of education falls on the government. Education is person-oriented while training is job-oriented.

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Retrieved from https://www.slideshare.net/mansoorkhan3726613/training-development-54512016
A STUDY OF DEMAND FOR SCHOOLING AMONG MUSLIM GIRLS IN ALIGARH DISTRICT

Sana Samreen55 Md. Tarique56

ABSTRACT

Muslim women, when compared to women from other socio-religious categories in India, the majority of them are among the most disadvantaged, least literate, most economically impoverished, and politically marginalized sections of Indian society. This paper is an attempt to look into the condition of schooling of Muslim girls in Aligarh district of Uttar Pradesh. Muslim girls were selected because they exhibit highest percentages of illiteracy in comparison to other socio-religious categories. Uttar Pradesh too fares very badly in literacy rate and Aligarh district was chosen because it is known as the education hub in U.P. The work is a primary data based work in which four villages of Aligarh district were selected and 300 Muslim parents were surveyed.

The first part of the paper is introductory and throws light upon the pathetic condition of literacy among Muslims in general. The second part provides review of few related literature. The third part presents the hypotheses to be proved. The fourth part presents the data source and research methodology used. Finally, the fifth part presents the findings from survey done by presenting the descriptive statistics derived from SPSS and the final and fifth part presents the concluding views and policy recommendations.

The paper reveals that social dogma has a very little impact on the demand for schooling among parents of girl child. In fact, Muslim parents realize the importance of schooling for their daughters but various constraints like security, distance and conveyance issues impacts their demand directly. Thus, the paper points out some areas that needs to be focused for policy interventions by the governments to bring improvement.

KEYWORDS

Muslims, Education, Demand for Schooling, Girl Child etc.

INTRODUCTION

In the field of education, literacy rates and level of schooling at all levels, most of the official data as well as reports point out the pathetic condition that Indian Muslims exhibit. In addition, specifically for females, the condition is even worse. The data newly released from the 2011 Census of India on educational levels by religious community and gender shows that 42.7% of Muslims in India are illiterate. Muslims are the only community to have an illiteracy rate, which is higher than the national rate among all other communities. Near about six million children remain out of school in India and most of them come from Dalit, Adivasi and Muslim communities. Of the 6 million dropouts, 32.4 percent belong to the Schedule Caste or Dalit while 25.7 percent are Muslims. Religion wise analysis reveals that Muslims have the maximum proportion of out of schoolchildren in India (4.43%).

In 2014, an organization called IMRB, in a survey, had shown most of the out of school children are from Uttar Pradesh. In U.P., the number of children outside school stands at about 1.61 million. They include 560,000 Dalit and 557,000 Muslims.

The data at higher education levels reveals further the grave condition with just 2.75 per cent for Muslims turning up at the graduate level & above.

Talking of the Muslim girls, they are among the least educated sections of Indian society. Yet, very meager literature is available on the literacy levels of Muslim girls. This indicates a certain indifference not just on the part of community leaders but also the state agencies and non-governmental organizations as well.

The data for the percentage of illiteracy among males and females exhibits the same trends. The below table-1 exhibits the illiteracy percentage for all socio-religious categories as per 2011 census reports for both males and females. It can be noticed that the illiteracy percentage is highest for Muslims and female illiteracy shows that the situation is quite grim as compared to the other socio-religious categories and needs a lots of serious initiatives to get some improvement in figures.

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56Professor, Department of Economics, Aligarh Muslim University, Uttar Pradesh, India, mtarique69@gmail.com
Table-1: Illiteracy Percentages among All Socio-Religious Categories

<table>
<thead>
<tr>
<th></th>
<th>Percentage of females illiterate</th>
<th>Percentage of males illiterate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All religious communities</td>
<td>44.02</td>
<td>30.24</td>
</tr>
<tr>
<td>Muslims</td>
<td>48.1</td>
<td>37.59</td>
</tr>
<tr>
<td>Jains</td>
<td>15.07</td>
<td>12.14</td>
</tr>
<tr>
<td>Christians</td>
<td>28.03</td>
<td>23.22</td>
</tr>
<tr>
<td>Sikh</td>
<td>36.71</td>
<td>28.68</td>
</tr>
<tr>
<td>Buddhists</td>
<td>34.4</td>
<td>22.13</td>
</tr>
<tr>
<td>Other</td>
<td>58.62</td>
<td>40.62</td>
</tr>
</tbody>
</table>

Sources: Census of India, 2011

All these concerns makes this study a welcome addition to the very limited amount of writings on this subject.

**REVIEW OF RELATED LITERATURE**

Prabhat Datta, in his paper “Literacy, Development and Empowerment: The Experience of West Bengal” has analyzed how the weaker sections like (SC, ST and women) react towards the literacy programs. It also calls for successful implementation for a corrected action on various fronts like - need for effective participation of panchayats and urban local bodies, political interest in the programs which seem to have declined; lack of adequate political attention which sends a negative signal to the bureaucracy and community participation which is absent. In “Selective Discrimination against Female Children in Rural Punjab, India” by Monica Das Gupta, she points out that the reasons for discrimination against females do not lie primarily in economic hardship. For India as a whole, the evidence suggests that son preference is primarily culturally determined, and scarcity of resources may at most accentuate the effects of sex bias within a given culture. In “Social Inequality, Labour Market Dynamics and reservation”, Mritunjay Mohanty has tried to bring to fore the condition of various social groups and the difference among their educational attainments. He concluded that a Upper Caste Hindu in either rural or urban India is significantly more likely to be less illiterate, have lower dropout rates and therefore, be better educated, hold better jobs and also have much higher consumption levels as compared to other minority and socially disadvantaged groups as SC’s, ST’s and OBC’s. In urban India, STs, SCs and OBCs are far more similar than dissimilar. Zakir Husain in his paper entitled, “Analyzing Demand for Primary Education Muslim Slum Dwellers of Kolkata” analyzed that the low level of literacy within the Muslim community is traditionally explained in terms of the conservative values characterising Muslim society. Based on a field survey of slum dwellers in selected areas of Kolkata, this article argues that economic factors and uncertainties in the labor market combine to create a different perception of the cost-benefits of education. It also examines other facets of educational decisions: its cost and components, the choice of educational institutions and the preferred medium of instruction, presence of gender bias, and the relation between dropouts and child labor. He further pointed out to the role of perception toward demand for schooling and found that because of general perception of marginalization, discrimination and bias in labor market, Muslim youth gets disinterested in education and further schooling although they accept that education is important.

**HYPOTHESES**

The hypotheses to be tested are as follows:

H01: Educational decisions for daughters among Muslims are dependent on the existing social dogma.

H02: Muslims recognize the need and importance of education but, constraints in the form of factors reducing their access to education prevents the demand for education being translated into effective education.

**DATA SOURCE AND METHODOLOGY**

This study was done based primarily on primary data. However, some secondary data sources were also consulted to get a glimpse of Muslim is schooling scenario in Aligarh district as well as in India. The total sample size was of 300. The sampling design adopted constituted of two blocks of Aligarh district, which were selected based on development and the per capita income. Thus, Jawan block selected exhibited highest development levels as well as high per capita income. Further, from each block two villages were selected based on levels of literacy. Thus, from Jawan block Faridpur village exhibited lowest literacy levels and Rathgawan exhibited high literacy levels. Further, in Dhanipur block, Adaun exhibited low literacy levels and Bahrampur exhibited high literacy levels at around 71%. Further, from each village, based on random sampling, 75 respondents were selected from each village.
Table-2: Sampling Design

<table>
<thead>
<tr>
<th>BLOCK</th>
<th>DEVELOPMENT</th>
<th>VILLAGE</th>
<th>LITERACY (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAYAN</td>
<td>Highly dev.</td>
<td>Faridpur</td>
<td>38%</td>
</tr>
<tr>
<td></td>
<td>High PCI</td>
<td>Rathgawan</td>
<td>67%</td>
</tr>
<tr>
<td>DHANIPUR</td>
<td>Less Dev.</td>
<td>Adam</td>
<td>59%</td>
</tr>
<tr>
<td></td>
<td>Low PCI</td>
<td>Bahrampur</td>
<td>71%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The questionnaire framed was primarily based upon Likert scale which is a 5-point scale starting from strongly agree to strongly disagree. The questionnaire was further divided into five sections in order to gather information clearly on all concerned aspects starting from the demographic profile of the respondents to the educational conditions as well as perception of parents towards the schooling decisions for their girl child.

The data collection was done initially beginning with the pilot survey for which 20 families were selected from the Muslim dominated patches of Aligarh district, which constitute of the Jeevangarh and Jamalpur areas. Having done the pilot survey, the questionnaire was re-constituted by deleting few irrelevant items and adding few relevant ones as pointed out by the respondents.

Having done the pilot survey, the re-constitution of the questionnaire and collection of responses, the data was entered in the SPSS software for analyzing different aspects of girl’s education among Muslims of Aligarh district.

FINDINGS FROM THE PRIMARY SURVEY

Number of Girl Child: Around 36% of the respondents that is around 108 parents had 2-girl child at least. Only around 6.3% had no girl child but on an average, the surveyed group had at least 2-girl child.

Table-3: Number of Girl Child

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>19</td>
<td>6.3</td>
<td>6.3</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>80</td>
<td>26.7</td>
<td>33.0</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>108</td>
<td>36.0</td>
<td>69.0</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>71</td>
<td>23.7</td>
<td>92.7</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>11</td>
<td>3.7</td>
<td>96.3</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>8</td>
<td>2.7</td>
<td>99.0</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>2</td>
<td>.7</td>
<td>99.7</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>1</td>
<td>.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Number of School Going Girl Children: The survey revealed that majority of the families surveyed had at least one girl child going to school and in most of the cases, the other elder ones had dropped out due to number of reasons which were revealed in the next segment of the questionnaire.

Table-4: Number of Girl Child in School

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>57</td>
<td>19.0</td>
<td>19.0</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>136</td>
<td>45.3</td>
<td>64.3</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>80</td>
<td>26.7</td>
<td>91.0</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>21</td>
<td>7.0</td>
<td>98.0</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>5</td>
<td>1.7</td>
<td>99.7</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>1</td>
<td>3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Number of Dropped out Female Children: The survey as depicted in the below table revealed that approximately 35% of the families faced dropout of at least one girl child which is quite a bigger figure and a serious cause of concern. Dropout was also reported for more than two girl child from the same families at around 11% and lesser.

Table-5: Dropped out Among Female Children

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>190</td>
<td>48.3</td>
<td>48.3</td>
</tr>
<tr>
<td>1</td>
<td>58</td>
<td>34.3</td>
<td>72.6</td>
</tr>
<tr>
<td>2</td>
<td>33</td>
<td>11.0</td>
<td>83.6</td>
</tr>
<tr>
<td>3</td>
<td>14</td>
<td>4.7</td>
<td>88.3</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>1.3</td>
<td>89.6</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>.3</td>
<td>90.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Stage of Dropout: Among the females, maximum dropout was witnessed at the primary level as compared to boy’s dropout, which was seen to be higher at the secondary level of schooling. Close to 25% of Muslim girls dropped out before completing primary education even when primary education is free. This scenario needs many research works to be done in order to understand the reasons behind such a trend.

Table-6: Stage of Dropped Out Female

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>NA</td>
<td>185</td>
<td>61.7</td>
<td>61.7</td>
</tr>
<tr>
<td>Vth</td>
<td>73</td>
<td>24.3</td>
<td>85.0</td>
</tr>
<tr>
<td>VIIIth</td>
<td>36</td>
<td>12.0</td>
<td>97.0</td>
</tr>
<tr>
<td>Xth</td>
<td>3</td>
<td>1.0</td>
<td>99.0</td>
</tr>
<tr>
<td>XIIfth</td>
<td>3</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Reasons Behind Dropout in General: Among the various reasons behind the dropout, the most prominent reason that came out were financial problems at home, distance of school from home, security factors and early marriage. The factors like not being interested in studies and involvement in some other business or self-employment fare very poorly among the reasons behind dropout.

Table-7: Reason behind Dropout

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>NA</td>
<td>140</td>
<td>46.7</td>
<td>46.7</td>
</tr>
<tr>
<td>Distance</td>
<td>42</td>
<td>14.0</td>
<td>60.7</td>
</tr>
<tr>
<td>Security</td>
<td>13</td>
<td>4.3</td>
<td>65.0</td>
</tr>
<tr>
<td>Marriage</td>
<td>12</td>
<td>4.0</td>
<td>69.0</td>
</tr>
<tr>
<td>Distance &amp; Security</td>
<td>16</td>
<td>5.3</td>
<td>5.3</td>
</tr>
<tr>
<td>Financial Problem</td>
<td>67</td>
<td>22.3</td>
<td>22.3</td>
</tr>
<tr>
<td>Not Interested in Study</td>
<td>3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Involved in Business / Employment</td>
<td>2</td>
<td>.7</td>
<td>.7</td>
</tr>
<tr>
<td>Security &amp; Finance</td>
<td>2</td>
<td>.7</td>
<td>.7</td>
</tr>
<tr>
<td>Not Proper Facility</td>
<td>3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Factors Affecting Investment in Girls Education: From the below table-8, it is quite clear that while investing in girl’s education, the factor that affects the most is security of the girls. It is a factor that parents are reluctant to send their daughters to school. This calls for policy making in this direction to ensure that more and more girls are enrolled in schools and reach higher education too. Apart from security being the biggest factor, the second factor seen is early marriage of girls, which clearly depicts
the marriage of girls, is the most important concern in front of parents of girl child, as they do not have any expectation from their earnings.

**Table-8: Factors Affecting Investment in Girls Education**

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncertainty in Earning</td>
<td>47</td>
<td>15.7</td>
<td>15.7</td>
<td>15.7</td>
</tr>
<tr>
<td>Marriage at Young Age</td>
<td>60</td>
<td>20.0</td>
<td>20.0</td>
<td>35.7</td>
</tr>
<tr>
<td>Security (Distance etc.)</td>
<td>183</td>
<td>61.0</td>
<td>61.0</td>
<td>96.7</td>
</tr>
<tr>
<td>Social Dogma</td>
<td>10</td>
<td>3.3</td>
<td>3.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

**Importance of Education:** When asked about how whether people in the locality think educating children as important, the respondents majority of them around 90% feel that formal education is important some giving higher importance some lesser importance. Only around 10% felt that formal education is not that important.

**Table-9: Importance of Education**

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most feel formal education is not very important.</td>
<td>30</td>
<td>10.0</td>
<td>10.0</td>
<td>10.0</td>
</tr>
<tr>
<td>Some feel formal education is important.</td>
<td>127</td>
<td>42.3</td>
<td>42.3</td>
<td>52.3</td>
</tr>
<tr>
<td>Most think formal education is important.</td>
<td>143</td>
<td>47.7</td>
<td>47.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

**Importance of Education for Girl Child:** Again, when asked about the same question on importance of education especially for girls the reply came out to be somewhat similar with majority of the respondents that is around 70% of the respondents agreed that formal education for girls is important. However, they responded that it was constraints in various forms due to which parents hesitated in sending their daughters to school.

**Table-10: Importance of Education for a Girl Child**

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most feel formal education is not very important.</td>
<td>30</td>
<td>10.0</td>
<td>10.0</td>
<td>10.0</td>
</tr>
<tr>
<td>Some feel formal education is important.</td>
<td>66</td>
<td>22.0</td>
<td>22.0</td>
<td>32.0</td>
</tr>
<tr>
<td>Most think formal education is important.</td>
<td>204</td>
<td>68.0</td>
<td>68.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

**CONCLUSION & POLICY RECOMMENDATIONS**

The present study points out the condition of Muslim girl’s education in the Aligarh district of Uttar Pradesh, which is also known as the education hub. The work ends with rejecting the first hypotheses that educational decisions among Muslims are dependent on the social dogma, which came out to be untrue as only 3 percent of the 300 respondents supported this reason. The second hypotheses was accepted as the responses revealed that majority of the parents accepted that formal education was in fact important for their children including girl child but, they cited the reasons or constraints like distance, security issues and conveyance problems which reduced their access to education that directly impacted their demand for schooling.

Thus, it was realized from the survey that the condition of schools was not good and there were very few schools in the selected villages. The schools too did not have any conveyance facility so distance, conveyance and security issues emerged out to be the most significant constraints. Thus, they can be very effective policy interventions to redress such difficulties. Local leaders as well as the state needs to take the issue of educating Muslim girls with the seriousness that it deserves. Given the poor condition of Muslim women’s education, there is a special need for the state to take a pro-active role in this direction to promote social justice and the empowerment of Muslim women and to remove the barriers that systematically reinforce their marginalization, ghettoization and exclusion. The state of the Muslim girl child currently is such that no single institution whether it be government or private, can bring about any lasting change. What is really needed is an ideal mix between non-governmental organizations, local community, government and international donors. A survey of availability of textbooks in regional languages should be undertaken. More Urdu medium schools with better infrastructure, more women staff, separate girl’s washrooms, more books in...
Urdu too would go a long way in encouraging girl’s parents to send them to schools. There is also a need for mobilization by the Muslim community itself to make a clear-eyed assessment of the completely bleak and grim situation.

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CELEBRITY ADVERTISEMENT IN OMAN TV:
IMPACT ON AWARENESS AND PURCHASE AMONG YOUTH

Renjith Kumar R.57 Diana Fernandez58

ABSTRACT
Recall is one of the key measures used in testing advertising effectiveness. The aim of the study is to identify the recall ability of celebrity in a television advertisement among the young viewers, brand awareness, and its impact on purchase. The advertisement of A’Saffa chicken from Oman TV endorsed by Omani Chef Isaa Al-Lamki is taken for the study. A sample size of 240 youths is collected randomly from Nizwa College of Technology. The study proved that celebrity recall has influence on purchase. There is a positive relationship between awareness and purchase influence. In addition, there is a significant relationship between advertisement message and celebrity on purchase.

KEYWORDS
Television Viewership, Celebrity Recall, Brand Awareness, Purchase Influence etc.

INTRODUCTION
Advertising is the best way to communicate with customers. Advertising helps to inform the customers about the brands and the variety of products useful to them. Advertising helps in educating people and plays a very important role in society. In recent years most advertisements on television has a celebrity that projects the products or services and influence the buyers of these products and services. Celebrity is described as any famous and influential person that is admiring and much spoken about by most people in society. A celebrity endorser is any individual who enjoys public recognition and who uses this recognition on behalf of consumer good by appearing with it in an advertisement (McCracken, 1989). Michael (1990) describes that attractiveness of a celebrity may only enhance a product. Famous people have always made excellent salesmen. Presenting a familiar face is one of the fastest and easiest ways for companies to create brand associations in the minds of consumers and the product gains immediate credibility. Celebrity likeability and congruence influence predisposition towards the advertisements, which in turn affect attitude toward the brand purchase intention (Fleck et al., 2012).

LITERATURE REVIEW
In today’s dynamic and highly competitive business environment, customers are becoming more demanding and marketers turn to celebrity endorsement to influence consumer brand choice and buying behavior (Solomon, 2002). According to Schlecht (2003), a celebrity is a well-known personality who appear on television as spokespersons on behalf of the advertised brand and achieve a higher degree of attention and recall. They increase awareness of a company is advertising, create positive feelings towards brands and are perceived by consumers as more entertaining (Solomon, 2002). Ibitalo and Tejumaiye (2015) examined the influence of celebrity in Pepsi - Cola television advertising and proved that celebrity-endorsed advertisement had a significant influence on the students’ purchase decision. Celebrity endorsement celebrities have credibility on expertise that makes the product more desirable or enhances perceptions of quality. Celebrity endorsement can enhance recall and use of the products (Clark and Horstman, 2003). Friedman and Friedman (1979) and Tripp et al. (1994) found that the effectiveness of celebrity endorsement as a genuine strategy in influencing consumers to have favourable attitudes towards products endorsed by celebrities. Celebrity endorsement as a strategy confines acceptability and ensures the stability of the social order (Walker, 1986). Knott and James (2003) maintain that the attractiveness of endorsers influences the effectiveness of a message. Certain features in a celebrity are capable of making the product acceptable and have a favourable image. McGuire (1984) argues that the effectiveness of an endorsed advertisement depends on the level to which endorsers are similar and likeable to the audience. Kamins and Gupta (1994) argue that endorsers have the power to heighten the appeal of advertisements due to their attractiveness. Charbonneau and Garland (2005) stated that celebrity endorsement is a valuable promotional strategy provided there is a fit between celebrity, brand and message.

NEED OF STUDY
Television is the most effective media of advertisement that offers a number of benefits to business by incorporating sound, image and movement to make interesting for consumer. Television media has the ability to communicate with a very large audience. TV

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has always been able to influence people through its combination of text, image, sound and emotion. This study aims to determine the influence of celebrity advertisement on purchase of Omani product. In addition, celebrity has broad appeal on social media and television. Popular celebrities often work on best way because they naturally generate a lot of attention. They are more effective if they promote products or services. This study is conducted to identify the impact of celebrity on consumer awareness and purchase influence.

**OBJECTIVES OF STUDY**

The objectives of the study are as follows:

- To analyze the viewership of Oman TV.
- To test the recall ability or memory of celebrity endorsed television advertisement.
- To know the brand awareness of A’Saffa Chicken advertisement.
- To find out the impact of celebrity on purchase.

**RESEARCH METHODOLOGY**

One celebrity endorsed commercial from Oman TV is taken for the study. The advertisement is for the product A’Saffa chicken endorsed by Omani Chef Isaa Al-Lamki. The study area is Nizwa College of Technology and the period of this study is from September 2016 to December 2016. The study is conducted among students across three departments Business, Engineering and Information Technology department. The total number of enrolled students in NCT is 4765 (Source: Students Affairs, NCT, 2016). A sample of 240 students is collected by simple random sampling method. Data is collected with the help of structured questionnaire. The analysis is done with the help of percentage, chi-square analysis, Phi and Cramers value.

**ANALYSIS AND DISCUSSIONS**

**Viewership of Oman TV**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Rarely</th>
<th>Occasionally</th>
<th>Regularly</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>24 (31)</td>
<td>38 (49)</td>
<td>15 (20)</td>
<td>77</td>
</tr>
<tr>
<td>Female</td>
<td>60 (37)</td>
<td>74 (45)</td>
<td>29 (18)</td>
<td>163</td>
</tr>
<tr>
<td>Total</td>
<td>84 (35)</td>
<td>112 (47)</td>
<td>44 (18)</td>
<td>240</td>
</tr>
</tbody>
</table>

*Note: Values in parenthesis represent percentage
*Sources: Authors Compilation

Table-1 shows that 18% of the viewers of Oman TV are regular viewers. 20% of regular viewers of Oman TV are males, which is greater than the overall percentage of 18%. 47% of the respondents watch Oman TV occasionally and 35% of the student’s watch Oman TV rarely. Even in the category of occasional viewers, males (49%) are more than female viewers (45%). This analysis shows that males watch Oman TV regularly than females.

**H0:** There is no significant relationship between gender and viewership of Oman TV.

**H1:** There is a significant relationship between gender and viewership of Oman TV.

The calculated value of chi-square at 2 degrees of freedom with 5% confidence interval is 0.732 and the p value is 0.69 which is greater than 0.05. Hence, it is proved that there is no association between gender and viewership of Oman TV. Cramer’s value is 0.055 that shows that there is no relationship between gender and viewership of Oman TV with a significance value of 0.694 which is greater than 0.05.

<table>
<thead>
<tr>
<th>Age</th>
<th>Regularly</th>
<th>Occasionally</th>
<th>Rarely</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>8 (10)</td>
<td>44 (54)</td>
<td>29 (36)</td>
<td>81</td>
</tr>
<tr>
<td>&gt;20-23</td>
<td>34 (26)</td>
<td>47 (36)</td>
<td>50 (38)</td>
<td>131</td>
</tr>
<tr>
<td>&gt;23</td>
<td>2 (7)</td>
<td>21 (75)</td>
<td>5 (18)</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>44 (18)</td>
<td>112 (47)</td>
<td>84 (35)</td>
<td>240</td>
</tr>
</tbody>
</table>

*Note: Values in parenthesis represent percentage
*Sources: Authors Compilation
Table-2 shows that 10% of the viewers of Oman TV aged 18 to 20 years are regular viewers, whereas 26% of the viewers aged 20 to 23 years are regular viewers. 75% of the respondents aged more than 23 years watch Oman TV occasionally and 38% of the viewers aged between 20 and 23 years watch Oman TV rarely. This analysis shows that respondents aged between 20 to 23 years are regular viewers than other age groups.

$H_0$: There is no significant relationship between age group and viewership of Oman TV.

$H_1$: There is a significant relationship between age group and viewership of Oman TV.

The probability of chi-square statistic (chi-square = 21.06) at 4 degrees of freedom with 5% confidence interval is $p = 0.00$ which is less than the alpha level of significance of 0.05. Hence, it is proved that there is a significant association between age group and viewership of Oman TV. The Cramer’s V is also calculated as 0.209 that shows a moderate relationship between age and viewership. The significance value 0.00 also supports the relationship, which is less than 0.05. Thus, viewers aged between 20 and 23 years are regular viewers of Oman TV than other age groups.

Table-3: Viewership of Oman TV based on Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Regularly</th>
<th>Occasionally</th>
<th>Rarely</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>9 (15)</td>
<td>28 (47)</td>
<td>23 (38)</td>
<td>60</td>
</tr>
<tr>
<td>Unmarried</td>
<td>35 (19)</td>
<td>84 (47)</td>
<td>61 (34)</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>44 (18)</td>
<td>112 (47)</td>
<td>84 (35)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

Table-3 shows that 19% of the unmarried viewers of Oman TV are regular viewers. In both married and unmarried respondents, 47% of the respondents watch Oman TV occasionally. To identify whether there is any difference between viewership and marital status the following hypothesis is proposed.

$H_0$: There is no significant relationship between marital status and viewership of Oman TV.

$H_1$: There is a significant relationship between marital status and viewership of Oman TV.

The calculated value of chi-square at 2 degrees of freedom with 5% confidence interval is 0.739 and the p value is 0.691 which is greater than 0.05. Hence, it is proved that there is no association between marital status and viewership of Oman TV. Cramer’s value is 0.055 that shows that there is no relationship between marital status and viewership of Oman TV with a significance value of 0.691 which is greater than 0.05.

Exposure to Advertisements

Table-4: Viewership of Advertisement in Oman TV - Genderwise

<table>
<thead>
<tr>
<th>Gender</th>
<th>Try to Avoid</th>
<th>Sometimes</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>18 (23)</td>
<td>58 (75)</td>
<td>1 (2)</td>
<td>77</td>
</tr>
<tr>
<td>Female</td>
<td>35 (21)</td>
<td>115 (71)</td>
<td>13 (8)</td>
<td>163</td>
</tr>
<tr>
<td>Total</td>
<td>53 (22)</td>
<td>173 (72)</td>
<td>14 (6)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

From table-4, it is found that 75% of male respondents watch advertisements sometimes in Oman TV. 22% try to avoid the advertisement. 23% of the males and 21% of the females do not watch advertisement as they try to avoid it. 8% of the females always view advertisements in Oman TV. This analysis shows that females are more exposed to advertisements than males.

$H_0$: There is no significant relationship between gender and exposure to advertisements.

$H_1$: There is a significant relationship between gender and exposure to advertisements.

The calculated value of chi-square at 2 degrees of freedom with 5% confidence interval is 4.248 and the p value is 0.12 which is greater than 0.05. Hence, it is proved that there is no association between gender and exposure to advertisements. Cramer’s value is 0.13 that shows that there is very weak relationship between gender and exposure to advertisements in Oman TV with a significance value of 0.120 which is greater than 0.05.
Table-5: Watching Television Advertisements - Agewise

<table>
<thead>
<tr>
<th>Age</th>
<th>Always</th>
<th>Sometimes</th>
<th>Try to Avoid</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>0</td>
<td>61 (75)</td>
<td>20 (25)</td>
<td>81</td>
</tr>
<tr>
<td>&gt;20-23</td>
<td>12 (9)</td>
<td>97 (74)</td>
<td>22 (17)</td>
<td>131</td>
</tr>
<tr>
<td>&gt;23</td>
<td>2 (7)</td>
<td>15 (54)</td>
<td>11 (39)</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>14 (6)</td>
<td>173 (72)</td>
<td>53 (22)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

Table-5 shows that 75% of the viewers aged 18 to 20 years watch advertisements sometimes, whereas 25% of them try to avoid watching it. Respondents aged between 20 and 23 years watch always (9%) and 7% of the respondents aged more than 23 years watch advertisements always. To know whether there is any difference between age and advertisement exposure, the following hypothesis is framed.

$H_0$: There is no significant relationship between age group and exposure to advertisements.

$H_1$: There is a significant relationship between age group and exposure to advertisements.

The probability of chi-square statistic (chi-square = 14.47) at 4 degrees of freedom with 5% confidence interval is $p = 0.006$ which is less than the alpha level of significance of 0.05. Hence, it is proved that there is a significant association between age group and exposure to advertisements. The Cramer’s $V$ is also calculated as 0.174 that shows a weak relationship between age and advertisement exposure. The significance value 0.006 also supports the relationship, which is less than 0.05.

Table-6: Viewership of Advertisements based on Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Always</th>
<th>Sometimes</th>
<th>Try to Avoid</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>7 (12)</td>
<td>44 (73)</td>
<td>9 (15)</td>
<td>60</td>
</tr>
<tr>
<td>Unmarried</td>
<td>7 (4)</td>
<td>129 (72)</td>
<td>44 (24)</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>14 (6)</td>
<td>173 (72)</td>
<td>53 (22)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

Table-6 shows that 72% of unmarried respondents watch advertisement sometimes in Oman TV compared with 73% married respondents. 24% of unmarried respondents try to avoid the advertisements and 15% are married respondents try to avoid watching advertisements. 12% of married respondents and 4% of the unmarried respondents always watch advertisements. To identify whether there is any difference between viewership and marital status the following hypothesis is proposed.

$H_0$: There is no significant relationship between marital status and watching advertisements.

$H_1$: There is a significant relationship between marital status and watching advertisements.

The calculated value of chi-square at 2 degrees of freedom with 5% confidence interval is 6.502 and the p value is 0.03, which is less than 0.05. There is a significant association between marital status and viewsher of Oman TV. Cramer’s value is 0.165 that shows that there is a weak relationship between marital status and watching advertisements in Oman TV with a significance value of 0.039, which is also less than 0.05. Thus, married people are more exposed to advertisements than unmarried people.

Celebrity Recall

Chef Issa Al Lamki is Oman’s first and only celebrity chef, appearing on Oman TV posing for A’Saffa chicken advertisements. The recall of the celebrity and gender is analysed through the table-7.

Table-7: Recall of Celebrity - Genderwise

<table>
<thead>
<tr>
<th>Gender</th>
<th>Recalled</th>
<th>Did not Recall</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>32 (42)</td>
<td>45 (58)</td>
<td>77</td>
</tr>
<tr>
<td>Female</td>
<td>54 (33)</td>
<td>109 (67)</td>
<td>163</td>
</tr>
<tr>
<td>Total</td>
<td>86 (36)</td>
<td>154 (64)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation
Table-7 shows that 36% of the viewers recall the celebrity Chef Issa Al Lamki in A'Saffa chicken ads and 64% do not recall the celebrity. It is found that 67% of female respondents did not recall the celebrity and 58% of male respondents could not recall Chef Issa Al Lamki. At the same time, 33% of the females and 42% of the males recall the celebrity. Hence, it is clear that males recall the celebrity than females.

H0: There is no significant relationship between gender and celebrity recall.  
H1: There is a significant relationship between gender and recall of celebrity.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 1.616 and the p value is 0.204 which is greater than 0.05. Hence, it is proved that there is no association between gender and celebrity recall. Cramer’s value is 0.082 that shows that there is very weak relationship between gender and celebrity recall with a significance value of 0.204 which is greater than 0.05.

### Table-8: Recall of Celebrity - Agewise

<table>
<thead>
<tr>
<th>Age</th>
<th>Recalled</th>
<th>Did Not Recall</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>32 (40)</td>
<td>49 (60)</td>
<td>81</td>
</tr>
<tr>
<td>&gt;20-23</td>
<td>49 (37)</td>
<td>82 (63)</td>
<td>131</td>
</tr>
<tr>
<td>&gt;23</td>
<td>5 (18)</td>
<td>23 (82)</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>86 (36)</td>
<td>154 (64)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage  
Sources: Authors Compilation  

Respondents aged between 18 to 20 years could recall the celebrity (40%) and 37% of the respondents aged between 20 and 23 years could recall which is greater than the overall percentage (36%). Table 3.2 shows that 82% of the respondents aged more than 23 years did not recall the celebrity, whereas 40% of the respondents aged 18 to 20 years recall the celebrity than other age groups. To know whether there is any difference between age and celebrity recall the following hypothesis is framed.

H0: There is no significant relationship between age group and recall of celebrity.  
H1: There is a significant relationship between age group and celebrity recall.

The probability of chi-square statistic (chi-square = 4.551) at 2 degrees of freedom with 5% confidence interval is p = 0.103 is greater than the alpha level of significance of 0.05. Hence, it is proved that there is no significant association between age group and celebrity recall. The Cramer’s V is also calculated as 0.138 that shows a very weak relationship between age and celebrity recall. The significance value 0.103 also supports this relationship, which is less than 0.05.

### Table-9: Recall of Celebrity based on Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Recalled</th>
<th>Did not Recall</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>9 (15)</td>
<td>51 (85)</td>
<td>60</td>
</tr>
<tr>
<td>Unmarried</td>
<td>77 (43)</td>
<td>103 (57)</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>86 (36)</td>
<td>154 (64)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage  
Sources: Authors Compilation  

Table-9 shows that 85% of married respondents could not recall the celebrity compared with 57% of those who are unmarried respondents. 43% of unmarried respondents could recall the celebrity and only 15% are married respondents recalled the celebrity. Thus, unmarried people are able to recall the celebrity more than married people. To identify whether there is any relationship between recall ability and marital status the following hypothesis is proposed.

H0: There is no significant relationship between marital status and recall ability.  
H1: There is a significant relationship between marital status and recall ability.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 15.10 and the p value is 0.00, which is less than 0.05. There is a significant association between marital status and recall of celebrity. The Phi value is -0.251 with significance of 0.00. Cramer’s value is 0.251 that shows that there is moderately strong relationship between marital status and recall ability with a significance value of 0.00, which is also less than 0.05. Thus, it is concluded that unmarried people are able to recall the celebrity than married people.
Celebrity Awareness

Table-10: Awareness of Celebrity - Genderwise

<table>
<thead>
<tr>
<th>Gender</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>44  (57)</td>
<td>33 (43)</td>
<td>77</td>
</tr>
<tr>
<td>Female</td>
<td>79  (48)</td>
<td>84 (52)</td>
<td>163</td>
</tr>
<tr>
<td>Total</td>
<td>123 (51)</td>
<td>117 (49)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage  
**Sources:** Authors Compilation

It is inferred from table-10 that 57% of the male respondents are aware of A’Saffa Chicken due to celebrity, whereas 48% of the females are aware due to celebrity endorsement in the advertisement. It is found that awareness is more for males. To prove this the following hypothesis is tested.

H₀: There is no significant relationship between gender and awareness due to celebrity.  
H₁: There is a significant relationship between gender and awareness due to celebrity.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 1.576 and the p value is 0.209 which is greater than 0.05. Hence, it is proved that there is no association between gender and awareness due to celebrity. Cramer’s V is 0.081 that shows that there is very weak relationship between gender and celebrity awareness with a significance value of 0.209 which is greater than 0.05.

Table-11: Awareness of Celebrity - Agewise

<table>
<thead>
<tr>
<th>Age</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>24  (30)</td>
<td>57 (70)</td>
<td>81</td>
</tr>
<tr>
<td>&gt;20-23</td>
<td>79 (60)</td>
<td>52 (40)</td>
<td>131</td>
</tr>
<tr>
<td>&gt;23</td>
<td>20 (71)</td>
<td>8 (29)</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>123 (51)</td>
<td>117 (49)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage  
**Sources:** Authors Compilation

Table-11 shows that 71% of the viewers aged above 23 years are aware of A’Saffa Chicken advertisement due to celebrity endorsement. Respondents aged between 20 to 23 years are aware of advertisement due to celebrity presentation (60%) and 30% of the viewers aged between 18 to 20 years are aware of the brand due to celebrity endorsement. Thus, higher age groups are more aware of celebrity advertisement. To know whether there is any relationship between age and awareness the following hypothesis is framed.

H₀: There is no significant relationship between age group and awareness.  
H₁: There is a significant relationship between age group and awareness.

The probability of chi-square statistic (chi-square = 24.017) at 2 degrees of freedom with 5% confidence interval is p = 0.000 which is less than the alpha level of significance of 0.05. Hence, it is proved that there is a significant association between age group and awareness. The Cramer’s V is 0.316 that shows a strong relationship between age and advertisement awareness. The significance value 0.000 also supports this relationship, which is less than 0.05.

Table-12: Awareness of Celebrity based on Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>34  (57)</td>
<td>26 (43)</td>
<td>60</td>
</tr>
<tr>
<td>Unmarried</td>
<td>89  (49)</td>
<td>91 (51)</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>123 (51)</td>
<td>117 (49)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage  
**Sources:** Authors Compilation

Table-12 shows that 57% of married respondents are aware of the advertisement due to celebrity compared with 49% of those who are unmarried respondents. 51% of unmarried respondents are not influenced by celebrity advertisement. To identify whether there is any relationship between advertisement awareness and marital status the following hypothesis is proposed.
H₀: There is no significant relationship between marital status and advertisement awareness.

H₁: There is a significant relationship between marital status and awareness of advertisement.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 0.939 and the p value is 0.332, which is greater than 0.05. Hence, it is proved that there is no significant association between marital status and awareness of advertisement. The Phi value is 0.63 with significance of 0.332. Cramer’s value is 0.063 that shows that there is very weak relationship between marital status and awareness with a significance value of 0.332 which is also greater than 0.05.

Influence of Advertisement Message on Purchase

The influence of advertisement message in purchase of A’Saffa Chicken is analysed in this section.

Table-13: Influence of Advertisement Message on Purchase - Genderwise

<table>
<thead>
<tr>
<th>Gender</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>45 (58)</td>
<td>32 (42)</td>
<td>77</td>
</tr>
<tr>
<td>Female</td>
<td>58 (36)</td>
<td>105 (64)</td>
<td>163</td>
</tr>
<tr>
<td>Total</td>
<td>103 (43)</td>
<td>137 (57)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

It is clear from table-13 that 58% of the males are influenced to purchase the product due to advertisement message and only 36% of the females are influenced to purchase. It is evident that 64% of the females are not influenced by the advertisement message of A’Saffa Chicken. Thus, males are more influenced by the advertisement message of A’Saffa Chicken than females. To test this the following hypothesis is tested.

H₀: There is no significant relationship between gender and purchase influence due to advertisement message.

H₁: There is a significant relationship between gender and and purchase influence due to advertisement message.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 11.154 and the p value is 0.001, which is less than 0.05. Hence, it is proved that there is a significant relationship between gender and purchase influence due to advertisement. The Phi and Cramer’s value is 0.216 that shows moderate relationship between gender and purchase influence with a significance value of 0.001, which is less than 0.05. Thus, it is concluded that males are more influenced to purchase due to advertisement message of A’Saffa Chicken than females.

Table-14: Influence of Advertisement Message on Purchase – Agewise

<table>
<thead>
<tr>
<th>Age</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>22 (27)</td>
<td>59 (73)</td>
<td>81</td>
</tr>
<tr>
<td>&gt;20-23</td>
<td>70 (53)</td>
<td>61 (47)</td>
<td>131</td>
</tr>
<tr>
<td>&gt;23</td>
<td>11 (39)</td>
<td>17 (61)</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>103 (43)</td>
<td>137 (57)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

Table-14 shows that 53% of the viewers aged between 20, 23 years are influenced to purchase due to advertisement message, and 39% of the respondents above 23 years are influenced to purchase due to A’Saffa Chicken advertisement. Respondents aged between 18 to 20 years are not influenced to purchase due to the advertisement (73%). To know whether there is any difference between age and purchase influence the following hypothesis is framed.

H₀: There is no significant relationship between age group and purchase influence of advertisement.

H₁: There is a significant relationship between age group and purchase influence of advertisement.

The probability of chi-square statistic (chi-square = 14.275) at 2 degrees of freedom with 5% confidence interval is p = 0.001 which is less than the alpha level of significance of 0.05. Hence, it is proved that there is a significant association between age group and purchase influence. The Cramer’s V is 0.244 that shows a moderate relationship between age and purchase influence. The significance value 0.001 also supports this relationship, which is less than 0.05.
Table-15: Influence of Advertisement on Purchase based on Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>22 (37)</td>
<td>38 (63)</td>
<td>60</td>
</tr>
<tr>
<td>Unmarried</td>
<td>81 (45)</td>
<td>99 (55)</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>103 (43)</td>
<td>137 (57)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage

**Sources:** Authors Compilation

Table-15 shows that 45% of unmarried respondents are influenced to purchase due to the advertisement message compared with 37% of those who are married respondents. 63% of married respondents are not influenced by the advertisement. To identify whether there is any difference between advertisement influence on purchase and marital status the following hypothesis is proposed.

H₀: There is no significant relationship between marital status and influence on purchase.
H₁: There is a significant relationship between marital status and influence on purchase.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 1.276 and the p value is 0.259, which is greater than 0.05. Hence, it is proved that there is no significant association between marital status and purchase influence due to advertisement. The Phi value is -0.73 with significance of 0.259, Cramer’s value is 0.073 that shows that there is very weak relationship between marital status and purchase influence due to advertisement message with a significance value of 0.259 which is also greater than 0.05.

**Celebrity Influence on Purchase**

Table-16: Celebrity Influence on Purchase - Genderwise

<table>
<thead>
<tr>
<th>Gender</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>43 (56)</td>
<td>34 (44)</td>
<td>77</td>
</tr>
<tr>
<td>Female</td>
<td>91 (56)</td>
<td>72 (44)</td>
<td>163</td>
</tr>
<tr>
<td>Total</td>
<td>134 (56)</td>
<td>106 (44)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage

**Sources:** Authors Compilation

It is clear from table-16 that 56% of the respondents are influenced by the celebrity to purchase the product and only 44% of the respondents are not influenced to purchase. It is evident that the celebrity influence is same for males and females. To test whether there is any difference in gender and celebrity influence on purchase the following hypothesis is tested.

H₀: Celebrity has no influence on purchase and gender.
H₁: Celebrity has a significant influence on purchase and gender.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 0.000 and the p value is 0.998 which is greater than 0.05. Hence, it is proved that there is no significant association between gender and purchase influence due to celebrity. The Phi value is 0.000 that shows there is no relationship between gender and purchase influence due to celebrity in advertisement with a significance value of 0.998 which is greater than 0.05. It is concluded that there is no significant relationship between gender and celebrity influence on purchase of A’Saffa Chicken.

Table-17: Celebrity Influence on Purchase - Agewise

<table>
<thead>
<tr>
<th>Age</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>41 (51)</td>
<td>40 (49)</td>
<td>81</td>
</tr>
<tr>
<td>&gt;20-23</td>
<td>80 (61)</td>
<td>51 (39)</td>
<td>131</td>
</tr>
<tr>
<td>&gt;23</td>
<td>13 (46)</td>
<td>15 (54)</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>134 (56)</td>
<td>106 (44)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage

**Sources:** Authors Compilation
Table-17 shows that 61% of the viewers aged between 20, 23 years are influenced to purchase due to celebrity, and 51% of the respondents between 18 to 20 years are influenced to purchase due to A'Saffa Chicken advertisement due to celebrity endorsement. Respondents aged more than 23 years (54%) are not influenced to purchase due to celebrity. To know whether there is any difference between age and purchase influence due to celebrity the following hypothesis is framed.

\[ H_0: \text{ There is no significant relationship between age group and celebrity influence on purchase. } \]

\[ H_1: \text{ There is a significant relationship between age group and celebrity influence on purchase. } \]

The probability of chi-square statistic (chi-square = 3.354) at 2 degrees of freedom with 5% confidence interval is \( p = 0.187 \) which is greater than the alpha level of significance of 0.05. Hence, it is proved that there is no significant association between age group and celebrity influence on purchase. The Cramer’s V is 0.118 that shows a very weak relationship between age and celebrity influence on purchase. The significance value 0.187 also supports this relationship, which is greater than 0.05.

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>37 (62)</td>
<td>23 (38)</td>
<td>60</td>
</tr>
<tr>
<td>Unmarried</td>
<td>97 (54)</td>
<td>83 (46)</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>134 (56)</td>
<td>106 (44)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage

**Sources:** Authors Compilation

Table-18 shows that 62% of married respondents are influenced to purchase due to the celebrity compared with 54% of those who are unmarried respondents. The celebrity does not influence 46% of the unmarried respondents. To identify whether there is any relationship between celebrity influence on purchase and marital status the following hypothesis is proposed.

\[ H_0: \text{ There is no significant relationship between marital status and celebrity influence on purchase. } \]

\[ H_1: \text{ There is a significant relationship between marital status and celebrity influence on purchase. } \]

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 1.104 and the \( p \) value is 0.293, which is greater than 0.05. Hence, it is proved that there is no significant association between marital status and purchase influence due to celebrity. The Phi value is 0.68 with significance of 0.2593. Cramer’s value is 0.068 that shows that there is very weak relationship between marital status and celebrity influence on purchase with a significance value of 0.293 which is also greater than 0.05.

**Celebrity Recall and Purchase Influence**

The recall of celebrity and the purchase influence is analysed in the table-19

<table>
<thead>
<tr>
<th>Celebrity Recall / Purchase Influence</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>59 (69)</td>
<td>27 (31)</td>
<td>86</td>
</tr>
<tr>
<td>No</td>
<td>75 (49)</td>
<td>79 (51)</td>
<td>154</td>
</tr>
<tr>
<td>Total</td>
<td>134 (56)</td>
<td>106 (44)</td>
<td>240</td>
</tr>
</tbody>
</table>

**Note:** Values in parenthesis represent percentage

**Sources:** Authors Compilation

From table-19, it is clear that 69% of the consumers recall the celebrity and are influenced to purchase. 31% of the viewers who recall the celebrity are not influenced to buy the product. At the same time, 49% of the consumers do not recall the celebrity but are influenced to buy. 51% of the viewers do not recall the celebrity but they are not influenced to buy the product. Hence, to know whether there is any relation between recall of celebrity and purchase influence hypothesis is proposed.

\[ H_0: \text{ There is no significant relation between celebrity recall and purchase influence. } \]

\[ H_1: \text{ There is a significant relation between celebrity recall and purchase influence. } \]

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 8.865 and the \( p \) value is 0.003, which is less than 0.05. Hence, it is proved that there is a significant relationship between celebrities recall and purchase influence. The Phi
value is 0.192 with significance of 0.003. Cramer’s value is 0.192 that shows that there is moderate relationship between celebrities recall and purchase influence with a significance value of 0.003, which is also less than 0.05.

Awareness and Purchase Influence

The awareness of A’Saffa Chicken advertisement and the purchase influence is analysed through the table-20.

Table-20: Awareness and Purchase Influence

<table>
<thead>
<tr>
<th>Awareness / Purchase Influence</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>96 (78)</td>
<td>27 (22)</td>
<td>123</td>
</tr>
<tr>
<td>No</td>
<td>38 (32)</td>
<td>79 (68)</td>
<td>117</td>
</tr>
<tr>
<td>Total</td>
<td>134 (56)</td>
<td>106 (44)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

From table-20, it is found that 78% of the consumers who are aware of the advertisement are influenced to purchase. 22% of the viewers who are aware of the advertisement are not influenced to buy the product. At the same time, 32% of the consumers are unaware of the advertisement, but they are influenced to buy. 68% of the viewers who are not aware of the advertisement are also not influenced to buy the product. Hence, to know whether there is any relation between awareness and purchase influence the hypothesis is proposed.

H0: There is no significant relation between awareness and purchase influence.

H1: There is a significant relation between awareness and purchase influence

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 50.495 and the p value is 0.000, which is less than 0.05. Hence, it is proved that there is a significant relationship between awareness and purchase influence. The Phi value is 0.192 with significance of 0.003. Cramer’s value is 0.459 that shows that there is strong relationship between awareness and purchase influence with a significance value of 0.000, which is also less than 0.05. Thus, advertisement awareness has influenced the consumers to purchase the product.

Advertisement Message and Celebrity Influence on Purchase

Table evaluates the influence of advertisement message and celebrity influence on the purchase by the respondents.

Table-21: Advertisement and Celebrity Influence on Purchase

<table>
<thead>
<tr>
<th>Advertisement Message / Celebrity Influence</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>84 (82)</td>
<td>19 (18)</td>
<td>103</td>
</tr>
<tr>
<td>No</td>
<td>50 (36)</td>
<td>87 (64)</td>
<td>137</td>
</tr>
<tr>
<td>Total</td>
<td>134 (56)</td>
<td>106 (44)</td>
<td>240</td>
</tr>
</tbody>
</table>

Note: Values in parenthesis represent percentage

Sources: Authors Compilation

From table-21, it is found that 82% of the consumers who are influenced by advertisement are also influenced by celebrity to purchase the product. 18% of the respondents are influenced by advertisement but are not influenced by celebrity in their purchase. 36% of the consumers are not influenced by advertisement message but are influenced by celebrity. At the same time, 64% of the consumers are not influenced by advertisement and are not influenced by celebrity in their purchase behavior. Hence, to know whether there is any relation between advertisement message and celebrity on consumers purchase the hypothesis is framed and tested.

H0: There is no significant relation between advertisement message and celebrity on purchase.

H1: There is a significant relation between advertisement message and celebrity on purchase.

The calculated value of chi-square at 1 degree of freedom with 5% confidence interval is 48.40 and the p value is 0.000, which is less than 0.05. Hence, it is proved that there is a significant relationship between advertisement message and celebrity on purchase. The Phi value is 0.449 with significance of 0.000. Cramer’s value is 0.449 that shows that there is strong relationship between advertisement message and celebrity on purchase with a significance value of 0.000, which is also less than 0.05.
FINDINGS OF STUDY

18% of the viewers of Oman TV are regular viewers, 47% of the respondents watch Oman TV occasionally and 35% watch rarely, 20% of the males are regular viewers of Oman TV. It is proved that there is a relationship between age and viewership. Respondents aged between 20 and 23 years are regular viewers of Oman TV than other age groups.

36% of the viewers recall the celebrity Chef Issa Al Lamki in A’Saffa chicken advertisement and 64% do not recall the celebrity. It is found that 33% of the females and 42% of the males recall the celebrity, Chef Issa Al Lamki. Unmarried people are able to recall the celebrity than married people.

It is found that 51% of the respondents are aware of A’Saffa chicken advertisement due to the celebrity. Gender and marital status have no relationship with celebrity awareness. It is proved that there is a positive relationship between celebrity awareness and age.

58% of the males are influenced to purchase the product due to advertisement message and only 36% of the females are influenced to purchase. It is concluded that males are more influenced to purchase due to advertisement message of A’Saffa Chicken than females. There is a significant association between age group and purchase influence.

56% of the respondents are influenced by the celebrity to purchase the product and only 44% of the respondents are not influenced to purchase. There is no significant relation between celebrity recall with gender, age and marital status. It is proved that there is a significant relationship between celebrity recall and purchase influence. In addition, there is a significant relationship between advertisement message and celebrity on purchase.

CONCLUSION

The increase of celebrities endorsing brands has been steadily increasing over the past years. Marketers acknowledge the power of celebrities in influencing consumer-purchasing decisions. The main objective is to gain faster brand recognition, association and emotional unity with the target audience. Celebrity endorsement stimulates brand recall and facilitates instant awareness. Youth do not always watch TV as a sole activity. They will often refer and watch television set when there is a stimulus that triggers their attention. The study provides an insight to the influence by youth who are exposed to celebrity advertisements. The study proved that celebrity has a positive influence on creating brand awareness and purchase influence. The present study establishes a base point on which future research should be conducted. The study was able to provide some useful insights that will generate a new research designed to examine the influence of celebrity advertisements among adults.

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Indian Public Library: An Overview

Pankaj Mathur

ABSTRACT

The idea of open library in India has its causes in the British period. Libraries existed in India since antiquated circumstances, serving as storehouses of learning in the King's courts, sanctuaries, and colleges.

Open library is largely viewed as the People's University. It has massive advancements in India from the early period to till date at different stages. The greater part of the states in India, now have free open library administrations to build up the general population of India at diverse levels. Open libraries in India made an enormous development after the freedom of India in 1947. The focal and the state governments stepped forward for the improvement of the country from the purpose of training and considered library as basic piece of it. The projects executed by provincial and central governments since 1910 for the social and grown-up training of the people made ready for the establishment of library laws and principles for grants-in-aid in the nation. Henceforth, open library turned out to be an important part of the government is spending on education. To improve the level of proficiency of 16% in 1941, the administration embraced a few projects, for example, expansion administrations, proceeding with instruction, social training, non-formal training and grown-up instruction. The administration additionally started ventures for the improvement of group and sorted out a few tasks in such manner. Libraries were thought to be a basic piece of the Community Development Project that was propelled amid the primary arrangement period.

The father of Library Science, Dr S.R. Ranganathan, prevailing in the section of this enactment and he was exceptionally sharp about the advancement of successful open library framework in India to achieve all subjects of the public. Notwithstanding his endeavors, the target stays unfulfilled even today. Open libraries are under the ward of state governments yet right now just 19 states in the nation have formal library enactment. Administration of open libraries is under the State's domain, the Indian government giving assets through the RRRLF, for the improvement of open libraries in the rustic ranges. The Raja Rammohun Roy Library Foundation works in collaboration with state governments and non-administrative associations to amplify open library benefits in various conditions of the nation. Open libraries are acted with issues such like low-education levels, constrained access to innovation and some of the time restricted accessibility of semantically applicable perusing materials. Low levels of grown-up education, less number of computerized frameworks in very much created open library frameworks, and open libraries still are seen, as stores of books, and so on are a portion of the real issues confronted by open libraries. The advantages of open library incorporate increment in the volume of printed books, casual training picks up and conveyance of data for the improvement of the public. The requirement for libraries to change from accumulation arranged to benefit situated has been felt by numerous library pioneers. Despite the proposals of a few commissions on open libraries improvement, the difficulties and potential outcomes for Indian open libraries continue as before.

Open libraries in India made a gigantic development after the autonomy of India. The focal and the state governments stepped forward for the improvement of the country from the purpose of instruction and considered library as basic piece of it. The projects executed by common and governments for the social and grown-up instruction of the masses made ready for the authorization of library laws and guidelines for awards in-help in the nation. Subsequently open library turned out to be a piece of the training spending plan. To upgrade the level of proficiency, the legislature attempted a few projects, for example, expansion administrations, proceeding with instruction, social training, non-formal training and grown-up training. The legislature additionally started ventures for the advancement of group and sorted out a few tasks in such manner. Libraries were thought to be a fundamental part of the Community Development Project that was propelled amid the primary arrangement period. To quicken the pace of financial improvement, the legislature considered open libraries to be a necessary piece of advancement activities. The Connemara Public Library in Madras turned into the State Central Library and got to be distinctly one of the three storehouse libraries. The National Policy on Education, 1986 states that an across the nation development for development of existing libraries and the foundation of new ones will be taken up, arrangement will be made in every single instructive establishment for library offices, and the status of librarianship made strides. The National Book Policy likewise affected libraries, as:

- Provision of perusing material for kids by every one of the offices included;
- Utilize that 10% of the yearly instruction-spending plan of the administrations to buy books for libraries.

“Libraries are recorded under the Article 246 of Indian Constitution, Seventh Schedule List II of State List No. 12 and the Indian Constitution Act, 1956, Section 27 peruses,” Libraries, exhibition halls and other comparative establishments controlled or

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financed by the State; old and verifiable landmarks and records other than those to be of national significance”. Arrangement of open library administration is the obligation of the State Government as the topic of libraries is relatable to section 12 of the State List in the Seventh Schedule to the Constitution of India.”

**PUBLIC LIBRARIES ACT OF DR. S. R. RANGANATHAN**

Dr. S. R. Ranganathan set up the main Model Public Libraries Acts. It was talked about at the First All Asia Educational Conference. It was presented in West Bengal Legislature and in Madras Lawmaking body. The Bill could not be passed because of money related statements on library, library cess and so on. Notable components of definite rendition are:

- Institution of open libraries in city, country and different ranges.
- Creation of State Library Authority i.e. Pastor of Education.
- Creation of State Library Committee as an admonitory body of the State Library power.
- Creation of Local Library Authority for every city and one for every region.

**PUBLIC LIBRARIES BILL OF MINISTRY OF EDUCATION**

The Government of India, Ministry of Education designated an Advisory Committee for Libraries under the Chairmanship of Shri K P Sinha. This board of trustees suggested the requirement for library enactment for every state. The Committee drafted Model Public Libraries Bill. The notable segments of this Bill are:

- Creation of State Library Authority as a summit body to inform the Government in the matter with respect to library improvements.
- Creation of State Library Directorate for bearing and controlling of library administrations.
- Creation of District Library Committee in every area.
- Treatment of workers as government hireling.
- Gathering of library cess at the rate of six paise per rupee on house duty and property impose/tax.

**PUBLIC LIBRARIES BILL OF THE PLANNING COMMISSION**

The Planning Commission, Government of India, constituted a 'Working Group on Libraries' to arrange and counsel on the improvement of Libraries amid the Fourth Five Year Plan. The Working Group prescribed a Library Development Scheme. Bill was not viewed as even by a solitary state.

The Bill incorporated the accompanying elements:

- Institute, keep up, create and incorporated satisfactory open library benefit in the state.
- Creation of Committee of Experts to endorse the guidelines of administration.
- Creation of State Library Council to prompt the administration for the advancement and improvement of library administration.
- Institution of State Library Directorate to control, coordinate and oversee library framework in the state.
- Institution of State Central Library, State Regional Libraries and District Libraries.
- Treatment of representatives in the arrangement of State Government Servants Government should be the budgetary source and might keep up people in general library framework in the state.

**DISPLAY PUBLIC LIBRARIES BILL OF INDIAN LIBRARY ASSOCIATION**

The ILA has unmistakable fascination in library enactment. It examined library enactment at its different classes sorted out. Therefore, Indian Library Association Council at its meeting, keeping in perspective of the improvements and encounters pick up from the current Acts, set out to set up a Model Library Bill. India Library Association acknowledged the draft Bill with minor changes at its National Seminar on Public Library Legislation at the last result of the Model Public Libraries Bill. The Bill was circled to every one of the states and union domains yet few states responded positively to the Bill. This Model Bill was again examined in a National Seminar on Library Legislation and amended as the MSPLIS Act. In perspective of rise of Data Technology at all levels, the model demonstration was again updated in 2000. The critical parts of this Bill are:

State Library and Information Service, in view of a State Policy.
Show Union Library Act

The Government of India designated an advisory group to investigate the potential outcomes to set up a National Central Library. Dr. S R Ranganathan, an individual from the board drafted a Library Development arrange with a thirty year program and a draft Library Bill for the states and Union Public Library Act. This was reexamined. Nevertheless, libraries fall under the state rundown of the constitution and it may not be conceivable to pass Bill as a Union Act, unless and until the constitution is appropriately revised for this reason. The fundamental elements of this model Act are:

- Establishment of a National Library Authority.
- Institution of national focal libraries.
- Creation of National Library Committee as a counseling body to the National library Authority.
- Creation of National library finance.
- Modification to the conveyance of Books and Newspaper Act.

Taking after Five Libraries were Viewed as National Significance

National Library

National Library was built up in 1836 for the sake of Calcutta Public Library. It was not a Government establishment running on an exclusive premise. The then Governor General exchanged four thousand six hundred and seventy five volumes from the library of the College of Fort William to the Calcutta Public Library. This and gifts of books from people shaped the core of the library. Both the Indian and outside books, particularly from Britain, were acquired for the library. The Government of Bengal and North Western Provinces frequently made by people and additionally gifts. The Calcutta Public Library had an interesting position as the primary open library in this part of the nation. Such an efficient and proficiently run library was uncommon even in Europe amid the principal half of the nineteenth century. In light of the endeavors of the Calcutta Public Library, the National Library has created uncommon books and diaries in its accumulation. Of these, the most imperative and intriguing was the library of the Home Department, which contained many books once in the past having a place with the library of East India College, Fort William and the library of the East India Board in London. However, the utilization of the library was limited to the predominant officers of the Government. Master Curzon, the then Governor General of India, was the individual who imagined opening a library for the utilization of people in general. He saw both the libraries, Imperial Library and Calcutta Public Library, were under-used for the need of offices or limitations. In this way, he chose to amalgamate the rich gathering of both of these libraries. He was fruitful in affecting the amalgamation of Calcutta Public Library with the then Imperial Library under specific terms. The library, called Imperial Library, was formally opened to the public. The points and goals of the Imperial Library, all around characterized in a Notification in the “Paper of India” as it is proposed that it ought to be a library of reference, a working spot for understudies and a storehouse of material for the future antiquarians of India, in which, so far as would be prudent, each work expounded on India, whenever, can be seen and read.

Khuda Bakhsh Oriental Public Library was open for general society in 1891 with four thousand Oriental original copies. Maulvi Khuda Bakhsh gave his whole accumulation to the country by a deed of trust. Recognizing the colossal recorded and scholarly estimation of its rich and esteemed accumulation, the Government of India proclaimed the Library as Institution of National Importance by a demonstration of Parliament. The Library is currently completely supported by the Ministry of Culture. A Board with the Governor of Bihar as its ex-officio Chairman is representing this self-directed establishment and Director is conveying the obligation of everyday administration of Library issues.

Nawab Faizullah Khan established Rampur Raza Library. It was brought under the administration of a Trust till the Government of India assumed control over the library under the Act of Parliament, which proclaimed it as an organization of National significance. It contains extremely uncommon and profitable accumulation of original copies, recorded reports, examples of Islamic calligraphy, little canvases, galactic instruments and uncommon represented works in Arabic and Persian dialects other than eighty thousand printed books. Nawab Faizullah Khan, who controlled the condition of Rampur, built up the library with his own unobtrusive gathering kept in the Tosha Khana of his Palace. Presently the Library possesses the position of a self-ruling foundation of national significance under Department of Culture and is completely subsidized by Central Government. The Library has now accomplished an International status of higher reviews.

Harekrushna Mahtab State library was considered amid first Five Year Plan under the guidance of Government of India, cherished inside a wonderful place that is known for three sections of land in a prime area of Capital City of Bhubaneswar. It was named as Gandhi Bhawan recognizing birth century of Mahatma Gandhi, the father of the country. Then again, it was remodeled and whole space of the four-storied building was used for the working of two Libraries that is State Library for the whole State of Orissa and another Public Library for Bhubaneswar City. Then the Government chose to rename the State Library and the Public Library as Harekrushna Mahtab State Library and the Bhubaneswar Public Library separately. The previous is a Reference Library and
loaning of books is not allowed while the last is a Lending Library for people in general of Bhubaneswar City. These two Libraries have figured out how to work over the constrained space.

**CONCLUSION**

Open library administrations have been extended to serve the neighborhood individuals, however following sixty years of autonomy India, open libraries could not be regulated and made do with the reasonable command of law in many conditions of India. Overall, the advancement of the country through library administrations is disregarded in a few states, and its administrations are past the span of the rustic poor. The usage of library enactment has been uneven between various states in India. A general absence of confidence out in the open administration additionally torments the endeavor to give open administrations through library enactment. The part of open libraries in India is still misconstrued and thus, they stay immature. Libraries should be considered as 'information focuses' as opposed to insignificant storage facilities for books. On the off chance that the library is genuinely a developing life form as expressed by Dr. S.R. Ranganathan, then Indian open libraries need to exemplify this element principle. The issue of subsidizing open libraries in many nations is dependably a worry, and it is the situation with India.

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THE CHALLENGES OF VISITOR MANAGEMENT IN TOURIST’S SEASON: A STUDY OF TOURISM DEVELOPMENT AND ISSUES IN SHIMLA TOWN

Hapinder Singh

ABSTRACT

Shimla the capital of Himachal Pradesh and former summer capital of British India is a very beautiful tourism destination in India. From far of the world, tourists visit here to watch the rich heritage and natural beauty in the lap of dark green forests. Shimla cater millions of tourists every year domestic as well as foreign. However, this beautiful town is facing many problems due to the increasing tourist inflow. The water scarcity, environmental pollution, traffic jams, and irritation of local people are the emerging issues in Shimla due to inappropriate tourism system. The negative effects of tourism are increasing day by day, which is affecting the daily life of the local residents. This paper is focused on the study of tourism development and the major issues arising by tourism in Shimla. It deals with highlighting these issues and is an attempt to overcome these problems for the sustainable development of tourism in the town.

KEYWORDS

Shimla, Tourist Inflow, Tourism Issues, Carrying Capacity, Development etc.

INTRODUCTION

The former summer capital of the British in India, and the present capital of Himachal Pradesh, Shimla have been blessed with all the natural bounties, which one can think of. It has a scenic location; it is surrounded by green hills with snow-capped peaks. The spectacular cool hill accompanied by the structures made during the colonial era creates an aura, which is very different from other hill. Bulging at its seams with unprecedented expansion, Shimla retains its colonial heritage, with grand old buildings, charming iron lampposts, and Anglo-Saxon names. The Mall, packed with shops and eateries, is the main attraction of the town, and Scandal Point, associated with the former Maharaja of Patiala's escapades, offers a view of distant snow clad peaks.

Shimla was founded by the British in the year 1819 after the Gorkha war. During that period, it was most popular for the temple of Hindu Goddess Shyamala Devi. In 1822, Scottish civil servant Charles Pratt Kennedy constructed the first British summer home. Shimla became the summer capital of the British Raj during the latter half of the 19th century and the soldiers of the British army, merchants and civil servants dropped in here to get relief from the scorching heat of the plains. Presently, it is the state capital of Himachal Pradesh, with its population around 1.6 lacs (Shimla town only) having Altitude 2202.00 meters above sea level. Shimla has seen many important historical events such as the famous Shimla Pact between India and Pakistan which was signed here. The place is also famous for its natural beauty, architectural buildings, wooden crafts, and apples. A remarkable event took place in the history of Shimla when the Kalka-Shimla railway line was constructed in the year 1906, which is now the UNESCO World Heritage site. Himachal Pradesh was separated from undivided Punjab in the year 1971 with Shimla becoming its capital. Shimla has several British structures such as the Viceregal lodge, Auckland House, Gorton Castle, Peterhoff house, and Gaiety Theatre that are the reminders of the colonial times.

Some of the most prominent things to watch in Shimla are the Himachal State Museum and Library, Botanical Gardens, Indian Institute of Advanced Studies, The Ridge, The Mall, Summer Hill, Glenn, Prospect Hill, Summer Hill, Potter Hill, and Annandale.

For the religious tourists there are Christ Church, St. Michael's Cathedral, Gurudwara, Jakhu Temple, Sankat Mochan, Tara Devi temple, and Kali Bari temple.

REVIEW OF LITERATURE

Visitor Management

Managing the development and operation of tourism has a series of challenges and opportunities associated with it. Some of these are double-edged, such as the importance of reducing negative impacts of development while maximizing the benefits, generating

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Seasonality

Seasonality in tourism has traditionally been regarded as a major problem, which needs to be overcome. Seasonality is “a temporal imbalance in the phenomenon of tourism, which may be expressed in terms of dimensions of such elements as numbers of visitors, expenditure of visitors, traffic on highways and other forms of transportation, employment, and admissions to attractions” (Butler, 1994). Seasonality causes ecological, social and economic impacts. Managers of touristic enterprises and policymakers may consider seasonality as a disgrace especially when they have to tackle consequences in terms of unemployment, migration; less income disinvestment (Cannas 2012). Seasonality is inextricably linked to tourism, and the fact that tourism flows are determined by both transitory and seasonal nature factors. That is, in many cases facilities and services may be underutilized, however they also note the implications of facility overuse and that destinations and operators can face continual inefficiency as they grapple with the peaks and troughs of demand (Commons and Page 2001). Murphy (1985) argued that seasonality might in fact be highly beneficial for some stakeholders. This is because this natural high altitude environment needs to have a period of recovery in order to overcome over usage during the peak season. Furthermore, an off-season is often vital for renovations, and the need of permanent residents to recover from feelings of being overwhelmed by the large volume of visitors at peak times.

Carrying Capacity

Carrying capacity should be the scientific concept that helps to identify the maximum acceptable level of human activities, population growth, land use, and physical development that can be sustained by the area under investigation without causing irreversible damage to the environment. In the field of sustainable development strategies and in spatial planning processes, as it is for sustainable tourism planning, this implies that the evaluation is made considering not only the availability and quality of natural resources, but also the characteristics of the existing infrastructures, land use and tourist facilities (Oh et al., 2005).

The most critical aspect associated with carrying capacity assessment of tourism destination is the complexity of making the carrying capacity concept operational and of providing quantitative results, compared to established thresholds (Castellani and Sala 2012). The main approaches of carrying capacity, which are physical, environmental, economic, and social. In the physical approach it is defined as allowing optimum number of tourists at the sites, in environmental approach tolerance of tourists at the certain level, the economic approach is that accommodating the tourists function without the loss of local activities and finally socio-cultural approach defines the participation should keep the local social-culture as original (Taylor, 2003). There are number of reasons why carrying capacity can be benefit. 1) The tourist destinations absorb the tourism growth before the negative results become perceptibility by host community, 2) Visitors will experience the quality service in the form of food, accommodation and transport, 3) It helps to plan the tourism in such a way that it is not a burden to any part of the area, 4) Material and technical infrastructure help to save the energy, the guaranteed cleaning of waste and the taking of remedial measures for the protection of local environment and 5) It helps the management to plan the strategy which reflect a predetermined set of environmentally and socially desirable conditions (Patil & Patil 2008).

RESEARCH OBJECTIVES

The objective of the study is to:

- Identify the tourism development in Shimla and problems faced by the local people during tourist’s seasons.
- To provide assistance in overcome these tourism related issues.

RESEARCH DESIGN

The study is focused in Shimla; Capital of Himachal Pradesh. The research study is based on the secondary data, which is collected from the official website of the Himachal Government and the office of the HPTDC. The study is also carried out through personal interviews of local people and through personal observation.
Shimla is blessed with natural beauty, dense forest, historical buildings, and full tourism potential. Tourism in Shimla is growing very fast from last few years. In Himachal Pradesh Shimla is famous destination for tourists domestic as well as foreigners. The Shimla city was created by the British government as their summer capital and they built very beautiful buildings, which were properly designed and managed. In order to accommodate the large tourist influx and the growing population in the city, many new buildings are being constructed every year. Vast and unplanned development is causing irreparable damage to the town. The problems of litter, pollution, noise, erosion, landslides have become acute. The infrastructure is developed for the hotels and local residents are not properly designed and managed. The buildings are very congested and the quality of hotels are very poor (mostly budget hotels). The Shimla is suffering from space problems in Hotels. Most of the properties in Shimla are not well planned; only concrete buildings are constructed ignoring the quality and space.

Tourism is growing is Shimla year by year and providing economic benefits to the government and the people. With the development of tourism, many positive impacts as well as negative impacts are increasing, on the one way it is beneficial to the economy and another way it is creating the socio cultural and environmental problems. At some point, it has its positive factors but after a level, it is negatively affecting the infrastructure and daily life of local people.

There are the some issues and problems faced by the town due to the increasing tourist’s inflow in Shimla:

Improper Development: The Shimla city was created by the British government as there summer capital and they built very beautiful buildings, which were properly designed and managed. In order to accommodate the large tourist influx and the growing population in the city, many new buildings are being constructed every year. Vast and unplanned development is causing irreparable damage to the town. The problems of litter, pollution, noise, erosion, landslides have become acute. The infrastructure is developed for the hotels and local residents are not properly designed and managed. The buildings are very congested and the quality of hotels are very poor (mostly budget hotels). The Shimla is suffering from space problems in Hotels. Most of the properties in Shimla are not well planned; only concrete buildings are constructed ignoring the quality and space.

Overcrowding: Shimla is facing overcrowd mainly in tourists season. Overcrowding can occur when the number of people at a particular site or location exceeds the capacity of the place to handle them. The overcrowding of tourists in main tourists centres create many problems. There are lots of tourists walking in Ridge, Mall and the main town. Due to this overcrowding local people cannot pass through these areas easily. In lower Bazaar of Shimla there too much crowd creates problems to the Locals.

Less Parking Facilities: Shimla is suffering from parking problems. There is very few public parking in Shimla, which is not sufficient for the vehicle of tourists. Shimla has only three big parking at present. Two other big parking is also under construction, which can cater very much tourist’s vehicle but the increasing tourist’s inflow showing the need of more parking facilities. Due to this problem, the authority opened the restricted roads in peak seasons. However, this is not the permanent solution.

Garbage Problem: With population of around two lakh, Shimla is divided into 25 municipal wards. Around 500 sanitation workers have been employed by the municipal corporation to take care of sanitation. However, the town is still suffering from garbage issue. The garbage remains speeded around the dustbins. Recently, sanitation workers went on a one-month strike, badly hitting the door-to-door garbage collection scheme. People had no choice but to throw garbage in the open. According an article

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Sources: Authors Compilation

TOURISM ISSUES IN SHIMLA

There are the some issues and problems faced by the town due to the increasing tourist’s inflow in Shimla:
by the Hindustan Times, Shimla produces 94 metric tonne per day (MTPD) solid waste. In next 10 years, this figure would be 124 MTPD. There is a need to set up high capacity treatment plant.

**Over Traffic:** In the tourists’ season, mostly in April to June, there remains the problem of over traffic in Shimla. Due to this problems traffic jam can be seen everywhere. Employees, students and other people are always late to their work due to traffic jam. Many tourists park their cars on roadside. The main road of Shimla remains blocked in morning and evening in tourist’s season.

**Water Scarcity:** Shimla is a town where no big or small river flows. Only a small Nullah (Ashwani Khad) is the source of water. Shortage of water is big issue in Shimla because water is supplied from the sources, which are far enough. Shimla caters the tourists more than its town population. Much of the water is used in hotels for the tourists. In the summer and the peak season, water remains the main problem in Shimla. Authority is now arranging some permanent source of water supply but still it is not on progress.

**Increasing population of Monkey:** Shimla has large population of monkeys and langurs. The attacks of monkeys on humans are everyday problem in Shimla. They have become so fearless that they can rob anyone anywhere kids and female. The attacks of monkeys are more in the area of Jakhu temple, Chaura Maidan and near the ridge. Monkeys also throw the garbage from the dustbin. Many tourists feed to the monkeys and Langoor, so they become fearless. At present authority also take few steps to handle this problem but the output was not satisfactory.

**CONCLUSION AND SUGGESTIONS**

Tourism brings a large number of people together, which leads to marked changes that are detrimental to the ecosystem as a whole. Overcrowding is one of the biggest issues plaguing tourist destinations. The government need to take a more sophisticated approach in order to manage the influx of tourists.

Shimla is a charm for the tourists visiting Himachal Pradesh but the mismanaged tourism in Shimla is going to be very harmful for the entire town. Mismanaged development, improper transportation system, inappropriate accommodation and unclear rule and regulations are the main reasons for the deterioration of the tourism and town in Shimla. There is a great need to control the mass tourism in Shimla with proper and sustain tourism planning for the better development of tourism.

Government should have to take some serious steps to handle the mass tourists. Authority should strictly implement the rule and regulations regarding tourism and traffic on the tourists as well as local people. To overcome the issues and problems of tourism in Shimla Authority should kept in mind these followed points:

There is a great need to limit the tourists in a particular time according to the carrying capacity of the town. For this, there should be calculation of the carrying capacity of Shimla at tourist centre.

There should be some proper garbage management system in the town. Hotel as well as local residents should be restricted to throw the garbage anywhere. All the dustbins of town must be clear every day and should be safe from the monkeys.

The water problem in Shimla must be solved as soon as possible. There is a need of permanent water source for Shimla. Government proposed the water supply from River Pabbar. This project should be started soon.

There is a great need of more parking facilities In Shimla. To handle the traffic some serious steps should be taken. For overcome this problem there should be restriction on the vehicles of tourists in main town. For the vehicles of tourists, there should be proper and secure parking out of the town and there should be facilities of proper transport facilities to transfer tourists.

The main tourists centres remains overcrowded most of the year. Most tourists visit only few famous tourists centre. Therefore, there is a great need to develop other little famous tourist’s destinations near Shimla.

The infrastructure development of Shimla needs to control in a sustained manner. The construction should be sustained and according to proper planning. Over construction of the town can be disastrous.

The present situation of Shimla is not good due to increase in mass tourism, so the Authority should have to make some policy of tourism development with the involvement of the entire stakeholder, which should be focused on sustainable development.

With the marketing and promotion of Shimla, there should be some awareness programmes for the public and tourists which will aware them for their responsibilities and duties towards the town.
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THE IMPACT OF BRAND LOYALTY TOWARDS SKIN CARE PRODUCTS
WITH REFERENCE TO CHENNAI

S. Sangeetha61 Dr. K. Jawahar Rani62

ABSTRACT

The spending for cosmetics is estimated at U.S. $18 million. For this vast growing sector, there must need some special attention from the marketer’s point of view. The vast growth is attained only because of the consumer lifestyle changes. The main aim of the study is to investigate the impact of brand loyalty among working women consumers in Chennai. The factors influencing on brand loyalty are perceived quality, price, brand awareness, brand credibility, brand reputation, brand experience and customer satisfaction. The data collected through a structured questionnaire by using five point Likert scale. The tools applied in the study are correspondence analysis and Garrett ranking. The obtained result shows that the consumers get information about the skin care products through the television.

KEYWORDS

Brand Loyalty, Cosmetics, Consumers etc.

INTRODUCTION

The term cosmetics are considered as the products, which are used to take care of the human body, and it creates beauties’ in them. Such products help in the protection and maintenance of the human body in good condition. The appearance of the humans plays an important role in how they look and it is not for women, but also the men also give more importance to the role of cosmetics. The cosmetics may refer to all those products that help an individual to care for and to maintain cleanliness of the human body and make more beautiful themselves.

One of the primary goals of these products help in maintaining the body in good condition, protect it from the unpleasant effects of the society, the aging process, the changes in the appearance and makes the body smell nicer. The contemporary marketers have some strategies to attain the satisfaction from the customer, which is commonly known as brand loyal. Loyal customer’s presence must be there without any hesitation. Brand loyal consumers only can provide a stable market and growing market share in the modern environment. Instead of single sale, there must be a repeat sale, which only can help to expand the group of customers. The success of the firm should be in the long-term that can lead only through the repeat purchase. The most important cause of repeat purchasing is nothing but brand loyalty. In order to with stand in the market, it is important to study about brand loyalty. Hence the researcher attempt to study about the brand loyalty of skin care products.

Brand Loyalty

According to the Howard and Sheth’s theory of buying behaviour (1969) defined “as keeping preferable to a specific product or service. Later on Aaker and Keller (1990) argued that there is direct relationship with various factors such as technical, economical or psychological factors.

Holland and Baker (2001) concerned more about the development of the brand loyalty towards e-business marketing. The primary objective of the study is to understand the personalization and community factors on the site of brand loyalty and which in turn influence on the consequences factors (i.e. Affective, cognitive and behavioral). The result reveals that the influence on creating site brand loyalty and which in turn has an influence towards the consequences factors (i.e: Affective, cognitive and behavioral). The study suggests that customer participation in the e-business model changes the way of brand improvement.

LITERATURE REVIEW

Douglas et al (2007) studied about the relationship between brand loyalty and product involvement. The survey was conducted among 253 students by using the convenience sampling technique. The study confirmed that the product involvement has an influence on brand loyalty. It also suggests that sign value correlates with brand loyalty. The study recommends sign value or ego involvement shows a greater impact with brand loyalty and so it helps to build brand loyalty with the marketers.

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Kim et al (2008) examined on the hypothesized model, it has six latent constructs to develop a true brand loyalty. The aim of the study is to understand about brand credibility, affective brand conviction, cognitive brand conviction, attitude strength and brand commitment on true brand loyalty. The study conducted among 952 college students at a major U.S. University. The results reveal that there is a greater impact between affective and cognitive brand conviction, and attitude strength on brand loyalty.

Hanzaee et al (2011) concentrates on the purchase interest, purchase pleasure, sign, risk probability and risk as influencing factors on brand loyalty. The study conducted among 379 respondents. The collected data were analyzed by using structural equation modeling. The result, insisting that purchase interest, purchase pleasure and sign has direct influence on brand loyalty whereas risk probability and risk importance has no influence on brand loyalty. The study recommends that further study can expand with several other product categories.

Similarly, Prahakar and Nabirasool (2015) focused about the brand loyalty of hair oil among college students at Ananthapur district. The purpose of the study is to identify the influencing factors on brand loyalty to hair oil among college students. It also tries to find out the relationship between demographic factors and brand loyalty. The findings show that product quality has a significant role which influencing the customers to be brand loyal. However, the brand loyalty is important for every organization to provide guarantee over the product for keeping in their minds of consumer and help to prevent them from switching to other brands.

Khan et al (2016) investigate about the product and service quality on brand loyalty towards quick service restaurants. The main aim of the study is to find the behavioral and attitudinal brand loyalty towards quick service fast food restaurants. The data collected from 100 customers by using the convenience sampling technique. The collected data were analyzed by using regression and correlation. The result shows that there is a positive relationship between product and service quality on brand loyalty. In order to maintain the brand loyalty towards quick service restaurants they must concentrate on product and service quality.

**RESEARCH PROBLEM**

The booming cosmetic industry is in need to understand the trend of Indian cosmetic brands among consumer at the marketer’s point of view. According to RNCOS, the cosmetic industry is in a growing stage due to the influence of western culture, aggressive marketing of cosmetic brand and the consumer concern for own beauty and personality. The growth of the Indian cosmetic market with CAGR is around 17 % in the period 2011-2015. Therefore, in order to offer more insights on brand loyalty towards skin care products the present study is more concerned.

**OBJECTIVES**

- To analyze the level of brand loyalty depends on age groups.
- To identify the influence of brand preference and source of information.
- To study the reasons for brand switch.

**RESEARCH QUESTIONS**

- How does the level of brand loyalty depend on age groups?
- How does brand preference depend on source of information?
- What are the reasons behind the brand switching?

**RESEARCH METHODOLOGY**

The study conducted from 384 working women consumers in Chennai city with the structured questionnaire. The data collected from working women consumers by using the convenience sampling technique. The collected data were analyzed with the statistical tools like correspondence analysis and Garrett ranking technique. The results were examined through the statistical package for social science (SPSS version 21).

**FINDINGS**

Correspondence analysis is applied to find the dependency between sources of information and their brand preference towards skin care products.

H01 There is no significant dependency between sources of information and brand preference.
Table-1: Sources of Information by Brand Preference Contingency

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Sources: Primary Data

Table-2: Correspondence Analysis on Source of Information by Brand Preference towards Skin Care Products

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Note: a. 32 Degrees of Freedom
*Significant at 0.05 level, **significant at 0.01 level, ***significant at 0.001 level

Sources: Primary Data

In the above table-2, it illustrates the summary of correspondence analysis. The singular values are 0.442 for the first dimension, 0.324 for the second dimension and 0.220 for the third dimension. The categorical variables are suited very well in the correspondence analysis. The inertia value for first dimension is 0.195 and for the second dimension is 0.105 which shows the larger value when compared to the third dimension. The first dimension represents 56% (.195/349) of the total inertia and for second dimension shows 30% (.105/349) whereas for third dimension shows 14% (.049/349) which shows it has least important in this model

In the correspondence analysis, the test of chi-square null hypothesis accepts the null hypothesis at the value of 133.98 with the significant value, which is less than 0.05 and rejects the null hypothesis H0. Therefore, the inertia of the model proved the source of information among consumer has dependency towards the brand preference.

Figure-1: Correspondence Analysis – Symmetric Map

Sources: Primary Data
The correspondence analysis provides a visualization of the relationship between sources of information and brand preference. The row points and column points distributed normally between these two variables. Therefore, the symmetrical map shows it was achieved normalization.

The table 1 shows the dependency between the source of information and brand preference. In the correspondence table, it makes clear that the consumers getting more information from Telebrand shows / advertise on T.V. for preferring the brand of skin care products and they prefer more on the brands Olay, Ponds, Lakme, Fairiever, Garnier and Himalaya in skin care products. Next to that consumer depends more on website for preferring the brand of skin care products and they prefer fair and lovely and Himalaya. The other sources such as newspaper and product brochure are getting only little attention from the consumer for preferring the brand of skin care products. Therefore, it is concluded that marketers need to concentrate more on T.V. and website for getting the attention from the consumer for preferring the brand of skin care products.

### Correspondence Analysis

Correspondence analysis is applied to find the dependency between age groups and their level towards brand loyalty towards skin care products.

H0: There is no significant dependency between age groups and their level of brand loyalty.

<table>
<thead>
<tr>
<th>Age</th>
<th>High Loyal</th>
<th>Moderate Loyal</th>
<th>Less Loyal</th>
<th>Active Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 years &amp; below</td>
<td>41</td>
<td>52</td>
<td>32</td>
<td>125</td>
</tr>
<tr>
<td>22-42 years</td>
<td>46</td>
<td>50</td>
<td>20</td>
<td>116</td>
</tr>
<tr>
<td>43 years &amp; above</td>
<td>42</td>
<td>51</td>
<td>50</td>
<td>143</td>
</tr>
<tr>
<td>Active Margin</td>
<td>129</td>
<td>153</td>
<td>102</td>
<td>384</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data

### Table-4: Correspondence Analysis on Age Groups and their Level of Brand Loyalty towards Skin Care Products

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Singular Value</th>
<th>Inertia</th>
<th>Chi Square</th>
<th>Sig.</th>
<th>Proportion of Inertia Accounted For</th>
<th>Confidence Singular Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.837</td>
<td>.049</td>
</tr>
<tr>
<td>1</td>
<td>.166</td>
<td>.028</td>
<td></td>
<td></td>
<td>.005</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>.073</td>
<td>.005</td>
<td>.163</td>
<td>.000</td>
<td>.051</td>
<td>.000</td>
</tr>
<tr>
<td>Total</td>
<td>.033</td>
<td>12.674</td>
<td>.013*</td>
<td>1.000</td>
<td>1.000</td>
<td>2</td>
</tr>
</tbody>
</table>

**Note:** a. 4 Degrees of Freedom

*Significant at 0.05 level, **significant at 0.01 level, ***significant at 0.001 level

**Sources:** Primary Data

In the above table-3, it illustrates the summary of correspondence analysis. The singular values are 0.166 for the first dimension and 0.73 for the second dimension. The categorical variables are suited in the correspondence analysis. The inertia value for first dimension is 0.028 and for second dimension is 0.005 which shows the larger value when compared to the third dimension. The first dimension represents 83% (.028/.033) of the total inertia and for the second dimension shows 16% (.005/.033) which shows it has least important in this model.

In the correspondence analysis, the test of chi-square null hypothesis accepts the null hypothesis at the value of 12.674 with the significant value, which is less than 0.05 and rejects the null hypothesis H0. Therefore, the inertia of the model proved age groups has dependency towards the level of brand loyalty.
The correspondence analysis provides a visualization of the relationship between age groups and their level of brand loyalty. The row points and column points distributed normally between these two variables. Therefore, the symmetrical map shows it was achieved normalization.

The above table-3, it shows the dependency between the consumer age groups and their level of brand loyalty. In the correspondence table, it makes clear that, the age group who belongs to 21 years and below were mostly moderately loyal towards skin care products. Next to that the age group who ranging between 22–42 years were moderately loyal towards skin care products. Similarly, the age group who belongs to 43 years and above were moderate loyal towards skin care products. Therefore, the overall finding shows that all the age groups were moderately loyal towards skin care products. Thus, it is concluded that marketers need to convert the consumer from moderate to high loyal by promoting their products.

Table-5: Indicating the Score of Garrett Ranking for the Reasons of Brand Switching

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Total Score</th>
<th>Mean score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td>50711</td>
<td>72.75</td>
<td>1</td>
</tr>
<tr>
<td>Recommendations</td>
<td>42282</td>
<td>61.43</td>
<td>2</td>
</tr>
<tr>
<td>Desire to Try Different Brands</td>
<td>42137</td>
<td>61.25</td>
<td>3</td>
</tr>
<tr>
<td>Allergic Reactions</td>
<td>38282</td>
<td>55.65</td>
<td>4</td>
</tr>
<tr>
<td>Price Discounts / Free Gifts</td>
<td>37520</td>
<td>54.53</td>
<td>5</td>
</tr>
<tr>
<td>Sales Promotions</td>
<td>32999</td>
<td>47.94</td>
<td>6</td>
</tr>
<tr>
<td>In-Store Displays</td>
<td>31227</td>
<td>45.38</td>
<td>7</td>
</tr>
<tr>
<td>Quality</td>
<td>28859</td>
<td>41.83</td>
<td>8</td>
</tr>
<tr>
<td>In-Effectiveness</td>
<td>28243</td>
<td>41.14</td>
<td>9</td>
</tr>
<tr>
<td>Unavailability in Stores</td>
<td>24966</td>
<td>36.37</td>
<td>10</td>
</tr>
<tr>
<td>Quantity</td>
<td>21184</td>
<td>30.91</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>378410</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Primary Data

From the above table, it is observed that consumer considered the important reasons for brand switching is advertisements which holds first rank with the mean score of 72.75 followed by the second important reasons for brand switching is recommendations which holds second rank with mean score of 61.43 followed by the third important reasons for brand switching is desire to try different brands which holds third rank with mean score of 61.25 followed by the fourth important reasons for brand switching is allergic reactions which holds fourth rank with mean score of 55.65 followed by the fifth important reasons for brand switching is price discounts / free gifts which holds fifth rank with mean score of 54.53. Likewise, it is explained by the sixth, seventh, eighth, ninth and tenth rank and eleven reasons for brand switching are In-store displays, quality, ineffectiveness, unavailability in stores and quantity with the score as 47.94, 45.38, 41.83, 41.14, 36.37 and 30.91. Therefore, it is inferred that important reasons for brand switching are
advertisement, recommendations, desire to try different products and allergic reactions. Thus, the marketers can concentrate on the important reasons to overcome from other brands towards skin care products.

CONCLUSION

The overall working people consumers are moderately brand loyal to bring into the high brand loyal group. The marketers must put a lot of effort like providing high quality, customer satisfaction and they should bring trustiness among the consumers. Most of the consumers get information about the skin care products through the television. To cover all the groups of consumer the marketers should depend on television or Tele brands. Inversely the brand switching is a big problem among the retailer. In order to overcome from that, they must concentrate on proper advertisement, good recommendations, proper update on the products according to the consumer needs and expectation. The products should not create any harm to the consumer. If they maintain these things repeatedly, the retailer can overcome from the brand switching. While buying the skin care products the consumer mainly concentrating on quality and satisfaction not price. If they are loyal towards the particular brand, they never bother about the price. Hence, if the marketer can able to reach high brand loyalty to their brands there is no doubt about their growth. The future studies can be conducted on various working sector like IT professionals, and teaching professionals, etc., with various categories of products.

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COMPARATIVE ANALYSIS OF ATTRIBUTES DETERMINING CONSUMERS’ CHOICE OF A RETAIL STORE

Priya Abrol63 Dr. P. P. Arya64

ABSTRACT

Understanding consumer’s choices is vital for retailers to devise suitable competitive strategies. This research aims at understanding the various attributes, which determine consumers’ choice of a retail store, whether organised or unorganised. Thirteen attributes have been finalised through significant literature review, factor analysis, and subsequent discussion with consumers in Delhi NCR and Chandigarh Tri-city. The research compares the organised and the unorganised retail sector with respect to attributes, which consumers consider while deciding a retail store for shopping. It will help in understanding the relationship, if any, among the attributes of store selection and identify factors, which influence those attributes. This will help the retailers better strategize their business operations.

KEYWORDS
Choice, Retail, Consumers, Unorganised, Organized etc.

INTRODUCTION

The Indian Retail industry is highly competitive. The retailers are constantly aiming at differentiating themselves from their competitors. According to Fisher, M., & Raman, A., (2010)1 ‘there is a discrepancy between what retailers stock and what their customers want. Retailers need to know what matters to their customers so that they can focus their energy and resources on it.’ This can be done only when the retailers are aware of the choices of their customers. Jamil Mabal (2001)2 in his work stated ‘unless retailers know why consumers are shopping in their stores and know what consumers’ expectations are they can make wrong decisions.’

OBJECTIVE OF STUDY

A comparative analysis of the organised and the unorganised retail, based on attributes determining consumers’ choice of a retail store.

METHODOLOGY ADOPTED

Both primary as well as secondary sources were used for data collection. The secondary data has been collected from Ph.D. Thesis, Journals and Articles and website information. The primary data has been collected from consumers in the two cities of Delhi NCR and Chandigarh Tri-city. Two well-structured interview schedule were developed with the help of existing literature review and discussions with consumers. The two-interview schedule aimed at understanding the choices of organised and unorganised retail consumer respectively. The organised and unorganised retail customers include the public shopping at organised and unorganised retail stores. The sample size consisted of 500 customers; 250 customers were those who prefer shopping at organised retail stores and another 250 customers were those who prefer shopping at unorganised retail stores. Of the 250 customers, who shop at organised or unorganised retail stores each, 150 customers were from Delhi NCR and 100 from Chandigarh Tri-city. Table-1, shows the results of reliability of the two interview schedules, which was checked using Cronbach’s Alfa test. The overall reliability of the interview schedule was more than 0.9, which indicates that the interview schedule is reliable for research. Nunnally and Bernstein (1994)4 mentions the cut off level of reliability to be .70 for theory testing research.

Table-1: Reliability of the Interview Schedule

<table>
<thead>
<tr>
<th>Interview Schedule</th>
<th>Cronbach's Alpha</th>
<th>Number of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interview Schedule for Consumers of Organised Retail Stores</td>
<td>.939</td>
<td>90</td>
</tr>
<tr>
<td>Interview Schedule for Consumers of Unorganised Retail Stores</td>
<td>.918</td>
<td>74</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

63Research Scholar, IK Gujaral Punjab Technical University, Punjab, India, priyaabrol20@gmail.com
64Retired Professor, U.B.S., Panjab University, Chandigarh; Managing Director, Dr. I.T. Business School, Punjab, India, pparya57@rediffmail.com
To identify the factors influencing choice of an organised retail store, factor analysis was used. Table 2 shows the results of KMO Statistics and Bartlett’s Test, which indicate that factor analysis can be applied to this selected data as KMO statistics is 0.824 and Bartlett’s test of Sphericity is significant. While the KMO ranges from 0 to 1, the world-over accepted index is over 0.6 as stated by Kaiser, (1974). The results of Factor analysis have divided the 73 factors into 21 components as their Eigen value is more than one. These 21 components explain total 69.579 percent variation.

**Table-2: KMO Measure of Sampling Adequacy & Bartlett’s Test of Sphericity for Organised Retail Stores**

<table>
<thead>
<tr>
<th>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</th>
<th>.824</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bartlett’s Test of Sphericity</td>
<td></td>
</tr>
<tr>
<td>Approx. Chi-Square</td>
<td>9215.700</td>
</tr>
<tr>
<td>d.f.</td>
<td>2628</td>
</tr>
<tr>
<td>Sig.</td>
<td>.000</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

To identify the factors influencing choice of an unorganised retail store, factor analysis was used. Results of KMO Statistics and Bartlett’s Test are shown in table 3. These results indicate that factor analysis can be applied to this selected data as KMO statistics is 0.785 and Bartlett’s test of Sphericity is significant. The results of factor analysis have divided all the 65 factors into 19 components as their Eigen value is more than one. These 19 components explain total 69.419 percent variation.

**Table-3: KMO Measure of Sampling Adequacy & Bartlett’s Test of Sphericity for Unorganised Retail Stores**

<table>
<thead>
<tr>
<th>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</th>
<th>.785</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bartlett’s Test of Sphericity</td>
<td></td>
</tr>
<tr>
<td>Approx. Chi-Square</td>
<td>8014.529</td>
</tr>
<tr>
<td>d.f.</td>
<td>2080</td>
</tr>
<tr>
<td>Sig.</td>
<td>.000</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

Based on the factors obtained and existing literature review, the above-mentioned 21 components for organised retail stores and 19 components for unorganised retail stores have been categorized into thirteen attributes, which determine consumer’s choice of a retail store, whether organised or unorganised. These include, Store Atmospherics, Convenient Location, Effective Staff/Salesmen, Convenience Services, Provision of Entertainment, Reliability of the Store, Effective Promotion, Availability of Merchandise, Effective Assortment of Merchandise, Quality of Merchandise, Perception of Price, Customer Satisfaction, and Store Loyalty. Further, for identifying the relationship among these attributes of store selection, chi-square statistics has been used; and to identify the strongest predictors for those attributes, technique of step-wise multiple regression has been used using SPSS 20.

**ANALYSIS**

A comparative analysis of the organised and the unorganised retail stores have been presented based on the attributes determining choice of a retail store.

*Store Atmospherics* is one of the factors, which determine consumers’ choice of a retail store. The findings reveal that a *convenient store location, effectiveness of the staff/Salesmen and convenience services* offered positively influence the retail store atmospheres of both organised and unorganised retail stores. In addition, relation is found between *Store Atmospherics and Provision of Entertainment, Perception of Price, Customer Satisfaction and Store Loyalty*. *Store loyalty* negatively influences the store atmospheres of unorganised retail stores. This is probably because, unorganised retail stores which have a loyal set of customers will put in least efforts for improving their store atmospheres.

**Table-4: Relationship of Store Atmospherics with Other Attributes of Store Choice**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Provision of Entertainment</td>
<td>16.9</td>
<td>4</td>
</tr>
<tr>
<td>Convenient Location</td>
<td>103.5</td>
<td>4</td>
</tr>
<tr>
<td>Effective Staff</td>
<td>87.1</td>
<td>4</td>
</tr>
<tr>
<td>Convenience Services</td>
<td>54.9</td>
<td>4</td>
</tr>
<tr>
<td>Perception of Price</td>
<td>31.5</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>58.6</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>11.8</td>
<td>4</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

**Note:** *Significant at 0.05 level*
Table-5: Regression Model with Store Atmospherics as a Dependent Variable

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R²</th>
<th>F Value</th>
<th>Convenient Location</th>
<th>Effective Staff</th>
<th>Convenience Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organised Retail Stores</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store Atmospherics</td>
<td>0.67</td>
<td>0.45</td>
<td>67.89**</td>
<td>B</td>
<td>1.49</td>
<td>0.37</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>5.46</td>
<td>4.67</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.00**</td>
<td>0.00**</td>
</tr>
<tr>
<td>Unorganised Retail Stores</td>
<td>0.46</td>
<td>0.22</td>
<td>16.97**</td>
<td>B</td>
<td>0.21</td>
<td>0.37</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>3.15</td>
<td>3.10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.00**</td>
<td>0.00**</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Provision of Entertainment is another factor which consumers consider for deciding which store to visit. Consumers of both organised and unorganised retail perceive that entertainment in the form of play corners for children, food court/food stalls and movie theatres are known for enhancing customer satisfaction. The findings also reveal that provision of entertainment has no relation with store loyalty for both organised and unorganised retail stores.

Table-6: Relationship of Entertainment with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>23.9</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>6.87</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Convenient Store Location is an important store related factor, which consumers consider while deciding a retail store for shopping. The findings suggest that provision of entertainment, availability of merchandise and store atmospherics is positively related to convenient store location for both organised and unorganised retail stores. The findings also reveal that convenient store location is not related to store loyalty. Relation has been found between convenient location and effective assortment of merchandise, convenience services, and customer satisfaction for both organised and unorganised retail stores. Convenience services are found to be positively related to the unorganised store location.

Table-7: Relationship of Convenient Location with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Convenience Services</td>
<td>54.1</td>
<td>4</td>
</tr>
<tr>
<td>Effective Assortment of Merchandise</td>
<td>52.8</td>
<td>4</td>
</tr>
<tr>
<td>Availability of Merchandise</td>
<td>66.5</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>51.9</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>3.58</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01
Table-8: Regression Model with Convenient Location as a Dependent Variable

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F value</th>
<th>Store Atmospherics</th>
<th>Provision of Entertainment</th>
<th>Availability of Merchandise</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenient Location</td>
<td>0.65</td>
<td>0.42</td>
<td>43.66**</td>
<td>B 0.09</td>
<td>0.11</td>
<td>0.16</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value 7.40</td>
<td>3.02</td>
<td>4.19</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value 0.00**</td>
<td>0.00**</td>
<td>0.00**</td>
</tr>
</tbody>
</table>

Unorganised Retail Stores

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F value</th>
<th>Provision of Entertainment</th>
<th>Convenience Service</th>
<th>Availability of Merchandise</th>
<th>Store Atmospherics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenient Location</td>
<td>0.49</td>
<td>0.24</td>
<td>19.44**</td>
<td>B 0.23</td>
<td>0.13</td>
<td>0.13</td>
<td>0.06</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value 2.92</td>
<td>3.68</td>
<td>2.30</td>
<td>3.51</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value 0.00**</td>
<td>0.00**</td>
<td>0.02*</td>
<td>0.00**</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Effective Staff is another driving factor, which consumers consider while selecting a retail store. It is found that the convenience services, store atmospherics, and the satisfaction level of the consumer are positively related to the staff or salesmen of organised and unorganised retail stores. For unorganised retail stores, the availability of merchandise will also positively influence the effectiveness of the salesmen. Relationship has been found between effective staff and reliability of the store, effective assortment of merchandise, availability of merchandise and perception of price for both organised and unorganised retail stores.

Effective staff has a relation with quality of merchandise for organised retail stores; while the effective salesmen is related to the formation of loyalty for unorganised retail stores. This is probably because, effectiveness of quality personnel at organise retail stores will guarantee the quality of products offered by organised retail stores.

Table-9: Relationship of Effective Staff with other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Convenience Services</td>
<td>86.8</td>
<td>4</td>
</tr>
<tr>
<td>Reliability of the Store</td>
<td>39.9</td>
<td>4</td>
</tr>
<tr>
<td>Effective Assortment of Merchandise</td>
<td>46.1</td>
<td>4</td>
</tr>
<tr>
<td>Availability of Merchandise</td>
<td>35.6</td>
<td>4</td>
</tr>
<tr>
<td>Quality of Merchandise</td>
<td>31.4</td>
<td>4</td>
</tr>
<tr>
<td>Perception of Price</td>
<td>26.8</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>79.9</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>4.54</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Table-10: Regression Model with Effective Staff as a Dependent Variable

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F value</th>
<th>Customer Satisfaction</th>
<th>Store Atmospherics</th>
<th>Convenience Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Staff</td>
<td>0.71</td>
<td>0.50</td>
<td>81.06**</td>
<td>B 0.38</td>
<td>0.27</td>
<td>0.29</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value 4.78</td>
<td>6.01</td>
<td>4.36</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value 0.00**</td>
<td>0.00**</td>
<td>0.00**</td>
</tr>
</tbody>
</table>
Unorganised Retail Stores

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Reliability of the Store</td>
<td>36.1</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>94.8</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>5.3</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Convenience Services are important drivers of store choice. Consumers of organised and unorganised retail perceive a positive relation between convenience services and effective staff, congenial store atmospherics and customers satisfaction. There is a divergence from the earlier studies as the current research has found no relation of Convenience Services with Store Loyalty for both organised and unorganised retail stores. Store location is related to convenience services for both organised and unorganised retail. Location of unorganised retail stores is found to be positively related to the convenience services offered by the store.

A relation has been found between Convenience Services and Reliability of the Store for only organised retail stores; no such relation is found for unorganised retail stores.

Table 11: Relationship of Convenience Services with Other Attributes of Store Choice

Table 12: Regression Model with Convenience Services as a Dependent Variable

Reliability of the Store Customers would want to visit a reliable store. As supported by earlier studies, the current findings show that Customer Satisfaction is positively related to the store reliability for both organised and unorganised retail stores. Reliability of a retail store is related to the reliability of the Effective Promotion a store offers, availability and effective assortment of merchandise, the quality of the merchandise and perception of prices and store loyalty. The findings reveal that quality of merchandise is positively related to organised retail store reliability and store loyalty is positively related to unorganised retail store reliability.
Table-13: Relationship of Reliability of the Store with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Effective Promotion Tools</td>
<td>39.8</td>
<td>4</td>
</tr>
<tr>
<td>Effective Assortment</td>
<td>70.9</td>
<td>4</td>
</tr>
<tr>
<td>Availability of Merchandise</td>
<td>41.8</td>
<td>4</td>
</tr>
<tr>
<td>Quality of Merchandise</td>
<td>36.7</td>
<td>4</td>
</tr>
<tr>
<td>Perception of Price</td>
<td>34.8</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>66.6</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>11.32</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation  
Note: **Significant at 0.01 and *significant at 0.05 level

Table-14: Regression Model with Reliability of the Store as a Dependent Variable

<table>
<thead>
<tr>
<th>Organised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td>DV</td>
</tr>
<tr>
<td>Reliability of the Store</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
</tr>
<tr>
<td>Quality of Merchandise</td>
</tr>
<tr>
<td>p value</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation  
Note: **Significant at 0.01 and *significant at 0.05 level

**Effective Promotion** drive customers to retail stores. It is observed that at the time of Promotion, customer will visit the retail store more often. **Perception of Price** and **Customer Satisfaction**, both are positively related to Effective Promotion of a retail store, whether organised or unorganised.

Table-15: Relationship of Effective Promotion with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Perception of Price</td>
<td>43.3</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>58.4</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation  
Note: **Significant at 0.01 and *significant at 0.05 level

Table-16: Regression Model with Effective Promotion as a Dependent Variable

<table>
<thead>
<tr>
<th>Organised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td>DV</td>
</tr>
<tr>
<td>Effective Promotion</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
</tr>
<tr>
<td>Perception of Price</td>
</tr>
<tr>
<td>p value</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation  
Note: **Significant at 0.01 and *significant at 0.05 level
so found that he width and depth of assortment stocked by an international store positively influence the availability of merchandise at organised retail stores; while it is the customer satisfaction has a positive influence on the width and depth of assortment stocked by an organised retail firm; while customer satisfaction has a positive influence on the assortment stocked by unorganised retail stores.

**Effective Assortment of Merchandise** Customers choose a retail store, which offers width and depth of assortment. Quality and availability of merchandise are positively related to effective assortment, for both organised and unorganised retail stores. The findings show that effective assortment is related to store loyalty and customer satisfaction, for both organised and unorganised retail stores. It is also found that store loyalty has a positive influence on the width and depth of assortment stocked by an organised retail firm; while customer satisfaction has a positive influence on the assortment stocked by unorganised retail stores.

**Table-17: Relationship of Effective Assortment with Other Attributes of Store Choice**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Availability of Merchandise</td>
<td>128.1</td>
<td>4</td>
</tr>
<tr>
<td>Quality of Merchandise</td>
<td>68.3</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>73.1</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>19.6</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

**Table-18: Regression Model with Effective Assortment of Merchandise as a Dependent Variable**

<table>
<thead>
<tr>
<th>Organised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td>DV</td>
</tr>
<tr>
<td>Effective Assortment of Merchandise</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td>DV</td>
</tr>
<tr>
<td>Effective Assortment of Merchandise</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

**Availability of Merchandise** is the prime factor governing choice of a retail store. Effective Assortment of Merchandise and Customer Satisfaction have a positive relation with Availability of Merchandise for both organised and unorganised retail stores. The findings show that store location and effective staff / salesmen are related Availability of Merchandise. Store location will positively influence the availability of merchandise at organised retail stores; while it is the Effective Salesmen, which will positively influence the availability of merchandise at unorganised retail stores. In addition, the findings reveal relation between store loyalty and availability of merchandise for both organised and unorganised retail stores.

**Table-19: Relationship of Availability with Other Attributes of Store Choice**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Perception of Price</td>
<td>25.3</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>77.3</td>
<td>4</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>18.7</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01
Table-20: Regression Model with Availability of Merchandise as a Dependent Variable

<table>
<thead>
<tr>
<th>Organised Retail Stores</th>
<th>DV</th>
<th>R</th>
<th>R²</th>
<th>F value</th>
<th>Effective Assortment of Merchandise</th>
<th>Customer Satisfaction</th>
<th>Convenient Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability of Merchandise</td>
<td>0.71</td>
<td>0.50</td>
<td>81.39**</td>
<td>B</td>
<td>0.31</td>
<td>0.14</td>
<td>0.18</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>7.96</td>
<td>4.67</td>
<td>2.31</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.00**</td>
<td>0.00**</td>
<td>0.02*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unorganised Retail Stores</th>
<th>DV</th>
<th>R</th>
<th>R²</th>
<th>F value</th>
<th>Effective Assortment of Merchandise</th>
<th>Effective Salesmen</th>
<th>Customer Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability of Merchandise</td>
<td>0.58</td>
<td>0.33</td>
<td>40.58**</td>
<td>B</td>
<td>0.18</td>
<td>0.07</td>
<td>0.07</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>5.67</td>
<td>3.58</td>
<td>2.18</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.00**</td>
<td>0.00**</td>
<td>0.03*</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Quality of Merchandise is one of the vital ingredients looked for by customers when they spend money. Effective Assortment of Merchandise is positively related to Quality of Merchandise for both organised and unorganised retail stores. Customer Satisfaction, Perception of Price, and Reliability of the Store are related to Quality of Merchandise of retail stores. It was also found that Customer Satisfaction and Reliability of the Store are positively related to Quality of Merchandise for organised retail stores; whereas Perception of Price is positively related to Quality of Merchandise for unorganised retail stores.

Table-21: Relationship of Quality of Merchandise with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Perception of Price</td>
<td>18.9</td>
<td>4</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>45.4</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01

Table-22: Regression Model with Quality of Merchandise as a Dependent Variable

<table>
<thead>
<tr>
<th>Organised Retail Stores</th>
<th>DV</th>
<th>R</th>
<th>R²</th>
<th>F value</th>
<th>Effective Assortment of Merchandise</th>
<th>Customer Satisfaction</th>
<th>Reliability of the Store</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of Merchandise</td>
<td>0.64</td>
<td>0.41</td>
<td>57.64**</td>
<td>B</td>
<td>0.15</td>
<td>0.05</td>
<td>0.10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>7.42</td>
<td>2.82</td>
<td>2.43</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.00*</td>
<td>0.01*</td>
<td>0.02*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unorganised Retail Stores</th>
<th>DV</th>
<th>R</th>
<th>R²</th>
<th>F value</th>
<th>Effective Assortment of Merchandise</th>
<th>Perception of Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of Merchandise</td>
<td>0.39</td>
<td>0.15</td>
<td>21.77**</td>
<td>B</td>
<td>0.05</td>
<td>0.07</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
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<td>3.60</td>
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<td></td>
<td></td>
<td>p value</td>
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<td>0.00**</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 and *significant at 0.05 level

Perception of Price is an important factor for store selection. Customers are indifferent to store selection when it comes to getting the best price for a product. Customer satisfaction and Effective Promotion are positively related to the perception of price conveyed by retail stores. Relation has been found for Quality of merchandise and price for both organised and unorganised retail stores; Quality of merchandise is positively related to the price for unorganised retail stores.
Store loyalty is positively related to the price for organised retail stores; there is no relation of price and store loyalty for unorganised retail stores.

Table-23: Relationship of Perception of Price with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>34.9</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 level

Table-24: Regression Model with Perception of Price as a Dependent Variable

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F value</th>
<th>Customer Satisfaction</th>
<th>Store Loyalty</th>
<th>Effective Promotion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perception of Price</td>
<td>0.41</td>
<td>0.17</td>
<td>16.46**</td>
<td>B</td>
<td>0.11</td>
<td>0.12</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>3.39</td>
<td>2.62</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
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<td>0.01**</td>
</tr>
</tbody>
</table>

Unorganised Retail Stores

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F value</th>
<th>Customer Satisfaction</th>
<th>Effective Promotion</th>
<th>Quality of Merchandise</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perception of Price</td>
<td>0.61</td>
<td>0.37</td>
<td>48.49**</td>
<td>B</td>
<td>0.24</td>
<td>0.31</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>7.16</td>
<td>3.29</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.00**</td>
<td>0.00**</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.01 level and *significant at 0.05 level

Customer Satisfaction is what the consumers expect from any retail store they shop. The results show that Customer Satisfaction with organised and unorganised retail is positively related to effective staff, reliability of the store, convenience services, Effective Promotion, entertainment, and perception of price. Consumers of both organised and unorganised retail stores perceive no relation between Customer Satisfaction and Store Loyalty. The findings suggest relation between customer satisfaction and availability of merchandise, quality of merchandise and effective assortment of merchandise for both organised and unorganised retail stores. For organised retail, store availability and availability of merchandise are positively related to customer satisfaction; while for unorganised retail store effective assortment of merchandise is positively related to customer satisfaction.

Table-25: Relationship of Customer Satisfaction with Other Attributes of Store Choice

<table>
<thead>
<tr>
<th>Variables</th>
<th>Organised Retail Stores</th>
<th>Unorganised Retail Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square Value</td>
<td>d.f.</td>
</tr>
<tr>
<td>Store Loyalty</td>
<td>1.91</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: **Significant at 0.05 level

Table-26: Regression Model with Customer Satisfaction as a Dependent Variable

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F value</th>
<th>ES</th>
<th>AM</th>
<th>RS</th>
<th>CS</th>
<th>EP</th>
<th>Ent.</th>
<th>PP</th>
<th>QM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Satisfaction</td>
<td>0.78</td>
<td>0.61</td>
<td>46.72**</td>
<td>0.11</td>
<td>0.36</td>
<td>0.52</td>
<td>0.17</td>
<td>0.26</td>
<td>0.17</td>
<td>0.20</td>
<td>0.38</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>t value</td>
<td>2.71</td>
<td>3.70</td>
<td>4.16</td>
<td>3.81</td>
<td>2.90</td>
<td>1.95</td>
<td>2.12</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>p value</td>
<td>0.01</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.05</td>
<td>0.04</td>
<td>0.05</td>
</tr>
</tbody>
</table>

Note: ES-Effective Staff; AM-Availability of Merchandise; RS-Reliability of the Store; CS-Convenience Services; EP-Effective Promotion; Ent.-Provision Entertainment; PP-Perception of Price; QM-Quality of Merchandise
Sources: Authors Compilation
### Unorganised Retail Stores

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F Value</th>
<th>PP</th>
<th>EAM</th>
<th>ES</th>
<th>RS</th>
<th>Ent.</th>
<th>CS</th>
<th>PT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Satisfaction</td>
<td>0.76</td>
<td>0.58</td>
<td>47.25**</td>
<td>B</td>
<td>0.42</td>
<td>0.24</td>
<td>0.14</td>
<td>0.45</td>
<td>0.35</td>
<td>0.14</td>
</tr>
<tr>
<td></td>
<td>t value</td>
<td>4.83</td>
<td>4.19</td>
<td>4.35</td>
<td>3.51</td>
<td>2.45</td>
<td>2.17</td>
<td>1.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>p value</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.02</td>
<td>0.03</td>
<td>0.05</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** PP - Perception of Price, EAM - Effective Assortment of Merchandise, ES - Effective Staff, RS - Reliability of the Store, Ent. - Provision of Entertainment, CS - Convenience Services, EP - Effective Promotion

**Sources:** Authors Compilation

*Store Loyalty* indicates an intentional store choice decision of consumers. The finding suggests relation between *Store Loyalty and Effective Assortment of Merchandise*, availability of merchandise and reliability of the store. Age and Effective Assortment of Merchandise is positively related to store loyalty for organised retail stores; *Educational Qualification* of the consumers is negatively related to organised retail store loyalty. On the other hand, for unorganised retail, availability of merchandise and reliability of the store, positively determine store loyalty.

### Table-27: Regression Model with Store Loyalty as a Dependent Variable

#### Organised Retail Stores

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F Value</th>
<th>Age</th>
<th>Educational Qualification</th>
<th>Effective Assortment of Merchandise</th>
</tr>
</thead>
<tbody>
<tr>
<td>Store Loyalty</td>
<td>0.37</td>
<td>0.13</td>
<td>12.66**</td>
<td>B</td>
<td>-0.61</td>
<td>-0.54</td>
</tr>
<tr>
<td></td>
<td>t value</td>
<td>4.35</td>
<td>-2.79</td>
<td>4.10</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>p value</td>
<td>0.00*</td>
<td>0.01*</td>
<td>0.00**</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Unorganised Retail Stores

<table>
<thead>
<tr>
<th>DV</th>
<th>R</th>
<th>R2</th>
<th>F Value</th>
<th>Availability of Merchandise</th>
<th>Reliability of the Store</th>
</tr>
</thead>
<tbody>
<tr>
<td>Store Loyalty</td>
<td>0.27</td>
<td>0.07</td>
<td>9.86**</td>
<td>B</td>
<td>0.24</td>
</tr>
<tr>
<td></td>
<td>t value</td>
<td>2.86</td>
<td>2.50</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>p value</td>
<td>0.00*</td>
<td>0.01*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

### CONCLUSION

This research helped in identifying the various attributes which determine consumers’ choice of a retail store. The interrelationships among these attributes and how they affect each other will help provide an insight to the retailers while they frame innovative competitive strategies to lure customers.

### ACKNOWLEDGEMENT

The author would like to thank I. P. Gujral Punjab Technical University for giving an opportunity to pursue Ph.D., and carry on the research work.

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A STUDY ON CUSTOMER AWARENESS TOWARDS E-BANKING AFTER DEMONETIZATION IN KERALA

Prajee P. 65 Dr. S. Nagasanthi 66

ABSTRACT

The study intends to deal with the consumer perception of e-banking after demonetization in Kerala. The Sudden Proclamation and implementation of demonetization has made many difficulties in the cash transactions of the Peoples in India. The crisis was really faced by the ordinary peoples who have no idea about Cash less transactions. The payments for day-to-day needs were fully were stuck in the way. However, the scenario is being changed since few months. Even the illiterate peoples began to use e-banking modes for their payments. Various e-banking modes such as internet banking, mobile banking, Cash less transactions etc., are more familiar to the Consumes now-a-days. Meanwhile there are still difficult related to the usage of e-banking. The procedures are still a hurdle for the ordinary banking Peoples. Nevertheless, the practice of demonetization of course improves the customer awareness about various e-banking methods. This paper is the nutshell of such milestone change in the entire Indian economy. Though the study restricted to the peoples of Kerala, the findings will obviously indicate the entire nation.

KEYWORDS

Demonetization, E-Banking, Mobile Banking, Internet Banking, Cashless Transactions etc.

INTRODUCTION

Internet becomes the most powerful tool in this modernized technological world. Anything and everything is doing with the help of computers and internet now a day. In addition, even smart Phones are doing all the works without much physical efforts. Peoples are doing this through remote mechanism. Every industry in India is now technologically well-advanced and opting Capital-intensive mechanism. Likewise banking industry also introduced the e-banking system. The on counter transactions of banking activities have shifted over to the mechanism of e-banking. As per latest reports only less than 30% of the total banking, transactions are doing through counter. This unbelievable change in the banking industry clearly shows the consumer interest in e-banking. The mindset of banking Consumers in India shows a mass change towards the sophistication.

E-banking Can be simply refers to the process of doing banking activities by the modes of internet. There is no need of having a physical presence in the long bank queues for the transactions. E-banking can be done over computer a terminal, which is, knows as internet banking. Now a days it can be done over smart phones with the help of banking application termed as mobile banking. Almost all the banking transactions like purchase of products, payment of bills, receipt of cash, transfer of Cash, EMI options etc…. can be done through such e-banking.

The recently implemented demonetization has accelerated the trend of e-banking largely. Lack of money flow to the economy will of course forced to transform the entire cash transactions to ‘transfer transactions’ and online payment and receipt methods. Until few years, back banks were treated as a mode of safely saving avenue whereas after tremendous changes in the life style of Peoples the Picture was changed. Now e-banking is the most essential factor in the life of an average person in India.

The literate States like Kerala adopted these changes in banking sector very swiftly. Around 80% of the banking, customers are now engaged in one or in other mode of e-banking. Demonetization helped to improve the customer awareness towards e-banking in Kerala also.

OBJECTIVES OF STUDY

- To understand the consumer awareness towards e-banking in Kerala.
- To know the development of e-banking in Kerala.
- To identify the hurdles of e-banking.

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66Assistant Professor and Research Advisor, Department of Commerce, JJ College of Arts and Science (Autonomous), Tamil Nadu, India, nagasanthi01@gmail.com
RESEARCH METHODOLOGY

The study focuses the consumer awareness about e-banking after demonetization in Kerala. Data for this study were collected from both primary and secondary sources. A structured questionnaire was designed and collected data from 120 respondents in the state of Kerala. The data were grouped and coded according to gender, age, profession, various factors affecting e-banking etc.

DATA ANALYSIS & INTERPRETATION

Every bank in the banking industry in India is competing in giving various e-banking Products to its consumers. However, the consumers were not effectively using the same. The highly sophisticated IT fields helped the banking sector to make improve their quality of service. The transparency in the online products and secured feelings accelerated the demand for online banking products.

The recently implemented demonetization in India causes for a high-speed growth in the field of e-banking. The aftermath of demonetization like lack of money in banks and ATM’s, long queue’s in the banks, restrictions of fund withdrawal etc., were really problem making for the ordinary peoples. The peoples who deposited their hard-earned money in the banks for their lively hood were stuck in the banks. The restrictions over drawings, which made tremendous problems for the low class and middle class family members. Such difficulties rose from the implementation of demonetization caused to think about e-banking among the peoples who even do not know about the concept until yesterday.

The studies conducted on consumer awareness about e-banking shows a steady trend of increasing e-banking users.

Table-1: Age wise Classification of Respondents

<table>
<thead>
<tr>
<th>Age Class</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 30 years</td>
<td>48</td>
<td>40%</td>
</tr>
<tr>
<td>30-60 years</td>
<td>59</td>
<td>49.17%</td>
</tr>
<tr>
<td>Above 60 years</td>
<td>13</td>
<td>10.83%</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above table shows that the consumers who are using e-banking are mostly grouped under the age in between 30-60 years. The trend indicates that the hurdles of e-banking are not a problem of age. 10% of the total respondents who are aged above 60 years are also using e-banking. Though middle-aged peoples are using e-banking more, the peoples who are age less than 30 years are amounted to 40%. The increased trend in usage of e-banking by the average age period is due to their constant income.

Table-2: Sex wise Classification of Respondents

<table>
<thead>
<tr>
<th>Sex Class</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>72</td>
<td>60%</td>
</tr>
<tr>
<td>Female</td>
<td>48</td>
<td>40%</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

60% of the sample is from male and rest is female. The ratio can be interpreted, as there is no vast change in using e – banking by way of sexual changes. Both males and females are effectively using various modes of e-banking.

Table-3: Education wise Classification of Respondents

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professionals</td>
<td>23</td>
<td>19.17%</td>
</tr>
<tr>
<td>College Level</td>
<td>31</td>
<td>25.83%</td>
</tr>
<tr>
<td>School Level</td>
<td>29</td>
<td>24.17%</td>
</tr>
<tr>
<td>Literate</td>
<td>19</td>
<td>15.83%</td>
</tr>
<tr>
<td>Illiterate</td>
<td>18</td>
<td>15.0%</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
The table shows an unimaginable data. The table shows that even illiterate peoples (Around 15%) are using e-banking tremendously. As expected, peoples who possess more than school education are using e-banking very effectively. The results show that there is no hindrance of education for e-banking. If there is a will, there is a solution.

Table-4: Job Wise Classification of Respondents

<table>
<thead>
<tr>
<th>Job</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>13</td>
<td>10.83%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>21</td>
<td>17.50%</td>
</tr>
<tr>
<td>Professional</td>
<td>16</td>
<td>13.33%</td>
</tr>
<tr>
<td>Employees</td>
<td>52</td>
<td>43.33%</td>
</tr>
<tr>
<td>Students</td>
<td>18</td>
<td>15.00%</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Whatever is the job of peoples, they are using e-banking. The study exhibits that the peoples working from ordinary agricultural coolie worker to the highly professionals are using e-banking. The trend shows that 43% of the e-banking users are middle class employees. The income of peoples is also not a matter to do e-banking now days. If there is a need for use, there is a usage of e-banking.

Table-5: Consumer Preference towards Various Modes of E-Banking

<table>
<thead>
<tr>
<th>E-Banking Types</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet Banking</td>
<td>38</td>
<td>31.67%</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>46</td>
<td>38.33%</td>
</tr>
<tr>
<td>Credit / Debit cards</td>
<td>16</td>
<td>13.33%</td>
</tr>
<tr>
<td>Electronic Fund Transfer</td>
<td>10</td>
<td>8.33%</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

There are many ways to perform e-banking. For the purpose of study, the total modes are segregated to the most popular five types. They are internet banking, mobile banking, credit/debit cards, electronic fund transfer and SMS banking. The survey conducted reveals that 38% of the total population is using mobile banking and 31% are using internet banking. All others are around 10% approximately. The reason for such high demand for these two modes is due to the comfort in using for all purposes such as online billing, purchase of products etc.

Table-6: Motivational Factors towards E-Banking

<table>
<thead>
<tr>
<th>Factors</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time Saving</td>
<td>80</td>
<td>38</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cost Saving</td>
<td>0</td>
<td>34</td>
<td>46</td>
<td>22</td>
<td>18</td>
</tr>
<tr>
<td>Lack of Money In Banks</td>
<td>67</td>
<td>32</td>
<td>9</td>
<td>12</td>
<td>0</td>
</tr>
<tr>
<td>Problems of Demonetization</td>
<td>59</td>
<td>43</td>
<td>0</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>Long Queue</td>
<td>93</td>
<td>27</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Social Status</td>
<td>38</td>
<td>16</td>
<td>19</td>
<td>15</td>
<td>32</td>
</tr>
<tr>
<td>Quality</td>
<td>44</td>
<td>28</td>
<td>21</td>
<td>24</td>
<td>3</td>
</tr>
<tr>
<td>Transparent</td>
<td>71</td>
<td>46</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Security</td>
<td>70</td>
<td>41</td>
<td>0</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>Accurate &amp; Reliable</td>
<td>63</td>
<td>38</td>
<td>9</td>
<td>6</td>
<td>4</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table 6 denotes that the various reasons or motivational factors of consumer towards e banking. All the factors are well measured in a 5-point scale. Most of the respondents marked their opinions as they are using e banking due to tiredness in studying in long queues and time saving is the major other factor. As in the earlier periods e-banking is not using as a prestige part now. Everybody is using e-banking for his or her day-to-day activities. The bill payments, ticket booking, entertainment bookings, product purchases, hotel booking, gas, electricity and like everything is doing by e-banking in these timeless world.
As about the question of demonetization, out of 120 respondents 102 are agreeing that, they started intensive use of e-banking after demonetization only. 99 peoples are saying that they are forced to use e-banking due to lack of sufficient money in banks.

All the points collectively give a picture that after demonetization the consumer awareness about e-banking has increased tremendously. The difficulty faced by the peoples due to the sudden implementation of demonetization is the basic reason for a good increase in the users of e-banking.

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JOBS SATISFACTION AMONG BANK MANAGERS OF URBAN COOPERATIVE BANKS IN TAMIL NADU: A STUDY

K. Samuel Rukomia67 Dr. B. Tamilmani68

ABSTRACT

Cooperatives have gained popularity during the last few decades; hence, for them to grow and thrive in this contemporary competitive era, a proper form and firm human resource management policies and policies need to be in place. Human resources are unique assets, which play a vital role in an organisation. It is therefore important to handle present human resources with utmost care, right from the procurement process (recruitment and Selection) to maintenance stage (retirement stage). An accomplishment of any organization depends on its human resource. Banks are no exclusion to this. A satisfied, contented and meticulous employee is the main asset of any organization, including banks. Employees of any bank are accountable largely for its efficiency and profitability. Competent human resource management and sustaining higher job satisfaction level in banks regulates not only the performance of the bank but also has an effect on the growth and performance of the whole economy. The success of banking depends on the management of the human resource in such a way that the employees are highly satisfied. Only if they are satisfied, they will contribute with commitment and pave way to develop a positive attitude towards the organization. In this regard, the authors of this paper want to ascertain the level of satisfaction among bank managers of urban cooperative banks in Tamil Nadu. A sample of size of 64 bank managers was selected for the study through convenience sampling method. Overall, the study revealed that only few of the bank managers were satisfied with the job. The study also revealed that only four profile variables namely gender, community, monthly income and experience are associated with the job satisfaction level among the bank managers.

KEYWORDS

Urban Cooperative Banks, Human Resource Management, Job Satisfaction etc.

INTRODUCTION

Banks play a vital role not only in meeting the credit requirements of their clients but also towards the economic growth of a country. In spite of this great contribution, it is essential to ascertain level of satisfaction of employees Job satisfaction entails whether the employee is content in all aspects such as, employee recognition, motivation, proper salary increment, un-delayed promotion etc. Therefore, employees who render their services in banks need to be satisfied in their work environment; this can be through either monetary or non-monetary. Ultimately, depending on the level of satisfaction, reduction of employee turnover, strikes, go-slow, absenteeism etc. is evident. Urban cooperative banks that are located in semi-urban areas are key components of the cooperative banking sector in India. Initially they lend money for non-agricultural purpose but this trend has changed widening their scope a great. Having their origin in 1872, their existence in India holds almost a history of a century, through the inspiration of the success of the experiments related to the cooperative movement in Britain and cooperative credit movement in Germany were such societies set up in India.

The research definition of job satisfaction stated by Locke (1976), as a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences. Spector (2000) mentions job satisfaction in relationships of how people perceive about their jobs and different characteristics of their jobs. Ellickson and Logsdon (2002) express their view by describing job satisfaction as the degree to which employees are interested their work. T. Vanniarajan, & H. Samuel Thavaraj, (2012) highlighted that the intrinsic reward like job satisfaction, governs the aptitude to manage oneself and is tested best when alone. Greenberg, J., & Baron, R. A. (1993), states job satisfaction as an affective or emotional response towards an employee’s work. C. R. Reilly (1991) defines job satisfaction as the feeling that an employee has about his job or a general attitude towards a job and it is influenced by the view of one’s job. J.P.

Wanous and E. E. Lawler (1972) refers job satisfaction is the sum of all the job related variables satisfaction across the job. Abraham Maslow (1954) proposed that the employees have five-level hierarchy needs and based on the level of fulfillment of the needs the employees are satisfied with the job. Job satisfaction is measured as the utmost important and commonly studied attitude in the field of Organizational Behavior. (Mitchell & Larson (1987) stated that job satisfaction is any amalgamations of

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psychological, physiological and environmental surroundings that cause a person to feel satisfied with the job. The word job satisfaction can be defined as a positive emotion about one’s job (Robbins, 2007). Job satisfaction is a combination of favorable or unfavorable feelings and emotions with which employees’ assess their job (Northcraft, T. & Neale, H. 1996).

Job satisfaction can be termed as the feelings and sensations, which an employee holds regarding his work place. Employee job satisfaction plays an important role in an organization. The more the employees are satisfied the more the productivity in all spheres related to the job and to the contrary, the dissatisfied employees are less the productive. In spite of salary being a key factor in job satisfaction, it is not a pre-requisite in this contemporary era; much has to be done to maintain productive employees. Hence, several other HR policies and practices contribute to an employee’s level of job satisfaction such as work environment, delegation, recognition and rewards, job description, superior- subordinate relationship etc.

**STATEMENT OF PROBLEM**

The fundamental principles of Human Resource Management are already evident in progressive Urban Cooperative Banks; the query that needs to be addressed is their competence and effectiveness in their execution. The opening up of the Indian economy through liberalization, privatization, globalization and natural thrust towards information technology had made the task of the Indian bank branch managers more demanding (Samuel Thavaraj H 2014). In a large number of cases, licenses have been withdrawn and banks closed down due to operational weakness, effective system of internal governance has been found wanting, which is as a result of deficiency of human resource management policies and practices, the level of professionalism generally existing in these banks is low, hence would need a separate approach focusing more on training of employees, appraisal of their knowledge, skills and attitude, proper reward and motivation, separating them from the organization at the suitable time by set standards and maintaining harmonious relations with the staff to ultimately meet the strategic goals and objectives of the organization. Here comes the need for studying the job satisfaction of the managers. Hence, it is essential to empirically assess and examine issues related to identifying the level of job satisfaction and its impact on the profile variables among the bank managers.

**OBJECTIVES OF STUDY**

The primary objectives of the study are as follows:

- To identify the level of job satisfaction among the bank managers.
- To examine relationship between the profile and the job satisfaction of bank managers.

**METHODOLOGY USED**

The population of the study consists of bank managers of select Urban Cooperative banks in Tamil Nadu State. The sample size for the study was arbitrarily chosen as 64 bank managers. Structured questionnaire was used for collecting the data from the bank managers. The details of the distribution of the sample among various locations are stated in Table-1.

<table>
<thead>
<tr>
<th>S. No</th>
<th>Location of Bank</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kanchipuram</td>
<td>14</td>
<td>22</td>
</tr>
<tr>
<td>2</td>
<td>Salem</td>
<td>23</td>
<td>36</td>
</tr>
<tr>
<td>3</td>
<td>Coimbatore</td>
<td>18</td>
<td>28</td>
</tr>
<tr>
<td>4</td>
<td>Tirunelveli</td>
<td>9</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>64</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Table-1: Distribution of the Sample**

**Sources:** Authors Compilation

**Job Satisfaction Index among the Respondents**

The Job Satisfaction of the respondents is grouped in the form of an index. It is called as Job Satisfaction Index (JSI). It is calculated by:

\[
JSI = \frac{\text{Sum of JSI}}{\text{Sum of JSV}} \times 100
\]

Whereas,

JSV – Individual Score on Job satisfaction variables; MSJSV – Maximum score on Job Satisfaction variables.
Table-2: Job Satisfaction Index (JSI) among the Respondents

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Job Satisfaction Index (in per cent)</th>
<th>Number of Respondents</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>1.</td>
<td>Less than 21</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>2.</td>
<td>21–40</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>3.</td>
<td>41–60</td>
<td>13</td>
<td>9</td>
</tr>
<tr>
<td>4.</td>
<td>61–80</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>5.</td>
<td>Above 80</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>41</td>
<td>23</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The Job Satisfaction index in the present study is confined to less than 21, 21 to 40, 41 to 60, 61 to 80 and above 80 per cent. Table-2 explains the Job Satisfaction index among the respondents. The dominant Job Satisfaction index among the respondents is 41 to 60 per cent and 21 to 40 per cent, which constitute 34.52 and 23.78 per cent to the total respectively. The respondents with the Job Satisfaction index of above 80 per cent constitute only 6.13 per cent to the total. The dominant Job Satisfaction index among the male respondents is 41 to 60 and 21 to 40 per cent, which constitute 34.03 and 25.26 per cent to its total respectively. Among the female respondents, the dominant Job Satisfaction index levels are 41 to 60 and less than 20, which constitute 35.84 and 28.30 per cent to its total respectively. Generally, male respondents are having a high level of Job Satisfaction than the female respondents.

Impact of Job Satisfaction on Profile Variables

The profile variables included for the study are gender, age, education level, and marital status, and community, nature of employment, monthly income and years of experience among the respondents. As the gender of the respondents has its own impact on the Job Satisfaction among individuals, it is included as one of the profile variable. In India, even though we talk about gender equality, it is a male dominated society. Thus, an initiative is taken to include gender to identify the influence of female gender on entrepreneurship.

Association between Profile and Job Satisfaction Index

The profile of the respondents may have an influence on the development of Job Satisfaction. In order to identify the association, the main profile variables taken for the study are gender, age, education level, marital status, and community, nature of employment, monthly income and years of experience among the respondents. The one-way analysis of variance (ANOVA) is applied and the results presented in the table-3. The one-way analysis of variance (ANOVA) is used to determine whether there are any significant differences between the means of two or more independent groups. The term one-way, also called one-factor, indicates that there is a single explanatory variable with two or more levels, and only one level of treatment is applied at any time for a given subject. One-Way Analysis of Variance is conducted to understand whether there is a statistically significant effect of Profile and Job Satisfaction Index.

Table-3: ANOVA

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>d.f.</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>.619</td>
<td>4</td>
<td>.155</td>
<td>.173</td>
<td>.042</td>
</tr>
<tr>
<td>Within Groups</td>
<td>345.729</td>
<td>386</td>
<td>.896</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>346.348</td>
<td>391</td>
<td>.907</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>3.527</td>
<td>4</td>
<td>.882</td>
<td>1.303</td>
<td>.268</td>
</tr>
<tr>
<td>Within Groups</td>
<td>261.168</td>
<td>386</td>
<td>.677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>264.696</td>
<td>391</td>
<td>.677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education Level</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>1.134</td>
<td>4</td>
<td>.284</td>
<td>.458</td>
<td>.767</td>
</tr>
<tr>
<td>Within Groups</td>
<td>239.060</td>
<td>386</td>
<td>.619</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>240.194</td>
<td>391</td>
<td>.620</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>4.549</td>
<td>4</td>
<td>1.137</td>
<td>1.057</td>
<td>.378</td>
</tr>
<tr>
<td>Within Groups</td>
<td>415.267</td>
<td>386</td>
<td>1.076</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>419.816</td>
<td>391</td>
<td>1.076</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>.794</td>
<td>4</td>
<td>.199</td>
<td>1.002</td>
<td>.036</td>
</tr>
<tr>
<td>Within Groups</td>
<td>76.469</td>
<td>386</td>
<td>.198</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>77.263</td>
<td>391</td>
<td>.198</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
From the above table we can infer that among the 8 profile variables, four profile variables namely gender, community, monthly income and experience have significant association since the respective “F” statistics are significant at 5% level. From the analysis, we can understand that, out of 8 profile variables, only 4 profile variables are not associated with the Job Satisfaction index among the respondents. This indicates the importance of profile variable in the determination job satisfaction level among the respondents.

CONCLUSION

From the study it can be understood that majority of the bank managers are having an average or low level of job satisfaction. It reveals that the male respondents are having a high level of Job Satisfaction than the female respondents. It is worthwhile to note that employees’ job satisfaction and employees’ performance are direct is proportional and in the case of bank managers who are focused in this article, it is of paramount importance for them to be satisfied in all aspects. This in turn enables them to render quality services to their customers.

REFERENCES


TO STUDY THE PERCEPTIONS OF OPINION LEADERS
ON VARIOUS ATTRIBUTES OF A BRAND

Avinash Pareek69 Dr. Satyam Pincha70 Dr. Piyush Kumar Pareek71

ABSTRACT

The export of Indian cement has increased over the years mostly after decontrol, giving the much-required boost to the industry. The demand for cement is a derived demand, for it depends on industrial activity, real estate, and construction activity. This Research Paper focuses on identifying the perceptions of opinion leaders with respect to cement in Churu district of Rajasthan.

KEYWORDS

Perceptions, Cement & Opinion Leaders etc.

INTRODUCTION

Cement has come a long way from being the grey powder sold in plastic bags. Today it has become a brand. Cement is an essential component of infrastructure development and the most important input of construction industry, particularly in the government’s infrastructure and housing programs, which are necessary for the country’s socio-economic growth and development. It is also the second most consumed material on the planet. About 2.5 billion tonnes of cement is produced every year, which amounts to almost 0.3 tonnes for every person on the planet. The industry employs about 850,000 workers in facilities in 150 countries. It has an estimated annual turnover of $87 billion and has grown by nearly 4 percent a year over the past decade.

LITERATURE SURVEY

The authors highlight the importance of ingredient branding as a key for successful branding strategy. Ingredient branding is a concept where specific features of the product need to be highlighted through direct marketing techniques so that marketers can get a better insight into it. If this strategy is implemented successfully, then unique features of the brands get more exposure, thus establishing a strong acceptability in the target market.

The author highlights that although brands have immense power, there may be a chance for brand failure if it is not dealt with properly. In this regard, understanding the consumer sentiment and emotional attachment with the consumer is very important. Along with that, consumer awareness and habits also need to be considered. Sometimes, it is noticed that the brand has a unique feature that is new in the world market; there may be a chance that the particular brand may fail in the market only because it arrived too early. Before introduction consumer should be educated properly about the usage and facilities of the brands that it is supposed to provide.

The paper highlights how television advertisement can influence the brand choice of children. Since children are soft targets, they can be easily attracted with the help of colourful packaging and expressions. These groups of consumers are less informed about the quality of the product; neither do they have any information regarding pricing of the product. Thus, the choice of the brand entirely depends on how effectively you can market the brand for your target group of consumers.

The authors discuss the role of emotion on brand choice among younger consumers. Brand being intangible in nature, the choice of consumer varies according to the brand personality; the emotional attachment often becomes instrumental while choosing a specific brand. If a consumer is emotionally attached to a particular brand, it gets top priority during a selection process. Since the consumer recall of specific brand is very high because of the emotional attachment, this becomes an important instrument for marketers to brand their products in such a manner that emotional attachment can be achieved.

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71 Associate Professor, Department of Computer Science & Engineering, East West College of Engineering, Karnataka, India, piyushpareek88@gmail.com
DATA ANALYSIS

Table-1: Frequency Distribution of Respondents

<table>
<thead>
<tr>
<th>Which sales promotion tool have you received?</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free Calendar / Diary</td>
<td>448</td>
<td>40.7</td>
<td>40.7</td>
<td>40.7</td>
</tr>
<tr>
<td>Free Keychain / Pen</td>
<td>236</td>
<td>21.5</td>
<td>21.5</td>
<td>62.2</td>
</tr>
<tr>
<td>Free Technical Guidance</td>
<td>78</td>
<td>7.1</td>
<td>7.1</td>
<td>69.3</td>
</tr>
<tr>
<td>Credit for Few Days</td>
<td>130</td>
<td>11.8</td>
<td>11.8</td>
<td>81.1</td>
</tr>
<tr>
<td>Lucky Draw Coupons</td>
<td>78</td>
<td>7.1</td>
<td>7.1</td>
<td>88.2</td>
</tr>
<tr>
<td>Free Delivery</td>
<td>130</td>
<td>11.8</td>
<td>11.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>1100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Figure-1: Bar Graph Depicting Frequency Distribution of Respondents

Out of 1100 Respondents, It was observed that for the question, which sales promotion tool have you received?, 40.7% of the respondents have received calendar / Diary in the form of promotional gift, 21% of the population have received Pens / Key chains, 22% of the population have enjoyed the benefits of free delivery or transportation facility as well as credit time was given, 7% of the population have experienced free technical advice and the rest of the population has received lucky draw coupons.

Table-2: Frequency Distribution of Respondents

<table>
<thead>
<tr>
<th>How much credit period was allowed for cement purchase?</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No credit</td>
<td>113</td>
<td>10.3</td>
<td>10.3</td>
<td>10.3</td>
</tr>
<tr>
<td>1 to 2 Days</td>
<td>49</td>
<td>4.5</td>
<td>4.5</td>
<td>14.7</td>
</tr>
<tr>
<td>1 Week</td>
<td>240</td>
<td>21.8</td>
<td>21.8</td>
<td>36.5</td>
</tr>
<tr>
<td>2 Weeks</td>
<td>399</td>
<td>36.3</td>
<td>36.3</td>
<td>72.8</td>
</tr>
<tr>
<td>More than 2 Weeks</td>
<td>299</td>
<td>27.2</td>
<td>27.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>1100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Out of 1100 Respondents, it was observed that for the question, “How much credit period was allowed for cement purchase”, 36% of the population stated that they received credit time of two weeks, 22% of the population received credit time of one week, 27.2% of the population received credit time of more than 2 weeks in total, 5% of the population experienced credit time of less than 5 days whereas 10% of the population have experienced no credit facility at all.

Table-3: Frequency Distribution of Respondents

<table>
<thead>
<tr>
<th>What are the delivery charges that you have paid for cement purchase?</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 5 / Bag</td>
<td>450</td>
<td>40.9</td>
<td>40.9</td>
<td>40.9</td>
</tr>
<tr>
<td>Rs. 6 to 10</td>
<td>150</td>
<td>13.6</td>
<td>13.6</td>
<td>54.5</td>
</tr>
<tr>
<td>Adhoc Amount</td>
<td>350</td>
<td>31.8</td>
<td>31.8</td>
<td>86.4</td>
</tr>
<tr>
<td>No Charges / Free</td>
<td>150</td>
<td>13.6</td>
<td>13.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>1100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Figure-3: Bar Graph Depicting Frequency Distribution of Respondents
Out of 1100 Respondents, it was observed that for the question, “What are the delivery charges that you have paid for cement purchase?” 41% of the population has experienced delivery charges of Rs. 5 per Bag in their past experiences, 31% of the population have experienced Ad-Hoc amount which was varying with respect to marketing conditions and situations, 13% of the population has experienced a charge of Rs. 10 per bag imposed on them whereas only 13% of the population have experienced free delivery charges with respect to their past experiences in cement dealing.

Table-4: Frequency Distribution of Respondents

<table>
<thead>
<tr>
<th>Have you faced any of following problems with brand of cement? Product related problems?</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td>190</td>
<td>17.3</td>
<td>17.3</td>
<td>17.3</td>
</tr>
<tr>
<td>Inconsistent Batch of Cement</td>
<td>304</td>
<td>27.6</td>
<td>27.6</td>
<td>44.9</td>
</tr>
<tr>
<td>Set Cement Bags</td>
<td>38</td>
<td>3.5</td>
<td>3.5</td>
<td>48.4</td>
</tr>
<tr>
<td>Torn Bags</td>
<td>342</td>
<td>31.1</td>
<td>31.1</td>
<td>79.5</td>
</tr>
<tr>
<td>Other Problems</td>
<td>189</td>
<td>17.2</td>
<td>17.2</td>
<td>96.6</td>
</tr>
<tr>
<td>No Problems</td>
<td>37</td>
<td>3.4</td>
<td>3.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>1100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**Sources**: Authors Compilation

Out of 1100 Respondents, it was observed that for the question, “Have you faced any of following problems with brand of cement? Product related problems”, 31% of the population have experienced torn bags problem when they received cement, 27% of the population have experienced the problem of inconsistent batch of cement being delivered to them which caused a lot of delay to them during construction, 17% of the population has experienced quality issues with respect to cement, which is again a major concern, 17% of the population noticed other kinds of problems reasons are unspecified, whereas only 4% of the population has experienced No problems.

**Statement 1**: Availability of the Brand has impact on the End Users in Buying a Brand of Cement.

H0: Availability of the Brand has no influence the buying behaviour of End Users for Cement.

H1: Availability of the Brand influences the buying behaviour of End Users for Cement.
Table-5

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever purchased cement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
<td>Upper Bound</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>884</td>
<td>2.33</td>
<td>1.456</td>
<td>.049</td>
<td>2.24</td>
<td>2.43</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>216</td>
<td>2.23</td>
<td>1.435</td>
<td>.098</td>
<td>2.04</td>
<td>2.42</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>1100</td>
<td>2.31</td>
<td>1.452</td>
<td>.044</td>
<td>2.23</td>
<td>2.40</td>
<td>1</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

From the above table it can be observed the dependent variable considered were satisfaction factor for their Brand of cement, and the factor considered was awareness of cement purchasing.

Out of 1100 Respondents, It was observed that for the question “Have you ever purchased cement”, 80% of the respondents belonged to the group of having a prior experience of dealing in cement.

Out of 1100 Respondents, It was observed that for the question, “How satisfied are you with the present brand in following respect?”, 36% of the population were satisfied with respect to quality of the cement they have used, 33% of the population were happy with the setting time the cement had used, 11% of the population were satisfied with the availability of the brand at all the times, 9% of the population have stated that they feel their brand was value for money, 5% of the population were satisfied with the packing of the cement and 5% of the population are satisfied with the sales promotional events.

Table-6

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>Degrees of Freedom</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1.854</td>
<td></td>
<td>1.854</td>
<td>.879</td>
<td>.349</td>
</tr>
<tr>
<td>Within Groups</td>
<td>2315.313</td>
<td>1098</td>
<td>2.109</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2317.167</td>
<td>1099</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

From the Anova results it can be depicted that the F value being 0.879 suggests us that there is a significant influence of Availability Factor, Hence We reject null Hypothesis - $H_0$: Quality Availability of the Brand has no influence the buying behaviour of End Users for Cement and accept the Alternate Hypothesis – $H_1$: Availability of the Brand influences the buying behaviour of End Users for Cement

Statement 2: Advertising in Newspapers may have impact on creating awareness of Brand in Churu District

$H_0$: Advertising in Newspapers has no impact on creating awareness of Brand in Churu District.

$H_1$: Advertising in Newspapers has impact on creating awareness of Brand in Churu District.

Table-7

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever purchased cement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
<td>Upper Bound</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>884</td>
<td>3.40</td>
<td>1.882</td>
<td>.063</td>
<td>3.28</td>
<td>3.53</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>216</td>
<td>3.43</td>
<td>1.899</td>
<td>.129</td>
<td>3.18</td>
<td>3.69</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>1100</td>
<td>3.41</td>
<td>1.884</td>
<td>.057</td>
<td>3.30</td>
<td>3.52</td>
<td>1</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

From the above table it can be observed the dependent variable considered were Mode of advertisement through which the consumer got awareness of a particular Brand, and the factor considered was awareness of cement purchasing.

Out of 1100 Respondents, It was observed that for the question “Have you ever purchased cement”, 80 % of the respondents belonged to the group of having a prior experience of dealing in cement.
Out of 1100 Respondents, it was observed that for the question, “by which mode of advertisement have you come to know about the cement brand?”, 24% of the respondents collected the information regarding cements through newspapers, 18% of the population has referred to television and hoardings and the rest of the population have got the information through magazines, radio and other sources.

CONCLUSION

Cement is a product, which is the basic requirement of the society towards infrastructure development. The major demand drivers in cement industry are the construction sector. Although the sector has various divisions, mainly the commercial and personal consumption of cement as a product becomes the main driving force of the industry. With such an importance of the industry, the future growth of the economy becomes the main growth engine of the industry as a whole. On the other hand we can say that if the economy grows then the related sectors will also grow and because of this expansion of capacity new infrastructure development will take place. It was found that advertising through Newspapers was the main attraction to the people in Rajasthan Churu District and availability of brand was given the primary concern for purchasing any brand.

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ABSTRACT

Previous researchers in the area of micro finance reveals that activities can combat poverty, capable of the creating socio economic awareness and equality. The trend of people suffering from absolute poverty is not changed though there may be a marginal decrease in poverty. Microfinance programmes are becoming popular means of poverty alleviation and involves the rural women to engage in income generating activities.

The previous researchers reveals that people who are associated with microfinance activities have enjoyed the benefits of higher education, decrease in vulnerability to economic shock, decrease in dependency on money lenders and greater empowerment. The problems that are faced by women can only be solved through empowering them. Empowering women leads to overall development of the family and creates awareness among them in matters of education, marriage, savings creation and its significance, land and jewellery purchases. In a male dominated society, women are better placed when they are empowered.

Self-help groups (SHGs) are formed in order to redress their problems. The formation of SHGs creates a notion among the members that it can be a ray of hope in future since many programmes implemented could not trickle down to the target. The savings formed become the basis of lending and an SHG, which performs well obtain loan assistance from the banks.

There are innumerable SHGs who have deposited their savings in banks. The members and the peer member frame the modalities of lending, the needy will get loan, and peer member will supervise the loan spending.

KEYWORDS

Microfinance, Self Help Groups, Poverty Alleviation, Peer Member Savings, Income Generating Activities etc.

INTRODUCTION

Non-Gazette Officers and Bank Linkage model of micro finance self-help group formation is the popular and prevailing model of powerful means of providing financial assistance to the needy and deserved. Ramanagar district is an agro based one and above 60% of the population are depending upon agriculture. Agriculture is an unorganised industry in India. For the last 6 decades the hopes of millions of agrarian community who mainly depend upon agriculture is not changed. Further, the government sponsored welfare programmes are a failure because of bad and unscientific implementation. The rural agrarian community lacks resources to solve their own set of problems. This situation paved the way for emergency of micro finance activities, which is popular at the international level, and research evidence is available that microfinance can alleviate poverty, provide jobs to many and supports savings formation. Further, the association of members at a common place provides an opportunity for the opinion formation and to solve immediate problems.

Microfinance through SHGs are becoming global popular as it is going to improve the quality of the life of people. The significance of micro finance lies in the fact that organized institutions are neglecting their social responsibilities of meeting financial needs of the poor on account of multiple reasons.

Women are recognized as the best strategy to overcome all problems faced by the rural women. However, unfortunately, though women constitute 50% of global population, but in no country, they get their due rights, not even in the developed countries.

OBJECTIVES OF STUDY

- To study the formation of SHGs.
- To know the source of inspiration of joining SHG.
- To know the criteria of group formation.
- To study the mode of appointment of SHG peer member.

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73Coordinator (M. Com.), Sri Kongadiyappa College, Karnataka, India, eapgupta.52@gmail.com
HYPOTHESES

- There are no obstacles in the formation of SHG groups.
- All sources of inspiration are similar and equal in making the member to join on SHG.
- Criteria’s are not followed at the time of group formation.
- There are no modes of appointment of peer member.

RESEARCH METHODOLOGY

Source of Information : Primary and Secondary
Means of Primary Data Collection : Questionnaire
Sample : 4 taluks of Ramanagar
Sample Size : 500
Sample Division : 125 Respondents each from Taluk
Sample Technique : Convenient Sampling Technique
Quantitative Metrics Used : Percentages and Tabulation
Strength of SHGs Taluk Wise (Universe) : Ramanagar: 1231
                                      : Kanakapura: 1557
                                      : Magadi: 1097
                                      : Channapatna: 1321
Secondary Sources : Research Publication
                   : Government Records
                   : Survey of literature

STAGES IN SHG FORMATION

As per the data collected in the study area, the group formation is done in the following manner.

Preformation Stage -> Formation Stage -> Post formation Stage

Pre-Formation Stage

Under this phase the promoting institutions chalks out the financial requirement of the proposed SHG. In order to successes smoothly in this stage, the institutions would like to visit the selected area. Generally, they have to attempt to generate interest and awareness among the elders of the family and introduce to them the idea of microfinance and benefits likely arises etc. Furthermore, during this visit the elder’s concurrence is also obtained which helps in convincing the members of the area. Afterwards women members will be met to know their difficulties being faced by them in their families. One interested member will be called up in a common area either may be a place like a temple, below a big tree or any area easily approachable. Principles and functioning of SHG, process of formation etc., are explained to the interested members. The women who participates in this kind of meeting get clarification of all doubts. After 7-10 days, a second visit will be given and members are asked to finalize the composition of their respective groups.

Formation Stage

SHGs are formed and looked after by the promoting agency. During this stage, they select the leader of the group, chair, treasurer and secretary. Further, the members are motivated to take up income generating activities. Finally, when all formalities are carried out a full pledged meeting of SHG members is convened. The members in this meeting pass a resolution signed by all the members expressing their willingness to open a bank account. Afterwards members will contribute savings. The proceedings of the meetings, rules of the group, names of the members etc., are recorded in minute book. The illiterate member will be guided to take up business, handle cash, purchase and disposal of products etc.

Post Formation Phase

This phase consist of opening a bank account and relevant formalities are followed. During this stage, the leader of the group has to submit documents to the bank, conduct of internal lending by the members of SHG, maintenance of SHG books of account etc. The institute that promotes guide the SHG members to come out of any banking formality problem. After collecting the savings, a savings bank account is opened in the name of the group. The minimum balance to be maintained in the SHGs Rs. 1000. Further, the following documents has to be submitted by SHG at the time of opening a bank account.
Further internal lending is performed, after looking the savings pool. The members that followed at the time of lending decide the terms and conditions. A trained member maintains savings ledgers. If no member accepts the responsibility, the promoters may take up the responsibility.

**REVIEW OF LITERATURE**

Dabadatta Kumar Panda (2009) has stated that many previous studies summed the SHGs to microfinance impact, but did not include the statistical economic tools and therefore these previous studies provided the views without much scientific enquiry. Dhandapani (2009) viewed that, Indian microfinance model offer promise and potential to address poverty as it is focused on building social capital through providing access to financial services. Zhuong et al. (2009) argues that microfinance programmes should be accompanied by the provision of training and capacity building and assistance in accessing markets and technology. Chandrashekara et al. (2010) in their research they have pointed out that, SHGs have been successful in only designing financial products meeting particular needs of the poor but also strengthening collective self-help capacity of the poor at the local level, leading to their employment. Sangeetha Arora et al. (2013) expressed that in urban Punjab microfinance services have not been able to perform in the manner they are supposed to. The results were blended on the one side, the level of awareness regarding microfinance services among the poor is quite good and they agreed that policies are favourable. Alexander Newman et al. (2014) in their study they expressed that small scale money procurement can make positive conditions for psychological or social founding to prosper. Accordingly, this microfinance provision can empower new pursuit creation and add to the development of existing endeavours.

**FINDINGS**

Table-1 highlights about source of inspiration of joining the group. There are models of sources. They are SHGs formation by NGOs, NGOs and Bank Linkage the popular mode in South India and peer sources, family and friends. Not all the three are similar and equal. The highest popular mode is NGOs and bank linkage source. There are 70 respondents who have formed SHG under this model and there are 380 SHGs formed under the popular model NGOs and bank linkages. Further the peer, family and friend source also assisting SHG formation and 50 SHGs were formed under this source.

Table-2 highlights about criteria for group formation. The criteria of group formation may be either religion based, economic and social activity based or area based. These criteria’s are followed at the time of group formation. Table highlights that 70 groups are formed based on religion, 80 on socio and economic activity and the popular under area based a great majority of 350 SHGs or 70% formed. Respondents preferred area than religion and socio economic activity.

Table-3 reveals data about appointment of peer member. Modalities of appointment of peer member is followed strictly. A peer member the chief of the SHG group are also monitors the progress of SHGs will be elected either through voting or jointly by NGOs and banks. Majority of SHGs i.e., 373 or 74.6% are appointing peer member through voting and 127 SHGs preferred NGOs and banks assistance to appoint a peer member.

**CONCLUSION**

Self-help groups are powerful means of poverty alleviation. They provide a common place to discuss the problems of women in the rural areas. Through SHGs, the members are forming savings and avail loan from the SHG. Loan is availed for either immediate consumption, or productive purposes, higher education of children and land purchase. The peer member who keeps a constant touch with the progress of SHG monitors the SHG group. If SHGs are properly administered with systematic monitoring the multiple problems faced by the members can be solved.

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For more information, please visit the following resources:

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- [http://agritech.tnau.ac.in/ngo_shg/shg_intro.html](http://agritech.tnau.ac.in/ngo_shg/shg_intro.html)
- [http://www.askmefast.com/Application_to_the_bank_manager_for_lost_passbook-qna969251.html](http://www.askmefast.com/Application_to_the_bank_manager_for_lost_passbook-qna969251.html)

### Appendix

#### Table 1: Source of Inspiration of Joining the Group

<table>
<thead>
<tr>
<th>Sources of Inspiration of Joining the Group</th>
<th>Ramanagar U=1231</th>
<th>Kankapura U=1557</th>
<th>Magadi U=1097</th>
<th>Channapatna U=1321</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>SHGs formed by NGOs</td>
<td>Frequency 20</td>
<td>20</td>
<td>10</td>
<td>10</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Percentage 16</td>
<td>16</td>
<td>8</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>NGOs &amp; Linkage SHG</td>
<td>Frequency 90</td>
<td>90</td>
<td>100</td>
<td>100</td>
<td>380</td>
</tr>
<tr>
<td></td>
<td>Percentage 72</td>
<td>72</td>
<td>80</td>
<td>80</td>
<td>76</td>
</tr>
<tr>
<td>Peer sources, family &amp; friend</td>
<td>Frequency 15</td>
<td>15</td>
<td>15</td>
<td>15</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Percentage 12</td>
<td>12</td>
<td>12</td>
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<tr>
<td>Total</td>
<td>Frequency 125</td>
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<td>125</td>
<td>125</td>
<td>500</td>
</tr>
<tr>
<td></td>
<td>Percentage 100</td>
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</tr>
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</table>

**Sources:** Questionnaire  

**Note:** U: Universite - Number of SHGs formed.
Table-2: Criteria of Group Formation

<table>
<thead>
<tr>
<th>Group Formation Criteria</th>
<th>Ramanagar</th>
<th>Kankapura</th>
<th>Magadi</th>
<th>Channapatna</th>
<th>Total</th>
</tr>
</thead>
<tbody>
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<td>U=1557</td>
<td>U=1097</td>
<td>U=1321</td>
<td></td>
</tr>
<tr>
<td>Religion Based</td>
<td>Frequency</td>
<td>15</td>
<td>12</td>
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<tr>
<td></td>
<td>Percentage</td>
<td>12</td>
<td>9.6</td>
<td>14.4</td>
<td>20</td>
</tr>
<tr>
<td>Economic &amp; Social Activity</td>
<td>Frequency</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Percentage</td>
<td>16</td>
<td>16</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Area Based</td>
<td>Frequency</td>
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<td>74.4</td>
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<td>Frequency</td>
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<tr>
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<td>Percentage</td>
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</table>

Sources: Questionnaire
Note: U: Universe - Number of SHGs formed.

Table-3: Appointment of SHG Peer Member

<table>
<thead>
<tr>
<th>Appointment of Peer Member</th>
<th>Ramanagar</th>
<th>Kankapura</th>
<th>Magadi</th>
<th>Channapatna</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>U=1231</td>
<td>U=1557</td>
<td>U=1097</td>
<td>U=1321</td>
<td></td>
</tr>
<tr>
<td>By Voting</td>
<td>Frequency</td>
<td>95</td>
<td>85</td>
<td>98</td>
<td>95</td>
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<tr>
<td></td>
<td>Percentage</td>
<td>76</td>
<td>68</td>
<td>78.4</td>
<td>76</td>
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<tr>
<td>Jointly NGOs &amp; Banks</td>
<td>Frequency</td>
<td>30</td>
<td>40</td>
<td>27</td>
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</tr>
<tr>
<td></td>
<td>Percentage</td>
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<td>32</td>
<td>21.6</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>Frequency</td>
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<td>125</td>
<td>125</td>
<td>125</td>
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<tr>
<td></td>
<td>Percentage</td>
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</table>

Sources: Questionnaire
Note: U: Universe - Number of SHGs formed.

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PERFORMANCE MANAGEMENT SYSTEM
IN STAR HOTELS OF TAMIL NADU: AN OVERVIEW

K. Sethupathy\textsuperscript{74} Dr. K. Chandrasekar\textsuperscript{78}

\section*{ABSTRACT}
HR works towards facilitating and improving the performance of the employees by building a conductive work environment and providing maximum opportunities to the employees for participating in organizational planning and decision-making process. Now a day’s star hotel has started using performance management system for developing their employee’s performance in order to succeed in the competitive scenario. This paper focus about the different components of performance management system, which has been practices in the star hotels of Tamil Nadu.

\section*{KEYWORDS}
Performance Appraisal, Career Planning, Feedback, Counselling, Training, Development etc.

\section*{INTRODUCTION}
The role of HR in the present scenario has undergone a sea change and its focus is on evolving such functional strategies, which enable successful implementation of the major corporate strategies. In a way, HR and corporate strategies function in alignment. Today, HR works towards facilitating and improving the performance of the employees by building a conductive work environment and providing maximum opportunities to the employees for participating in organizational planning and decision-making process. Today, all the major activities of HR are driven towards development of high performance leaders and fostering employee motivation. Therefore, it can be interpreted that the role of HR has evolved from merely an appraiser to a facilitator and an enabler.

Performance management is the current buzzword and is the need in the current times of cutthroat competition and the organizational battle for leadership. Performance management is a much broader and a complicated function of HR, as it encompasses activities such as joint goal setting, continuous progress review and frequent communication, feedback and coaching for improved performance, implementation of employee development programmes and rewarding achievements.

Performance management systems, which typically include performance appraisal and employee development, are the - Achilles ‘heel’ of human resources management. They suffer flaws in many organizations, with employees and managers regularly bemoaning their ineffectiveness. A recent survey by Watson Wyatt showed that only three out of 10 workers agree that their company’s performance management system helps improve performance. Less than 40 percent of employees said their systems established clear performance goals, generated honest feedback or used technology to streamline the process. While these results suggest that there may be poorly designed performance management systems in many organizations, it is typically not poorly developed tools and processes that cause difficulties with performance management. Rather, difficulties arise because, at its core, performance management is a highly personal and often threatening process for both managers and employees.

\section*{OVERVIEW OF STAR HOTELS IN TAMIL NADU}
A hotel is an establishment that provides paid lodging on a short-term basis. Facilities provided may range from a modest-quality mattress in a small room to large suites with bigger, higher-quality beds, a dresser, a fridge and other kitchen facilities, upholstered chairs, a flat screen television and en-suite bathrooms. Small, lower-priced hotels may offer only the most basic guest services and facilities. Larger, higher-priced hotels may provide additional guest facilities such as a swimming pool, business centre (with computers, printers and other office equipment), childcare, conference and event facilities, tennis or basketball courts, gymnasium, restaurants, day spa and social function services. Hotel rooms are usually numbered (or named in some smaller hotels and B&Bs) to allow guests to identify their room. Some boutique, high-end hotels have custom decorated rooms. Some hotels offer meals as part of a room and board arrangement. In the United Kingdom, a hotel is required by law to serve food and drinks to all guests within certain stated hours. In Japan, capsule hotels provide a tiny room suitable only for sleeping and shared bathroom facilities. The star hotels can be classified into following different categories as follows:

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One Star Hotel

These hotels belong to the no-frills variety that offers basic bedding and bathroom facilities. The furniture, décor, etc. may not be of high quality, but is mostly comfortable. Arrangements for meals may or may not be included, but if they are, this could be restricted to breakfast only. In addition, remember in one star hotel you will not have bellboys or hotel staff available for carrying your luggage.

Two Star Hotels

The extra star here is for a proper reception desk and some amount of staff presence. Breakfast could be complimentary, but you will need to pay for other meals. Because of the limited staff, there will not be room service. Two star hotels are suitable for people with limited budgets but who are travelling with their families and need a reasonably safe place to stay.

Three Star Hotels

These are better furnished and have restaurants where you could choose to have your meals. Other amenities could include a TV set in the room, direct dial telephone, some room service, and other provisions thrown in. Three star hotels are mostly good for business travellers who are travelling for a short period on business. They are also a good option for female travellers who are travelling alone and do not want the tension of staying at a place where their security could be at risk or their belongings unsafe. Three-star hotels are generally part of a larger chain and have footprints in more than one location.

Four Star Hotels

The premium variety of hotels starts from here. You can expect larger rooms, better décor, more amenities, and better services like availability of porters, 24-hour room service, laundry, and multi-cuisine restaurants. Corporate travellers mostly use four-star hotels where the company pays for the stay.

Five Star Hotels

Breakfast served in bed, shoes polished, clothes washed, and facilities for getting almost everything done without even lifting a finger are some of the luxuries you can look forward to here. Other facilities include huge lobbies, round-the-clock room service, swimming pools, gyms, sauna, spas, badminton/tennis courts, beauty salons – the list is endless. The staff in these hotels mostly comprises hotel management graduates from the best schools, well trained in customer service, crisis management, etc. The clientele that five star hotels cater to include big names from fields of entertainment, business, and sports, and of course, the well-heeled crowd.

Five Star Deluxe Hotels

Called deluxe / luxury hotels, these cater to the movers and shakers of the world. A private balcony, fully stocked mini-bar, personal masseur, king-sized beds – these are just some of the rare luxuries you can treat yourself to at a five star deluxe hotel. The most well-known brands belonging to this category include the Taj, Hilton, Leela Palace, Grand Hyatt, etc., to name a few. Needless to add the tariffs are exorbitant.

IMPORTANCE OF PERFORMANCE MANAGEMENT SYSTEM

Performance management (PM) is important to employees for many reasons. Here are some that come to mind:

- Work is social, and part of the social construct is to win / succeed, interact / compete, and learn / grow. Those items also happen to be critical parts of the performance management process.
- PM helps track progress on individual and group levels. People know they're being measured, and PM is a part of the scale. Do well - get more. Do less well - get less. Do nothing or acceptably - are replaced.
- PM is where a lot (do not have an exact figure or %) of actual work discussion is cantered. The who can is as important as the what is?
- If it is done well, employees like the process. If it is not, employees dislike it and will complain until something better takes place.
- Rarely do people want a Performance Management. Without this, no one gets credit or recognition.
- If a manager has covered expectations and set performance standards for the employee and holds the employee accountable.
- If the manager is consistent in providing meaningful, specific and timely feedback to the employee.

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If the employee is evaluated on individual performance that is tied to organizational results and linked to incentives and pay increases.
If the employee is currently on a performance improvement plan and wants to improve their performance to an acceptable level.
If the employee enjoys the workplace, is actively engaged and wants to do a good job.

PERFORMANCE MANAGEMENT SYSTEM OF STAR HOTELS IN TAMIL NADU

The star hotels were explained below has practiced the different components of performance management system:

Performance Appraisal

Performance appraisal refers to the assessment of an employee’s actual performance, behaviour on jobs, and his or her potential for future performance. It is done generally for assessing training needs to employee, to affect his promotions and to give him pay increase, retention, or termination. Though there are different methods of performance appraisal only one method that is commonly used in this industry is Rating Scale Method.

Training and Development

Training and development activities are designed in order to impart specific skills, abilities, and knowledge to employees. Effective training is the basic ingredient of success in the hotel industry. The concept of training is endorsed by most managers in the hotel industry, yet managers often give little thought to the training function in the context of their own business or departmental responsibilities until something goes wrong. One of the main problems in hotel industry is that investment in training and development of employees is a reactive process for many companies. Frequently, training and development arises as the result of significant change in the operational environment or as a consequent of crisis such as staff turnover or major departmental problems. Training is then used to cope with the immediate difficulty. This process may be proved costly to hotel. Whereas development refers to learning opportunities designed to help employees grow and evolve a vision about the future. Here the job of HR is to identify the training need and then accordingly to design the suitable programme for that.

Training within a hotel provides the best opportunity to influence the attitude and performance of employees. The training programmes include such as introduction, fire, food hygiene, control of substances, which are hazardous to health, manual handling first-aid, technical skills, product knowledge, and customer service.

Compensation Management

Compensation is a systematic approach to providing monetary value to employees in exchange for work performed. Compensation may achieve several purposes assisting in recruitment, job performance, and job satisfaction. Compensation management is the act of distributing some type of monetary value to an employee for his work by means of the company’s policy or procedures. In basic terms, it is paying an employee based upon the decided pay and benefit package for the position. The goal of compensation management is to find quality people who perform quality work and then compensate them in order to retain them and reduce turnover rates. Some different types of compensation include salary, overtime pay, commission, bonuses, and benefits packages that might include health and dental insurance, vacation time, and retirement savings.

Career Planning

Career Planning essentially means helping the employees to plan their career in terms of their capacities within the context of organisational needs. It is described as devising an organisational system of career moment and growth opportunities from the point of entry of an individual in employment to the point of his or her retirement. It is generally understood to be a management technique for mapping out the entire career of young employees in higher skilled, supervisory, and managerial positions. Thus, it is the discovery and development of talents, planned deployment, and redeployment of these talents. Some writers on organisational matters have described it as the regulation of “blue eyed” jobs. It is also described as a process of synthesising and harmonising the needs of the organisation with the innate aspirations of the employees, so that while the latter realise self-fulfilment, the former’s effectiveness is improved.

Feedback and Counselling

Feedback and Counselling is very important for employees to know the level of their performance and the area in which they need to improve. Performance counselling is a very useful activity provided both the counsellor and the counselee take it in the right spirit. It helps the employee as well as the organization to identify weaknesses and then to formulate strategies to improve the
Performance. Performance improvement ultimately helps the organization to meet its goals and objectives. It is always important to evaluate the performance of the employees periodically to find out their level of efficiency. Some standard methods have been devised to make employees understand how far they are from the expected standards so that their performance can be improved.

CONCLUSION

Performance management is important because the hard workers will lose motivation if the poor performers are not held accountable. Additionally, if you do not use performance management a problem performer will never know there is a problem with their performance. This is especially important where raises are based on years of service. If someone worked hard all day while their co-worker surfed the Internet the hard worker would slowly become less productive. It is also quite important as management need to check the progress through the performances of their employees. So that the corrective action can take on time for the betterment of the organisation.

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INTRODUCTION

In the contemporary world, life has become complicated with continuous changes taking place in all most all areas affecting human life. The diverse service providers are caught up in this flux with technological changes, modernity, increasing competition and raising expectations of the people for quality in delivery. The banks are no exception to this trend. In banking, sector human beings continue to be the most important raw material for delivery of services and the very survival of banks depends on customer satisfaction. Employee interactions with customer have become the key factor in shaping the image as well as the performance of the banks. Management of risk and management of people are two important issues that need to be sorted out by the banks. Along with these, retaining of right talent, changing technology, skill up-gradation, cutting down cost, increasing market share, improving productivity, improving quality of services, mergers and acquisition, acquiring right people, severe competition, changing priorities of organizations, new rules and reforms poses lot of problems that needs to be properly addressed. However, for most employees these are complicated areas; as they are distinct differ in perspectives. They are also raw and fresh when they join the organization. Certain qualities, competencies may be inherent but certain skills are acquired as they gain experience.

In this context, Human Resource Development (HRD) comes as positive aspect to obtain optimum results. HRD is an important aspect of Human Resource Management (HRM) and it has become increasingly important in the management and organization of resources. The concept of HRD is based on the premise that human ingenuity is the source of productivity and human beings are qualitatively superior as well as active resources and, effective use of all other resources depends upon efficient utilization of human resources. HRD is a continuous process that enables employees to acquire requisite skills in performance of their present job or future roles. It enables employees to discover their inner potentialities and put their best in realizing their and organization’s goals. As R.A. Swanson and E. F. Holton III (2001) notes, it is a process for developing and unleashing human expertise through organizational development and personal training for improving performance.

Banks especially private sector banks in a liberalized, globalized atmosphere face lots of competition and, larger economic situations and business cycles have lot of impact on the performance of banks. Hence, banks tend to adopt a pro-active approach to orient the employees by use of HRD practices. Banks today mostly consider HRD as a constructive learning process through which employees acquire productive skills, which are necessary to improve their standing in competitive environment.

SURVEY OF LITERATURE

Large numbers of studies have been undertaken on HRD practices in organizations. These studies point to the significance of HRD in bringing about attitudinal changes and improving the performance of employees. Mane V. Sambhaji (2010) conducted a study on HRD practices in public sector in milk processing organizations in Western Maharashtra Region. The study showed that HRD practices are crucial for success in public sector organization and should be for the organization as a whole and not merely...
for few levels of personnel, and professionally sound people needs to be appointed at the top level with liberty to evaluate existing HRD policies, to redesign it if necessary and to provide for continuous evaluation, follow up if necessary.

Karunesh Saxena and Pankaj Tiwari (2009) conducted an empirical study on HRD climate in selected public sector banks. The study concluded that HRD climate in public sector banks is average. HRD climate is important and it affects performance of employees as employees contribute their maximum for achievement of organizations objectives. Anil Kumar Singh (2011) conducted a study on HRD practices and managerial effectiveness, role of organization culture. The study concluded that organizational culture shapes the pattern of interaction between and the managers and employees and determines managerial effectiveness. Author argues that organizations should adopt HR practices that are consistent with their organizations culture.

Vijila Kennedy(2007) examined which HRD practices differed among the categories of Indian commercial banks and found that human resources are vital for the organization and argues that employee development is possible through implementation of appropriate HRD practices in services sectors especially banks. Priyanka Saini and Jyoti Sindu (2014) in their article “Human Resource Development challenges in Indian banking sector” argues that banking sector faces problem of upgrading of employees skills and HRD policy have not been able to fulfill their actual motive in this industry and lot needs to be done in this regard.

Subhash Chander and Suresh Dhaka (2014) conducted a study on “Human Resources Development Policies: A comparative study of ICICI Bank and Punjab National Bank”. The aim of the study was to assess the extent of HRD policies in ICICI Bank and Punjab National Bank and comparative analysis. It was found that Performance Appraisal, Training and Development, Organizational Development were better in ICICI Banks when compared to Punjab National Bank.

**NEED FOR STUDY**

HRD practices are initiated by the organization to promote employee efficiency and to realize goals of the organization. However, policies and practices may vary across organizations depending upon goals of organizations, nature of operation, work culture and perception of response to competitive environment in which they are placed. HRD is a new and emerging area of knowledge and in banks, most important raw material is men. This makes HRD very crucial in banking sector.

**OBJECTIVES OF STUDY**

- To understand the level of awareness and identify factors impacting designs of HRD practices in private sector banks
- To study the implications of HRD practices on employee productivity and employee loyalty.
- To identify constraints for effective implementation of HRD practices and to evaluate efficacy of HRD practices in private sector banks.
- To study the factors that motivates and enhances employee performance.
- To find out the perception of employees about investments in HRD.

**METHODOLOGY**

The study is descriptive and to collect the data, questionnaire on HRD practices was administered to 251 employees of private sector banks in Mangalore. Selection of banks was purposive. Respondents were selected under random sampling method. For analysis statistical tools like mean, standard deviation, Factor analysis and Garrets technique were used. Secondary sources were also made use for collection of data on nature and significance of HRD in organization, in particular in private sector banks.

**Comparative Analysis**

The analysis is done on the responses of the sampled employees working in private sector banks in Mangalore based on data collected from fieldwork by the author. This micro study based on 251 samples collected on random sampling method through questionnaire has invited opinions and responses to the following issues

**Table-1: Awareness about HRD Department**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Responses</th>
<th>Number of Respondents</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>233</td>
<td>92.8%</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>14</td>
<td>5.6%</td>
</tr>
<tr>
<td>3</td>
<td>Don’t know</td>
<td>4</td>
<td>1.6%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>251</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
HRD provides framework to develop employees for achievement of organizational goals with individual satisfaction and growth. Data reveals that 92.8% of respondents are aware about the existence of separate department to undertake HRD related activity. 5.6% of the respondents felt that there is no separate department to undertake HRD related activity for enhancing learning orientation of employees. For employee development activities HRD department is of great significance and by establishing separate HRD, department banks have already taken steps towards it.

**Table-2: Factors that Impact HRD Measures in the Organization***

<table>
<thead>
<tr>
<th>Factors</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Feedback</td>
<td>5</td>
<td>11</td>
<td>52</td>
<td>137</td>
<td>46</td>
<td>3.83</td>
<td>.848</td>
</tr>
<tr>
<td>Government Policies</td>
<td>1</td>
<td>6</td>
<td>24</td>
<td>147</td>
<td>73</td>
<td>4.14</td>
<td>.708</td>
</tr>
<tr>
<td>Management Perception</td>
<td>0</td>
<td>2</td>
<td>11</td>
<td>127</td>
<td>111</td>
<td>4.38</td>
<td>.611</td>
</tr>
<tr>
<td>Organization Goals</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>108</td>
<td>132</td>
<td>4.47</td>
<td>.609</td>
</tr>
<tr>
<td>Experts Advice</td>
<td>0</td>
<td>6</td>
<td>74</td>
<td>127</td>
<td>44</td>
<td>3.83</td>
<td>.735</td>
</tr>
<tr>
<td>Trainers Perception</td>
<td>0</td>
<td>21</td>
<td>69</td>
<td>128</td>
<td>33</td>
<td>3.69</td>
<td>.804</td>
</tr>
</tbody>
</table>

**Sources**: Authors Compilation

**Note**: *To measure the various factors impacting design of HRD measures, six factors were considered and respondents were asked to rate Strongly Agree ‘5’, Agree ‘4’, Undecided ‘3’, Disagree ‘2’, Strongly disagree ‘1’ (Marked as SD, D, N, A, SA in the table respectively. If mean score is above 3, then it is interpreted that particular factor has high impact on the design of HRD measures. If mean value is greater than 4, then very high impact, if mean value is less than 3 then low impact on design of HRD measures).

Employee feedback has impact on designs of HRD measure in private sector banks with mean value and standard deviation (3.83 +/-.848). Government policies have impact on designs of HRD measures with mean value and standard deviation 4.14 +/-.708). Management perception and policies have impact on designs of HRD measures with mean value and standard deviation (4.38 +/-.611). Organizational goals affect designs of HRD measures with mean value and standard deviation (4.47 +/-.609). With regard to expert advice, it has high impact on design of HRD measures with mean value and standard deviation (3.83 +/-.735). Trainer’s perception do has impact on HRD measures of the organization with mean value and standard deviation (3.69 +/-.791). It can be inferred from above that employee feedback, government policies, management perceptions, organization goals, expert advice and trainer’s perception of banker’s role have lot of impact on the designs of HRD measures; they are taken into considerations while formulating HRD strategies of the organization.

**Job Security**

Garrets technique was adopted to find out the specific preference of the employees of private banks on various aspects that threatens job security. Results shows that first preference was given to the factor “acquisition and mergers”, followed by changing priorities of the organization, performance appraisal and lastly, computerization.

**Table-3**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Garrets Mean Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance Appraisal</td>
<td>53.5</td>
<td>3</td>
</tr>
<tr>
<td>Mergers</td>
<td>60.8</td>
<td>1</td>
</tr>
<tr>
<td>Changing priorities</td>
<td>54.2</td>
<td>2</td>
</tr>
<tr>
<td>Computerization</td>
<td>37.5</td>
<td>4</td>
</tr>
</tbody>
</table>

**Sources**: Authors Compilation

**Table-4: HRD Mechanisms**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Responses</th>
<th>count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance Appraisal</td>
<td>Yes</td>
<td>246</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4</td>
<td>1.6%</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
<td>1</td>
<td>4%</td>
</tr>
<tr>
<td>Feed back</td>
<td>Yes</td>
<td>160</td>
<td>63.7%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>55</td>
<td>21.9%</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
<td>36</td>
<td>14.3%</td>
</tr>
</tbody>
</table>
The above table shows that 98% of the respondents said that performance appraisal do exist in the organization. 1.6% felt otherwise and 4% said they do not know whether it exist or not. 63.7% said that feedback mechanism do exist in the organization, 21.9% said no feedback mechanism exist whereas 14.3% said they cannot say whether it exist or not. Regarding rewards and recognition 90% opined that it do exist, 6.4 % disagreed and 3.6 % were unsure whether it exist or not. 57% opined that career guidance mechanisms do exist in the organization, 19.5% disagreed and 23.5% said they could not say whether it exist or not. 74.1% were of the opinion that welfare mechanism do exist in the organization 9.6% felt otherwise and 16.3% were unsure whether it exist or not. 81.7% said grievance redressal mechanisms do exist in the organization, 8.4% disagreed and 10 % said they could not say whether it exist or not. 35.5% said counseling do exist, 35.1% disagreed and 29.5 % said they could not say whether it exist or not. 79.3% said performance based promotion exist in organization, 10 % felt otherwise and 10.7 said they could not say whether it exist or not.

Table-5: HRD Practices and Employee Loyalty

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Contents</th>
<th>Number of Respondents</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Strongly agree</td>
<td>32</td>
<td>12.7%</td>
</tr>
<tr>
<td>2.</td>
<td>Agree</td>
<td>139</td>
<td>55.4%</td>
</tr>
<tr>
<td>3.</td>
<td>Undecided / can’t say</td>
<td>61</td>
<td>24.3%</td>
</tr>
<tr>
<td>4.</td>
<td>Disagree</td>
<td>14</td>
<td>5.6%</td>
</tr>
<tr>
<td>5.</td>
<td>Strongly disagree</td>
<td>5</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>251</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

The above data reveals that HRD practices do have impact on employee loyalty with mean and standard deviation 3.71 +_.833. Organizations are made or unmade by its employees; loyal employees are its wealth. HRD practices creates sense of belongingness, loyalty and satisfaction among employees

Table-6: HRD Practices and Enhancement of Employee Productivity

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Contents</th>
<th>Number of Respondents</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Strongly Agree</td>
<td>33</td>
<td>13.1%</td>
</tr>
<tr>
<td>2.</td>
<td>Agree</td>
<td>152</td>
<td>60.6%</td>
</tr>
<tr>
<td>3.</td>
<td>Undecided / Can’t Say</td>
<td>36</td>
<td>14.3%</td>
</tr>
<tr>
<td>4.</td>
<td>Disagree</td>
<td>27</td>
<td>10.8%</td>
</tr>
<tr>
<td>5.</td>
<td>Strongly Disagree</td>
<td>3</td>
<td>1.2%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>251</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
From the above table, it is clear that HRD practices do have impact on employee productivity with mean and standard deviation 3.74 + .850. It is clear from above that HRD practices enhance employee efficiency / productivity and helps in realization of organizational goals

### Table-7: Motivating Factors

<table>
<thead>
<tr>
<th>Salary</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rewards</td>
<td>0</td>
<td>15</td>
<td>13</td>
<td>149</td>
<td>74</td>
<td>4.12</td>
<td>.757</td>
</tr>
<tr>
<td>Interpersonal Relations</td>
<td>3</td>
<td>9</td>
<td>31</td>
<td>140</td>
<td>68</td>
<td>4.04</td>
<td>.804</td>
</tr>
<tr>
<td>Career Advancement</td>
<td>0</td>
<td>10</td>
<td>50</td>
<td>130</td>
<td>61</td>
<td>3.96</td>
<td>.776</td>
</tr>
<tr>
<td>Job Security</td>
<td>0</td>
<td>2</td>
<td>41</td>
<td>125</td>
<td>83</td>
<td>4.15</td>
<td>.711</td>
</tr>
<tr>
<td>Employee Friendly Management</td>
<td>4</td>
<td>8</td>
<td>35</td>
<td>147</td>
<td>57</td>
<td>3.98</td>
<td>.800</td>
</tr>
<tr>
<td>Welfare Measures</td>
<td>4</td>
<td>0</td>
<td>44</td>
<td>155</td>
<td>48</td>
<td>3.97</td>
<td>.715</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

**Note:** To measure the motivating factor in the organization 7 factors were considered and respondents were asked to rate Strongly Agree ‘5’, Agree ‘4’, Undecided ‘3’, Disagree ‘2’, Strongly Disagree ‘1’. If mean score is above 3; then it is interpreted that particular factor acts as motivating factor. If mean value is greater than 4; then it acts as very high motivating factor, if mean value is less than 3 then it does not act as motivating factor.

The table indicates that with regard to salary and perks; it acts as very high motivating factor with mean and standard deviation 4.12 + .757. Rewards act as high motivating factor with mean value and standard deviation 4.03 + .857. Good Interpersonal Relations acts as a motivating factor with mean value and standard deviation 4.04 + .804. Career Advancement Opportunities acts as a motivating factor with mean value and standard deviation 3.96 + .776. Job Security acts as a motivating factor with mean value and standard deviation 4.15 + .711. Employee Friendly Management acts as a motivating factor with mean value and standard deviation 3.98 + .800. Employee Welfare Measures acts as a motivating factor with mean value and standard deviation 3.97 + .715

### Table-8: HRD as a Burden

<table>
<thead>
<tr>
<th>Scores</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>1.2%</td>
<td>7.6%</td>
<td>20.3%</td>
<td>55%</td>
<td>15.9%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>19</td>
<td>51</td>
<td>138</td>
<td>40</td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

The above table shows that many employees do not think that investment in HRD is a burden but it is viewed as a facilitating or supportive mechanism, with mean value and standard deviation 3.77 + .850.

**Constraints on Effective Implementation of HRD Practices**

In the questionnaire that was administered to the respondents, on question whether employee resistance acts as a constraint in implementation of HRD practices 34.3% agreed and 2.4% strongly agreed but 41.4% disagreed with this and felt that it does not act as a constraint and another 18.3% were undecided about it, but 3.6% strongly said it does not act as constraint. On question of employee union acting as a constraint, 5.2% strongly said employees union does not act as a constraint, 42.2% also said that it does not act as a constraint but 21.5% said that it acts as a constraint, 3.6% said that it strongly acts as a constraint and 27.5% were not sure and undecided about it. On mismatch between HRD measures and requirements acts as a constraint, 4% strongly agreed, 34.7% agreed, but 25.9% disagreed and 4.4% strongly opposed this where as 31.1% were not sure about it.

On lack of proper planning, 7.2% strongly said it acts as a constraint, 26.7% also agreed but 35.9% disagreed, 3.2% strongly opposed it but 27.1% were not sure or undecided about it. On accountability 4% strongly said accountability does not act as a constraint, 25.5% agreed with this where as 39.4% disagreed and felt otherwise, 5.2% also strongly disagreed and 25.9% were not sure or undecided about it. On outdated banking rules, 4% strongly agreed that it acts as a constraint, 15.5% agreed but 42.2% felt otherwise, 4.8% strongly disagreed and said that it does not act as a constraint, 33.5% were not sure about it. On commitment from top management 1.2% strongly agreed that no commitment from top management acts as constraint, 22.3% also felt so but 45% disagreed and said it does not act as a constraint, 6.4% strongly said that it does not act as a constraint, 25.1% were not sure about it. On uniform HRD training practices, 2.4% were of the opinion that uniform HRD training practice is a constraint, 23.1% also felt so but 36.7% disagreed and said that uniform HRD practices does not act as a constraint, 3.2% strongly disagreed and
said that it does not act as a constraint, 34.7% were not sure or undecided about it. With regard to inadequate HRD assessment mechanism 4.8% strongly were of the opinion that it acts as a constraint, 23.9% also felt so but 25.9% disagreed and said it is not a constraint, 5.6% strongly disagreed and said it is not a constraint where as 39.8% were unsure and undecided about it.

Table 9: HRD measures Adequate and Updated to Meet Changing Requirements

<table>
<thead>
<tr>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>12</td>
<td>23</td>
<td>155</td>
<td>61</td>
<td>4.06</td>
<td>.724</td>
</tr>
</tbody>
</table>

It is clear from above that HRD measures of the organization is adequate and continuously updated to meet the changing requirements with mean value and standard deviation 4.06 +.724.

FINDINGS & CONCLUSION

Employees are aware about existence of separate department to carry on HRD related activity in banks. Most felt it is carried on in a routine manner and synonymous with training. For employees HRD was the responsibility of HRD department and they had no role in it. Adding to this perception the HRD mechanisms adopted by the banks were also very selective and the focus was more on performance appraisal and training and other mechanisms like counseling, grievance ventilation mechanisms, feedback etc., are ignored to a large extent. Employee feedback, government policies and guidelines, management policies, organizations goals, expert is advice, trainer’s perception of banker’s role - have all impact on and have to be taken into consideration while the designing of HRD measures in the organizations. However, these aspects do not appear to have been taken seriously by the planners of HRD.

Most of respondents felt that mergers, acquisitions, and changing priorities of the organization pose a threat to job security. Nonetheless, most of respondents felt that HRD practices enhance employee productivity and employee loyalty. Many respondents felt that investment in HRD is very significant and is not a waste or burden on banks. Respondents felt salary, rewards, good interpersonal relations, job security, employee friendly management, welfare measures acts as motivating factors in the organization. When it comes to the constraining factors for effective implementation of HRD, respondents are divided in their opinion and felt that employee resistance, employee union, mismatch between HRD measures and real work requirement, outdated banking rules, no commitment and support from top management, were all the constraining factors but varied in percentages to each of these categories. Most of respondents felt that HRD practices in banks are adequate and continuously upgraded.

All these findings are extremely important and bring to the fore, the lack of commonality in perception and implementation of HRD strategies in the private banks in Mangalore. It is clear from the study that there is lot of misperception about HRD and it not been able to fulfill its actual motive in the private banking sector. HRD strategies can act as energy boosters to motivate employees to tackle the challenges and to enhance competitiveness of the organization; but HRD need to be tuned to the requirements of time and to bring out the best among employees to serve the organizational goals. This requires reorientation of the priorities and strategies by the employers through HRD making employees to feel that they are part of the organization and, service related matters are not just the prerogative of the concerned section or HRD department.

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*****
A STUDY ON IMPACT OF STRESS ON JOB SATISFACTION

B. Sreekanth77 Dr. K. Aparna78

ABSTRACT

Job satisfaction is important for every employee to go on with the job. In addition, it is Crucial for any organization to recognize employees and know how an employee can act upon paramount. Hence, it is vital for an employer to satisfy their employees to augment their output. As workforces are the most precious assets for any organization, it is significant to satisfy them and retain. When people are ambitious towards a job they can handle the stress, if not they no longer work for the organization due to stress on the job. In addition, simply find a way to quit instead of surviving. This study is confined to know the Impact of Stress on Job Satisfaction of Insurance Employees with respect to Nizamabad city of Telangana. The study test the relation of stress and its impact on job satisfaction using (N=50) data of Insurance Employees of reputed insurance organizations in Nizamabad City. The data is obtained through the structured questionnaire and analyzed by statistical tool that is Carl Pearson’s coefficient of correlation. The research found that there is a Negative relation existed between stress and satisfaction factors such as salary, Benefits, Relationship co-workers, opportunity to utilize the skills, support for additional training. On the other hand positive relation satisfaction factors are Opportunity for promotion, Job security, recognition for work etc.

KEYWORDS

Stress, Satisfaction, Employer, Employee, Insurance etc.

INTRODUCTION

Work is a central part of almost everyone’s life. Most adults devote weekdays to work (Landy & Conte, 2004) as career development makes up almost 70% of all human developmental tasks. Work and the workplace emphasizes many issues related to industrial and organizational psychology including personnel selection and training, work conditions, job satisfaction, quality of work life, human factors, performance appraisal, motivation and leadership, and the physical and mental health of workers. Perceived satisfaction on the job is reflected by the needs of sense of fulfillment and expectation for the job to be interesting, challenging and personally satisfying (Smither, 1994). Low job satisfaction can be an important indicator of counter productive employee behavior and can result in behavior such as absenteeism (Spector, 1985; Martin & Miller, 1986) and turnover intentions (Spector, 1985; Dupré & Day, 2007). Job satisfaction is also an achievement indicator in career developmental tasks (Sidek, 2002) and is associated with the psychological (Limbert, 2004) and individual well-being (Nassab, 2008). Job satisfaction can also partially mediate the relationship of psychosocial work factors to deviant work behaviour. Therefore, maintaining and enhancing job satisfaction is important in order to establish quality worker, workplace and work itself. Certain occupations like those in the insurance sector emphasize the most challenging work.

A career in the insurance sector is one that involves good interpersonal and communication skills in order to attract and retain customers. Due to the heavy competition in the market, individual employee’s attention towards customers is vital in success of the organization. The expectations of the organization on employees are high but a same time, employees also should be treated in pleased manner to make them satisfactory.

Insurance personnel experience conflicts when performing the job, problems in trying to maintain their motivation levels, keep in good psychological health, avoid burnout, and work related stress and job satisfaction like workers in other employment sectors.

In the insurance sector, different aspects of job satisfaction are taken into account as compared to the other sectors. Some of these aspects of job satisfaction are related to as the working environment, nature of work, relationship with employees, operations and organizational traditions, salary structure and travelling pattern etc.

On the other end, Stress related trauma is centralized more in target-based jobs like Insurance sector, stress may be common in all the fields of work but we can say its quantity may be more in field-oriented jobs. At the same time, we can also make a point that career advancement may also have in the same field based jobs comparatively with other jobs. However, the previous studies found that stress should be under the limit of employees if it is beyond the control of employees can lead to negative results.

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OBJECTIVES

The following are the main objectives of the present study:

- To identify the areas of employee stress in Insurance Sector of Nizamabad.
- To measure the Impact of Stress on Job Satisfaction of Insurance Employees.

REVIEW OF THE LITERATURE

Chaudhary (2012) studied the relationship between occupational stress and job satisfaction based on age, gender, nature of job, cadre, work experience of university teachers, and sector of university. The Pearson correlation indicates: no significant relationship found between job satisfaction and overall occupational stress; inverse relationship is found between the occupational stress and overall job satisfaction in faculty members of private universities; is no relationship between the occupational stress and overall job satisfaction in faculty members of public universities; no relationship between the occupational stress and overall job satisfaction in case of both male and female faculty members of universities; young age university teachers are more sensitive to the occupational stress and job satisfaction; and no significant relationship is found between the occupational stress and overall job satisfaction in faculty members of universities across the nature of job; visiting, contract and permanent.

Rehman et al. (2012) examine the impact of job stress on employee job satisfaction. Samples of 150 employees from the private colleges of Pakistan were used for this analysis. Job stress has been measured by workload and physical environment. Prior study indicate that the stressor workload, physical environment negatively affect the employee job satisfaction. This study results contradicted that stress is positively related to employee’s job satisfaction, which do not support Caplan (1991) and Keller (1975), and Mansoor & Sabtain (2011) study on stress. This study reinforces the importance of employee job satisfaction, which is essential for successful firm in modern current era.

Bissa et al. (2011) Stress is a universal element and persons from nearly every occupation have to face stress. Employers today are critically analyzing the stress management issues that contribute to lower job performance of employee originating from dissatisfaction and high turnover ultimately affecting organizational goals and objectives. The universe of this study is Ajmer (Rajasthan). Data were collected from 73 employees working under different stock broking houses in Ajmer. Carl Pearson’s coefficient of correlation and z-test were used to detect the significance difference between job satisfaction and job stress. This paper conceptually establishes the relationship between job satisfaction and job stress. There is also need to find the other factors, which affect the stress level of an employee at their work place. Future research using different sample in different culture is recommended.

MATERIALS AND METHODS

This preliminary study concerned employees working in Private Insurance companies, Nizamabad, Telangana. Respondents are selected using convenience sampling technique. The sample was classified based on their designation (Agents and Managers). The sample for the study comprised 50 employees of Insurance Company.

Procedure: Data was gathered through a self-administered questionnaire. The questionnaire consisted of respondent personal and socio – demographical information, Job Satisfaction and Work related stress measurements. The questionnaire was distributed and administered to respondents by the researcher. The researcher explained the objective of the study.

Measures: The questionnaires were designed to assess levels of job satisfaction and occupational Stress among insurance personnel. Job satisfaction levels were determined by various factors of job satisfaction. The Job Satisfaction (JS) conceptualized aspects of the job as either favorable or unfavorable. It consists of 11 items examining salary, promotion, fringe benefits, Job security, Recognition for work, Relationship with supervisor, co-workers and subordinates, Opportunity to utilize your skills and talents, Opportunity to learn new skills and Support for additional training and education with three items each to measure the degree of employee attitudes about the job and aspects of the job. Responses were obtained on a summated rating scale format of “strongly disagree” to “strongly agree”. The higher scores indicated a higher degree of satisfaction on the job.

Work Related Stress (WRS) was assessed using the stress oriented selected factors. The WRS was designed to measure employee perceptions of job stress. The scale comprised of 18 items asking about the frequency of stressful events and the extent of role overload. Responses were obtained on a summated rating scale format ranging from “never” to “rather often”. Higher scores indicated higher perceived occupational stress. Information regarding age, marital status and number of children were obtained to provide personnel demographic information. Respondents were also asked to provide job related information including years in services, job classification, branch, frequency of travelling to other areas and frequency of transferring from one unit to another.
Data Analysis: The Statistical Package for Social Science (SPSS) Version 16.0 was used to analyze the data. Both descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (Pearson correlation) were used for purposes of descriptive and co-relational testing respectively.

ANALYSIS OF DATA

Respondents comprised 50 employees from Private Insurance companies of Nizamabad City. Among the 50 respondents, 10 were Managerial positioned employees, 40 were Agents, and their age are in range of 20-45. The educational details of the managers comprised of degree (n = 4, 40%), Post graduation (n=6, 60%) coming to Agents are Intermediate (n =7, 17.5%), Graduation (n =22, 55%) Post Graduation (n=11, 27.5%). The majority of the respondents are married (n =30, 60%) with having at least one child (n =22, 44%), a total of 13 (26%) respondents are having at least 5 years of experience into same industry, and a total of 19 (38%) respondents are working with same organization from past 3 years.

Table-1: Descriptive Statistics of Satisfaction Analysis

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Pay and Promotion Potential:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Salary</td>
<td>50</td>
<td>1.98</td>
<td>.820</td>
</tr>
<tr>
<td>- Opportunities for Promotion</td>
<td>50</td>
<td>2.76</td>
<td>.870</td>
</tr>
<tr>
<td>- Benefits (Health insurance, life insurance, etc.)</td>
<td>50</td>
<td>2.56</td>
<td>.972</td>
</tr>
<tr>
<td>- Job Security</td>
<td>50</td>
<td>2.10</td>
<td>.909</td>
</tr>
<tr>
<td>- Recognition for work accomplished</td>
<td>50</td>
<td>2.46</td>
<td>.885</td>
</tr>
<tr>
<td>B. Work Relationships:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Relationships with your co-workers</td>
<td>50</td>
<td>2.86</td>
<td>.833</td>
</tr>
<tr>
<td>- Relationship(s) with your supervisor(s)</td>
<td>50</td>
<td>2.90</td>
<td>.936</td>
</tr>
<tr>
<td>- Relationships with your subordinates</td>
<td>50</td>
<td>2.90</td>
<td>1.165</td>
</tr>
<tr>
<td>C. Use of Skills and Abilities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Opportunity to utilize your skills and talents</td>
<td>50</td>
<td>2.78</td>
<td>1.112</td>
</tr>
<tr>
<td>- Opportunity to learn new skills</td>
<td>50</td>
<td>2.94</td>
<td>1.202</td>
</tr>
<tr>
<td>- Support for additional training and education</td>
<td>50</td>
<td>2.48</td>
<td>1.054</td>
</tr>
<tr>
<td>Job Satisfaction - Total Score</td>
<td>50</td>
<td>2.62</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

ANALYSIS AND RESULTS

Job Satisfaction

The majority 72% (n = 36) of the respondents are reported somewhat satisfaction and only 28% (n = 14) had dissatisfaction. As can be seen in Table 1, the top three aspects which were found to be satisfactory by the respondents were support for additional training and education (M = 2.94) followed by relationship with superiors and subordinates (M = 2.90) and opportunity for promotion (M = 2.76). Whereas dissatisfaction levels are recorded were on aspect of Salary (M = 1.98).

Table-2: Descriptive Statistics of Stress Analysis

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I know how to go about getting my job done.</td>
<td>50</td>
<td>2.62</td>
<td>1.122</td>
</tr>
<tr>
<td>2. I have achievable deadlines.</td>
<td>50</td>
<td>2.22</td>
<td>.863</td>
</tr>
<tr>
<td>3. If work gets difficult, my colleagues will help me.</td>
<td>50</td>
<td>2.56</td>
<td>1.127</td>
</tr>
<tr>
<td>4. I am given supportive feedback on the work I do.</td>
<td>50</td>
<td>2.44</td>
<td>1.090</td>
</tr>
<tr>
<td>5. I am clear what my duties and responsibilities.</td>
<td>50</td>
<td>2.94</td>
<td>1.268</td>
</tr>
<tr>
<td>6. I am not pressured to long work hours.</td>
<td>50</td>
<td>2.36</td>
<td>1.083</td>
</tr>
<tr>
<td>7. I understand how my work fits into the overall aim of the organisation.</td>
<td>50</td>
<td>2.72</td>
<td>1.030</td>
</tr>
<tr>
<td>8. I have realistic time pressures.</td>
<td>50</td>
<td>2.54</td>
<td>1.164</td>
</tr>
<tr>
<td>9. I can rely on my line manager to help me out with a work problem.</td>
<td>50</td>
<td>2.52</td>
<td>.931</td>
</tr>
<tr>
<td>10. I do not think about work matters at home.</td>
<td>50</td>
<td>2.24</td>
<td>1.060</td>
</tr>
<tr>
<td>11. I have a Feeling that I can handle the work, which is assigned to me.</td>
<td>50</td>
<td>2.04</td>
<td>.698</td>
</tr>
<tr>
<td>12. I feel that no need to handle extra workload.</td>
<td>50</td>
<td>2.30</td>
<td>1.015</td>
</tr>
<tr>
<td>13. I do not Have a Feeling that job tends to obstruct with family life.</td>
<td>50</td>
<td>2.28</td>
<td>.809</td>
</tr>
</tbody>
</table>
Stress

Based on the mean scores, results from this preliminary study indicate that respondents reported high level of work related stress with respect to ‘I don’t feel tied and sick after going home from work place’ (M = 2.02) followed by ‘I have a Feeling that I can handle the work which is assigned to me’ (M = 2.04) and ‘I found that I have time for many interest / hobbies outside of work’ (M = 2.14). Whereas less work related stress has identified in respect of ‘I am clear what my duties and responsibilities are’ (M = 2.94) and ‘I can talk to my line manager about something that has upset or annoyed me about work’ (M = 2.92) (Table 2).

Table-3: Inter Correlations of Research Variables

<table>
<thead>
<tr>
<th>Stress Mean Score</th>
<th>JS1</th>
<th>JS2</th>
<th>JS3</th>
<th>JS4</th>
<th>JS5</th>
<th>JS6</th>
<th>JS7</th>
<th>JS8</th>
<th>JS9</th>
<th>JS10</th>
<th>JS11</th>
<th>JS Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stress Mean Score</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary</td>
<td>-0.36</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunities for Promotion</td>
<td>0.11</td>
<td>0.02</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits (Health Insurance, Life Insurance, etc.)</td>
<td>-0.03</td>
<td>-0.04</td>
<td>-0.37</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Security</td>
<td>0.10</td>
<td>0.30</td>
<td>0.11</td>
<td>0.07</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recognition for Work Accomplished</td>
<td>0.12</td>
<td>-0.04</td>
<td>-0.07</td>
<td>0.24</td>
<td>0.07</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationships with your Co-Workers</td>
<td>-0.10</td>
<td>0.18</td>
<td>0.26</td>
<td>-0.13</td>
<td>0.15</td>
<td>-0.11</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship (s) with your Supervisor (s)</td>
<td>0.01</td>
<td>0.03</td>
<td>0.02</td>
<td>0.06</td>
<td>0.07</td>
<td>0.01</td>
<td>0.08</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationships with your Subordinates</td>
<td>0.22</td>
<td>-0.39</td>
<td>0.04</td>
<td>-0.13</td>
<td>-0.36</td>
<td>0.16</td>
<td>0.12</td>
<td>-0.15</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunity to utilize your Skills and Talents</td>
<td>-0.07</td>
<td>0.02</td>
<td>0.11</td>
<td>-0.09</td>
<td>0.29</td>
<td>0.13</td>
<td>0.08</td>
<td>-0.02</td>
<td>-0.01</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunity to Learn New Skills</td>
<td>0.45</td>
<td>-0.02</td>
<td>0.18</td>
<td>0.13</td>
<td>0.15</td>
<td>0.22</td>
<td>0.03</td>
<td>0.25</td>
<td>-0.05</td>
<td>-0.16</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Support for Additional Training and Education.</td>
<td>-0.06</td>
<td>-0.13</td>
<td>0.17</td>
<td>0.15</td>
<td>-0.14</td>
<td>-0.15</td>
<td>0.09</td>
<td>0.03</td>
<td>-0.11</td>
<td>0.09</td>
<td>0.10</td>
<td>1</td>
</tr>
<tr>
<td>JS Mean Score</td>
<td>0.14</td>
<td>0.18</td>
<td>0.39</td>
<td>0.26</td>
<td>0.44</td>
<td>0.41</td>
<td>0.27</td>
<td>0.33</td>
<td>0.04</td>
<td>0.41</td>
<td>0.55</td>
<td>0.30</td>
</tr>
</tbody>
</table>

Remarks: JS - Job satisfaction

Sources: Authors Compilation

Table-3 shows that there is a significant relationship between Job Related Stress and Satisfaction. The preliminary findings indicate that job related stress have significant relationship with overall satisfaction (r = 0.14). The study also identified that work related stress is negatively associated with Salary (r = - 0.36), Benefits (r = - 0.03) Relationship with co-workers (r = - 0.10), Opportunity to utilize the skills (r = - 0.07), Support for additional training and education (r = - 0.06). On the other side there is a positive relationship found on work related stress with Opportunities for Promotion (r = 0.11), Job Security (r = 0.10), Recognition for work accomplished (r = 0.12), Relationship(s) with your supervisor (r = 0.01), Relationships with your subordinates (r = 0.22), Opportunity to learn new skills (r = 0.45).

FINDINGS

Results from the study revealed that the majority of the respondents have perceived moderate level of satisfaction. This could be related to Opportunities for Promotion. Satisfaction towards the opportunities is based on attainment of previous objectives of the individuals. The employees are given an opportunity to meet the higher volume of targets by considering the achievements, this can lead to promotion. The study suggests that opportunities for promotions are achievement based still the employees are satisfied because of the competitive position of the company. As the insurance sector itself a challenging one in the society, where we can see negative perception of the people.

There are other factors influencing the respondents to be a moderated level of satisfaction such as opportunity to learn new skills: as already mentioned earlier in this research. Insurance sector is very challenging one, where employees always need to be more effective in learning to attract and stimulate the customers. It can be suggested that the learning process need to be more attractive to motivate the employees to come over the hurdles in process of achieving their job targets. In addition, the relationship with superiors and subordinates are indicated as moderated level of satisfaction, which is a very good sign. The previous studies states
that majority of the conflicts arises due to the lack of support from superior or from subordinates; here the study employees are exempted from it.

Some personnel also reported dissatisfaction with salary, job security and recognition for work accomplished. Insurance sectors are always a goal-oriented organisations where the goals are transformed on to employees. In addition, it is a sector where it follows salary structure that is lower the basic and higher the incentives. Coming to job security, is reported as less in private sectors this may influence more negatively on to the employees as a mental factor when they are not meeting the goals. Employees should be given a support in achieving goals and recognizing plays a significant role in motivating the personnel for further levels.

Subsequently, this preliminary study also revealed that personnel reported work related stress when in handling the work which is assigned to them, non-achievable deadlines, thinking about work matters at home, job tends to obstruct with family, conflicting demands of various people over me, feeling tied and sick after going home, having no time for hobbies/interests. As study indicated it’s a goal oriented industry. In persuading the goals, employees feel stress, but this should be under the control and should be achievable and also specific. Employees need refreshments to boost up themselves to work with fresh minds, if they think about work all the time that will influence them and obstruct with family. Reporting authority is the other one where multiple conflicts can pushes the employees under stress, the reporting should be précised one and to get some work related support from concern superior. Personal interest is vital in field-oriented jobs where it gives a social exposure to increase the contacts.

Lastly, the finding of the work related stress is associated with job satisfaction in the following ways. Work related stress is negatively associated with five job satisfaction factors. It is noticed that work related stress will reduce the satisfaction with regards to Salary, Benefits, Relationships with co-workers, Opportunity to utilize skills and talent, Support for additional training and education. Insurance organizations should look into these facets to reduce the stress levels and to increase the satisfaction level.

CONCLUSION

The results of the study are preliminary in nature but are able to give some insights that can be considered as prevailing aspects of work related stress and job satisfaction in the insurance sector. Lowering the stress can bring the satisfaction among the employees this can leads to reduce the turnover and the company’s image can nourish.

Several limitations of this study need to be highlighted. Those are the study was preliminary and data analyzed are considered as exploratory in nature. The study used self-administered questionnaires based on the respondent’s honesty and how they perceived their attitude towards the variables used in this study. This study is limited only to Nizamabad urban insurance employees, cannot be generalized to other area employees, as they perceive different issues. Caution must be taken in order not to generalize these findings to the completely insurance employees.

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STRESS AMONG MANAGEMENT FACULTY MEMBERS IN PRIVATE INSTITUTIONS: A CASE STUDY OF BHUBANESWAR - CUTTACK TWIN CITY OF ODISHA

Dr. S. K. Baral

ABSTRACT

We all need to have some mental pressure in our life, which makes our work satisfying, and help us to meet goals. Too much pressure without having the chance to recover out of the situation causes stress and it harms our health too. When the demands and pressures placed on individual’s do not match the resources available, or do not meet the individual's needs and motivations, stress can occur and threaten that person's health and well-being. In the short term, stress can be devastating; in the long term, it can kill. Employers today are critically analyzing the stress management issues that contribute to lower job performance of employee initiating from dissatisfaction and high turnover finally affecting organizational goals and objectives. What are the causes of stress & how the stress is managed are basic aims of the study. The universe of the study is Bhubaneswar-Cuttack the target population is management faculty members of the Private colleges of Bhubaneswar-Cuttack twin city of Odisha. Field study was conducted with questionnaire as the primary data collection instrument. Data was analyzed using statistical techniques. The factors causing stress and how they are managing stress were identified.

KEYWORDS

Job Stress, Management Faculty Members, Teaching, Stressors etc.

INTRODUCTION

It is difficult to find a general definition of ‘Stress’. Professors, Doctors, Engineers, Airline Pilots, Nurse, Police Officers, Bank Employees, Social Workers and Personnel Managers all use the word stress in their own manner and with their own definition. We normally use the word stress when we feel that everything seems to have become too much, we are burdened and wonder whether we really can cope with the pressure placed upon us. Stress is one of the major problems for working people, many of whom are juggling work, home and the care of children and often times aging parents. It is no wonder that stress has increased. The modern phenomenon is the unbearable effects caused by constant pressure at both work and home.

Education industry is one of the business organizations that offer services in terms of molding and shaping youngsters into good citizens of the country. It is the kind of business where individuals educated good values and various practices and policies that they can use as they start their own personal endeavor in life. These techniques, values and strategies are usually taught to the students in all educational institutions through teaching methods that every teacher uses when teaching the lessons. Teaching is such a kind of distinctive profession in which the hopes of students’ guardians are very high regarding to the students’ educational progress, future carrier and about the establishment of the personalities of students along with education (Wilson, 2002). Job stress of faculty members in management education institutions seems to be vital as satisfied faculty members are more dedicated and contribute quality inputs in teaching and research thereby improving the quality of student output. On the other hand, faculty members under stress contributes negative inputs affecting in the opposite direction the quality of education. Hence, Job stress of faculty members is vital to both the students and the institution.

LITERATURE REVIEW

Ryhal and Singh (1996) studied the correlates of job stress among university faculty. A sample of 100 faculty members 30 professors, 31 associate and 39 assistant professors. Results revealed that assistant professors experienced higher job stress than associate professors and professors.

Orpen (1996) examined the moderating effects of cognitive failure on the relationship between work stress and personal strain. He compared the work stress among 136 nurses and 12 college lecturers. The results found that nurses experienced more stress than the lecturers.

Ansari and Singh (1997) attempted to explore the contribution of demographic variables to the nature of stress experienced by the teachers in an agriculture university. The study comprised sample of 235 faculty members (23 professors, 74 associate and 138

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assistant professors). The professors were either in moderate or in high stress categories as compared to associate and assistant professors.

Upadhyay and Singh (1999) compared the occupational stress level experienced by the 20 college teachers and 20 executives. The teachers showed significant higher levels of stress than executives on intrinsic impoverishment and status factors did. They experienced stress because their personal wishes and strong desire for better and prosperous career were felt to be blocked by others.

V. Abirami (2012), in his research titled ‘levels of stress among college teachers with reference to Coimbatore district’, studied about the level of stress among college teachers as a function of age, sex, marital status, educational attainment, family system, monthly income wise, number of dependents in the family and designation, nature of college, teaching experience, location of work place, working time.

Rupinder Kaur, (2013) identified the five factors that creates the job stress among college teachers, the most important factors that creates stress is salary and other benefits followed by working conditions, relation with colleagues, job security and work load so by improving these factors can be reduced among college teachers and also the colleges to make HR policies for college teachers.

Rizwan Raheem Ahmed, Warraichusmanali and Nawaz Ahmad (2014) in his study has revealed that workload, inadequate monitory reward is the primary reason for causing stress in employees, so it was recommended that employees should minimize stress by lowering the work load and pay adequate salary.

STATEMENT OF PROBLEM

Teaching profession is highly a distressing profession. Stress is obviously the biggest reason for leaving the teaching profession. Annual turnover is higher when related with other occupations due to the factors such as heavy workload, no job security, poor administration support and little opportunity for promotions, less salary, annual incremental raises not in pace with cost of living, student discipline problems, decreased job mobility. This is the worrying state for higher officials of the colleges need to source for the ways to their faculty members to battle stress in the current era.

OBJECTIVES OF STUDY

Authors have conducted this research to explore the following three objectives:

- To find out causes of stress among management faculty members of Bhubaneswar-Cuttack,
- To explore ways of minimizing stress among management faculty members, and
- To recommend certain measures to control the situation.

NEED AND SIGNIFICANCE OF THE STUDY

The expectations of the students and their parents are quiet high in private management colleges. This in turn results in the demand for better performance from the faculty members in private colleges. Keeping the competition in view, the management demands good results from the faculty members and their workload is much more than the faculty members of the Universities. This creates stress, which leads to reduced teaching efficiency. Much of the research into this area has focused on level of stress and the most influential factors of stress related to teaching professionals. The study can bring forth the causes of stress in management faculty members and to countercheck how they overcome the stress. The study not only useful to the faculties but also for the Educational institutions, educational authorities and administrators can be greatly benefited by the findings of the present study

LIMITATIONS

Data being primary in nature, all sorts of limitations applicable to primary data is applicable to the present study also. This study is confined to Bhubaneswar-Cuttack twin-city of Odisha, so utmost care should be taken while generalizing the result.

RESEARCH METHODOLOGY

Data Collection

The data required for the study is primary in nature. The primary data are collected through making questionnaire. Pilot study was conducted with 25 faculty members who belong to Management discipline (from Bhubaneswar – Cuttack twin city). Based on the
feedbacks and discussions with the academic experts, the questionnaire has been restructured. Previous literature was collected from the books, journals and periodicals.

Period and Area

The study was conducted during the academic year 2015-16. Bhubaneswar-Cuttack of Odisha is chosen for the study because large number colleges are functioning in this area. It holds the first place in Odisha, with reference to number of colleges.

Sample and Tools Employed

Management faculty members working in 28 colleges of Bhubaneswar-Cuttack district was selected for the study. Totally 168 questionnaires were distributed among the selected population using convenient sampling method. The respondents have returned only 148 questionnaires. Of which, only 130 questionnaires are completely filled in all aspects and considered for this study. This study was used t-test and ranking method for effective analysis and to find out depth findings.

RESULTS AND DISCUSSIONS

<table>
<thead>
<tr>
<th>Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>70</td>
<td>53.84</td>
</tr>
<tr>
<td>Female</td>
<td>60</td>
<td>46.15</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21-30 years</td>
<td>52</td>
<td>40</td>
</tr>
<tr>
<td>31-45 years</td>
<td>47</td>
<td>36.15</td>
</tr>
<tr>
<td>Above 46 years</td>
<td>31</td>
<td>23.84</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
</tr>
<tr>
<td>Marital Status</td>
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<td></td>
</tr>
<tr>
<td>Married</td>
<td>100</td>
<td>76.92</td>
</tr>
<tr>
<td>Un Married</td>
<td>30</td>
<td>23.07</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
</tr>
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<td>Qualification</td>
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<td></td>
</tr>
<tr>
<td>Ph.D.</td>
<td>28</td>
<td>21.53</td>
</tr>
<tr>
<td>M.Phil.</td>
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<td>13.07</td>
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<tr>
<td>Post Graduate</td>
<td>85</td>
<td>65.40</td>
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<tr>
<td>Total</td>
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<td>100</td>
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<tr>
<td>Academic Rank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professor</td>
<td>31</td>
<td>23.85</td>
</tr>
<tr>
<td>Associate Professor</td>
<td>46</td>
<td>35.38</td>
</tr>
<tr>
<td>Assistant Professor</td>
<td>53</td>
<td>40.77</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
</tr>
<tr>
<td>Experience</td>
<td></td>
<td></td>
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<tr>
<td>Below 1 Year</td>
<td>22</td>
<td>16.92</td>
</tr>
<tr>
<td>Between 2-5 years</td>
<td>31</td>
<td>23.85</td>
</tr>
<tr>
<td>Between 6-10 years</td>
<td>46</td>
<td>35.38</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>31</td>
<td>23.85</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Primary Data

The above table-1 shows the profile of the faculty members gender wise Male 53.84% and Female are 46.15%, Age group of the faculty members between 21-30 years are 40%, between 31-45 years are 36.15% and above 46 years are 23.84%. Marital statuses of the faculty members Married are 76.92% and Un-Married are 23.07%. Faculty members Qualifications are with Ph.D. is 21.53%, M.Phil. 13.07%, and PG. 65.40%. Academic Rank of the faculties like Professors is 23.85%, Associate Professors are 35.38%, and Assistant Professors are 40.77%. Experience of the faculty members is below 1 year 16.92%, between 2-5 years are 23.85%, between 6-10 years are 35.38%, and above 10 years are 23.85%.
Stress Indicators among the Management Faculty Members

There may be numerous conditions in which Faculty members may feel the stress. Conditions that tend to cause stress are called stressors. The various stressors are:

Table-2: Faculty Members Stress Index – One Sample t-test

<table>
<thead>
<tr>
<th>Faculty members Stress Index Questions (FSI)</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-value</th>
<th>p (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Load</td>
<td>2.730</td>
<td>1.29273</td>
<td>15.265</td>
<td>.000</td>
</tr>
<tr>
<td>Time Pressure</td>
<td>2.7154</td>
<td>1.46396</td>
<td>13.360</td>
<td>.000</td>
</tr>
<tr>
<td>Student Attitude</td>
<td>3.7846</td>
<td>1.47845</td>
<td>21.475</td>
<td>.000</td>
</tr>
<tr>
<td>Poor Working Conditions</td>
<td>2.9769</td>
<td>1.46518</td>
<td>15.384</td>
<td>.000</td>
</tr>
<tr>
<td>Frequently Changing Policies and Procedures</td>
<td>2.8923</td>
<td>1.35398</td>
<td>15.935</td>
<td>.000</td>
</tr>
<tr>
<td>Meetings</td>
<td>2.7923</td>
<td>1.41255</td>
<td>14.467</td>
<td>.000</td>
</tr>
<tr>
<td>Taking Work at Home</td>
<td>2.7000</td>
<td>1.39016</td>
<td>13.943</td>
<td>.000</td>
</tr>
<tr>
<td>Under / Over Promotions</td>
<td>2.9462</td>
<td>1.38828</td>
<td>15.984</td>
<td>.000</td>
</tr>
<tr>
<td>Lack of Career Development</td>
<td>3.0000</td>
<td>1.29997</td>
<td>17.542</td>
<td>.000</td>
</tr>
<tr>
<td>Office Politics</td>
<td>2.9615</td>
<td>1.55720</td>
<td>14.362</td>
<td>.000</td>
</tr>
<tr>
<td>No Participation in Meetings</td>
<td>3.1077</td>
<td>1.28947</td>
<td>18.637</td>
<td>.000</td>
</tr>
<tr>
<td>Inadequate Salary</td>
<td>2.5154</td>
<td>1.37663</td>
<td>12.551</td>
<td>.000</td>
</tr>
<tr>
<td>Restrictions on Behaviour</td>
<td>2.7538</td>
<td>1.18819</td>
<td>16.830</td>
<td>.000</td>
</tr>
<tr>
<td>Restrictions of Relationship with Correspondents and Co-Faculty Members</td>
<td>2.6692</td>
<td>1.46477</td>
<td>12.993</td>
<td>.000</td>
</tr>
<tr>
<td>Making Presentations in Conferences</td>
<td>2.9154</td>
<td>1.24536</td>
<td>17.536</td>
<td>.000</td>
</tr>
</tbody>
</table>

Sources: Primary Data Analysis

Results from the above table-2 shows that there is a significant difference in almost all the faculty member’s stress index. Students attitude is some better on behalf of faculty members when compared to all other stress index (t=21.475; p=0.00). Lack of career development and making presentations in conferences is having less impact on faculties stress, but t-test is constituted the values (t=17.542; p=0.000) and (t=17.536; p=0.000) respectively. In case of salaries and relations, faculty members are very suffering and or more stress to complete their economic activities and to maintain good relationship with another co-faculty members, it is more significant in faculty members stress index like (t=12.542; p=0.000) and (t=12.993; p=0.000) respectively. College management behavior is a negative attitude in the treatment of faculty members; even it will be appear in time pressure (in the completion of tasks assigned) and work is carried forward to home. Meanwhile, it will produce the more stress among the faculty members minds, t-value=13.360; p=0.000 and t-value=13.934; p=0.000 respectively is indicating the high significance in these two factors among the faculty members stress index. Frequent meetings and changing policies and procedures by management, principle and HOD, interim causes stress on faculty members, t=14.467; p=0.000 and t=15.935; p=0.000 respectively. Other stress indicators are also having a significant impact on faculty members.

Techniques Adopted to Overcome the Stress

The workplace is a likely source of stress, but you are not powerless to the effects of stress at work. Effectively coping with job stress can benefit both your professional and personal life.

Table-3: Techniques adopted to Overcome the Stress

<table>
<thead>
<tr>
<th>Techniques Adopted to Manage Stress</th>
<th>Yes</th>
<th>No</th>
<th>Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yoga &amp; Meditation</td>
<td>17(13.08)</td>
<td>113(86.92)</td>
<td>IX</td>
</tr>
<tr>
<td>Entertainment</td>
<td>23(17.69)</td>
<td>107(82.31)</td>
<td>VIII</td>
</tr>
<tr>
<td>Time Management</td>
<td>71(54.62)</td>
<td>59(45.38)</td>
<td>I</td>
</tr>
<tr>
<td>Spend time with family</td>
<td>29(22.31)</td>
<td>101(77.69)</td>
<td>VII</td>
</tr>
<tr>
<td>Interaction with positive Colleagues</td>
<td>38(29.23)</td>
<td>92(70.77)</td>
<td>IV</td>
</tr>
<tr>
<td>Reading Motivational Books</td>
<td>35(26.92)</td>
<td>95(73.08)</td>
<td>V</td>
</tr>
<tr>
<td>Exercise (Gym, Aerobics, Dance)</td>
<td>33(25.38)</td>
<td>97(74.62)</td>
<td>VI</td>
</tr>
<tr>
<td>Prayers (Spirituality)</td>
<td>59(45.38)</td>
<td>71(54.62)</td>
<td>II</td>
</tr>
<tr>
<td>Relaxation</td>
<td>55(42.31)</td>
<td>75(57.69)</td>
<td>III</td>
</tr>
</tbody>
</table>

Sources: Primary Data
The table-3 indicates the stress managing techniques. 54.62% of the faculty members accepts time management can be used to manage stress and they rank it at I while only 6.92% of the faculty members assume yoga and meditation can be used as stress managing techniques and rank it at IX. 45.38% of the faculty members do prayer, 42.31% relax, 29.23% of faculty members Interact with positive Colleagues, 26.92% Read Motivational Books, 25.38% of faculty members do exercise, 22.31% of faculty members spend time with family, 17.69% of faculty members have entertainment and they rank II, III, IV, V, VI, VII, VIII and IX respectively to each technique.

CONCLUSION & RECOMMENDATIONS

Managerial implication it is very important for higher management and research department to focus on faculty member’s stress and how to overcome it. The results show that male faculty members are experiencing excessive pressure than female faculty members in terms of students’ interaction subscale because it has been noted that the female students having hard time to converse with male faculty members through video conferencing and other visual mode of study. It is suggested that proper communication system should be provided and hiring more female faculty members at the female campus.

Most important demographic variable is Academic Rank. Associate Professor and Assistant Professor face excessive pressure related to Rewards and Recognition. The items which created excessive pressures such as are (a) Having job demands which interfere with other personal activities (Recreation, Family and other interest) with a mean value of (2.541), (b) Lacking personal career development and making presentation in conference activities with a mean value of (2.9154). It is recommended that a proper work – life balance should be maintained and priority should be set before hand or schedule should be prepared to overcome clashes between work and personal activities. The management should consider faculty members to be involved in the decision-making process at departmental and college levels. A proper Research and Publication workshop should be conducted for all faculty members specifying the criteria for evaluation, publication and the systematic procedure for research grants and timeframe to submit the research proposal. A detailed manual and dedicated email should be provided to all faculty members to clarify all the concerns related to research.

This study also identifies the management faculty members as one of the occupational group that functions under conditions of high stress. Factors like work overload, poor infrastructural facilities, conflict with management and peer, student interaction and inadequate salary were discussed in this study among the management faculty members. Lack of career development and making presentations in conferences is having less impact on faculties stress when compared to another factor. In case of salaries and relations, faculty members are very suffering and or more stress to complete their economic activities and to maintain good relationship with other co-faculty members, it is more significant in faculty members stress index. College management behavior is a negative attitude in the treatment of faculty members; even it will be appearing in time pressure (in the completion of tasks assigned) and work is carried forward to home. According to these studies, faculty members with job stress cannot deal with their life positively and it obviously affects their work life. Further, the result reveals that there is a need to ensure stress free environment in management educational institutions. According to the above ranking system the Management educational institutions must be provide the stress free activates among the faculty members like particular Time Management, Prayers (Spirituality), Relaxation activities, Positive cohesiveness with Colleagues, Providing Motivational Books, Exercise (Gym, Aerobics, Dance), facilitate spending time with family, Concerts and Yoga & Meditation classes.

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A STUDY OF LEARNING PATTERNS: SHIFT FROM ANDRAGOGY TO HEUTAGOGY

Rahul Gupta80 Ankit Gupta81

INTRODUCTION

In something of a historic point for instruction, Knowles (1970) recommended an essential change in the route in which instructive encounters for grown-ups ought to be planned. The approach, known as andragogy, stands out forcefully from instructional method, which is the educating of kids. This paper recommends there is advantage in moving from andragogy towards self-decided learning. The idea of self-decided learning, called heutagogy, expands on humanistic hypothesis and ways to deal with learning depicted in the 1950s. It is proposed that heutagogy is fitting to the requirements of learners in the twenty-first century, especially in the improvement of individual ability. Various ramifications of heutagogy for advanced education and professional training are talked about.

Heutagogy

Training has generally been viewed as an educational connection between the instructor and the learner. It was dependably the instructor who chose what the learner had to know, and in fact, how the information and aptitudes ought to be educated. In the previous thirty years or so there has been a significant upheaval in instruction through research into how individuals learn, and coming about because of that, further work on how educating could and ought to be given. While andragogy (Knowles, 1970) gave numerous valuable ways to deal with enhancing instructive technique, and without a doubt has been acknowledged generally, despite everything it has meanings of an educator learner relationship. It might be contended that the quick rate of progress in the public arena, and the purported data blast, propose that we ought to now be taking a gander at an instructive method, which is the educating of kids. This paper recommends there is advantage in moving from andragogy towards self-decided learning. The idea of self-decided learning, called heutagogy, expands on humanistic hypothesis and ways to deal with learning depicted in the 1950s. It is proposed that heutagogy is fitting to the requirements of learners in the twenty-first century.

The qualification Knowles (1970) made between how grown-ups and kids learn was an imperative historic point in instructing and learning rehearses in professional instruction and preparing, and in advanced education. Andragogy, and the standards of grown-up discovering that were gotten from it changed eye to eye instructing and gave a reason to separation training in light of the idea of self-directedness.

There is, nonetheless, another upset occurring in instructive circles that seems to go one stage past andragogy, to another arrangement of standards and practices that may have application over the entire range of the training and learning life expectancy.

This upset perceives the changed world in which we live. A world in which: data is promptly and effectively available; where change is rapid to the point that conventional techniques for preparing and training are absolutely insufficient; teach based information is wrong to get ready for living in current groups and work environments; learning is progressively adjusted to what we do; present day authoritative structures require adaptable learning hones; and there is a requirement for promptness of learning. In light of this condition, there have risen some imaginative methodologies that address the insufficiencies of the educational and andragogical strategies.

The possibility that, given the correct condition, individuals can learn and act naturally coordinated in the way learning is connected is not new and has been an imperative humanistic topic that can be completed the savant Heider (Emery, 1974), phenomenology (Rogers, 1951), frameworks considering (Emery and Trist, 1965), twofold circle and hierarchical learning (Argyris and Schon, 1996), andragogy (Knowles, 1984), learner oversaw learning (Graves, 1993; Long, 1990), activity learning (Kemmis and McTaggart, 1998), Capability (Stephenson, 1992), and work-based learning (Gattegno, 1996; Hase, 1998).

The push that underscores these methodologies is a craving to go past the straightforward securing of aptitudes and information as a learning background. They underscore a more all encompassing advancement in the learner of a free ability (Stephenson, 1993), the limit with respect to addressing ones qualities and suppositions (Argyris and Schon, 1996), and the basic part of the framework condition interface (Emery and Trist, 1965).

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Heutagogy is simply the review decided learning and draws together a portion of the thoughts introduced by these different ways to deal with learning. It is likewise an endeavor to test a few thoughts regarding educating and discovering that still win in instructor focused learning and the requirement for, as Bill Ford (1997) articulately puts it ‘information sharing’ as opposed to ‘information storing’. In this regard heutagogy looks to the future in which knowing how to learn will be a crucial expertise given the pace of advancement and the changing structure of groups and working environments. The rest of this paper investigates the ideas specified in this presentation and their suggestions for professional instruction and preparing, and training.

**Beyond Pedagogy and Andragogy**

Our instructive frameworks have generally been founded on Lockean presumptions which accept that the individual personality is a fresh start during childbirth, the world is a humming perplexity, and that ideas and causal relations are derived from relationship of boosts (Emery, 1974). In this worldview, other people who make the suitable affiliations and speculations in the interest of the learner must sort out learning. Along these lines, arbitrary individual encounters are taken to be insufficient as wellsprings of learning, the instructive procedure needs trained understudies, and proficiency supposedly precedes information securing. Achievement depends on taking care of thin boosts exhibited by an educator, a capacity to recall what is not comprehended, and rehearsed practice (Emery, 1974, p.2).

A substitute view is proposed by Heider and accept that individuals can understand the world and sum up from their specific recognitions, can conceptualize, and can see invariance (Emery, 1974). In this way, individuals can possibly learn ceaselessly and progressively by collaborating with their condition, they learn through their life expectancy, can be prompt thoughts as opposed to be forcibly fed the astuteness of others, and in this way they upgrade their imagination, and re-figure out how to learn.

Rogers (1969) proposes that individuals need to learn and have a characteristic slant to do as such for the duration of their life. In fact he contends firmly that educator focused learning has been terribly over underscored. He construct his understudy-focused approach with respect to five key speculations:

- We cannot educate someone else specifically; we can just encourage learning;
- People learn fundamentally just those things that they see as being required in the support or upgrade of the structure of self;
- Experience which if absorbed would include an adjustment in the association of self has a tendency to be opposed through foreswearing or mutilation of symbolisation, and the structure and association of self seem to wind up noticeably more inflexible under risk;
- Experience which is seen as conflicting with the self must be acclimatized if the present association of self is casual and extended to incorporate it; and
- The instructive framework which most adequately advances huge learning is one in which risk to the self, as learner, is diminished to a base”.

Rogers (1951) additionally recommends that learning is common “like breathing” and that it is an inside procedure controlled by the learner. Emery (1993, p. 79) remarks promote on “figuring out how to learn” and on the idea of learning as honed in the present foundations of learning at the time. He stated: “in figuring out how to learn we are figuring out how to gain from our own recognitions; figuring out how to acknowledge our own particular observations as an immediate type of information and figuring out how to associate structures with information that propel themselves by methodically marking down direct information that individuals have in their life-sized scope of things, occasion and procedures”.

A noteworthy commitment to the outlook change from educator focused figuring out how to heutagogy was made by Argyris and Schön (1996) in their conceptualisation of twofold circle learning. Twofold circle learning includes the testing of our ‘speculations being used’, our qualities and our presumptions as opposed to just responding to issues with systems found in single circle learning. In depicting learner oversaw adapting Long (1990) proposed that learning ‘is a dynamic procedure in which people either search out instruction and encounters or acquire input and do assessment as they travel through life's encounters.’ (p 36). This is more than self-coordinated learning as Knowles (1970) characterized it in that it perceives the estimation of regular, chaotic encounters and the procedure of reflection.

Activity Learning (Kemmis and McTaggart, 1988, for instance) perceives reflection and, hence, the possibility of twofold circle learning in procedures intended to encourage learning. The instructor here takes a rearward sitting arrangement and turns into a learner like every other person, empowering individuals to wind up learners and additionally to discover arrangements or, even, suggest conversation starters.

A standout amongst the latest models to challenge conventional ideas of learning and which takes a gander at results and process is that of Capability (Stephenson and Weil, 1992). Competent individuals are the individuals who: know how to learn; are innovative; have a high level of self-adequacy; can apply abilities in novel and well-known circumstances; and can cooperate with
other people. In correlation with abilities, which comprise of information and aptitudes, capacity is an all-encompassing property. Creating competent individuals requires inventive ways to deal with learning steady with the idea of heutagogy. Work-based learning (Graves, 1993; Hase, 1998) and contract learning are two cases of procedures intended to empower individuals to wind up noticeably able. These procedures concentrate on the need to figure out how to learn and are learner, instead of educator, focused. People to wind up "competent" requires new ways to deal with administration.

We have left Knowles' real commitment to this development of how learning is comprehended until last since it is imperative to make a qualification between the possibility of self-coordinated learning and heutagogy. It is not that heutagogy is a takeoff from andragogy at the same time, rather an augmentation that fuses self-coordinated learning. The idea that instructive ways to deal with learning were maybe unseemly for grown-ups was a critical jump forward. Andragogy, or ways to deal with showing grown-ups, rapidly turned into a piece of the vocabulary of teachers, mentors and scholastics.

Knowles (1970, p7) characterized self-coordinated learning as:

The procedure in which people step up, with or without the assistance of others, in diagnosing their adapting needs, figuring learning objectives, recognizing human and material assets for learning, picking and actualizing learning systems, and assessing learning results.

Knowles' definition gives a straight way to deal with learning and sounds similar to the parts of a prepare the mentor direct. Heutagogy assesses instinct and ideas, for example, 'twofold circle realizing' that are not straight and not really arranged. It might well be that a man does not distinguish a learning need at everything except rather recognizes the possibility to gain from a novel affair as usual and perceives that chance to think about what has happened and perceive how it challenges, disconfirms or bolsters existing qualities and suspicions. Heutagogy incorporates parts of ability, activity-learning procedures, for example, reflection, ecological checking as comprehended in Systems Theory, and esteeming background and association with others. It goes past critical thinking by empowering proactivity.

Heutagogy, Capable People and Capable Organisations

The idea of ability was produced in the UK in the mid 1980s as a reaction to the need to do enhance the limit of British associations to contend in a contracting commercial center. It had been perceived that globalization and all its sequelae were making an alternate sort of working environment where individuals should have been something other than skillful all together for them and their associations to make due in an exceptionally turbulent condition. There was no longer any assurance about one's occupation, picked vocation, work environment, residence, and monetary conditions. Turbulence and fast change portrayed a domain that was, and still is, ruled by monetary strengths past any individual's and most association's control.

The world is no place for the firm, the ill equipped, and the ostrich with head in sand, and this applies to associations and in addition people. Skilled individuals will probably have the capacity to bargain viably with the turbulent condition in which they live by having an 'inside and out' limit focused on self-adequacy, knowing how to learn, innovativeness, the capacity to utilize abilities in novel and also comfortable circumstances and working with others.

Inquire about and conjecturing about ability would recommend that there is a need to build up a comprehension of how to create able individuals (e.g. Graves, 1993; Stephenson and Weil, 1993; Stephenson, 1994) and how to empower capacity to convey what needs be in associations (e.g. Cairns and Hase, 1996; Hase and Davis, 1999; Hase, 1998; Hase, Malloch and Cairns, 1998). Both of these necessities require a heutagogical approach.

A case of the need to move to a heutagogical approach can be found in what could be known as the 'myth of adaptable conveyance'. Since Knowles and the ascent of ideas, for example, instructional outline there has been a quick ascent in the utilization of separation training in both the advanced education and professional training segments. This has been essential for reasons of value and get to. Nevertheless, there is a myth that the painstakingly made print-based materials by one means or another empower self-coordinated learning and empowered 'adaptable learning'. The conveyance is surely adaptable, yet not the learning. Any examination of separation instruction materials and, the different types of without a moment to spare learning found in VET, are instructor focused, not learner-focused. The current accentuation on competency based educational program and preparing is a decent case of the significance joined to single circle learning rather than creating individuals will's identity ready to deal with their own particular learning.

A heutagogical approach perceives the should be adaptable in the realizing where the instructor gives assets however the learner outlines the genuine course he or she may take by arranging the learning. In this manner, learners may read around basic issues or addresses and figure out what is of premium and pertinence to them and afterward arrange additionally perusing and appraisal undertakings. Concerning the last mentioned, appraisal turns out to be to a greater degree a learning knowledge instead of a way
to quantify fulfillment. As educators we ought to worry about building up the learner's ability not simply implanting discipline based aptitudes and information. We ought to give up any power we consider ourselves to have.

The issue of empowering capacity is no less fascinating and testing, and defies the issue of energy even more specifically. Directors and bosses in associations should be skilled individuals themselves with a specific end goal to encourage the ability of others. Exceedingly controlled administrative styles generally reflect abnormal amounts of uneasiness or the requirement for power with respect to the director. As a current investigation of various Australian associations has appeared (Hase, Cairns and Malloch, 1998), a most critical normal for a fit association is the limit with respect to supervisors to enable others, to share data, and create capacity. These are not new ideas obviously and are supported by numerous contemporary administration authors. It is maybe amazing that numerous chiefs keep on ignoring the confirmation of the achievement of such ways to deal with individuals in authoritative administration.

The purposes behind this absence of progress may be found in the path in which supervisors are prepared or perhaps not prepared. There is an overwhelming accentuation in our administration schools and in associations on the specialized parts of administration. The plenty of short administration preparing programs bears witness to the shortsighted methodologies we take in tending to administration lack. A heutagogical approach would build up the ability not only the competency of directors. We may then observe more creative ways to deal with completely empowering individuals to express their ability (and further create it thusly, for example, that discovered as of late in a noteworthy mining and development organization (Davis and Hase, 1999) and in other Australian business and government associations (Hase, Cairns and Malloch, 1998).

Higher Education and Vocational Education and Training: Some Implications for Distance Education

In Australia as of late, fascinating inquiries have been gotten some information about how a college instruction ought to change members. This is not a liberal - utilitarian verbal confrontation but instead a worry that colleges ought to accomplish more than only create skilled individuals. In addition, professional instruction and preparing is progressively being made a request to wind up plainly more required with the genuine needs of individuals at work. Again, the accentuation is being set on creating individuals who can adapt to a quickly evolving world, an adaptable working environment and vulnerability.

On a bigger scale, John Ralston Saul in the 'Oblivious Civilisation' (1997) addresses issues raised by monetary realism and its grasp in transit in which we comprehend our lives. He suggests that there is a practically honest path in which society stays away from the truth of its circumstance, picking rather to trust a dream sustained by a corporatist belief system. Authenticity lies with copy-cat master bunches who consult between themselves, as far as anyone knows for the benefit of all. Saul proposes that corporatism places us in the grasp of self-intrigue or, maybe more precisely, makes us not able to settle on impartial choices at either a cognizant or an oblivious level. In either case, deliberately or unwittingly, a man is endeavoring, at the very least for power and individual pick up, or, best case scenario for proceeded with survival in an aggressive and professional workplace. Saul focuses on that we are in actuality losing the battle for majority rule government and independence in spite of expanded access to learning, data and instruction. Rather we are surrendering, 'to the darker side inside us and inside our general public’ (1997, p36).

Our training frameworks and especially present necessary instruction require on create individuals who can inspect these sorts of inquiries, who can be proactive as opposed to just responsive in their reasoning, and who can be more included subjects. This will just happen by changing the route in which we help individuals learn. There is a need to go past the conceivable self-enthusiasm of the scholarly and the instructor, to move past existing conditions and the interests of prevailing organizations.

Heutagological ways to deal with instruction and preparing accentuate: the humanness in HR; the value of self; capacity; a frameworks approach that perceives the framework condition interface; and learning rather than educating. Heutagogy addresses issues about human adjustment as we enter the new thousand years.

For instance, work based learning models at present exist that show how to incorporate human asset improvement and human asset administration (Hase, 1998) that are heutagogically solid. These models challenge our methods for contemplating learning and the learner by: having educators ponder prepare than substance; empowering learners to understand their reality instead of comprehend the universe of the instructor; constraining us to move into the universe of the learner; and empowering educators to look past their own particular train and most loved speculations.

On the off chance that took care of well, the present excitement for giving courses, utilizing the web and intranets may give wonderful chances to the utilization of a heutagogical approach. It will not be sufficient to just place print-based materials onto a server. Alternatively, maybe electronic conveyance offers the expectation of expanded learner-learner and learner-educator communication through talk rooms and email records. It likewise gives chances to learners to get to, peruse an assortment of assets, the recognizable proof of current learning, and afterward concentrate on zones of need and premium. Email and visit rooms will empower simpler arrangement of appraisal things and notwithstanding learning contracts so that control for learning is passed on to the learner guidedly as self-viability is expanded.
Activity Learning and Action Research strategies are steady with a heutagogical way to deal with catching implicit and natural learning by concentrating on what is going on to the learner as opposed to what is going on to the instructor. What is extremely helpful about these methodologies is that they give a structure and identifiable strategies that create parts of ability and the limit concerning deep-rooted learning.

CONCLUSION

The typical importance at present given to ‘adaptable learning’ is that “understudies” can embrace a course of study up close and personal or by separation training. Separate instruction can turn out to be significantly more adaptable by offering online conveyance in the place of print materials. Nevertheless, regardless of what way a course is conveyed, and regardless of how solid the cases for andragogy, the learning is particularly instructor coordinated rather than understudy coordinated.

We propose that a move in intuition towards heutagogy will empower the control of figuring out how to move all the more suitably to the learner. Moreover, it will empower a significantly more inventive way to deal with adapting, regardless of what the unique circumstance.

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