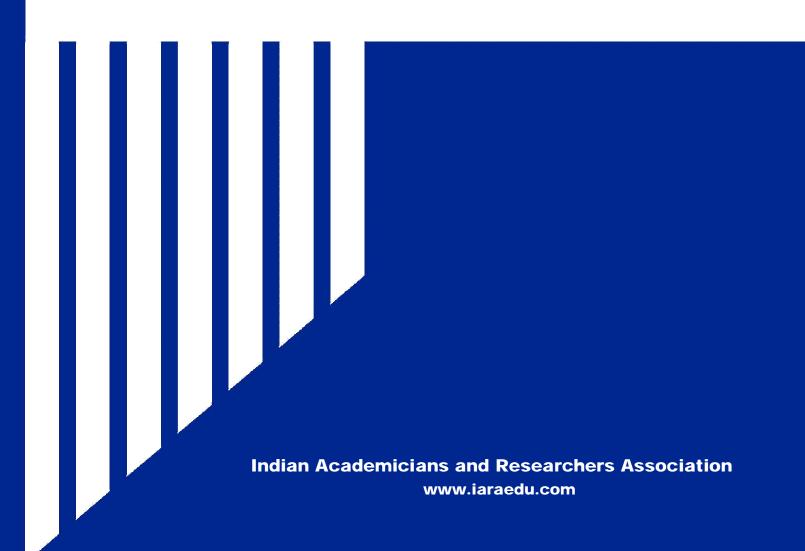


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SEMINAR ON RECENT RESEARCH TRENDS IN MANAGEMENT AND SOCIAL SCIENCE

Organized by

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Department of Business Administration Annamalainagar

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A STUDY ON PURCHASE DECISION OF ONLINE SHOPPERS TOWARDS GREEN PRODUCTS

Ramesh M¹ and Dr. Samudhra Rajakumar C²

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ABSTRACT

The attitude towards green products has changed in recent days. Though considered highly uneconomical before, many now believe in eco-friendly products due to various reasons. One of the reasons is health consciousness among the common people. Green products have less impact on the environment and less damage to human health compared to non-green products. The recent advance in Internet technologies has promoted online purchases of green products from across the world. In this paper, the purchase decision of online shoppers towards green items is studied.

INTRODUCTION

Online shopping is a form of electronic commerce where consumers directly buy goods from a seller without intermediaries. The purchase transaction is done electronically in real-time. The first World Wide Sever was started in early 90 s and the popular applications were online banking and on line delivery of pizzas. In mid 90s, Amazon introduced online shopping sites which were followed by other companies (Swapnil and Shamkant, 2015).

The applications of online services are varied and the ease with which it can be carried out has enabled customers to opt for it. Online applications, mostly are available round the clock which would help the customers to shop from home (Chayapa and Cheng, 2011). Most of the online sites offer many facilities to their customers that include different views of the product, quick delivery and online payment. These have gained lot of customers in getting registered to the sites (Shanthi R and Desti Kannaiah, 2015).

The awareness of green products among common people have made them choose green products over non green products (Sudipta and Sukanta, 2015). Green companies now try to manufacture green products that are more economical. There are global green brands to local household groups that manufacture green products. These are the outcomes of the green movement that made common man aware of environment pollution. Many online sites have introduced sections for green products. Many websites are opened recently, dedicated for green products (Ali Rostamia et.al.,2016). In this paper, the purchase decision of online customers towards green products based on website features and green product features is studied.

SHOPPING - OFFLINE AND ONLINE

The purchase decision of a customer, whether offline or online depends on various aspects.

In the case of offline shopping, there are various aspects that are beneficial to the customer. They are authenticity, bargaining, trial fitting, advance booking etc. There are certain other aspects that prove to be negative effect like time consuming, less number of choices in a shop, travel expense etc. In the case of online shopping travel expense is not a factor. Also, one can browse different websites for better choices. The two factors of online shopping that gives less flexibility to customers is in terms trial fitting and bargaining. Instead it provides virtual fitting options but bargaining does not hold good with online shopping.

LITERATURE REVIEW

Ham.S and Lee. S (2011) study on impact on financial performance for US restaurant companies' green marketing through company websites concludes that there is no difference in the performance between green and non-green restaurants. Gilbert A.J.(2007) has studied green marketing as a business concept, that can be integrated into marketing strategy in a multitude of ways. The studies were carried out on student surveys and faculty interviews and analysis was done using statistical methods for demographic and skill set variables. It is understood that a green marketing base can be established in order to ensure consistency between disciplines on green marketing education. Sandeen.C (2009) studied the role of universities in promoting green marketing. Web-based survey with specific questions adapted from many current market-research and public-opinion was conducted and the survey respondents indicated a willingness to practice environmental consumerism.

Dominika. M et.al.(2017) studied the relationship between the implementation of green marketing principles and sustainable competitive company position on the market. The automotive industry in Slovakia was selected and surveys show that six out of ten enterprises would invest in sustainable initiatives even if there were to be an initial increase in costs. Bhuvnender et.al., (2011) have carried out an analysis of the green response of consumers to the environmentally friendly behaviour of corporations. The consumers of dairy food products of

Shiraz were selected for study. It was found that green promotion and green price have more significant and positive impact on consumers' green satisfaction whereas green placement and green product have not affected consumer's green satisfaction.

OBJECTIVES OF THE STUDY

The proposed study analyses the purchase decision of online customers towards green product purchase. The objectives are

- (a) To study the demographic factors that play a role in the purchase decision
- (b) To analyse the effect of web services in the purchase decision of green products
- (c) To analyse the effect of green product features in the purchase decision of green products

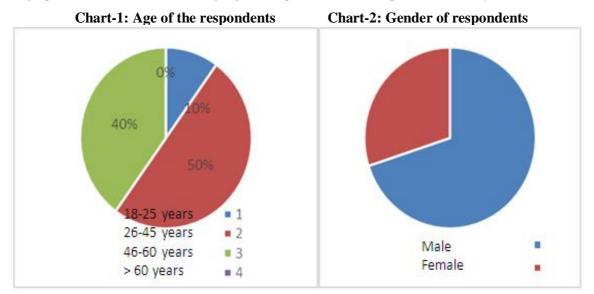
METHODOLOGY

To study the proposed work, data is required. There are two methods used by researcher to collect data, primary and secondary. Primary method includes observation method, interview/questionnaire method, and case study method. Secondary method is the method that involves the study with repository data. The present study is based on primary data, data collected through questionnaire. Random sampling is selected for sampling purpose. The sample individuals are selected from the regions in and around Annamalai University. The different groups of people includes student and employees. The questionnaire was distributed to 43 members, out of which 3 have marked some answers invalid. So the sample size is 40.

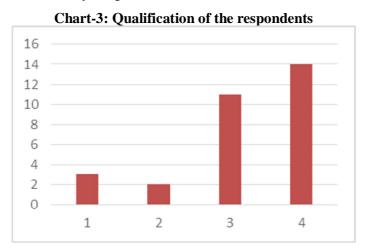
DATA ANALYSIS

(i) Demographic Profile

The demographic factors considered are age, gender, qualification, occupation and salary

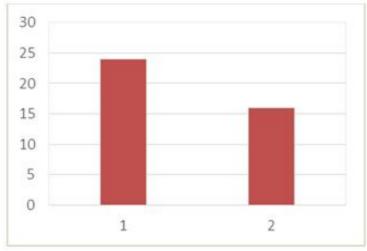


The qualification, occupation and salary are given in Chart 3, 4 and 5.



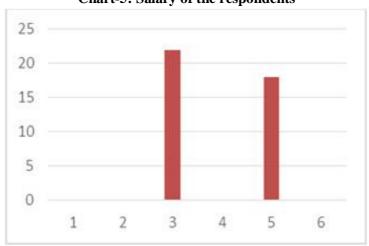
1 = UG, 2 = Graduation, 3 = PG, 4 = PhD

Chart-4: Occupation of the respondents



1=Govt Service, 2 = Others

Chart-5: Salary of the respondents



- 1. <5000 2. 5001-10000 3. 10001-25000
- 4. 25001-50000 5. 50001-100000 6. >100000

The features analysed in this paper are website related features and green product related features.

(ii) Website features

The web related features analysed are familiarity of website, ease to carry out transaction, delivery options, online awareness of the user etc.

(iii) Green product features

The green product features studied are environment awareness, health consciousness, green labels, known brand, certified agency, picture representation of the green product etc.

The data collected is analysed to study the effect of the above features on the purchase decision of online shoppers.

EFFECT OF WEB RELATED FEATURES

To study the effect of web related features, 16 features are considered. They are (i) availability of genuine green products (ii) familiarity of website (iii) known peoples's influence (iv) flexibility in delivery options (v) reasonable charges for shipping (vi) easy to carry out a transaction (vii) payback options in case of damaged items (viii) online payment (ix) awareness of the technologies by user (x) user type (xi) time spent by user (xii) availability of website as desktop app (xiii) privacy (xiv) trust (xv) selection of different websites for different categories of green products (xvi) availability of customised green products. These are tabulated over a 5 point Likert scale as shown in Figure 1. where Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree are marked from extreme left in light blue to extreme right in dark blue. In most of the cases, respondents agree to the fact that web services play a role in the online purchase decision.

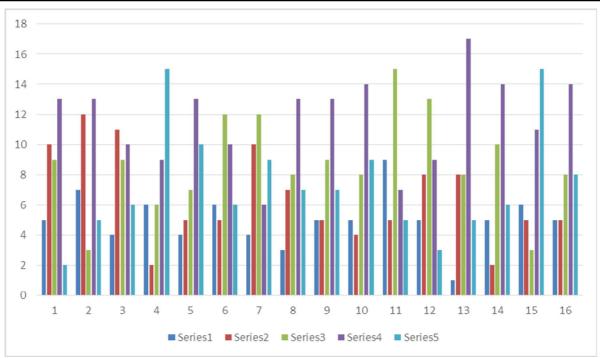


Figure-1: Graph of web related features on online purchase

EFFECT OF GREEN PRODUCT RELATED FEATURES

To study the effect of green related features, 9 features are considered. They are (i) pictorial representation of the product (ii) features of the green product like price, stock availability and time taken for delivery (iii) environment friendly (iv) healthier than non-green products (v) certified agency(vi) known brand (vii) cost (viii) green labels (ix) recycle factor

These are tabulated over a 5 point Likert scale as shown in Figure 2. where Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree are marked from extreme left in light blue to extreme right in dark blue. In most of the cases, respondents agree to the fact that green product related features play a role in the online purchase decision.

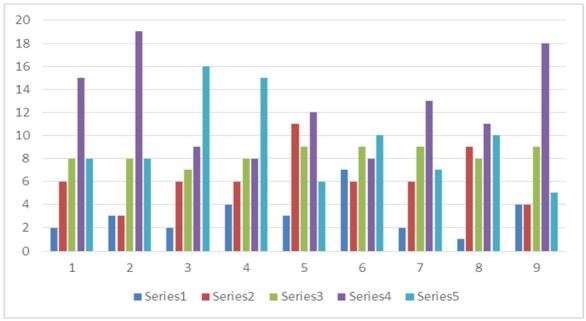


Figure-2: Graph of green product related features on online purchase

SUGGESTION

The above study indicates that people are in general aware of the significance of green products and they opt online services for purchase of these items. They are also aware of the website's authenticity and related features which helps in secure transactions. Most of them prefer green products for healthy living and to save environment though they have to pay more price for the product.

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CONCLUSION

Green products range from food products to household items. The eco-friendly and health conscious customers opt for green products in spite of higher price and lesser durability. Many customers prefer online services for purchasing such items because of freshness, health benefits, door step delivery, eco-friendly packaging, exchange/takeback options and e payment. A study on the effect of web based services and green product features on the purchase decisions of green products on a selected region is carried out. It is observed that web related features and green product features play a significant role in the purchase decision of online shoppers.

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EVALUATION OF AN ANGER MANAGEMENT AND ITS STRATEGIES TO CONTROL ANGER IN WORKPLACE

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ABSTRACT

The most essential part of Anger is that it has no positive commitment to the life of individuals; it is dependably have negative impact on life. An existence without anger is most charming in the general public, then again anger, and in its extraordinary case may crush life itself. Anger as an enthusiastic response includes both physical and mental changes in our wellbeing. Notwithstanding of regular passionate responses, it can make numerous physical and mental unsettling influences and illnesses also. Along these lines, data in regards to its management is useful to take in a portion of the straightforward aptitudes to control it. There can't be a solitary reason for the anger. Heredity factors, home condition, social learning and social components are critical variables for its rise. This paper features singular anger reasons, anger management procedures and developing patterns in the HR Management zone of current corporate world.

INTRODUCTION

Anger is an unwanted situation in that anger and behaviors related with it comprises an issue for people and society in general. As indicated by Charles Spielberger anger is a "passionate express that changes in power from gentle disturbance to exceptional wrath and fury" (Spielberger, 1983). It is regularly consider as a typical involvement in regular day to day existence (Averill, 1982). Everybody get furious anytime of his or her life. Regularly it gives good bring about satisfying the interest of the person. Be that as it may, anger itself isn't alluring and useful for both physical and enthusiastic wellbeing. Anger is a totally typical, generally solid, human feeling. Yet, when it gains out of power and turns ruinous, it can prompt issues in various everyday issues, for example, issues at work, in the individual connections, and in the general nature of our life. Anger may lead additionally to genuine fierce offenses.

REVIEW OF LITERATURE

In the start of the twentieth century, Canon (1915) expressed that the boosts causing feelings prompt enactment of two free frameworks in the human body. The first is the vegetative sensory system that causes an ascent in the physiological action of the living being. The second one is the perceptual framework, given that the cerebrum deciphers the outside occasions, which prompts the presence of various enthusiastic states The responses "battle or escape" to the sincerely initiating occasions can be associated with the passionate reactions to anger or anxiety. In the 1960s of the twentieth century a unique consideration is paid to the subjective intervention of the enthusiastic states and the intellectual gauge of the occasions turns into a main issue of the contemporary speculations of the feelings.

OBJECTIVES

To achieve the main purpose and to give direction to the paper the following objectives are set forth

- To identify individual anger reasons.
- To highlight the impact of employee burnout, anger emotions.
- To suggest the Strategies to Control Anger in Work Place

ANGER MANAGEMENT IN TIMES OF RECESSION

With mounting work pressure and layoffs during time of recession, anger among the employees is on the rise. Anger is an extremely destructive emotion that affects the professional as well as personal lives of employees. In such a situation, employees need to learn how to control their anger. The management also needs to tackle it and show sympathy towards such employees who are buckling under work pressure, supporting and motivating them for better performance and help dispel their anger feelings.

ANGER REACTION IN NATURE

It is constantly joined by both organic and mental changes. Natural changes incorporates increment heartbeat, expanded breath rate, raised circulatory strain, increment the vitality level because of expanded blood stream in the muscles, hormonal exercises (adrenaline and nor-adrenaline), expanded muscles pressure or compression (skeletal muscles) and expanded body temperature. So it influences in all the essential frameworks of individual. Correspondingly, there different mental changes happen amid anger response. A portion of these progressions are loss of fixation, diminished capacity of resistance, tolerance, expanded anxiety or pacing

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development, elevated strain feeling and disability in the basic leadership capacity. On the off chance that anger response endures longer time, it can prompt changes in different physiological working and mental exercises of our wellbeing.

ANGER DUE TO UNCONTROLLABLE FACTORS

The examination additionally revealed a portion of the wild factors adding to the anger of the representatives in the work environment, Uneasy encompassing causing disappointment and stress. Sometime Terrorizing and unfairness by the management, In the work put Abuse and mortification by bosses. In the workplace Occupation uncertainty and constantly changing nature of employment, Terrible reactions and strife between representatives, Double-crossing of representatives' trust and disregarding their bona fide needs, Irrational assault on workers and their thoughts, Aggravating circumstances like maltreatment disturbance and injustice, Absence of outside help.

STRESS AT WORK

Stress had turned into an integral part of human life influencing the strength of both, the representative and the association. Despite the fact that it is a negative outcome of present day living, it isn't really awful and of itself. There is additionally a positive side to pressure, called eu-push creating solid and helpful reactions to stretch.

SINGS OF EMPLOYEE BURNOUT

Unreasonable Non-attendance When a restrained worker abruptly begins taking overabundance leaves or begins detailing late for work; this could point either to his expert or individual issues. Absence of Value and Amount in Work When a worker feels discouraged or disappointed with this work; the nature of his work diminishes. Absence of intrigue When a committed worker levels the workplace on time without completing his work, it unmistakably demonstrates his/her carelessness towards the activity. Mischief: Here and there, disappointed and discouraged partners begin acting up with individual representatives. Gripes by Representatives Disappointed representatives set forward numerous dissensions to the HR Division with respect to compensation, working conditions, worker benefits, working hours, and so forth.

REASONS FOR EMPLOYEES BURNOUT

Abundance outstanding task at hand is the principle reason of representative burnout. A Representative performs numerous duties in the meantime which abandons him/her completely depleted. An expert needs to meet customers and board them, lead trails and, at times, needs to direct the relatives of the parent. Workplace the representatives need to work in tight workplace, which is intense. The representatives work in move plans and the changing movements incur significant damage on a worker's wellbeing. Passionate Inclusion: The activity includes a great deal of enthusiastic contribution from the specialists' side. Amid a preliminary procedure for the most part the representatives get sincerely connected to the work. Such sort of passionate association leaves workers focused. High Presentation to articulation: Representatives work in a situation where they are constantly presented to numerous sorts of issues. Customers accompany diverse kinds of maladies and in some cases they implant these issues to the staff.

Word related Hypersensitivities In any calling, different word related sensitivities are included. These sensitivities make workers focused and on the off chance that they continue getting hypersensitivities at standard interims, it makes them pushed and discouraged. Viciousness towards Medicinal services Laborers: Brutality towards workers is another reason of pressure. The experts are engaged with incomprehensibly important issues. Work Association and Wellbeing: The manner by which work is sorted out in associations significantly affects the soundness of representatives. Bolt of Remunerations and Acknowledgments: Lac of remunerations and acknowledgment for good work is additionally a reason of worker burnout, when the best management of the association does not perceive and compensate the great work of representatives, they may feel that they are not doing anything useful for the association.

IMPACT OF EMPLOYEES BURNOUT

Low profitability when a worker is discouraged disappointed, normally his efficiency disintegrates and the nature of the work endures. He won't have the capacity to give the correct sort of administration to customers. Poor worker Resolve Representative burnout prompts poor representative spirit, which at last affects worker execution. High Worker Turnover Cost A discouraged representative stops sooner than a fulfilled worker. The burnout is a central point in high worker turnover cost. Generally, medical caretakers and other junior level representatives quit sooner in light of gloom and abundance remaining task at hand.

STRATEGIES TO CONTROL ANGER IN WORK PLACE

Commitment of Employees to Health promotion and disease management programs: Committing employees to healthcare and disease management programs will make them more conscious about their health and fitness. Employees will keep themselves fit to perform well on their respective jobs

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Free Acupuncture: Providing free facility of acupuncture services in the hospital will help the employees to become stress free, as well as increase their productivity and accuracy in crucial operations.

Timely Team Meetings: Calling timely team meetings of employees and discussing various work related issues with the professions helps the employees in distressing, as well as giving an indication to the employees that the higher authorities are caring for them. These meetings also serve as an instrument of feedback to the management.

Flexible Working Hours: To reduce the stress of employees, the organization also gives flexible working hours. However, the flexibility cannot be given to everybody. So, the employees who have some problems working at regular hours can be given working hours of their choice. Flexible working hour are particularly helpful for staff and junior level staff.

Identify Gaps across Organizational Levels and Functions: it will be every useful for hospitals to identify that gaps at various organizational levels and functions. This information will help management fill the gap between various organizational levels. It will also reduce the work pressure and stress of overloaded employees. Further, this exercise will increase the overall efficiency of employees and will lead to providing better service to clients.

Conduct Yoga, Naturopathy: Frequent yoga and naturopathy camps help employees distress. Yoga is an effective way of exercising as well as it helps a person to calm down. In naturopathy camps, various natural herbs are used to relax and calm down a person.

Recognizing and Reworking the Good Work of employees: Recognizing the good work of employees is a good way to improve their productivity and morale. Rewarding and recognizing the work of employees helps them distress and motivate other to work hard to get the same kind of rewards and recognition.

CONCLUSION

Employee burnout and Anger is turning into a typical issue in associations around the word. Sorrow, high rates of damage and delayed nonappearance from work is getting to be highlight of work in the organizations. All expenses directly affect the workers capacities to convey effective and amazing administrations. Associations need to build up the correct sort of projects to deal with the burnout issue of their representatives. By taking compelling measures, associations can deal with the burnout issue of workers. For selecting and holding great ability for the organizations any part needs to make and keep up a solid work environment.

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INFLUENCE OF WORKING HOURS ON WORK LIFE BALANCE

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ABSTRACT

Work life balance is a contemporary hot spot in human resource research and management and a burning issue faced by majority of employees around the globe. Work life balance may be described firstly in terms of the distribution and duration of working time and secondly as the right of employees not to work longer than contractually agreed. The present study is aimed to make a detailed investigation about the influence of working hours on WLB of the service sector employees in Chidambaram Taluk, Tamilnadu, India. This quantitative research study adopts the survey design to achieve the research objectives. Primary Data for the study were collected through the standardized psychometric instruments. The study found that long working hours have significant negative impact on work enhancement or personal life enhancement and also the employees are struggling to maintain a positive balance between work and personal life.

INTRODUCTION

social science literature identifies three major contexts of origin for the concept WLB they are: (i) The growing importance of the compatibility of family and occupation, especially for women as they steadily increase their share in the economically active population, (ii) the value shift taking place in growing sections of society towards a synthesis of duty and acceptance values and self-realization values. The greater independence this brings, enables a wide range of life plans, a 'culture of choice' and (iii) the emergence of corporate optional working time strategies in the framework of extended operating times, flexible capacity adjustment, and human resources management(Hilderbrandt, 2006). Further, three principles of 'work-life balance' have been developed from the personnel management perspective, to promote utilisation of staff labour capacity and loyalty (Friedman et al., 1998). They are: (i) the clear definition of corporate goals and objectives and a plain description of employees' personal priorities, (ii) recognition of employees as 'whole people' which means corporate support for their interests outside the company as well, and (iii) the consistent organisation of work both to improve corporate processes and to attain personal goals. There is an everyday and a biographical perspective on how the demands of the different life spheres are temporally coordinated. From the everyday perspective, these demands run side by side within the daily or weekly time budget (simultaneity). From the biographical perspective, in contrast, periods of life with differing focalisation succeed one another. Balance, in the common sense of the term, refers to the day-by-day distribution of time between the different requirements. In essence, there are different ways of dealing with shifts in boundaries and the dissolution of boundaries. Old time boundaries can be defended, shifts in boundaries can be accepted and new boundaries can be actively erected, the dissolution of boundaries can be combated by setting boundaries on one's own initiative, and finally, a mix and simultaneously can be accepted. Taking into account all these developments the concept of WLB may be described firstly in terms of the distribution and duration of working time and secondly as the right of employees not to work longer than contractually agreed From this perspective this study is an attempt to understand the influence of working hours on work life balance of service sectorempoyees in Chidambram Taluk.

REVIEW OF LITTERATURE

Several studies explored the effects of compressed workweeks, flextime, and reduced-load work arrangements. Rau and Hyland (2002) found that organizations offering flextime were particularly attractive to those currently experiencing high levels of WIPL, PLIW, or work-to-school interferences. In contrast, while individuals with low role interferences were more attracted to telecommuting, those with high role interferences showed no preference for telecommuting over a normal work arrangement. Dunham *et al.* (1987) used a quasi-experimental pre-test/post-test control group design with two different samples to examine if pre-test family-related attitudes could reliably predict post-test reactions to the schedule change and whether changes to work schedules affected work interfering with family. The first sample involved the change from a 5 day/40 h workweek to a 4 day/40 h (compressed) workweek among county health department employees. The second sample involved the change from a traditional workweek to flextime among supervisory and non-supervisory utility employees. Results from the first sample indicated that pre-test family attitudes about the schedule change were predictive of the same post-test family attitudes. Further, in both studies the change in schedule was associated with decreases in reported work-to-family interferences (WIPL).

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RESEARCH GAP AND OBJECTIVES

A critical perusal of the work family research literatures has revealed several gaps in the existing literature. Majority of the investigations reviewed studied the objective characteristics of work and/or family role of the employees and the conflicts arising from the incompatibility of the two domains. The long working hours of employment in service sector industries has been widely associated with negative health and safety effects. Although many service sector employees are precariously employed, research has concentrated only IT workers incontinuing employment. This paper examines the impact of long hours of work employment on work-life balance of employees. Research relating w ork and family issues specifically focused on WLB and working hours are relatively less in comparison to studies on other work family issues in Chidambaram Tauk. Therefore, this study is an attempt to understand the influence of working hours on work life balance of service sector employees in Chidambaram Taluk.

METHODOLOGY

The present study is aimed to make a detailed investigation about the influence of working hours on WLB of the service sector employees in Chidambaram Taluk, Tamilnadu, India. This quantitative research study adopts the survey design to achieve the research objectives. Primary Data for the study were collected through the standardized psychometric instruments . The envelop containing the questionnaires for collecting the primary data were either handed over directly or sent by post or mail to the prospective respondents (employees of service sector). In addition to the questionnaires, the envelope included self-explanatory covering letter explaining the purpose of the study, identity of the researcher and invitation to the respondent to take part in the study. A detailed socio/demographic data sheet was also included for recording the socio-demographic and personal details of the respondents (along with a stamped self addressed envelope for reply for those whom the questionnaires were sent by post). The covering letter clearly explained the aim of the study with an assurance to treat their personal data as confidential. Of the 928 questionnaires distributed only 484 were returned. The rate of response was 52.16%. Among the 484 responses received 84 questionnaires were incomplete or defective. After eliminating the incomplete/defective ones a total of 400 valid response sheets were used for this study.

RESULT AND DISCUSSION

The data have been analysed in line with the objectives of the study and For measuring influence of working hours on work life balance of service sector employees, a survey was conducted among the service sector employees of Chidambaram Taluk. The respondents of this survey were 400 service sector employees . Fifty samples from each category were collected. The respondents included 32.25% males and 67.75% females . The various categories of respondents were: clerks (18.5%), officers/ managers (18%) academicians in higher education (7.5%), doctors (5%), nurses and paramedical staff (7.5%), legal professionals (3%), police personnel (9.5%), school teachers (5%), accountants (6.25%), conductors and drivers (14.75%) and supporting staff (5.0%). While 6.75% of the respondents were below 25 years of age, 13% of them were above 55 years of age. Respondents of the category 25 to 35 years of age constituted the majority. While 57.75% of the respondents were married, 42.25% of them were single (unmarried/widower/ widowee/divorced). It was observed that the service sector employees of Chidambaram Taluk experienced different levels of WLB, which may be categorized into high, medium, and low levels as shown in the tables. While 75.25% experienced low level of WLB (high WLB issues), 15.5% of them were facing medium level of WLB (medium WLB issues). Only 9.25% enjoyed high level of WLB (low WLB issues). In the case of WIPL, vast majority of then (80.75%) were experiencing high levels of interference of work in personal life. While 12.5% were having medium levels of interference, only 6.75% were free from such interference. In the case of PLIW, 78.25% were facing high levels of interferences from personal life and 12.5% were having medium levels of interferences. Only 9.25% were free from such issues. In the cases of WE/PE, majority of the respondents (76.25%) were having only low levels of work to personal life/personal life to work enhancements. While 17% of them experienced medium level of such enhancements, only 6.75% were really experiencing high levels of WE/PE

Table-1: One way analysis of variance between WLB issues along with its dimensions and weekly working hours of the respondents followed by Scheffe's test (N = 400)

D.V	Groups	Weekly working hours	f	$\overline{\mathbf{X}}$	S. D.	F	p	Scheffe's test
	1	Below 35	20	42.34	2.45			
	2	35-40	23	46.70	2.84			1-1/2 2 4 5
WLB	3	40-45	51	58.81	3.22	153.00	.05	1v/s 3,4,5. 2v/s 3,4,5.
	4	45-50	257	58.12	3.77			20/8 3,4,3.
	5	Above 50	49	60.74	3.67			

	1	Below 35	20	14.70	3.37				
	2 35-40		23	14.57	1.91			1-1/2 2 4 5	
WIPL	3	40-45	51	25.12	1.64	124.84	.05	1v/s 3,4,5. 2v/s 3,4,5.	
	4	45-50	257	26.00	3.48			20/8 3,4,3.	
	5	Above 50	49	27.87	3.67				
	1	Below 35	20	12.87	2.23				
	PLIW 3	2 33-40		17.77	3.99		.05	1v/s 3,4,5. 2v/s 3,4,5.	
PLIW				24.57	1.45	240.07			
	4			24.12	2.86				
	5	Above 50	49	25.00	2.48				
	1	Below 35	20	14.36	2.15				
	2	35-40	23	14.57	3.89			1 ₁₂ / ₀ 2 4 5	
WE/PE	3	40-45	51	9.12	3.79	149.34	.05	1v/s 3,4,5. 2v/s 3,4,5.	
	4	45-50	257	8.00	2.87			20/5 3,4,3.	
	5	Above 50	49	7.87	2.22				

Note: D.V = dependent variables; f = frequency, WLB = work life balance; WIPL = work interference with personal life; PLIW = personal life interference with work; WE/PE = work/personal life enhancements.

Source: Primary data computed.

ANOVA was performed to understand, whether there were significant differences existing in the WLB and its dimension (WIPL, PLIW and WE/PE) of the respondents against their weekly working hours (Table 1). The null hypotheses were framed as follows.

- H0-1: There is no significant difference in the mean WLB of the respondents based on their working hours.
- H0-2: There is no significant difference in the mean WIPL of the respondents based on their working hours.
- H0-3: There is no significant difference in the mean PLIW of the respondents based on their working hours.
- H0-4: There is no significant difference in the mean WE/PE of the respondents based on their working hours.

The result indicated that there were significant variations in WLB of respondents on the basis of working hours (Table 5.15). From the Scheffe's test, it was very clear that first two groups (below 35 hours and 35-40 hours) differed significantly from higher workload categories such as 40 hours and above (Table 5.15, F=153, P<.05). the case of **WIPL** also there were significant variations F=124.84, P<.05) among the respondents based on the working hours. From the Scheffe's test it was evident that the first two categories differed significantly from the remaining groups (Table 5.15) indicating higher level of WIPL among the remaining three groups. PLIW also followed a more or less similar pattern (Table 1) with more PLIW from the 3rd group onwards. Scheffe's test also showed that the first two groups (below 35 hours and 35-40 hours) significantly differed from 3rd, 4th and 5th group.

ANOVA test also revealed that WE/PE also changed significantly (F=149.34; P<.001, Table 1) with hours of work. Scheffe's test has confirmed that below 35 hours work group and 35-40 hours work group differed significantly from all other groups. In fact the first two groups had experienced significantly more WE/PE than the remaining three groups.

Time management is the solution to most of our problems. Everybody is provided with twenty four hours only but it depends upon us how we utilize them or how we are made to utilize with them (Mathew and Panchanatham, 2011a). We have to accomplish all our tasks along with giving rest to our bodies and minds within limited hours. Therefore to manage the time it is very important that we set our priorities for our life and when we set our priorities, then it becomes easy to divide our attention according them. But for many of the employed people it becomes absolutely difficult to make such priorities and even if they make it, they are unable to keep it up due to the porous boundaries between work and life domain. The present study also indicates the possibility of increased permeability of the boundary between work and family due to long working hours. Majority of the employees feel that the increased working hours (official and non official) take away the time and energy kept apart for the familial roles. Many of the employees privately admit that this situation is the bye product of the 24×7 work culture and globalization. It is important to note that many of the employees participated in the present study, worked more than 45 hours (officially and non officially) a week. In many cases, the extra time work extends to late evenings also, creating lot of hurdles to the life domain. On

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many occasions, work life conflicts reportedly arise from long and socially undesirable working hours, particularly late evenings and weekend work (Bohle and Tiley, 1989; Spelton *et al.*, 1995; Bohle *et al.*, 2002). The present study also strongly supported that long hours of work for more than 40 hours per week, socially undesirable working hours, working non official over time and official overtime were negatively related to WLB of service sectors employees. Bohle *et al.* (2004), also observed that working hours were negatively correlated with sleeping pattern that in turn impinge upon time available for family and other activities outside the work. In addition, the same authors have also reported that tiredness and negative mood associated with long working hours had negative impact on relationship at home. This could be true in the present study also and thereby leading to work life imbalance.

Incompatibilities (interferences) between work and non-work roles have become a serious concern for employees of almost all categories. Such interferences (WIPL and PLIW) ultimately end up in complicated WLB issues (Frone etal, 1997; Kopelman *et al.*, 1983; Mathew, R. V. & Panchanatham, N. (2010). According to many authors (Bohle *et al.*, 2004; Newey and Hood, 2004; Caruso, 2006), increased working hours for the entire week were associated with increased strain for the best friend, where as prolonged working hours during the weekend were correlated with more strain for family life and peers. The results of the present study also suggest a differentiated impact of work schedules on social life, with a variety of social responsibilities and commitments being affected. In particular weekend workers are at risk of ending up in a "temporal getto" (Cajochen, etal, 2004).

There is a strong empirical evidence of the correlation between increase in working hours and serious health problems (Sokejima and Kagamimori, 1998; Kivimaki et al., 2000), family difficulties and life satisfaction (Adams et al., 1996). Long and unsocial working hours are generally linked to weekend work, evenings shift, night work and early morning shifts (Colligan and Rosa, 1990; Smith, 1993). They have the potential to assume the role of a challenge and disturb WLB and may also disrupt parental or partner roles (Barling, 1990; Barton et al., 1998) as well as social and community life (Colligan and Rosa, 1990). While Green (2001) and Taylor (2001) consider work intensification and long working hours as factors that increase work life tensions, Hayman et al. (2003) opined that extended shift working and unpredictable overtime to meet extended work schedule also act against WLB. According to Hoff (2003), WLB is primarily defined in terms of the distribution of the duration of the working time. There are evidence for the relationship between increased working hours and serious health issues, family and work difficulties and work interference with personal life (Sokejima and Kagamimori, 1998; Kivimaki et al., 2000; Rincy and Panchanatham, 2011). The role of long working hours as a WLB challenge is also evident from the fact that prolonged work is neither considered healthy nor productive and its impact on the life roles are significant (Buick and Thomas, 2001). Lambert and Heley-Lock (2004) have reported that minimum staffing pattern combined with exempt status and specialized job responsibilities mean that employees in service sector jobs often pressed to work beyond contracted hours and often over worked.

CONCLUSION

Gollan etal., (2008) have mentioned that longer hours often associated with less time spent with spouse children resulting in disturbed WLB. Employees in the hospitality and tourism industry offer 24/7 service but the 'personal costs' of this provision is usually under estimated. Employees with prolonged working hours are at the risk of developing symptoms of insomnia, weekend workers are at an increased risk of developing problems in managing their social interactions with family and peers and those with decreased sleep quality are at risk of depression and anxiety (Mathew and Panchanatham, 2011). Another significant observation of the present study is the increased PLIW in the case of employees having long working hours and this could be attributed to blurring of boundary of family domain into work domain due to the lack of time allotment to meet the role demands arising in the former one. It may also be noted that long working hours have significant impact on WE/PE as the employees are struggling with WIPL and PLIW.

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EMPIRICAL EVIDENCE OF IPOS FOR UNDER AND OVER PRICING COMPARATIVE STUDIES ON TRANSPORT SECTOR WITH EFFECT OF PETROLEUM PRICE

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ABSTRACT

This study analyzed the transport sector IPO price performance of short and long run during the study period of last 9 month, observed the effects of IPO price performance through secondary data of IPOs and the data was collected from NSE. In that the transport sector of IPOs are evaluated listing and short run of IPOs with quantitative analysis these are raw returns, market adjusted excess returns, annualized raw returns and annualized market adjusted excess returns, measured the under and over price performance of IPOs observed that the comparative studies of transport sector IPOs are depend on petroleum price so with a short term recent petroleum price gives change with under and over pricing performance.

Keyword: Transport sector, Short run, Medium and long run, Raw returns, Market adjusted excess returns, Annualized raw returns and annualized market adjusted excess returns, Petroleum price

INTRODUCTION

An Initial Public Offerings (IPO) is a first sale of a company's shares to general public and listing of shares on a stock exchange. The recent trend shows that the IPO has become one of the most popular and dependable method with Industry and that accounts for 26% of GDP and employs 22% of the total workforce. According to the World Bank, India's industrial manufacturing GDP output in 2015 was the 6th largest in the world on current US dollar basis (\$559 billion) and 9th largest on inflation-adjusted constant 2005 US dollar basis (\$197.1 billion). Generally, Transport companies generate fuel surcharges based on the fuel prices of the previous week. When the cost of fuel rises rapidly, there is a lag between the price of fuel and the fuel surcharge rate. This lag has a huge impact on the trucking companies earnings. However, when the cost of fuel decreases rapidly the opposite is true, and a higher profit is made. Unfortunately the latter occurs much less often Fuel costs and their effects are a permanent part of the transport industry. It makes the competition prominent among transport companies.

Everyone wants to have the lowest rates, while still making adequate profit. Direct Drive Transport promises to bring the savings or efficiencies to attention. They contain transportation costs generally transports companies generate fuel surcharges based on the fuel prices of the previous week. When the cost of fuel rises rapidly, there is a lag between the price of fuel and the fuel surcharge rate. This lag has a huge impact on the trucking company's earnings. However, when the cost of fuel decreases rapidly the opposite is true, and a higher profit is made. Unfortunately the latter occurs much less often In that the impact on the transport sector IPOs was considered worthwhile to simulate the effects of a significant and durable changes in oil prices on the transport sector therefore, it was consider worthwhile to stimulate the effect of a significant and durable changes in oil price on transport cost, transport demand and transport externalities

REVIEW OF LITERATURE

HalilKiymaz (2000) This paper empirically analyzes the initial and after-market returns for the Turkish initial public offerings (IPOs) to provide an emerging market case of international evidence on performances of IPOs. The sample consists of 163 firms listed and traded on the Istanbul Stock Exchange during the period of 1990–1996. The results show that the Turkish IPOs are underpriced on initial trading day on average of 13.1%. The initial under pricing is 11.7% for industrial firms, 15% for financial firms and 17.6% for others. In terms of subsectors the highest return is obtained in Tourism/Transportation group, while the lowest return is observed in Machinery/Equipment group. With the exception of banking group, all of the sub-sectors experienced statistically significant initial under pricing. The investigation of factors influencing the initial performance show that size of issuer, rising stock market between the date of public offering and first trading day, institutional ownership, and self-issued offerings are significant determinants of under pricing.

Kevin Cullinane Xihe Gong (2010) The main objective of this study is to determine the level of mispricing of transportation IPOs in the Chinese mainland and Hong Kong. A subsidiary objective is to test the hypothesis that there is a strong positive correlation between the initial day returns that are required for new equity issues and the level of ex ante uncertainty associated with the IPO. By applying a standard methodology in finance for assessing the existence and scale of mispricing, the study finds significant under pricing for transportation IPOs in the Chinese mainland and Hong Kong. There is also evidence that freight-related IPOs are subject to more

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severe under pricing than non-freight related IPOs, and that water-transport IPOs are underpriced more than IPOs of other types of transport business. It is concluded that there does exist support for the hypothesis that the level of *ex ante* uncertainty is strongly associated with the level of mispricing and that this explains cross-sectional differences in the degree of under pricing of IPOs. In this respect, the results from the Chinese mainland and Hong Kong are consistent with the results of similar studies conducted elsewhere.

Selvamathi and Ananth(2018) This study analyzed the engineering sector IPO price performance of short and long run during the study period of 2010 to 2014, observed the effects of IPO price performance through secondary data of IPOs and the data was collected from NSE. In that the energy and common engineering sectors of IPOs are evaluated listing and short run, medium and long run performance of IPOs with quantitative analysis these are raw returns, market adjusted excess returns, annualized raw returns and annualized market adjusted excess returns , measured the under and over price performance of IPOs observed that the comparative studies of energy engineering and common engineering sector IPOs In that energy engineering more value and efficient than common engineering sector with short and long term with under and over pricing performance

OBJECTIVES

- 1. To Study the performance of selected IPO's in Transport sector
- 2. To analyze the performance of IPOs and petroleum price subsequently in short term
- 3. To compare the performance of transport sector IPOs and petroleum price changes concludes based on under and over pricing given at the time of issue.
- 4. To suggest the investors strategies to invest in IPOs correlate with petroleum price

RESEARCH METHODOLOGY

The sample of the study consists of 3 IPOs trend in market in India. Each 3 IPOs are selected Transport sector research scale for short term performance, which raised capital for the first time since their inception & have been listed on NSE trend in market in India. For comparing IPOs return with market return Nifty has been selected as a representative of the market. Daily four values of Nifty are available viz. opening, high, low and closing value. This study is based on the closing values on different dates in order to calculate market-adjusted return. In case of non-availability of data concerning the exact date the nearest date (not varying more than a week) has been considered. For measuring the performance of various companies, the time period is divided into short term, medium term and long term. Returns on listing day assumed under short term, returns up to 15 days, one month, and three months are considered for medium term performance. Four measures have been used to evaluate listing and short run, medium and long run performance of IPOs. These are raw returns, market adjusted excess returns, annualized raw returns and annualized market adjusted excess returns, To measure the under and over price performance of IPOs for Minimum 15 days and a month or 2 month and maximum with 3 months and 6 months and 9 months To make suggestions on the basis of the finding of the study and the petrol price changes was analyzed through Indian price market websites

Sample selection

Sector	Number of IPOs	Issue Size (in Crores)	Average Issue Size (in Crores)
Transport sector	3	892.00	297.33

Raw return (in percentage)

	F	Time Frame							
Industry	Portfolio	Listing Day	One Week	15 Days	1 Month	2 Months	3 Months	6 Months	9 Months
Transport	IPO	33.99	29.66	34.46	40.81	65.21	69.28	82.40	12.43
sector	Market	1.15	2.42	2.71	4.09	5.59	3.78	14.18	16.26

Market Adjusted Excess Return (in Percentage)

				Time				
Industry	Listing Day	One Week	15 Days	1 Month	2 Months	3 Months	6 Months	9 Months
Transport sector	32.84	27.24	31.76	36.72	59.62	65.51	68.22	-3.83

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Annualized Market Adjusted Return (in percentage)

		Time Frame							
Industry	Portfolio	Listing	One	15 Days	1 Month	2	3	6	9
		Day	Week	eek 15 Days	1 Monu	Months	Months	Months	Months
Transport	IPO	767.34	407.99	421.64	324.92	311.80	237.24	152.70	15.80
sector	Market	25.95	33.34	33.10	32.57	26.74	12.93	26.28	20.67

IPOs for Short Run based on Annualized Market Adjusted Excess Return (in percentage)

				Time	Frame	_	-	
Industry	Listing	One	One 15 Days		2	3	6	9
	Day	Week	15 Days	1 Month	Months	Months	Months	Months
Transport sector	741.39	374.64	388.53	292.35	285.05	224.31	126.42	-4.86

Under pricing and overpricing of IPOs for Short Run by Industry

	_	Time Frame									
Industry	Portfolio	Listing Day	One Week	15 Days	1 Month	2 Months	3 Months	6 Months	9 Months		
	Under-	2	2	2	3	3	3	3	2		
Transport	Pricing	(66.7)	(66.7)	(66.7)	(100.0)	(100.0)	(100.0)	(100.0)	(66.7)		
sector	Over-	1	1	1	0	0	0	0	1		
	Pricing	(33.3)	(33.3)	(33.3)	(00.0)	(00.0)	(00.0)	(00.0)	(33.3)		

Petroleum Price trend in India between Jan to Sep 2018 (1 liter petrol Price in rupees)

Month	Opening	Closing date	Highest rate	Lowest rate	% Change
(2018)	date price	price			
January	77.87	80.79	80.79 observed	77.87 observed on 01	3.61% upward
			on 30 January	January	
February	80.91	79.39	81.24 observed	79.38 observed on 25	-1.91%
			on 6 February	February	downward
March	79.45	81.41	81.41 observed	79.45 observed on 01	+2.41%
			on 31 March	March	upward
April	81.59	82.48	82.52 observed	81.59 observed on 1 st	+1.10%
			on 24 th		upward
May	82.48	86.20	86.28 observed	82.48 observed from	+4.51%
-			on 29 th	1st to 11 th	Upward
June	86.14	82.99	86.14 observed	82.99 observed from	-3.65%
			on 1 st	27th to 30 th	Downward
July	82.94	83.79	84.26 observed	82.94 observed on the	+1.02%
-			on the 16 th	1st	Upward
August	83.91	85.98	85.98 observed	83.91 observed on the	+2.46%
_			on the 31st	1st	Upward
September	86.06	90.84	90.84 observed	86.06 observed on the	+5.55%
_			on the 31 st	1 st	Upward

FINDINGS

This study analyzed the IPO price performance short run during study period of January to September 2018(nine month), observed effects of IPO price performance and also analyzed 3 IPOs are selected Transport sector research scale for short term performance with Issue Size 892.00 and Crores Average Issue Size 297.33 Crores This study has focused on the secondary data for IPOs and the data was collected from the transport sector from January to September 2018(nine month) the petrol price changes was analyzed through Indian price market websites

This study reveals that the transport sector comparative with petrol price changes by keeping in mind the observed view point of IPO price with short term performance. Results are analyzed based on the secondary data.

This transport sector IPOs recorded positive raw return with 33.99per cent on the listing day and continues downfall 12.43 per cent recorded in short run time periods. This transport sector market recorded positive raw return with 1.15per cent and after that it rise up with positive value continues downfall with 20.67 per cent recorded in short run time periods

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This transport sector IPOs recorded on positive Market Adjusted Excess Return with 32.84per cent on the listing day and continue downfall recorded with -3.83 in short run time periods

This transport sector IPOs recorded on positive Annualized Market Adjusted Return with 767.34 per cent on the listing day and continues downfall 15.80recorded in short run time periods. This transport sector market recorded positive Annualized Market Adjusted Return with 25.95per cent and after that it rise up with positive value continues raise up with 16.26 recorded in short run time periods

This transport sector IPOs recorded positive Annualized Market Adjusted Excess Return with 741.39 per cent on the listing day and continued downfall recorded with -4.86 in short run time periods.

This transport sector IPOs recorded Under pricing of IPOs on the listing day with 2 (66.7) per cent for Short Run and its continuously raised with 3 and conclude with downfall recorded in value 2 (66.7) and for over pricing 1 (33.0) and its continued downfall recorded with 0 value and conclude with rise up with 1 (33.0) value changes with short run time periods.

Petroleum Price trend in India between Jan to Sep 2018 1 liter petrol Price in rupees shows that January month petroleum price 3.61% upward and February petroleum price -1.91% downward and again June petroleum price -3.65% Downward with price and September month petroleum price raise up with +5.55% Upward

CONCLUSION

As observed that the comparative of transport sector IPOs and petrol price changes through short time analysis conclude with transport sector IPOs continually changes with petroleum price. January month and June, September month value shows that the transport sector IPOs are always correlate with petroleum price with short under and over pricing observance

SUGGESTIONS

This study results may be helpful for the investors who make their IPOs investment decisions on transport sector IPOs by petroleum price observations. This study may be helpful for the book running lead managers who helps the issuer companies to fix the issue price based on the investors' reactions. It may be useful for the issuer companies to decide the issue size of IPOs for more under pricing

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E-BANKING: THE NEW DIMENSION TO MODERN DAY BANKING

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ABSTRACT

In the present age competitive banking world, Electronic Banking (E-Banking) is used as an effective strategic tool to not only attract new clients but also retain the existing ones by making their banking experience simpler, user friendly and most importantly at the tip of their fingers. The present paper is the outcome of a detailed study of various aspects of banking and multiple engagements with counterparts from other Banks during different forums, which includes meeting with Banking Ombudsman and Principal Nodal Officers.

The study covers the following aspects

- Perspectives on E-Banking activities
- Impact of E-Banking
- Measures adapted by Banks to promote E-Banking

INTRODUCTION

Dynamic and consistent progress in information technology has brought about multifold and exceptional change to the overall functioning of the banking industry. The modern day tools (internet, mobile phones and computers) act as a catalyst to these changes by bridging the gap between the common man and the highly competitive banking industry thereby making it possible for individuals to satisfy their banking needs within the circumference of the palm of a hand. The impact of the technology driven banking has revolutionalized the way banking is practiced across the globe, through automation. This advancement in digital world has opened multiple avenues (ATM, Internet Banking, Phone Banking) through which an individual can perform almost all of their banking transactions like funds transfer, checking day to day transactions, balance, even when they are mobile. The incorporation of ATMs has facilitated in withdrawal of funds without having to visit the branch. Similary, plastic cards have turned out to be one of the highly effective digital currencies for making transactions both, at a merchant outlet as well as online, thereby reducing the burden of carrying huge amount of cash. Electronic Data interchange (EDI) is another development that has made its impact felt in the banking arena. Transaction costs have fallen down, productivity has tremendously improved, new banking products and services have entered the market. E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in the banking industry. E-banking is a generic term making use of electronic channels through telephone, mobile phones, internet etc. for delivery of banking services and products. The concept and scope of e-banking is still in the transitional stage. It increases efficiency in the sphere of effective payment and accounting system thereby enhancing the pace of delivery of banking services considerably. It allows customers to access banking services electronically such as to pay bills, transfer funds, view accounts or to obtain any banking information and advice. E-banking also facilitates new relationships with customers, regulatory authorities, suppliers and banking partners with digital-age tools. For example, customers and bank relationships will become more personalized, resulting in new modes of transaction processing and service delivery. Now, banks are faced with a number of important issues, for example how to take full advantage of new technology, how e-banking change the ways customers relate with the service provider, etc. The banking industry has been considerably influenced by expansion of technology.

PROS OF E-BANKING

E-banking helps us in overcoming the drawbacks of manual system, as computers are capable of storing, analyzing, consolidating, searching and presenting the data as per the user requirements with lot of speed and accuracy. Number of benefits accrues to the various parties with the development of e-banking.

To the Banks

- E-banking services help in increasing profits.
- > E-banking provides competitive advantage with boundary less network to the banks.
- ➤ Due to e-banking banks carry on business less with paper money and more with plastic money; have online transfer of funds, thus economizing on the cost of storage of huge stocks of currency notes and coins.
- > By connecting with ATM and PO terminals, risk of cash overdraw can be eliminated in case of ATM credit and debit cards.

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To the Customers

- E-banking provides 24 hours service to the customers for cash withdrawal from any branch.
- ➤ Quick and steady access to information.
- ➤ Online purchase of goods and services and payments can be made for various purposes.
- ➤ The customer can view his account balance, can get a statement of his account, can apply for loans, check the progress of his investments, review interest rates and collect other important information.

To the Merchants, Traders, etc.

- It ensures assured quick payment and settlement to the various transactions made by the traders.
- ➤ It provides a variety of services to the businessmen on par with the international standards with low transaction cost.
- > Cost and risk problems involved in handling cash which are very high in business transactions are avoided.
- > It leads to the growth of global and local clientele base with the development of e-Banking.
- ➤ Other benefits include improved image, improved customer service, eliminating paper work, reduced waiting costs and enhanced flexibility.
- ➤ This paper is an outcome of an empirical study conducted with the objective of gaining bankers' views regarding e-banking. The paper consists of four sections besides introduction viz. review of literature; research methodology; results & discussion and conclusion.

BANKERS' PERSPECTIVES ON E-BANKING ACTIVITIES OF CUSTOMERS This section highlights e-banking activities of customers as perceived by bankers. It includes

This section highlights e-banking	ng a	activities of customers as perceived by bankers. It includes:
Comparison of E-banking Adoption Frequency by Customers on Bankers' Persuasion or by Own Initiative.	:	It is noticed that 20 to 40 percent customers use e-banking services more frequently under the guidance of the bankers. 35.94 percent bankers who are of the view that 40 to 80 percent of the customers adopt e-banking on persuasion of bankers. On the other hand, 52.60 percent bankers opine that only less than 20 percent customers resort to e-banking on their own. It comes forth from the analysis that there is not enough of awareness in Indian customers regarding use of e-banking services and the guidance and persuasion by bankers help promote the use of such services amongst the customers.
Age-wise Preference of e- Banking Services	:	Bankers understands that different age groups of customers availing e-banking services, exhibits that 43.75 percent bankers are of the view that middle age men (30 to 50 years of age) make the greatest use, followed by 39.59 percent of bankers, who hold that the next in order is young age men (up to 30 years of age). It is noteworthy that women customers use such services relatively much less frequently.
Occupation-wise Preference of e-Banking Services	•	Coming to the bankers' views regarding preference in the use of e-banking services on the basis of occupations, it reveals that professionals are at the top according to 33.85 percent bankers, 28.13 percent bankers consider business class makes the greatest use. Only 13.02 percent bankers believe that e-banking is used more by service class and professionals both. Very small percentage of respondents holds the opinion that e-banking services are used by both service and business class and business class and professionals.
Retention Rate of E- banking Customers	:	The satisfaction level with regard to retention rate of e-banking customers feel satisfied with the retention rate, followed by 18.23 percent who are highly satisfied. Only 3.64 percent stated that they are not satisfied, while 18.75 percent refrains from giving any opinion on this issue.
Increase in Customers Accessing E-banking Services	:	The perception of most of the bankers, the number of customers making use of e-banking services is definitely on the increase. Only a very small proportion of respondents hold the contrary view.

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Velocity of Bank Customers
Switching from Traditional
to e-Banking

A Study reveals switch over rate of bank customers from traditional banking to e-banking. Maximum number of sampled bankers is of the view that customers are increasingly switching over from traditional banking to e-banking.

CONS OF E-BANKING

For the Banks

- > Risks in the form of accounts being hacked and fraudulently used.
- ➤ May not be effective in rural areas where there is lack of connectivity, unavailability of resources like electricity and telecommunication and branch banking is the only means for financial transactions.
- ➤ Lack of client base or attrition may put banks in dual mind with respect to higher investment and maintenance costs.

For the Customers

- For aged individuals who do not possess basic education or knowledge of banking and depend on human support for financial transactions, E-banking may not be a feasible option.
- > The financial conditions of clients may not support in acquisition of modern day technology, thereby restricting them to vintage banking practices.
- > For clients who want to perform miniscule financial transaction, E-Banking may not serve the purpose.

CONCLUSION

Though E-Banking has definitely changed our outlook towards banking by making it easily accessible and making banking simpler, we cannot negate the importance of manual intervention in our day to banking.

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ECONOMIC SIGNIFICANCE OF POULTRY FARMING IN NAMAKKAL DISTRICT, TAMILNADU

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ABSTRACT

In the recent days, poultry farming has become an important Industry in our country. The changes it has undergone in the past few years are quite surprising. In Tamil Nadu, the prominent areas of poultry farming are in Namakkal. However, this profession has not spread profoundly throughout Tamil Nadu although any place and any climate can suit poultry farming. The scope of poultry farming is very much and there is lot of chances for improvement in this field. With the help of the sophisticated instruments, the production of poultry products can be increased. This paper has dealt with the economic importance of poultry farms in Namakkal district, TN.

INTRODUCTION

India has always been known for its primarily agrarian economy, though now it has gradually shifted towards industrial economy. With a majority population of the country still dependent on agriculture and allied activities, there is huge scope for industries like the poultry industry to expand and improve to become a profitable sector in the coming years. Poultry sector in India has been extremely beneficial for the common masses and has also contributed to earning foreign exchange through exports.

Presently poultry farming on a commercial scale is mostly practiced in the western parts of the state, with Namakkal having developed into an egg-laying belt and the Palladam region into a hub for broilers. However, there is good potential for poultry development in other parts of the state, the department says. Since the poultry industry is restricted to the western belt of the state, the Tamil Nadu government has launched a scheme to develop poultry clusters in the non-poultry, backward regions of the state at a several crores.

Poultry farming is the raising of birds domestically or commercially, primarily for meat and eggs but also for feathers. Poultry farms are increasing steadily. Many government agencies are encouraging poultry farming and even short term training courses are organized regularly. Such farms have generated considerable employment opportunities in semi urban and rural areas.

Marketing of poultry birds is expensive and death of birds during transit is the main bottleneck. This compels most of the poultry farms to concentrate on nearby markets even if it means less prices. Instead, if these birds are processed after dressing and packed in tins then transportation is easier, shelf life of the product goes up and the product is more hygienic.

Every day the poultry farming produces 3 crores of eggs in Tamil Nadu alone. Yet it does not satisfy the requirements of the people. India ranks fourth in egg production and fifth in poultry meat production in the world. On an average, every individual gets 42 eggs per year. This amount of egg intake is not sufficient. So adequate quality food is to be provided in sufficient quantity to the population, which is growing at a faster rate than food production. Poultry industry in India is transforming itself at an incredible pace, from an age-old backyard avocation to a dynamic agro based industry, with the most modern handling facilities. While the achievements are impressive as judged by the norms of growth, the task remains most challenging. There is much to be done to bring a large majority of the rural population to the threshold and employment all of which depends on the size of income. Poultry production can contribute task of providing better health, education and standard of living to the people especially at the rural India.

POULTRY INDUSTRY IN INDIA

In recent years, poultry farming has gained much importance as a subsidiary occupation of the farmers. It could play an effective role in improving the socio-economic status of the rural people by increasing their income besides providing nutritious food through meat and egg. Poultry egg and meat, in recent years, have become important food for 68 per cent of the non-vegetarian population of the country.

- The Poultry Business in India is a very old practice and this food industry is one of the important contributors to the economy of rural and semi-urban India. India ranks seventeenth in the world poultry production index.
- Further, India is the fifth largest producer of eggs and ninth largest producer of poultry meat amongst all the countries.
- Indian Poultry Industry is 5,000 years old, since last 4 decades it began to witness remarkable growth from backyard to poultry industry.

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- The organized sector of poultry industry is contributing nearly 70% of the total output and the rest 30% in the unorganized sector.
- The broiler industry is well dominated in southern states in our country with nearly 60-70% total output coming from these states.
- The layer industry once again is represented more in southern states especially, Andhra Pradesh, Tamil Nadu and Maharashtra producing nearly 70% of the country's egg production.

BENEFITS OF POULTRY FARMING

The poultry farming is very versatile agro-business and it provides some benefits. They are

- 1. It was source of high quality human food. Egg is not only supports in nutritive value, nut also it is very easily digested and cab be served indifferent ways. Of this also used in many ways like binders and levering agents in banking and furnishes richness in ice-cream, sauces, curlards and candues.
- 2. Poultry farming is highly adaptable under various conditions. It fits well in mixed farming system to provide continuous income to the farmers during their lean periods and also helps to engage their family labor profitable throughout the year.
- 3. It provides employment avenues. There are many diversified types of business allied poultry farming like egg production, broiler production. All these business can develop as rural industries, which will have many avenues of employment of rural side particularly among educated unemployed and under-employed persons.
- 4. Poultry waste is an excellent source of organic manure, which can utilized for growing field crops. It estimated that of the poultry manure utilized properly, it could produce more food grains them the birds consume as feed.
- 5. It serves as source of raw materials for industrial products. Eggs have many industrial uses in preparation of vaccines, varnished printers land, soap, shampoo etc. Eggshells are using as minerals in animal feed. Endocrine glands of birds are using for preparation of hormones and any other biological preparations.

POTENTIAL FOR EMPLOYMENT GENERATION

Poultry farming has tremendous potential for expansion and employment generation. Youth in general and educated unemployed youth in particular can take up this profession easily. The inputs required for poultry farming are available locally in rural areas. Simple equipment for feeding, watering and sheltering for small units can be manufactured from materials locally available in the villages with the help of local artisans. Land required for starting poultry units is small. Qualified veterinary doctors and even some businessmen have entered the field. Women are also engaged in decision-making related to poultry production.

Poultry farming provides employment to those who are engaged in the production of eggs and chicken meat, hatchery operators, feed dealers, building materials, egg cases and trucks, processors of egg and poultry products and all dealers engaged in the marketing of eggs and poultry meat from the time they leave producers' premises until they are in the hands of the consumers. Thus, the importance of the agricultural sector in generating employment and stimulating overall economic development in a developing country such as India is cannot be undermined.

CONCLUSION

Generally, small farms are expanded in the long run with greater strength to meet the increasing demand and there arises a need for engaging the labour from fixed and variable sources. Fixed sources of labour include family labour and permanent hired labour. Variable source of labour include short-term hired labour. In brief we can say that contract farming provides self-employment opportunities with variable capital, reduced risk and assured prices, which further helps the farmers and agricultural labourers in increasing their income and standard of living.

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THE VALIDITY OF EFFECTIVENESS OF TRAINING AND DEVELOPMENT IN ORGANIZATIONS ON PHARMACEUTICAL INDUSTRIES IN TELANGANA STATE

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ABSTRACT

The primary focus of this study is to examine training and development in organizations in In pharmaceutical industries in Telangana state with a view to making it more effective. The study is essentially library research. From the study, it is gathered that organizations largely trained their employees. In doing this, they adopt such training methods like on-thejob and Off-the-job training programmes. The employees' training is directed by the needs of the organizations. The study reveals that the training offered by organizations in pharmaceutical industries in Telangana state to employees has in great measures increased the performance, imparted knowledge, skills and capabilities of both new and old employees. The study however observed some barriers to training and development in organizations. These include inadequate provision of funds to training departments and lack of collection of data on training needs. It is therefore concluded that as a way of sharpening their employees' skills for efficient and effective performance, organizations in In pharmaceutical industries in Telangana state should undertake a satisfactory training and development programmes that will ensure effectiveness and sustainability. Based on this, the study proposed that organizations should adopt a systematic approach to training and development because of the intensity of internal and external pressures for changes in the organization. The first step is to devise a policy statement to act as guide to the organization's intention concerning the weight and direction to be accorded to training and development. The second step is to define an initial set of roles for those responsible for implementing the policy. The third step is to set up sustainable structure of training procedure and to allocate sufficient funds to the training department. This is necessary if organizations need to develop a competitive advantage and create business-people who can turn bold objectives into realities in this era of globalization.

1. INTRODUCTION

In the world of work today, organizations are faced with impediments to cope with the complexities and interconnectedness of global challenges. Thus, the obvious way for organizations to remain competitive in this era of globalization that is driven by innovations, knowledge and technology is by placing importance on acquiring new skills and creative knowledge through training and development of its employees (Scott, 2007). Wan (2007) argues that the only strategy for organizations to radically improve their workforce productivity is to seek to optimize their workforce through comprehensive training and career development. To achieve this purpose, organizations will have to invest on their employees to acquire the requisite skills and competencies that will enable them function effectively in a rapidly changing and complex work environment. This is premised on the fact that skills are increasingly seen as the key lever not only for organizations, but for the economy as a whole to compete internationally (Leitch, 2006).

Armstrong (2012) defined training as the systematic application of formal processes to impart knowledge and help workers to acquire requisite skills for them to perform their jobs satisfactorily. This definition corroborated with Olakunle and Ehi (2008), who see training as the systematic development of the knowledge, skill and attitude required by an individual employee to perform effectively on a given task or job. Landy and Conte (2007) in their contribution, posit that the basic of training pragrammes is learning, a relatively permanent change in behaviour and human capabilities that is produced by experience and practice.

Development on the other hand, is a systematic effort affecting individuals' knowledge or skills for the purpose of personal growth or future jobs and / or roles (Herman and Kurt, 2009). In the view of Armstrong (2012), development is considered as the growth or realization of person's ability and potential through the provision of learning and educational experiences. Harrison (2009) concludes that the primary aim of learning and development as an organizational process is to aid collective process through the collaborative, expert and The Validity of Effectiveness of Training and Development in Organizations in pharmaceutical industries in Telangana state

It does not amount to mere gainsaying that several organizations in In pharmaceutical industries in Telangana state have frantically evolved programmes for training and improving on work standard/skill of their employees However, while there are growing concerns amongst organizations on ensuring the training and development of employees, most organizations' fund and associated resources have been wrongly applied, thus derailing the fundamental aim of training and development (Nwokocha, 2014). Chika, Chima and Hakeem (2014) echoed

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this assertion that there has been very low training and development effectiveness which is associated to poor training recognition, which, in turn, has affected adversely the operational standard in most organizations in In pharmaceutical industries in Telangana state.

This phenomenon has raised doubts on the efficacy of the device of human resource management in the area of training and development. It is therefore pertinent that with the height of competition for corporate relevance, organizations require knowledgeable and skilled employees that will manage the challenge of global efficiency and multinational flexibility, hence training and development of the employees can make the difference between maintaining organizational success and mitigating ultimate failure. It is against this backdrop that this paper examines the strategies employed by organizations to ensure effective training and development of employees to improve performance and enhance productivity. To achieve this objective, the paper intends:

- (a) To x-ray the importance of training and development in organizations;
- (b) To identify the types of training in organizations, and evaluate their strengths and weaknesses;
- (c) To examine the strategies used in determining proper training and development needs of employees at work in In pharmaceutical industries in Telangana state;
- (d) To examine the obstacles to training and development programmes of organizations; and
- (e) To proffer ways on how to make training and development effective in organizations. This article is purely an explorative discourse, hence it copiously benefits from library research, informal discussion, as well as personal observation of the author.

2. LITERATURE REVIEW: TRAINING AND DEVELOPMENT

Training and career development have been used as distinct concepts. According to Cole (1999: 211) "training is understood as any learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task". Training is the systematic acquisition of skills, concepts, or attitudes that result in improved performance in another environment (Goldstein and Ford, 2002). To Banjoko (1996), training is an organized procedure by which people acquire knowledge and or skills for a definite purpose. Shen (2005) sees training as a planned activity to improve the current employee situation of work skills and behaviour. In the views of Sader-Smith (2006) and Chika et al (2014), training is concerned with a tactical approach to deal on predefined acquisition of knowledge, skills, rules, concepts, or attitude that will result to improved performance in the organization. In support of these assertions, Herman and Kurt (2009) consider training as the systematic approach to affecting individuals' knowledge, skills, and attitude in order to improve individual, team, and organizational effectiveness.

Taking a critical x-ray from the above discourse, one theme that seems to emerge is that training provides the framework in which an employee acquires the requisite skills, knowledge and morale disposition to enhance performance and productivity in the organization. Though, there have been divergent views about training. Some schools of thought argue that training leads to an increase in turnover; others believe that training is a tool that can lead to higher levels of performance and employee retention in the organization (Becker, 1993; Colarelli and Montei, 1996 cited in Scott, 2007). In spite of the mixed perspectives concerning training, most industrial practitioners have eulogized the importance of employees' training to organizational growth and success. This is because, as noted by Adrian, Margaret and Nuala (2010), globalization, technological advancements and free market economy have meant that organizations have similar access to capital, customer and to employees. Consequently, the key differentiator between organizations is the skills and knowledge of the people they employ. Within this context, learning, training and development have become critical success factors for organizations to be able to compete effectively within competitive markets.

On the other hand, the concept of development as defined by Armstrong (2009) is the growth or realization of individual ability and potential through the process of learning and educational experience. He stated further that development takes a form of learning activities that prepares an employee to exercise wider responsibilities. Sader-Smith sees development as an increase of capacity that individual employees have to possess in other to build a more effective and fulfilling professional and personal life through the process of learning and knowledge acquisition, skills and attitude. Though, there is clear distinction between training and development; training is short-term, while development is long-term. This is because development is achieved after series of training, learning and education have taken place (Chika et. al, 2014). Armstrong (2009) posits that training aims at improving the current work skills, attitude and behaviour, while development effort is directed towards various forms of learning activities that nurture individual to exercise a broader or increased The Validity of Effectiveness of Training and Development in Organizations in In pharmaceutical industries in Telangana state

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future responsibility. This holds that training and development are geared towards maximizing the competence of employees and enhance their skills, experiences, potentials and capacities that will boost corporate prosperity. From the above review, it is deducible that there is a scholarly consensus that the concept of training and development is a continuous, deliberate, purposeful acquisition of knowledge, skills, and experience by an individual employee for the purpose of improving his performance, advancement of career prospect and overcoming organizational challenges as may be imposed by global market demands and technological innovations in other to remain competitive and achieve the goals and objectives of the organization.

3. DETERMINANTS OF TRAINING NEEDS IN ORGANIZATIONS

Amittharaj (2011) cited in Chika et.al (2014) argued that it is pertinent that organizations effectively identify their training needs and device the appropriate approaches to apply in training and developing their employees. This is because the objective of training is to bridge the gap between existing performance ability and desired performance, hence the success of training and development programmes must be dependent on the accuracy with which the organizational needs have been identified and the training objectives specified (Davar, 2003). In a nutshell, training needs or gap analysis entails defining the gap between what people know and can do and what they should know and be able to do. It is also concerned with identifying and satisfying learning development needs (Armstrong, 2012; Olakunle and Ehi, 2008).

The above assertions imply a critical review of corporate, collective and individual needs required in the organization. Armstrong (2012) explained that these three needs are interconnected. The analysis of corporate needs will lead to the identification of collective learning needs in various departments, functions or occupations, while these in turn will expose employees' needs. He further stated that the sum of group and individual needs will help to define organizational needs that will enable them achieve its corporate goals. This suggests that as soon as the training needs are identified, the objectives express the gap to be bridged between the present and the expected performance level; a suitable training programme can then be developed for the employee(s) concerned. McGehee and Thayer (1961:305) recommend the following three – step approach to determining training needs:

- (1) Organizational Analysis, to determine where training emphasis should be placed within the organization;
- (2) Operations Analysis, to decide what the training should consist of, requiring a study of what a person should be taught if he is to perform his task with maximum effectiveness; and
- (3) Man Analysis, to determine who needs to be trained and what skills, knowledge or attributes should be augmented or improved.

Udeze (2000:95) stated that the need for training should be considered when

- New methods or work procedures are started.
- Production goals are not being met.
- Employees lack a sense of purpose.
- Costs of production are increasing without apparent reasons.
- Quality of the product or service is declining.
- Pride in the job is missing.
- Complaints and grievances are excessive.
- High turnover and absenteeism are prevalent.
- Workers are asking numerous questions about the job.

Henry (2009:20) listed the following as examples of training and development needs in organizations

• When a new machine has been acquired by the organization and a staff has to be trained to get the machine to a safe, qualitative and quantitative output level, and • When an employee's job function is enlarged to include "Report Writing". The performance appraisal or day-to-day assessment by the immediate boss reveals that report writing is one of the employee's weaknesses. A report writing course would address this performance deficiency.

4. TYPES OF TRAINING IN ORGANIZATIONSON PHARMACEUTICAL INDUSTRIES IN TELANGANA STATE

There are two major areas of training in organizations: These are On-the-job training and Off-the-job training (Sulu, 2011). On-the-job training describes a variety of methods that are applied while employees are actually

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performing their jobs. In on-the-job location, the emphasis is more on the acquisition of specific, local knowledge in real situation (Cole, 1997). These methods might include induction/orientations, coaching, apprenticeships/internships, job instruction training, job rotation/enlargement/ enrichment and understudy (Bankole, 2000; Nwokocha, 2014). Olakunle and Ehi (2008:227) listed the following as the main advantages of on-the- job techniques; it facilitates the transfer of learning in organizations, the training approach familiarizes The Validity of Effectiveness of Training and Development in Organizations in In pharmaceutical industries in Telangana state the individual with the procedures and tools trainees are going with, the acceptance of trainees is enhanced since they would be pre-exposed to those they would work with, it is likely to be less expensive at least in terms of capital out-lay, and it has the benefit of strongly motivating the trainees to learn since they are not located in the artificial situation of a class room. Off-the-job training, on the other hand, is a kind of training programme that takes place outside the actual job environment such as training institutes, training centers, etc, where adequate facilities are provided for the trainees to engage in maximum performance. These techniques might include lectures, onferences/workshop/seminar/symposium, case study, role playing, simulation programmed instruction, vestibule/simulation (Bankole, 2000; Landy and Conte, 2007). Olakunle and Ehi (2008:230) pointed out the benefits of the off-the-job techniques to include; it is simple to control and guide the trainees, it offers the opportunity to expose the trainees to information, ideas and experience beyond the confines of their work situation, and when separated from the rigours and pressures of work activities, trainees can devote their attention to learning. Olakunle and Ehi (2008: 230) stated the following as the drawback of the off-the-job method; there is usually a re-entry problem and resistance from colleagues when trainees return to the job situation; and there is lack of specific attention to overcome learning transfer problem or the effective application of the ideas learnt. We shall consider the various techniques of On-the-job and Off-the-job training below:

A. On-the-job training

(a) Induction/orientation This training method, as the name implies, is used to induct new employees to the organization. This is the most common type of training provided by organizations, irrespective of the size, and it forms part of socialization for new employees (Holton, 1996 cited in Leone, 2008).

The purpose of induction training is to welcome new employees and provide them with the information and skills that they need to carry out their role and to contribute to the organization's objectives (Robson, 2009). A well designed orientation programme, no matter the duration of the induction will enhance employees' performance, as well as productivity in the organization (Brown, 2005). Leone (2008) posits that organizations with effective orientation programmes steer their people up to speed faster and contain improved alliances, which connect staff outcomes to organizational needs. This in turn will enhance performance and productivity. Bacal (2007) states pointedly that there are two types of orientation that are required for the employee to quickly adapt to the organization. The first is the overview orientation. This orientation focuses at the macro environment-government in general, the department and the branches, important policies and general procedures (non-job specific); information about compensation and benefits, safety and accident prevention issues, employee and union issues (rights, responsibilities), and physical facilities. The second type of orientation concern is job orientation or what is referred to as the orientation to the micro environment-function of the organization, and how the employee fits in, job responsibilities, expectations, and other people in the broader organization.

- **(b) Coaching :**This is a kind of daily training and feedback given to employees by immediate supervisors. It involves a continuous process of learning by doing. It is defined as an informal, unplanned training and development activity provided by supervisors and peers (Rao, 2010). In this training method, the trainer and learner develop a learning partnership and share control of the learning process. Although, coaching is often considered as an individual partnership, it can be used for groups and teams (Adrian et al., 2010).
- (c) Apprenticeship/Internship:- This term refers to a trainee following a long term programme for learning a skilled trade under the guidance of experienced guide, coach or trainer in that particular occupation (Olakunle and Ehi, 2008; Rao, 2010). Assistantship and internships are similar to apprenticeship because they also demand high levels of participation from the trainee. An internship is a kind of on-the-job training that usually combines job training with classroom instruction in trade schools, colleges or universities (Rao, 2010).
- (d) Job instruction training (JIT): The job instruction training (JIT) method (developed during the World War II) is a four-step instructional process involving preparation, presentation, performance try out and follow up. It is used to teach workers how to do their current jobs (Rao, 2010). In job instruction, close monitoring is essential and supervising schedules will only decrease as the trainees cope with the rigours of their job

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(Olakunle and Ehi, 2008). Rao (2010:200) listed the four steps to be required in the job instruction training as follows:

- (1) The trainee receives an overview of the job, its purpose and its desired outcomes, with clear focus on the relevance of training; The Validity of Effectiveness of Training and Development in Organizations in In pharmaceutical industries in Telangana state
- (2) The training demonstrates the job in order to give the employee a model to copy. The trainer shows a right way to handle the job;
- (3) The employees are permitted to copy the trainer's way. Demonstrations by the trainer and practice by the trainee are repeated until the trainee masters the right way to handle the job; and
- (4) Finally, the employee does the job independently without supervision.
- (e) Job rotation/enlargement or enrichment:-These are training techniques which are often used in organizations to give the individual employee more variety and experience in a range of jobs than their normal work would allow. Job rotation is similar to a secondment in that the learner tries out new job, but it is usually for a shorter period and within the same department (Adrian et al., 2010). The job rotation method may be voluntary, implying some degree of personal choice. Its merits lie in the fact that work processes remain undisturbed and flexibility on the job increases, thereby resulting into multi-skilling on the job (Olakunle and Ehi, 2008). With job enlargement, the learners would be given more tasks to do so that they can experience a wider range of work whereas in the case of job enrichment, they may be given more responsibility (Adrian et al., 2010).
- **(f) NDER study**: This is like a modeling. The trainee learns through a designated supervisor to whom the trainee is attached. The on- the -job training is acquired in a situation where the training is not responsible for the operating result. This approach reduces serious mistakes which are likely to occur during the understudy attachment and the trainee is relieved (Olakunle and Ehi, 2008).

B. Off-the- Job Training

- (a) Lecture Method: The technique could be a one-way communication affair, lecturing, questions session and free questioning. This method offers the facility of handling large group of training participants at the same time. It provides an opportunity to transfer new knowledge, innovative ideas and in-depth information to the participants for the purpose of attitudinal transformation, change, value re-orientation and other psychological characteristics present in the workplace (Olakunle and Ehi, 2008).
- **(b)** Conference/Workshop/Seminar/Symposium: This method of training provides an interactive session and elicits the active participation of all the participants. The different views of the participants usually yield multivarious approaches to solving organizational and work-related problems (Olakunle and Ehi, 2008).
- (c) Case Study: This method is often used in managerial training. It involves the listing of organizational problems or the problems the organization is currently going through and proffers solutions to them. It usually involves a history of some events or set of circumstances, with relevant details, which are examined by the trainees (Olakunle and Ehi, 2008).
- (d) Role Playing: This is defined as a method of human interaction that involves realistic behaviour in imaginary situations. This method of training involves action, doing and practice (Rao, 2010). The technique is employed mainly in changing attitudes and developing interpersonal skills in practice of dealing with face to face situation, i.e., where people come together in the work situation (Olakunle and Ehi, 2008).
- **(e) Programme Instruction:** In this method, the subject matter to be learned is presented in a series of carefully planned sequential units. These units are arranged from simple to complex levels of instruction. The trainee goes through these units by answering questions or filling the blanks (Rao, 2010).
- **(f) Vestibule/Simulation training:** In this method, the actual work conditions are simulated in class room. This type of training is commonly used for training personnel for clerical and semi-skilled jobs (Rao, 2010).

5. IMPORTANCE OF TRAINING AND DEVELOPMENT IN ORGANIZATIONS

When an organization creates an environment where it supports the long term development of its employees, it can produce many benefits both for the individual and the organization. The aim is to gain competitive advantage for the organization through improving individual effectiveness. This is because training holds the key to unlock the potential growth and development windows to achieve a competitive edge (Ramadem and Nagurvali, 2012). Bankole (2000:72-73), outlined the following as the importance of training and development:

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A. To the Organization

- Training is needed to develop skills, knowledge and abilities in the workforce;
- Training improves the performances of employees in their present positions;
- It reduces labour turnover particularly among new and established staff;
- If gives customers better satisfaction through improved quality of products and services;
- Incorporating safety training can help to reduce high rate of industrial accidents;
 Training reduces cost of production and minimizes wastage;
- It maintains a sufficient and suitable range of skills among employees; and
- It could also be used to respond to changes in the work place, such as new technology and systems, internalization, global competitions and the need for greater service orientation.

B. To the Individual Worker

- Training prepares the workers for higher positions to which they can be promoted in the nearest future;
- Training has a motivational value such that it enables workers to achieve better result and have high selffulfilments;
- It helps to maintain safety and health of workers;
- It enhances the value of the employee in the labour market;
- It improves earning, productivity and profitability; and
- Training improves the future employability of the hardcore unemployed, underemployed minority groups and workers whose present skills are becoming outdated.

6. PROBLEMS OF TRAINING AND DEVELOPMENT IN ORGANIZATIONSON PHARMACEUTICAL INDUSTRIES IN TELANGANA STATE

As important as training is in the achievement of organizational goals, it is bedeviled with many problems. Some of these problems are outlined by Bankole (2000:90) as follows:

- Foreign oriented training programmes are predominant;
- There are utter neglect of local problems, realities, and issues when designing training programmes;
- The quantity of qualified training experts available is grossly inadequate; Available training facilities are not sufficient;
- Evaluation of training is mostly neglected by organizers;
- Transfer of newly learned skills from the training environment of the equal job situation is totally absent; and
- The training materials being used are very irrelevant because they have no bearing with national objectives, national policy and organizational needs.

The above exposition is an indication that training and development is enmeshed with obstacles that could erode its essence of adding value to the organization by way of improving the productivity and profitability levels, and equipping employees with the required know-how to adapt to the changing external demands occasioned by the competitive business environment; hence, the need to explore the conditions/measures that will strengthen the effectiveness of training and development in organizations. This is necessary because it is only a well-tailored training programmes that can yield the efficiency needed to enhance employees' performance and promote business goals in this globalized economy that requires highly skilled and technically capable workforce to drive the forces of economic progress and work processes.

7. STRATEGIES FOR MAKING TRAINING AND DEVELOPMENT EFFECTIVE IN ORGANIZATIONS ON PHARMACEUTICAL INDUSTRIES IN TELANGANA STATE

Armstrong (2012:297) stressed that training is the use of systematic and planned instruction activities to promote learning. He stated that training should be systematic in that it is specifically designed, planned and implemented to meet defined needs; as such effective training uses the systematic approach that consists of four stages; identify training needs, decide what sort of training is required to satisfy these needs; use experience and

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trained trainers to implement training, and follow up and evaluate training to ensure that it is effective. Consequently, Olakunle and Ehi (2008:222) drew reference from learning theory and advanced the following as the conditions required for making training effective in organizations:

- Employee must be motivated to learn. This means informing the employees of the need to improve their present levels of knowledge, skill or competence, or their existing attitude or behaviour if they are to perform their work to their own and to others' satisfaction. In essence, it entails making them to have a clear picture of the behaviour they should adopt on the job;
- Standards of performance should be set for employees. This entails the employees having a clarity of defined targets and standards which they must accept and form basis to adjudge their progress;
- Learners should have guidance. This is necessary because they need a sense of direction on how they are doing the job. Self-motivated employees may provide much of this for themselves, but the trainer should be on hand to encourage and offer assistance when the need be; The Validity of Effectiveness of Training and Development in Organizations in In pharmaceutical industries in Telangana
- Trainees must gain satisfaction from learning. They will be motivated to learn under any circumstance if the learning is satisfying to one or more of their needs. Conversely, the best training schemes can fail if they are not seen as useful by the trainees;
- Learning is an active, not a passive process. Trainees need to be actively engaged with their trainer, their follow trainees and the contents of the training programme;
- Appropriate techniques should be used. Training officers have a large repertory of training equipment and materials, but they must use these with discrimination in accordance with the needs of the job, the individual and the group;
- Learning methods should be varied. The use of a variety of techniques, as long as they are equally appropriate, helps leaning by maintaining the interest of trainees;
- Time must be allowed to absorb the learning. Learning requires time to assimilate, test and accept. This time should be incorporated into the training programme;
- Trainees must receive reinforcement of correct behaviour. Trainees usually need to know quickly that they
 are doing well. In an elongated training programme, intermediate steps are required in which learning can be
 reinforced; and
- It must be recognized that there are different levels of learning that require different methods and time to conduct.

Training and development is fundamental in this era of corporate reengineering. This is because it is a springboard to employee performance and productivity, hence taking the aforementioned measures will create an effective employee training and development programme which will help to develop individuals that will fill the key roles for the organization in the future as well as help the organization to develop competitive advantage.

8. CONCLUSION

The study isfocused on the effectiveness of training and development in organizations on pharmaceutical industries in Telangana state. It examines its impact as occasioned by globalization. The study reveals that scientific researches and technological advancement are constantly introducing changes to the business environment. It demands that organizations that must remain in competition must embrace change. Consequently, if organizations are to imbibe change, their employees must be trained and developed to effect those unavoidable changes. The need for staff training and development cannot be overstressed. All the same, as important as it is, several organizations in In pharmaceutical industries in Telangana state seem not to have given it the desired attention. The major strategies for such training are On-the-job and Off-the-job trainings. It is therefore, noted that though some organizations may not have done well in this light, but some have shown good concern for employees' skills, especially for optimal operational purposes. The study further observed some hindrances to the effectiveness of training and development in organizations in In pharmaceutical industries in Telangana state to include; lack of sufficient fund and inadequacy of training experts. As a panacea to making training and development more effective in organizations, the study proposes the adoption of a systematic approach to training and development and also the need to motivate the employees to learn and set performance standard for the employees. This is needed if organizations in In pharmaceutical industries in Telangana state desire to reap the great opportunities presented by globalization.

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HRM PRACTICES ON JOB SATISFACTION OF EMPLOYEES IN PUBLIC SECTOR CONCERN – A THEORETICAL OVERVIEW

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ABSTRACT

Employee satisfaction is a measure of how happy workers are with the individual job and working environment. Keeping high morale among workers can be tremendous benefit to any company because happy workers are more likely to produce more, take fewer days off and stay loyal to the Sugar Mill. The present research is being carried out in the same way by planning to study the combined influence of occupational level, job involvement and participation on the job satisfaction of public sector employees.

Keywords: HRM Practices, Employee Job Satisfaction.

INTRODUCTION

Human resources are the most valuable resource of an organization as the productivity of all other resources depends upon people. Recognition of human resources as vital asset is essential for realizing organizational goal. Human resource management is the management of people at work. Human resource management is a comprehensive people oriented, action oriented, individual and growth oriented and future oriented action. Human resource management involves both management and operative functions. Human resource management is concerned with competing for and competing on human resources. It involves recruiting and employing right personnel and competing on human resources involves developing, retaining, and integrating personnel to achieve competitive merits.

Human resource management is concerned with the people dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to higher levels of performance and ensuring that they continue to maintain their commitment to the organization are essential to achieving organizational objectives. This is true, regardless of the type of organization - government, business, education, health, recreation or social action. The human resource is by far the most dynamic and important resource that are needed to move the wheels of an economic activity. Economic development of any nation depends on the natural resources, the rate of capital formation and technological progress. Recently years, the economists have added "human resource" besides land, capital and technology as key factor for building and developing the nation. The optimal utilization of natural resources and the factor inputs of capital and technology depend on the extent of use of human resources. Basically, resource components can be categorized as human, material and time. Unlike other resources, this resource presents its own unique characteristics of "the resource of all resources", which are harnessed to begin all economic enterprise. The human resources of an enterprise is the most important wealth producing and most delicate resource and its management is an extremely difficult exercise because of changing attitudes, aspirations and motivations.

DEFINITIONS OF EMPLOYEE JOB SATISFACTION

- 1. Job satisfaction is defined as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience"
- 2. "Job satisfaction is defined as the amount of overall positive effect (or feelings) that individuals have towards their jobs".
- 3. "Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely you will experience high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction"
- 4. "Job satisfaction is the favourableness or unfavourableness with which employees view their work"
- 5. Job satisfaction can be measured based on morale, opinion, attitude, work climate, and quality of work life.

DIMENSIONS OF JOB SATISFACTION

There are three important dimensions to job satisfaction

- 1. Job satisfaction refers to one's feeling towards one's job. It can only be inferred but not seen.
- 2. Job-Satisfaction is often determined by how well out-comes meet or exceeds expectations. Satisfaction in one's job means increased commitment in the fulfilment of formal requirements. There is greater willingness to invest personal energy and time in job performance.

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3. The terms job satisfaction and job attitudes are typically used interchangeably. Both refer to effective orientations on the part of individuals towards their work roles which they are presently occupying. Positive attitudes towards the job are conceptually equivalent to job satisfaction and negative attitudes towards the job indicate job dissatisfaction.

MEANING OF EMPLOYEE JOB SATISFACTION

Employee satisfaction is a function of perceived performance and expectations. It is a person's feeling of pleasure or disappointment resulting from comparing a product's outcome to his/her expectations. If the performance falls short of expectations, the employee is dissatisfied and if it matches the expectations, the employee is satisfied.

THE NATURE AND SCOPE OF JOB SATISFACTION

Job satisfaction is often thought to be synonymous with job attitudes, but is important to recognise that those with different theoretical orientations may use the term somewhat differently. Some measure job satisfaction in terms of the gratification of strong needs in the work place. Others see it as the degree of discrepancy between what a person expects to receive from work and what that person perceives is actually relieved. It can also be defined as the extent to which work is seen as providing those things that one considers conducive to one's welfare. In yet another view, job satisfaction is considered a purely emotional response to job situation.

During the 1980s, however, it became apparent that, although one's job situation is important to that person's job satisfaction level, people who exhibit considerable job satisfaction at one point of time are likely to be happy with their job several years later, even if they have changed occupation or employer or both. Others, apparently remain dissatisfied across numerous work situations. It may be that some people continue to seek out situations where they will be satisfied, while others drawn towards situations where they will not. Or people's attitudes about facets of their environment unrelated to their work situation may be manifested in ways that affect job satisfaction.

Closely linked to the psychological approach to motivation is the job satisfaction. The need and importance of fitting job to individual is highlighted. The characteristics of job which give the job satisfaction to the employees are the dependent variables of job satisfaction; some of them are listed by Locke and others. Important among them are given below.

- ➤ Challenging Job: Job must have scope for application of skill, knowledge and initiative. Herzberg's Satisfiers and Characteristic Theory are relevant here.
- ➤ Equitable Rewards: More than the rewards, equity and fairness of reward is equally important. Equity theory of motivation is relevant.
- ➤ Supportive Working Conditions: Supportive working conditions are equally important as the condition of work itself improves job satisfaction. Persons are interested to accept even a lower pay if the work place is near to their home.
- ➤ Supportive Colleagues/Supervisors: This is yet another aspect which satisfy an employee. Herzberg's absence of dissatisfiers, Mc Clellands affiliation needs theory and Social Information Processing Model, etc. are relevant.

THE IMPORTANCE OF JOB SATISFACTION:

When employees are allowed to operate freely, job satisfaction can contribute substantially to the organizational effectiveness. It can contribute to productive output in the form of high quantity and quality of products or services, as well as to organizational maintenance as represented by low absenteeism and turnover. Yet in a great many instances, aspects of the individual, the organization, or the environment constrain the satisfaction-productivity relationship to the point where its practical importance is minimal. Ultimately stress may catch up with such a person and signs of poor corporate citizenship may appear, but such denials of natural satisfaction output patterns can maintain themselves for long periods.

Hence, job satisfaction is often much more important to the individual than to the employing organization. Individuals can change jobs, thereby obtaining more satisfying work. organization can shift people from job to job within the firm, but their capacity to move people from organization to organization is very limited. The obvious exception is when a firm provides outplacement assistance to its laid-off workers.

Ever since the days of Adam Smith, Human Labour has remained an essential element in industrial society. It has also been proved by researchers that technology, despite its advancement and sophistication in recent decades up to "Artificial Intelligence", could only supplement human resources and cannot substitute the

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potency of the human labour and its 'natural intelligence' which is more complex and varies from man to man. Amongst the five M's contributing to production namely Men, Machines, Material, Money and Management, "Men" rank first. Man's physical energies and skills of labour, when properly employed, generate production. As Gingberg points out 'Human resources are the key to economic development'. These resources account for a large portion of a national output and there exists wide scope for enhancing productivity through their proper development of human resources. The physical resources alone will not give results unless the human resources are applied to them.

HUMAN BEHAVIOR Vs JOB SATISFACTION

The human resources are assuming increasing significance in modern organizations. Obviously, majority of the problems in organizational settings are human and social rather than physical, technical or economical. The failure to recognize this fact causes immense loss to the nation, enterprises and the individual concerned. An enterprise cannot make any progress unless it has a well-trained, efficient, and an adequately motivated work team.

Lives being a search for satisfaction, people or the workmen go to work in order to satisfy their needs and aspirations. It is necessary that the management should find out what satisfies an individual and know something about what makes him to do what he does. To get work from people, the management should understand their behavior of individual, and should know what satisfies the workers. Every individual can and is able to work, but he may or may not be willing to work for want of certain motivation.

Workers' willingness to work is based largely on a management's ability to integrate the interests and needs of its employees with the objectives of the organization. It is because of this reason that individual who works with an organization for his livelihood labours some expectations from the management.

An industrial worker plays a significant role in determining the trends of industrial relations. If they are not satisfied they may become non operative, indifferent, arrogant, irritating, insubordinate and unfriendly or act in an undesirable manner. The management must examine the nature of the needs of an employee which motivate an individual to achieve certain goals or fulfill his needs. Human behaviour is directed towards the fulfillment of some aspirations, needs, drives, wants, etc. If a Human resource manager neglects this aspect of human behaviour the inevitable consequences would be the employees' hostility, refusal to accept responsibility, resistances to change, laziness, unreasonable demands for economic benefits, high labour turnover and absenteeism, poor quality of work, fall in production and reduced efficiency, social turmoil arising out of strikes, lockouts, indiscipline, low morale, withdrawal from work, day-dreaming, wasteful and destructive behaviour, jealousy, irritation, antagonism, annoyance, excessive complaining, bragging and frustration.

Unsatisfied employees often become aggressive and non-operative towards management and this is often disastrous for labour and the management relations. For the maintenance of industrial peace and prosperity, it is essential that greater attention is given to satisfy the needs of the worker. Social scientists like Blum have stressed the significance of studying the phenomenon of job satisfaction. The problem of job satisfaction, however, is interesting and significant from another point of view as well. Even though it is realized that a job grants certain status, power, dignity and feeling of achievement to the individual, still all men do not feel so about their jobs. The worker wants his work and dignity of labour to be appreciated duly to win respect as a good citizen and a member of the industrial society. It is not only within the four walls of the undertaking that he expects to be well looked after but also in the matter of his employment and working conditions viz., hours of work, wages, fringe benefits, allowances, physical environment, amenities and other facilities. He very much wants his living conditions and standard of living outside the plant or within the undertaking much improved.

Managing the employees today is an increasingly difficult task. The involvement, sincerity, creativity and dedication to the job that the management expects do not seem to be the outcome of financial incentives as was believed earlier. Performance can be improved in two ways. Good employees can be attracted, who could perform the task in a defendable manner and also use their creativity in their job performance. On the other hand, the organization should give them a working climate that enhances their growth and fulfills their expectations. It has been empirically proved in many Indian and western organizations that conducive work climate, employee-centred climate and achievement-oriented climate ultimately improve performance. In this context, it is proposed to undertake and investigation into identify the level of satisfaction perceived by the employees of cooperative sugar mills in selected districts of Tamilnadu.

CONCLUSION

This job satisfaction study was a procedure by which employees report their feelings towards their job and work environment. It helped to a powerful diagnostic instrument for assessing employee problems. The sugar mills

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have contributed to the modernization of agriculture and an increase in agricultural produce. In spite of their valuable contribution, the mills have their drawbacks. The absence of a healthy human resource department is the greatest weakness. So, it is suggested by the researcher that the mills take care of human resource development. Every industry should have a sound human resource development department under a senior, loyal and dedicated manager.

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PUSH FACTORS OF EMPLOYEE TURNOVER: A REVIEW OF LITERATURE

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ABSTRACT

"Employee turnover" is a term is widely used in Business Organization. Why Employees leave their organizations has been a topic of interest to both researchers and Managers. The employee turnover has been a never ending Problem; thus it is important to understand what leads to such a Phenomenon. Is it Job Satisfaction? Is it the Lack of organizational Climate? Is it the Employee's Perceived support of both the supervisor/Manager and the organization as a whole? This Paper Examines the Reasons of Employee turnover and key factors in the perspectives of the relevant literature and identify to the intention of Employee Turnover. This paper also Forwards some measures that can be adopted to minimize the turnover in business organizations.

Keywords: Employee Turnover, Push Factors, Causes, Measures, Organization.

INTRODUCTION

The employee turnover is the Proportion of a Company's Employees who depart during a specified Period. Even though it is most often expressed at annual Turnover rate; the calculation can be done for shorter or longer Periods. The Principal defy faced by Organizations is not to attracting the possible employees but retaining the talent as high turnover is back to a serious concern. The Organizations must grave considerations to what drives employee pledge. Organizations invest a lot on their Employees in terms of their Induction and Training, Developing, Maintaining and retaining them in their Organization. Therefore managers at all cost minimize employee's Turnover. The employee turnover has been a never ending Problem faced by Organizations due to no fairness recompense ,less Opportunity in career growth, dissatisfaction with superiors and so on. Chan etal.(2010) also state employee turnover as a serious issue ,particularly in the area of human resource management. The Purpose of this Paper is to find out the various causes and influential factors of employee turnover in business organizations.

1. REVIEW OF LITERATURE

Employee Turnover is the Rotation of workers around the Labor Market; between firms, jobs and occupations. A Major challenge faced by organizations is to retaining the hired employees in the organizations. When employees leave the organization, this may not only impact on organization but also on workforce itself. Price & Muller (1981) observed that job dissatisfaction influenced actual turnover indirectly through its direct effect on turnover intention. The variables that affect job satisfaction are pay, promotion opportunities, immediate supervisor, fringe benefits, contingent rewards, rules and procedures, relation with co-workers, type of work done, and communication within the organization. Manu et al. (2004) argue that employees quit from organization due to economic reasons. Using economic model Mich et al.(2001) showed that people quit from organization due to economic reasons and these can be used to predict the labor turnover in the market. The nature of the organization affects employee turnover. Jackson (1981)and Stear (1991)have stated in their studies that high turnover is caused by un happiness with work, inadequate compensation, unsafe condition and unrealistic expectations.

2. EMPLOYEE TURNOVER MAY BE CLASSIFIED INTO FIVE CATEGORIES

2.1. Functional Vs Dysfunctional Turnover

Functional turnover can be defined as "A Turnover in which Poor Performers leave". While dysfunctional turnover can be defined as "A turnover in which good performers leave".

2.2. Avoidable Vs Unavoidable Turnover

"A Turnover that happens in avoidable circumstances" is called avoidable Turnover where as "A turnover that happens in unavoidable circumstances is called "unavoidable Turnover".

2.3. Voluntary Vs Involuntary Turnover

Voluntary turnover can be defined as "Turnover in which employee has own choice to quit or instances of turnover initiated at the choice of employees" where involuntary turnover can be defined as "The turnover in which employees have no choice in their termination" eg. Sickness, death, moving abroad or employer's initiated termination.

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2.3. Internal Vs External Turnover

Turnover can be classified as internal or external turnover. Internal turnover happens when employees send-off their current position and getting a new position within the same organization. It is related with the internal recruitment where organizations filling the vacant position by their employee or recruiting within the organization.

2.4. Skilled Vs Unskilled Turnover

Untrained, Uneducated and Unskilled positions often face high turnover rate. Without the organization or business incurring any loss of Performance; employees can generally be replaced on the other hand skilled and educated professionals incur replacement costs as well as competitive disadvantage of the business.

PUSH FACTORS

3.1. Socio Demographic Factors

Age, tenure, level of education, level of income, job category and gender have been proven to affect employee retention and have been discovered to have established relationship with turnover intention. Among the above demographic factors age, tenure and income level were discovered to be negatively associated with turnover intention(Price &Muller 1986),level of education is positively related to turnover as employees with higher education levels have higher tendency to quit(Cotton&Tuttle,1996),with regard to job category, Tai and Robinson(1998)and Price &Muller(1986d) found that non-Managerial employees have higher tendency to quit than managerial employees.

3.2. Work Life stress

Work life balance is increasingly important for engagement and affects retention. Hyman etal; (2003) in their empirical research in the U.K found that interventions of work demands into personal life(eg. working during the week-end) resulted into heightened stress and emotional exhaustion among the employees. Ram lall(2003) stressed the need for recognizing the individual needs of an employee in an organization and it will encourage commitment and provide a suitable work environment.

3.3. Organizational Support

Organizational support reflects the overall belief of employees that their organization values their contribution and cares about their well being .The provision of organization support to an employee is likely to create feelings of goodwill towards the organization, strengthening the bond between employer and employee, which in turn, increases the feelings of obligation to repay the organization through the norm of reciprocating. Organization Support should be positively related to affect organizational commitment and negatively related to turnover intentions.

3.4. Organizational Climate

Most of the employees remain with the organization if they receive motivating tools such as bonuses but yet remuneration is not only thing that can motivate employees to remain with the organization .The biggest factor in attracting and most importantly retaining key employees is culture. Recent Research (Schyns, Van Veldhoven & Wood, 2009) established that discouraging organizational climate negatively affects job satisfaction which in turn may expedite employee turnover .Thatcher, Stephnia and Boy le (2003) confirmed the effect of organizational climate on the turnover intention in an information technology firm. They discovered a strong relationship between them.

3.5. Pay

Pay and pay related variables have a modest effect on turn over, Griffeth et al (2000). Their analysis also included studies that examined the relationship between pay, a person's performance and turnover. They concluded that when high performers are Insufficiently rewarded, they quit. Inequity in pay structure or low pay is great causes of dissatisfaction which will lead some employees to quit. Again a new worker may wonder why the person next to him is receiving a high wage for what is perceived to be the same work. If jobs provide adequate financial incentives the more likely employees remain with the organization and vice versa.

4. STRATEGIES TO MINIMIZE EMPLOYEE TURN OVER

A major challenge faced by employees today is retaining the hired employees in its organization. Strategies on how to minimize employee turnover, confronted with problems of employee turnover, management has several Policy options viz. changing policies towards recruitment, Selection, Induction, Training, Job design and wage payment. One of the major causes of job dissatisfaction is poor income, which may result in employees leaving the organization. Therefore it is important to build up a strong retention plans and have strong relationships between managers and workers in any organization.

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- **4.1. Recruiting Suitable Employees**: Employee turnover attributable to poor selection procedures. if the organization try to minimize the rate of employee turnover it is required to ensure that to identify the right ,qualified and experienced employees and thus ,this will lead to achieve the business goals. Suitable applicants have considered for recruitment and selection in the job. However the organizations should have the ability to identify the right, qualified and experienced employees and it will lead to achieve the business goals.
- **4.2. Retaining Valuable Employees**: It is the responsibility of an organization to retain the potential employees because they will probably contribute the organization in achieving the goals. The immediate cause of this, retaining the best employees for an employer could have a competitive advantage as compared to others.HR should take steps for an appropriate employee assessment so that suitable candidates are selected.
- **4.3. Training and Development**: Management should initiate to create an environment, where the key information has been freely communicated. Messmer (2000) found that one of the important factors in employee retention is investment in employee training in career development. Employees have the opportunities to be well–informed and insightful for further career development. Therefore this will result in retaining the employees.
- **4.4. Pay: Pay** and pay related variables have a great effect on employee turnover .Management must compensate employees adequately. They should pay employees based on their performance and in addition they should given employees incentives like individual bonus, lump sum bonus, sharing of profits and other benefits. if they are put in place they would minimize employee turnover.
- **4.5.Employee Engagement:** The organizations capacity to engage, retain and optimize the value of its employees hinges on how well jobs are designed ,how employees time is used ,and the commitment and support that is shown to employees by the management would motivate employees to stay in organizations.

CONCLUSION

Employee's turnover has become a critical issue in today's organization. The rate of employee turnover has been increasing from time to time due to a lot of factors. Based on the review of previous research findings five factors are found to be related to employee turnover; namely socio demographic factors, Organizational Climate, work life stress, organizational support and Pay. These factors have been taken care of by the organizations to ensure that they can retain their employees especially those that can contribute significantly to the well being of the organizations. In this era of Globalization Managers should examine the source of employee turnover and recommend the best approach to fill the gap of the source, so that they can be in a position to retain employees in their organization.

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THE RELATIONSHIP AMONG EMOTIONAL INTELLIGENCE AND CONFLICT MANAGEMENT STYLES IN BANK SECTOR

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ABSTRACT

This review paper is about emotional intelligence and conflict management strategies followed in bank part to keep up relationship among bank employees and clients the elements of emotional intelligence are mindfulness, self-notoriety, inspiration compassion and social aptitudes which positively affects conflict management styles and goals systems critical thinking shirking through the expansion dimension of emotional intelligence the conflict among customers and bank representative can be diminished it reasons that emotional intelligence have impacting factor on conflict management in bank sector

Keywords: Emotional intelligence, conflict management style.

1. INTRODUCTION

Since we are in the new thousand years, new thoughts regarding estimating management potential in emotional intelligence aptitudes are rising (Langley, 2000). These new thoughts don't exclusively depend on IQ and specialized capacities alone. Individuals can turn out to be progressively viable members through social cooperation. The working environment is one of the conditions in which individuals find out about conduct and feelings which go up against a more prominent essentialness in hierarchical life. In an investigation of emotional intelligence and relational relations, Schutte's et al. (2001) found that individuals with higher emotional intelligence have higher sympathetic point of view taking and self-observing in social circumstances, social abilities, participation toward accomplices, dimensions of friendship seeing someone, conjugal fulfillment, and fulfillment seeing someone

The finding might be considered as essential as it proposes that emotional intelligence could be seen as an alluring quality that prompts relational fascination. This is bolstered by Mayer, Caruso and Salovey (2000) who found that individuals with high emotional intelligence could be more socially viable than their partners and along these lines, could be progressively skilful in propelling individuals to accomplish objectives, points and missions in associations.

Conflict is where there are no less than two contrasting viewpoints, which can prompt ineffective outcomes or can be helpfully settled and lead to quality last items. In this manner, figuring out how to determine conflict is fundamental to superior groups and benefit accomplishments. As indicated by past research, there are noteworthy connections between emotional intelligence and subordinates' styles of taking care of conflict with managers (e.g., Yu, Sardessai, Lu and Zhao, 2006). Subordinates who have directors with high emotional intelligence will utilize the coordinating style (the two gatherings locate an inventive answer for fulfill the two gatherings' worries) and the bargaining style (the two gatherings win a few and lose a few, trying to achieve an accord) of conflict management.

2. EMOTIONAL INTELLIGENCE

The term emotional intelligence (EI) alludes to the capacity to recognize, use, comprehend and oversee feelings and emotional data. Emotional intelligence assumes a noteworthy job in the present day condition particularly concerning how it influences the present workforce. Organizations are basically individuals arranged. So anything that impacts the viability of individuals' psyches additionally impacts the organizations they run or work for. Each business association includes individuals with various qualities, identities and feelings, which can enormously influence the manner in which they work. Truth be told, numerous specialists presently trust that an individual's emotional intelligence remainder (EQ) might could easily compare to their intelligence remainder (IQ) and is unquestionably a superior indicator of progress, nature of connections, and by and large joy.

Emotional intelligence assumes a fundamental job in the associations since 1) feelings that are taken care of successfully may add to how one handles the necessities of people, 2) how one inspires representatives and 3) how agreeable the representatives feel at function. Workers who have large amounts of emotional intelligence can precisely see, comprehend and assess others' feelings and manufacture steady systems (Salovey, 1999). They are likewise viewed as more relationally touchy and understanding (Davis and Kraus, 1997), warm, defensive of others, less basic and misleading, and bound to swing to the better perceivers for guidance and consolation (Funder and Harris, 1986).

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As per Goleman (1998), the five parts of emotional intelligence are mindfulness, self control, social abilities, inspiration and compassion. Mindfulness is related with the capacity to perceive one's inward state, assets, inclination and instincts, e.g., a manager knows about which feelings the individual in question is encountering. Self-direction alludes to the capacity to deal with one's inner states, assets and driving forces e.g., an administrator resists the urge to panic regardless of managing savage circumstances. Inspiration speaks to the emotional inclinations that help with achieving objectives, for instance, a director sets his or her inspiration high and accomplishes testing objectives while compassion alludes to the capacity of monitoring other's circumstances, e.g., a chief comprehends the sentiments transmitted by means of verbal and non-verbal dialect. Social aptitudes are related with one's capacity to support attractive criticism in others, e.g., a boss does not give his negative sentiments a chance to control joint effort.

3. CONFLICT MANAGEMENT

The management of conflict can prompt wanted hierarchical results, for example, decency, fulfillment, adequacy, and effectiveness (Jameson, 1999). As per Rahim (1986), conflict is characterized as an "intelligent state showed in contradiction, contradiction, or distinction inside or between social substances" (p. 13). He clarified that there are five management styles for settling conflicts: incorporating, obliging, bargaining, staying away from and ruling. Coordinating connects with the two gatherings to analyze contrasts, trade data and make receptiveness to achieve a powerful attractive arrangement, e.g., both chief and subordinates urge common responsibility to a venture through joining every others' thoughts into the last assentation. Obliging is related to one gathering endeavor to limit the distinctions and stress shared goes for the other party endorsement, e.g., a boss' musings could easily compare to the subordinates in achieving an agreement. Ruling is related to a success lose circumstance, for instance an administrator exploits his or her situation in settling on a business choice while evading is perceived with withdrawal arrangements e.g., a subordinate declines to co-work with his chief in an undertaking physically and rationally. Trading off is when the two gatherings include in give-and-take circumstance to achieve an agreement e.g., both administrator and subordinates require a quick yet impermanent answer for an intricate issue.

3.1 Conflict management styles

There has been much research in the territory of conflict. For instance Paton and Giffen (2008) said that conflict is an impediment to accomplishing an ideal objective. They further expressed that it doesn't generally take two to be in conflict in light of the fact that occasionally individuals are in conflict with themselves. Schmidt and Kochan (2002) consider conflict to be a question or battle between two gatherings that is portrayed by obvious articulation of antagonistic vibe or potentially deliberate impedance in the objective achievement of the contradicting party. As indicated by them, impedance can include either dynamic endeavors to obstruct somebody's objective achievement or inactive opposition, for example, retaining essential supplies and data from the other party. Mafarland (2004) considers conflict to be circumstance in which people or gatherings differ over methods or closures and attempt to build up their perspectives in inclination to other people.

- **3.1.1 Interpersonal conflict** This conflict can take a relational shape. The wellsprings of this conflict might be close to home aversions or identity contrasts (Gareth and Jennifer, 2008).
- **3.1.2 Group conflict** This is the conflict inside an inner gathering, group or office. This kind of conflict includes more than one individual inside a gathering (Gareth and Jennifer, 2008). The concordance inside different area of the bank is fundamental. It keeps up profitability and work environment resolve, in addition to other things. Whenever at least two individuals don't get along together, that individual conflict can influence everybody around them.
- **3.1.3 Intragroup conflict-** might be associated with ethnic, religious or sex partiality, and furthermore different identity contrasts. Contingent upon how solid the conflict is, a supervisor may require outside help to determine the issues. At this stage, it could be valuable for a supervisor to have a trusted or generally target outsider who has involvement in conflict management and settling question.
- **3.1.4 Intergroup conflict-** This is the conflict between various gatherings, groups and area of bank. Fights among bookkeeping and activities groups or between cutting edge laborers and online client benefit specialists can be a major issue, particularly if clients are included. One gathering of representatives can join against other gathering. Such conflicts can emerge from the distinctions in status and negating objectives of the gatherings. It ordinarily prompts miscommunication or even to no correspondence, influencing the banks capacities to work. The bank supervisor can attempt to determine the issue through critical thinking strategies or following an interior question goals process. Some of the time a facilitator can be valuable to help talk about issues of conflict and related concerns. Such kinds of conflicts ought to be comprehended as fast as conceivable in light of the fact that the issue proceeds else; it can pulverize the bank condition (Green, 2012).

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4. THE FIVE META ELEMENTS OF THE REASONABLE MODEL OF EMOTIONAL INTELLIGENCE AND CONFLICT MANAGEMENT STYLES

- **4.1 Intrapersonal skills (self-awareness and self-expression):** Self-respect, emotional mindfulness, self-assuredness, freedom, and self-realization are the subscales. Individuals who have high scores in intrapersonal abilities know about their feelings and sentiments, like them, and feel constructive about what they are doing in their lives.
- **4.2 Interpersonal skills (social awareness and interaction):**): Compassion, social obligation, and relational relationship are the subscales. This Meta factor is basically worried about the capacity to know about others' sentiments, concerns, and needs, and the capacity to set up and look after agreeable, helpful, and commonly fulfilling connections.
- **4.3 Adaptability (change management):** Testing, adaptability, and critical thinking are the subscales. Flexibility decides how a fruitful individual can adapt to day by day requests by viably "surveying" and managing risky circumstances.
- **4.4 Stress management (emotional management and control):** Stress resilience and motivation control are the subscales. This segment relates principally to emotional management and control, and administers the capacity to manage feelings with the goal that they work for an individual and not against the person in question. Individuals who have high scores in this segment can go up against upsetting, tension delivering, and basic undertakings.
- **4.5 General mood (self-motivation):** Positive thinking and satisfaction are the subscales. This decides the capacity to have fun, others, and life when all is said in done, and also impacts one's general point of view and by and large sentiment of happiness. Individuals who have high scores for general state of mind are ordinarily happy, cheerful, positive, and very much roused, and realize how to appreciate life.

5. EMOTIONAL INTELLIGENCE AND CONFLICT MANAGEMENT

In the study of Rahim's et al. (2002) mindfulness, self-control, inspiration, sympathy and social aptitudes fundamentally associated with one another conflict management styles. In a similar report it was discovered that mindfulness is attendant with self-control, compassion, and social aptitudes decidedly. Self-direction, compassion, social aptitudes, sympathy and social abilities are decidedly related with inspiration. In like way, conflict management methodology, inspiration is attendant decidedly with critical thinking procedure and bartering system are adversely connected with one another. In the investigation of Lu and Zhao's (2006) found a positive relationship in the middle of emotional intelligence and conflict management style. The investigation likewise demonstrated that intelligence decidedly connected with the utilization of coordinating, trading off, and commanding styles of conflict taking care of. More noteworthy utilization of the incorporating style of taking care of conflict, includes propelled phases of nervousness for self as well as other people was estimated to be associated with higher EI scores. Social abilities was related with upper scores on the EI measure. The individuals who are all the more socially proficient interface with others in manners that are commonly valuable (Schutte, et al., 2001). In like manner, low EI scores are connected with a lack of participation.

6. CONCLUSION

It is inferred that emotional intelligence has real effect on condition of association. Conflict emerges when there is absence of emotional intelligence. It is important to keep up abnormal state of emotional intelligence among the representative of managing an account segment. The spirit and feelings must be taken care of well with bank. There are different components which has real effect on emotional intelligence like individual and relational practices.

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A SWOT ANALYSIS ON CATERING SERVICE INDUSTRIES IN INDIA

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ABSTRACT

Also called as tertiary sector of the industry, Indian services industry is one of the fastest growing sector in the world. Various industries contribute to this voluminous growth and catering is one such kind which steadily spreads its wings and growing by itself for its steady contribution to the bulging Indian services industry. The catering industry itself is evolving every day accommodating various functions like event management, artful presentation from a mere food preparing and providing task. Catering became the center stage of any function either being family oriented or corporate events, reducing the stress and the workload of the organizers thus gaining increasing importance.

The growth of the industry is evident from factors such as increase in the number of catering companies, catering institutes and catering corporates. Though they have many opportunities they are not exempted from threats posted from the external environment. Hence this study is intended to identify the level playing field of the catering industry in India by analyzing the strengths, weakness, opportunities and threats of the industry. The researcher would like to explore the SWOT in the catering industry by descriptive qualitative study method.

Keywords: Catering industry, FSSAI norms, Opportunities, Strengths, Threats, Weakness.

1. INTRODUCTION

The catering industry in India is undergoing a humungous evolution that once functions handled by families are now outsourced, and they have become the center of attraction either a social gathering or outdoor jamboree. Catering is one of the fast-growing sectors valued at Rs.20, 000 crores, mainly of unorganized players, homebased runners with 20-25 percent of growth every year giving a big relief for the event organizers.

Companies under catering industries provide food services in the best way they could. Their service might take place on company owned and customer-owned facilities. They are mainly undertaken as local businesses. Their competitive landscape is high on a degree as their demand is highly dependent on consumer preferences and reputation and their profitability are based on how effectively they are able to manage cost control techniques and effective marketing.

SWOT analysis refers to the process of understanding the strengths, weakness, opportunities, and threats in an organization. This analysis is considered as a tool for catering services in finding out all kinds of strength and opportunities they could attain in their competitive field and to identify the threats and weaknesses. The best part is strength and weaknesses are considered to be an internal part and they are controllable up to an extent. At the same time, it is a tough job to identify the opportunity and to deal with threats as they are external part and is uncontrollable.

There are various reasons that so contributed for this success such as (a) Attitude: Each and every member in our society tends to take part in any form of social activity. As catering is a service obviously the attitude of the people helped it a lot to grow. (b) Academies: Even the students are taking part in this service as they are paid fairly enough for a short span of time ranges between 1-2 hrs. (C) Corporate culture: Apart from all the festive and social gatherings or special occasions, the formal events, seminars, conferences and other business-related events consider professional catering services to add to the success of these events.

CATERING SERVICES IN INDIA

India is a country which is well known for its diversified culture and customs. There are numerous occasions and events that might take place for personal and professional needs. As it is with every social gathering it is inevitable to host the event by someone. As a result, there happens the boom for the catering industry. According to FICCI, the catering service industry in the country is witnessing an annual growth rate ranges in between twenty percent to twenty five percent irrespective of the economic crisis that shakes whole the world.

Even a few years before the families in India prefers homely food. Now the trend has been changed to the catering services from formal events, seminars, conferences and many other social gatherings. This adds up to the success of the industry. Now many international catering companies started taking catering seriously. Also, many startup companies are trying to aggregate the restaurants to supply the food to the needs of the individual customers or a small group of people. The students who aspire for the diploma and degree course in catering and hotel management, they can pursue many courses.

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As the lifestyle changed and having the much more financial stability they won't hesitate for going out for having food out. Mainly three factors that led to growth in the industry. They are population, urbanization, and consumerism; it is very much surprised to see the growth of the catering service industries as they are getting established with more and more catering institutes and hotel management across the country.

2. REVIEW OF LITERATURE

Peter Jones, Alan Huelin¹ argues that the operational analysis of catering operations is constrained by the lack of an internationally accepted taxonomy and the seemingly infinite variety of operations. Jyoti Indupratap Yadav, Ravasaheb Mayappa Yallatti² states that customer satisfaction in catering industries depends on various variables such as food quality, supply quality, food safety norms. Sara Ghezzi, Baker Ayoun³ argues that the food safety measures in catering and special event programs especially depends on the knowledge and implementation of knowledge of food handlers in the catering sector in the USA. P.W.Kelly's ⁴ papers indicate the structure of the catering industry in the Republic of Ireland and the size of the market for food supplies to caterers. Olive Robinson and John Wallace⁵ states as in other service industries, the outstanding feature of recent increases in employment levels in the hotel and catering trades has been the extensive utilization of part-time labor, accounting for 95 percent of new jobs between 1971 and 1981.

3. RESEARCH METHODOLOGY

3.1 Purpose Of The Study

The key determination is to do the SWOT analysis among catering service industries to find out the strengths, weakness, opportunities, and threats of the industry.

3.2 Scope Of The Study

The functional scope of the study is the marketing aspects and the environmental analysis and internal capability analysis of the catering industries. The geographical scope of the study is to study the catering industries in India along with its supporting mechanisms.

3.3 Objectives

- > To study the Strengths of the catering industries
- To study the weakness, they possess in terms of the internal operations
- > To study the opportunities available to the catering industries for their expansion
- > To study the possible threats from the external environment

3.4. Research Design

The researcher considers the explorative study to analyze the stated problem and secondary data from various sources are used for data analysis and interpretation.

3.5 Limitation

This study faces some limitations such as

- The study is based on the information from various secondary sources.
- The researcher may conduct an in-depth analysis using the primary data in future.
- The researcher is conducting the study in a generalized overview of the catering industries not taking any organization particularly.

4. DATA ANALYSIS

Figure 1: SWOT STRENGTHS WEAKNESS · Small enterprises · Outdoor issues · Technology • Employee attrition · New trends · Funding and Delayed payment **CATERING INDUSTRY OPPORTUNITIES THREATS** • Expansion · Price Fluxes • Corporate clients • FSSAI norms New markets · Tax policy

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4.1 Strengths

Strength is the capability of the catering industry to improve and to keep up the pace along with the competitors or to have a competitive advantage. This strength should involve

- The merits or upper hand that the industry has as its advantage
- The better side of the industry
- The factors that lead to the effective functioning of the industry

4.1.1 Small Enterprises

The main strength of the industry is attributed to the size of the enterprises. The industry structure constitutes a large number of small-sized players adds volume to the output. Most of the players are using domestic cooking and deliver it to the various venues. Ease of starting the business on a small scale with fewer resources and no prime location requirements adds to the low start-up cost which is the boost to the strength of the industry.

4.1.2 Technology used

Here the term technology refers to cooking technology which varies from induction stoves, cutting and chopping equipment, blending and crushing tools, high technology ovens for baking, roasting and grilling, high end refrigerating facilities, new types of preservatives, flavor enhancers and coloring agents and food additives etc. which gives ample opportunities to the catering businesses to craft their own carving in the field.

4.1.3 New trends

Ages are gone were the catering business focused only on serving of food, now they are equipped with meeting the expanding demands of the customer by providing them with unexpected surprises which ultimately forms the new trends in catering which includes:

a) Tailor made menu

Client's expectations are growing day by day and everyone needs the best to be served in their events which leads to the customization of food where the food is customized according to the taste and preferences of the customer which diverges from vegetarian, non-vegetarian, organic food, nutritional drink to nourishing snacks.

b) Provincial cooking

Regional cooking is a type of customization where the food is customized as per the geographical region the client belongs to such as Punjabi, Kashmiri, south Indian etc. A step ahead in this is customer demanding for international cuisines such as Chinese, Italian, and Lebanese etc.

c) Traditional cooking

Traditional methods of cooking as using firewood stoves, mud vessels also are in the preferred list of customers. Also, clients are demanding for traditional dishes such as sweets made of Jaggery, Ragi foods, tea or coffee with natural sweeteners, usage of cereals such as millets, Bajra in the food and also the way of serving food like tea or coffee served in the huts with mud cups, food in banana leaves etc.

e) Crafty plating

Plating is an important aspect of client's eyes get in touch with the food before hands and mouth and artfully displayed dishes is going to improve the texture and taste of the food. A demanding customer looks for dishes presented in an artful manner throws challenges for the catering people to come out with creativity.

f) Vegetables and fruits carving

To woo the customers, the display of carvings of various forms of vegetables and fruits are displayed at the presentation table. Caterers are spending a lot of time, money and creativity to bring about their artistic view to fruits and vegetables.

g) Live food counters

Live food counters are places where food is prepared freshly and lively in front of customers to give them a view how a particular dish is cooked. To name a few items of the live food counter menu are Roti, Dosa, Naan etc.

h) Fusion beverage bars

These beverage bars provide a wide variety of cocktails and mock tail juices as per the client requirements to give them a twisted taste to the beverages.

The other new trends include twisty taste counters, live barbeque, mini food, snacks hour etc. which adds up to the strength of the industry.

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4.2 Weakness

Weakness is considered to be a negativity that an industry possesses. Nothing is perfect in the world and so in the case of businesses as well. Each and every business tends to make changes every now and then. Some tastes success and the others taste it bitter. At this moment, we will be exposed to our negativities or weaknesses or the areas which we should give more care about.

4.2.1 Outdoor issues

There are many outdoor issues which can be attributed to the weakness of the catering industry such as:

SI. NO	ISSUES	DESCRIPTION
1	Hygiene issues	Cooking at the open air
		Usage of water for cooking
		Clean and hygienic spaces for cooking
2	Electricity	Source of electricity
		➤ Whether considered as domestic or industrial
		use
3	Infrastructure issues	Place for cooking
		Provision for cleaning

4.2.2 Funding and Delayed payment

Small-scale home-grown operations itself paves the way for limited funding options for these companies. Lack of corporate image, unable to provide a clear repayment plan to the investors due to their mode of operations which is dependent on orders, seasonal business is some of the other factors which add to the difficulty of getting funding at the right time.

Delayed Payment talks about the aspect of payments to be received by the catering company from their clients for the services rendered. Catering company operates on the payment terms of partial payment before the event date and remaining payment after the completion of the event. Many times, there are chances that the payment is delayed from the client side after the event completion due to various reasons like exhausted after the event, cash crunch etc. which adds as the weakness for the caterers to meet their expenses.

4.2.3 Employee attrition

Employee attrition is an important issue in the catering industry which happens at all levels from cooks to servers to managers which weakens the industry due to many causes such as:

- > A search for better opportunities
- > Delay in the payment of salaries
- Lack of corporate image of the companies
- > Seasonal labors who may shift to other jobs
- ➤ No employee benefits or social security measures

4.3 OPPORTUNITIES

Opportunity is considered as a chance for a business to get exploited to its potential in a given situation. Thus, it could be also termed as the door to grow. For identifying the opportunity, we have to look into

- 1. The best spot of opportunity from a given situation
- 2. Look after the trends that the generation is going through or following
- 3. Identifying the market changes in both broad and narrow aspect
- 4. Changes in lifestyle, social, cultural and government policies
- 5. Adapt to the latest technological advancements so as to make the operations very prompt and fast.

4.3.1 Expansion

Expansion of business in allied fields such as related diversification or integration helps the industry to gain control over the supply chain partners and helps in the growth of the business. Starting the wholesale grocery business or farming helps them in ensuring the quality input of materials which goes into cooking. Related diversification talks about expanding the business to new areas such as restaurants, fast foods, cafes etc.

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4.3.2 Corporate clients

Tie-ups with corporates to expand the business is an awaiting opportunity for the industry. Annexation of corporate clients ranges from aviation industry association for airline catering, providing breakfast, lunch, snacks to the various corporate client on a daily basis, associate themselves with various events or programs of corporates as event partners, using B2B marketing options to deliver food to corporates on requirement basis.

4.3.3 New markets

Taste and quality are the two important factors of brand image creation for catering business which can be attributed to other business which provides a vast opportunity of trying their hands in new markets. The industry can explore the new market opportunities of entering into ready to eat packed foods, masala powder, minimal cooking food products, packaged water, cool drinks and juices, soup powders, noodles etc.

4.4 THREATS

Threats are considered to be an inevitable part of any industry. They are the result of any unpredicted endeavors around the industry which is beyond the control of the industrial acumen. For facing up the threats a professional approach should be maintained all the way and the willpower should be there to face it. Potential threats to the catering industry may be due to:

4.4.1 Price Fluxes

Working protocol of catering industry is such that they will quote the rates on the basis of the current price of the products available in the market. But the event may happen sometime in future where the prices of the products are uncertain. These possess a serious threat to the catering industry in a way such that they have to burn a hole in their pockets ending up in businesses with no profits.

4.4.2 FSSAI norms

The government norms and food safety regulations are very stringent which cannot be followed by the caterers mainly due to their moderate operations and unorganized industry structure. Especially when it comes to outdoor catering the possibilities of following the norms is very critical. The absence of knowledge of applying for the license needed for FSSAI compliance makes the whole process much more cumbersome.

4.4.3 Tax policy

Unorganized, limited operations possess the tax disturbance where many businesses are not coming in the tax circle. GST possess the threat of compulsory filing of purchases and accounts, which accounts for the recruiting of accounting professionals and technical person which may become an additional burden for home-produced, small-scale businesses. Hence many businesses are left with no option of quitting the businesses.

5. SUGGESTIONS

The government should consider the unorganized, minimal operations of the industry and should provide special tax allowances and special category reservations for the sector. Similarly, the catering industry businesses must also understand the importance of following the safety norms provided by FSSAI to ensure the hygienic and safety food servings to the customers.

6. CONCLUSION

Strengths, weakness, opportunities, and threats are omnipresent, which are not confined only to the catering industry. The success of any industry depends upon how the strengths are protected by the industry with the help of creating competitive advantage, converting its weakness to strengths by updating to the technological advancements, by utilizing each and every opportunity thrown on its way and finding the way of transforming threats to opportunities to move ahead and catering industry is not an exception for this.

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ATTRIBUTES THAT INFLUENCE THE PURCHASE DECISION OF RESIDENTIAL PROPERTY

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ABSTRACT

India is one of the largest and fastest growing economies of the world. In a rapidly growing economy, one of the significant indicators of growth is certainly the Real Estate market. In this paper, our focus is to understand the dynamics of the decision making process to purchase a property with specific reference to 'Residential property'.

The main objectives of this paper is to study the complexities involved in the purchase decision of residential property, the high level and further detailed level of variables that have an impact on the purchase decision and the prevailing generic trends around attributes that influence the purchase decision based on previous research done in this area It provides insights on several theories based on which studies were made and can serve as a handy reference article for research scholars keen to do detailed study on the decision making process of properties that are high on financial and emotional value.

INTRODUCTION

Home is not a place; it's a feeling! It may be quite fair to say that owning a home is the dream of almost every Indian, rather most human beings across the globe. Most people have a wish list of things they would like to achieve in their lifetime and purchasing a home will certainly make the top of the list in most cases. Irrespective of the practical elements of owning a home, most people have the concept of a dream home, which they work towards achieving and are willing to work for the rest of their lives to make the dream a reality.

Unlike many developed nations, in India, owning a home is a great achievement and in most cases, people are able to purchase a single home with all their life's savings. At times, even both earning members of the family (husband and wife) contribute their entire savings to purchase a home where so much of emotions and memories are attached. With the evolving Indian economy, almost every earning member is eligible to apply for a home loan and manages to book a home with some or most of the expectations he/she had in mind.

The rapid growth in IT industry and other related industries, the per capita income is significantly high in India and the concept of owing a second home (more from the angle of an investment in real estate) is becoming quite prevalent in India. The government's support in terms of reduced interest rates for housing loans and increased benefits in tax savings for people with housing loans encourages people to look at a second home for investment purposes.

In short, there is huge market demand for residential property all over India and to meet up the demand there are way too many offerings available too. However, what makes a perfect match between the supply and demand is the proper understanding of what a potential home buyer is looking for when scouting for a property and what enables making the final decision to ink the agreement.

There are so many parameters in searching for a residential property and it is not easy to understand which of the attributes influence the decision making of a residential property. This secondary research was performed to look at the various attributes that have an influence in the purchase process, how they are classified and what are the trends that the potential home buyers and suppliers needs to be aware of while searching or offering a home in today's wide spread real estate market.

OBJECTIVES OF THE STUDY

- 1. Complexities involved in the purchase decision of a residential property
- 2. High level classification of variables of residential properties
- 3. Finer level of variables that impact the decision making process
- 4. Generic trends around attributes influencing the purchase decision

1. The purchase decision: Why is it so complex?

In the entire lifetime of an individual, there are only few decisions that are very critical and done only once usually throughout life. Buying a home is for most Indians one of those biggest decisions and they probably will not purchase a home again in most cases. This is usually because of the high financial value at stake in making the decision and probably the individual is going to invest a huge portion of his current and future savings

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towards this decision. Buying an apartment is one of the most significant economic decisions, and it requires gathering a lot of information regarding its features, noted Batra, S. K and Kazmi(2008)]in their book on consumer behaviours.

Apart from the financial value, there is a lot of emotional value attached to a home and people usually spend a lot of time at home which makes the decision of buying the right home super important. There is also so much emotional value because most individuals start looking for a home usually at a stage of life when they are married or about to be married. This demographic change in the marital status brings about emotional attachment in the process and also makes the decision quite complex as the decision making involves two or more people. The ability to make a decision with single preference is much easier than with preferences of many people involved.

Another important reason why the purchase decision is very complex is the options available in the market for making a choice. We are today in a housing market what offers infinite combination of options for the potential home buyers. While there are multiple variables that one looks to buy a home, there are also multiple suppliers offering attractive features and financing options which make the decision making quite complicated. Depending on the brand of the supplier and different features they offer in the residential property, the buyer has to consider a lot of options before making the final decision on the property. Abelson & Chung 2005 described in detail the consumer decision making process. Accordingly, buyers' preference for real estate products are related to the quality of property, specific attributes such as location, neighbourhood or infrastructure improvement, etc. Hawkins, Best, Coney and Mukherjee 2007 in their book on Consumer Behaviour have discussed the various factors affecting consumers' purchasing behaviour.

2. Classifying the High level attributes that comprise a residential property

The mere complexity of the purchase decision of residential property clearly indicates that there are many variables that are considered as part of evaluation for the purchase of a residential property. Various studies and researches done in this subject have taken variables at a high level in different ways. Below are some of the classification of high level attributes which are considered part of the decision factors for a residential property.

- a. Intrinsic variables
- b. Extrinsic variables
- c. Environmental variables
- d. Location variables
- e. Service quality offered by suppliers
- f. Demographics
- g. Satisfaction

It has been observed that most studies follow the above format of classifying variables at a very high level. Some studies have clubbed some of the above high level classification and some have classified more features. However, the above 7 are usually found in most comprehensive studies for classifying variables at a high level when it comes to decision making of purchase of a residential property.

The potential home buyers first identify the major attributes and benefits they need and want, and then assess the quantitative importance of each attribute and benefit. After they estimate which attributes will deliver the most perceived value for them, they prefer to pay money for these most valuable attributes (Bao & Wan, 2007; Farmer & Lipscomb, 2010; Sunding & Swoboda, 2010).

Previous studies indicate that many attributes of residential houses presented in Section 2.3.3 can have direct or indirect, positive or negative impacts on consumers' housing purchase choice decisions (Alonso, 2002; Bhatti & Church, 2004; Chay & Greenstone, 2005; Fierro et al., 2009; Greene & Ortuzar, 2002; Opoku & Abdul-Muhmin, 2010; Pope, 2008; Seko & Sumita, 2007; Spetic et al., 2005; Wang & Li, 2006; Wilhelmsson, 2002), Furthermore, the relative importance of various housing attributes varies across different nations.

While studies reveal that each country has its own variance in how the high level attributes have an impact on the purchase decision, our study is primarily around the research and study made within India. It is interesting to note that even within India, the results of customer preferences vary across different states or cities in India because the demographics and preferences of customers within different cities of India are very different.

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3. Breaking down the variables to a finer level for better decision making

Based on multiple studies in the past, we are able to further break down the high level attributes to much finer levels. While these may sound less important to observe one by one, it is important to note that a combination of these finer variables can significantly influence the purchase decision. Below listed are the sub-variables under the high level variables that are considered in the purchase decision of residential property.

Intrinsic variables: These are variables that are confined within the walls of ownership of the property. These are usually not seen to those outside of the dwelling but mostly experience by those living in the home. Some of those variables could be the format of the house (2BHK, 3BHK, etc.), Living area, age of the house, size of the living rooms, bedroom, bathrooms, etc, Storage space, wood work, materials used for construction, price of the property, etc.

Extrinsic variables: These are variables that are usually visible outside of the property but not outside of the overall dwelling space (if in the case of a large housing township). These variables are also important at it gives a good egoistic feel to those living in these properties. Some variables under this category are the architectural design/external appearance, presence of common area and space like garden, landscaping, etc, the design of walls or availability of individual walls and the overall exterior spaces available outside of the individual units.

Environmental variables: More than the extrinsic variables the environmental variables off late have had high impact on the decision making process. People like to stay in homes that have a better environment and hence the suppliers tend to choose locations that are high on these variables. Some variables under this category are Air quality, noise levels, road quality, greenery surrounding the area, features like drainage system, rain water harvesting, sewage treatment, street lighting, footpath, parking areas, etc.

Location variables: Next to the environmental variables, the location variables are quite important. These are things that make the entire area preferable to stay. The better area, the more people come in and the better it gets. Some variables in this space are availability of schools, hospitals, shopping complexes nearby. Also, the availability of hotels, recreation areas, health clubs, libraries, main road, access to public transport and community centres, etc. It is also very important that the location is close to the workplace or at least there is transport facility close to the area that can take one to the workspace.

Service quality variables: Another important set of variables while making a decision is also to do with the level of service offered by the sellers of the properties. While this interaction is only until the home is purchased, these variables play an important role nevertheless since it deals with the purchase experience overall. Some variables in this segment are dependability, responsiveness, secure transactions, courteous and empathetic employees, flexible working hours, professional appearance and availability for after sales service.

Demographic variables: These are variables that are regularly studied in most researches. However, in the housing purchase scenario, each one plays a key role in the understanding as a lot or correlation exists between the decision making process and the variables. Usually the variables like Gender, Age, Marital status, Education, Occupation, Disposable income, Children, family size, etc are studied to see if there is any significant influence of these demographics over the purchase decision.

Satisfaction: This is a variable that is the final goal for any purchase. How well the customer is satisfied is a factor of meeting up or exceeding the customer expectation as compared to what was promised. Also, this can result as a factor of variables such as perceived value, overall experience, meeting expectations, communication, consistent service, empathy, etc. If we have a high score on this variable, there is a good chance that the customer provides positive word of mouth advertising and more customers can feel positive towards the supplier.

4. Generic trends around attributes that have high influence over the purchase decision

Many studies have been done about this topic and there have been different findings in different studies. Some results of the previous studies done are listed below as it may throw an opportunity to identify scope for future research or to fill gaps in existing research.

Study 1: One large study with over 500 samples declared that location and external appearance were key attributes that influenced purchase decision. Similarly, age, marital status and education had significant impact as compared to gender or disposable income. Another clear finding was that the service quality offered by the suppliers did not have a major impact on the purchase decision.

Study 2: Another study with over 110 respondents concluded that price and affordability was the most important factor in the purchase decision. Location, and environmental attributes came next followed by builder reputation and intrinsic attributes. At the end were the attributes of family life-cycle and extrinsic variables.

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Study 3: A different study done for 150 respondents concluded that Gender has a significant impact in the decision and similarly the income of the aspirant. There was not much impact on the age or the location.

Study 4: A similar research done with 480 respondents concluded that amenities offered in the building play the most important role in the decision. This is followed by the affordability, location variables, It also concluded that there was not much difference in demographic variables or service quality offered by suppliers in the market.

Study 5: Another research paper suggests that maintenance of the interiors of the property is the most important factor followed by security and convenience of the location. Affordability and intrinsic variables do not have much of an impact on the decision as per this study.

In summary, a lot of research has been done in this topic across different cities in India and all over the globe. However, we do not see a consistent response because of the nature of diversified home buyers and the overall culture of the city or the nation. Hence, it is best to do a research in the respective area under study to get the best results from the research effort. There is always scope to do a comparative study between cities to see why there is a difference in the preferences. However, this is a large research scope and can be done if such budgets of time and money are available to the researchers.

CONCLUSION

- ❖ There is a huge demand always for residential properties as more and more people are aspiring to buy a home in the long run.
- ❖ The decision making process of a residential property purchase is very complex given the number of variables that come into play and the wide range of offerings available for the potential buyers to select from the market.
- ❖ There are large number high level variables that can be grouped to classify the areas that people are interested to look at during a purchase decision.
- ❖ Each of these large variables has further sub variables which are equally important to make the final purchase decision.
- ❖ Various studies have been done before on this topic and a variety of interesting results have come up from these studies.
- ❖ Each of the research outputs show different attributes that have an influence on the purchase decision. It may be quite true because these studies have been done at different nations or cities and the preference may be quite different based on the nature of these potential buyers.
- ❖ While a lot of study has been done, there is not much data available based on the impact the Social Media elements have on the purchase decision. There is a good scope to study the impact of the online presence of information that helps in making decisions regarding this huge purchase of individuals and families.

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EFFECT OF AEROBIC EXERCISE IN EXECUTIVE FUNCTION OF MIDDLE AGED BANK EMPLOYEES

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ABSTRACT

Introduction: "Lack of activity destroys the good condition of every human being, while movement and methodical physical exercise save it and preserve it." – Plato. It is believed that exercise helps increase oxygenrich blood flow to the brain, which aids in normal physiological processes. When there is decreased blood flow due to physical inactivity, the brain does not function properly. Executive control functions are located in the prefrontal cortex, and this area is thought to be very susceptible to age-related changes in executive function. Executive functions include a wide variety of tasks, such as planning, attention, solving problems, initiation and directing actions, switching between tasks, reasoning, and multi-tasking, which also are all characteristic of working memory. Therefore the purpose of this study was to investigate whether fitness and activity levels play a role in cognition increases or decreases after moderate intensity exercise. Objective: To investigate the effect of aerobic exercise in executive function of middle aged bank employees. Methods: 20 urban bank employees were randomly selected and a step test was administered to assess fitness levels, as well as d2-tests to measure executive functioning before and after 45 minutes aerobic exercise of moderate brisk walking for 5 days a week in middle aged adults. Results: It indicated that middle aged adults showed improved scores on the d2-tests after a session of moderate intensity aerobic exercise. Conclusion: These findings suggest that an acute bout of exercise, regardless of intensity, can improve executive function.

Keywords: Aerobic exercise, executive function, step test, d2-test, employees.

INTRODUCTION

"Lack of activity destroys the good condition of every human being, while movement and methodical physical exercise save it and preserve it." – Plato (Fox and Haskell, 1968). It is believed that exercise helps increase oxygen-rich blood flow to the brain, which aids in normal physiological processes. When there is decreased blood flow due to physical inactivity, the brain does not function properly(Colcombe et al., 2004). Executive control functions are located in the prefrontal cortex, and this area is thought to be very susceptible to age-related changes in executive function (Colcombe et al., 2004; Tisserand & Jolles, 2003)..

Executive functions however, is the cognitive function include a wide variety of tasks, such as planning, attention, solving problems, initiation and directing actions, switching between tasks, reasoning, and multitasking, which also are all characteristic of working memory most positively affected by aerobic exercise (Erickson & Kramer, 2008; Hillman, Snook, & Jerome, 2003). Therefore, involvement in aerobic exercise during middle and older age is very important. The purpose of this study was to investigate whether fitness and activity levels play a role in cognition increases or decreases after moderate intensity exercise and examine executive function after exercise for a week in middle aged employees.

OBJECTIVE

To investigate the effect of aerobic exercise in executive function of middle aged bank employees.

STUDY DESIGN

Experimental study-Interventional

METHODS

20 apparently healthy employees from Urban bank aged 40-55 years were randomly selected in this study. The study participants involved in aerobic exercise training includes moderate brisk walking. Study participants were assessed with d2test for cognitive measure and step test for aerobic fitness one week before the start of their program, and again a week after finishing their assigned exercise program.

Procedure

Aerobic exercise: Subjects were asked to walk for 45 minutes 5 times a week at a brisk pace and cover as much distance as possible. Moderate brisk walking approximately 40-60% of VO2 max and 50-70% of MHR according to American College of Sports Medicine and American Heart Association guidelines.

Cognition

The d2 test is a letter cancellation test of attention and concentration, The test items consist of the letters d and P with one to four dashes, arranged either individually or in pairs above and below the letter. The subject must

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scan across each line to identify and cross out each d with two dashes. The one-page d2 test form consists of 14 lines, each with 47 characters, for a total of 658 items. The subject is allowed 20 seconds per line. The whole test time is lasted for 4mins 40secs.

d2 test score categories

Total number of characters processed (TN; sum of total characters processed), errors of omission (O; number of target stimuli not cancelled), errors of commission (C; number of non-target stimuli cancelled), percentage of errors (E%; proportion of both errors of omission and commission made within total attended stimuli), total number of items processed minus error scored (TNE), and concentration performance (CP; number of correctly crossed out target stimuli minus errors of commission). fluctuation rate (FR): it is determined by subtracting the line with the lowest number of symbols process from the line with the highest number of symbols process (i.e., sustained attention). TN, TN-E, CP, E%, and FR were used as parameters of attention and concentration performance for data analysis of the d2 Test based upon the guidelines set by Brickenkamp & Zillmer, 1998.

Modified Harvard step test (Brouha et al)

The procedure of this method is that subject took rest for 30 minutes prior to test after which the resting pulse was noted. Then the subject was asked to perform the exercise of ascending and descending Harvard step of 33 cm height, 30 times per min for 5 min. If the subject was dyspneic, felt exhausted or felt pain in chest or legs during the exercise, he was asked to discontinue the exercise immediately.

Time is noted with the help of stopwatch. At the end of test ask the subject to sit immediately on chair, count the pulse and record it during 1 to 1-1/2 min, 2 to 2/-1/2 min and 3 to 3/-1/2 min intervals. Total of these three reading is called recovery pulse. Convert the duration of exercise in seconds and Physical fitness index is calculated as follows.

Physical Fitness Index = (100 x test duration in seconds) divided by (2 x sum of heart beats in the recovery periods) Depending upon the score, Physical fitness index is graded as Excellent (>90), Good (80-89), High average (65-79) and Low average (55-64) and poor (< 55).

Inclusion criteria: 20 Apparently healthy males and females, Urban bank employees, aged 40-55 years.

Exclusion criteria: Systemic illness, practice of yoga or other exercise training schedule, obesity.

DATA ANALYSIS AND RESULTS

Descriptive statistics was done on baseline characteristics and cognition of participants and a paired t-test was used to compare d2 performance between pre and post exercise. All statistical analyses were conducted with SPSS version 16 and a significant level of p < .05 was set.

Table-1: Descriptive Characteristics of Participants (N = 20) Variable Mean \pm S.D.

Age(years)	45.8±3.8		
Height(cm)	163.7±6.6		
Weight(kg)	65.1±8.0		
BMI(Kg m-2)	26.2±2.3		

Table-2: Comparison of Physical fitness index

Variable	Pre treatment	Post treatment	p value
PFI score (mean ±SD)	54.67±11.4	74.78±3.9	<0.05(significant)

Table-3: Comparison of d2 test of attention

TN, TN-E, CP, E%, and FR were used as parameters of attention and concentration performance for data analysis of the d2 Test based upon the guidelines set by Brickenkamp & Zillmer, 1998.

d2 scales	Pre treatment (mean \pm SD)	Post treatment (mean ± SD)
TN	591.98±50.80	651.88±7.49
E-errors	155.37±27.62	85.87±43.63
TN-E	437.72±45.52	567.67±44.30
CP	114.07±25.45	211.78±46.53
FR	8.13±2.78	3.07±0.52

Significant at p<0.05

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DISCUSSION

In this study, participants were tested at the same time of day and 7 days apart from each other. Most participants were tested in the morning or early afternoon. Colcombe et al. (2004) reported

that individuals with a higher level of fitness show greater improvements in attention and reaction time, which is similar to the results of this study. After an acute bout of moderate-intensity exercise, attention was improved in healthy adults, as shown in this study by the results of the d2-test. Since the population for this study was active middle aged adults, it is logical that attention improved following exercise. However, if the participants were not fit, there may have been no impact on attention due to exercise.

Budde et al. (2012) also studied active and inactive young adults (19-29 years of age) and had them participate in both an intermittent maximal exercise session and a seated control session. The d2-test of attention was taken directly after both the exercise and control conditions. Those who were more active were able to improve their attention on the d2-test after the exercise condition, while those who were inactive did not benefit from the exercise session. This finding is similar to results in this study, because who possessed a higher level of aerobic fitness and physical activity participation were able to improve their executive function.

Weuve, Kang, Manson, Breteler, Ware, and Grodstein (2004) examined the exercise habits of 16,466 women over the age of 70. In the study, six repeated cognitive assessments were used, including tests of general cognition, verbal memory, category fluency, and attention. Trained professionals administered these measures over the telephone. The study found that reported long-term physical activity was associated with increased cognitive function. The results of this study suggest a correlation between participation in physical activity and the improvement of overall cognitive function. This result too added to the idea that the physical activity group in the current study would see an increase in their attention scores on the d2 test of attention.

Hillman, Castelli, & Buck, 2005 also suggested a correlation between fitness and increased attention and working memory capacity. In this study attention increased on the d2 test following an acute bout of moderate-intensity aerobic exercise, however, there was no comparison to a less active group due to the small sample size.

However, according to Kamijo et al. (2007), individuals should first increase their fitness level to gain cognitive benefits. The act of driving a car, planning out business meetings, or balancing a checkbook requires executive function. If a decline in this type of cognition occurs in middle aged adults, they are going to have a more difficult time carrying out these tasks. Since aerobic exercise is known to increase blood flow to the brain, it is important that middle aged adults increase the amount of time they spend participating in aerobic exercise to enhance their fitness so that they can maintain good levels of executive functioning (Bates & Lemay, 2004).

This study demonstrated that practicing regular aerobic exercise can have a positive effect in both physiological and cognitive functions. Those who take part in physical activity often have less trouble sleeping, experience lower levels of stress, and witness an improvement in many cognitive functions, including attention. This enhancement of cognitive abilities can help in better academic performance especially among the students population.

CONCLUSION

Acute aerobic exercise of moderate intensity significantly improved their attention. Executive function is typically part of age-related cognitive decline. Additional studies need to be completed on young and older adults, especially females, to further investigate the effect of exercise training on cognition. However, in this study, executive function was improved following an acute bout of moderate intensity aerobic exercise who had high aerobic capacities and activity levels. Therefore, continuing to participate in aerobic activities may help throughout each day on tasks requiring cognitive abilities.

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IMPACT OF ORGANISATION CULTURE AND ORGANISATION COMMUNICATION ON EMPLOYEE ENGAGEMENT

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ABSTRACT

Employee engagement has emerged as an important construct of interest in both academic and business circles. Its association with firm performance highlights the practical importance from a managerial perspective, with recent reports indicating that firms with highly engaged employees have significantly higher net income, higher employee productivity, lower turnover, and more easily attract top talent (Irvine, 2009). Such reports endorse the notion that engaged employees are a key to strategic and tactical initiatives, as they tend to be more supportive of organizational change initiatives, and that their actions have a spill over effect on the rest of the organization. This paper makes an attempt to study the impact of organisation culture and organisation communication on employee engagement in manufacturing sector (Automobile industry). There are many numbers of factors which influence employee engagement. This study aims at unravelling the role and impact of organizational culture and communication only because employees are engaged when organizations have healthy work culture and communication practices, where they can get platforms to express their concerns and opportunities to grow and develop their potential. Simple Random Sampling method was employed to test the study hypotheses with the sample size of 200. The study concluded that both Organisation Culture and Organisation Communication have significant impact in predicting Employee Engagement.

INTRODUCTION

Most organisations today realize that a 'satisfied 'employee is not necessarily the 'best' employee in terms of productivity and loyalty. It is only an 'Engaged employee' who is emotionally and intellectually bound with the organisation, feels passionate about the organisational and individual goals, goes extra mile beyond basic job responsibility for the organisational development. Moreover in terms of diminishing productivity and loyalty, Employee Engagement is a powerful retention strategy in any industry. Employee engagement has emerged as an important construct of interest in both academic and business circles. Its association with firm performance highlights the practical importance from a managerial perspective, with recent reports indicating that firms with highly engaged employees have significantly higher net income, higher employee productivity, lower turnover, and more easily attract top talent (Irvine, 2009).

EMPLOYEE ENGAGEMENT

Employee engagement is the degree to which an employee is cognitively and emotionally attached to his work and organization. It reflects in the level of identification and commitment an employee has towards the organization and its values. An engaged employee is aware of the business context, and works as a team member to improve performance of the job for the benefit of the organization. Engaged employees are concerned about the future of the organization and are willing to invest discretionary efforts for the organization. An engaged employee shows a lot of enthusiasm towards his work and is happy about his work and above all cares for the future of the organization. In today's highly competitive work environment, such engaged employees are as valuable assets, which ultimately lead to increase in the business performance and lower staff turnover.

LEVELS OF EMPLOYEE ENGAGEMENT

The study conducted by Meere (2005) on Employee Engagement describes three levels of engagement

- **Engaged** Engaged employees are those who work with passion and feel a profound connection to their organization. They drive innovation and move the organization forward
- **Not engaged** Employees those who attend and participate at work but are time serving and put no passion or energy into their work; and
- **Disengaged** Employees who are unhappy at work and who act out their Unhappiness at work. According to Meere (2005), these employees undermine the work of their engaged colleagues on a daily basis.

OBJECTIVES OF THE STUDY

- To study the need of employee engagement.
- To address the linkage between organisation culture and organisation communication towards employee engagement.

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• To identify the factor which have most significant relationship with Employee Engagement.

FACTORS INFLUENCING EMPLOYEE ENGAGEMENT

Employee engagement is a workplace approach designed to ensure that employees are committed to their organisation's goals and values, motivated to contribute to organisational success, and are able at the same time to enhance their own sense of well-being. There are many numbers of factors which influence employee engagement. This study aims at unravelling the role and impact of organizational culture and communication only because employees are engaged when organizations have healthy work culture and communication practices, where they can get platforms to express their concerns and opportunities to grow and develop their potential. These as follows

- Organisation Culture
- Organisation Communication

Organizational culture can be defined as shared perceptions of organizational practices, the concept is similar to organizational climate, which has been typically conceived as employees' perceptions of observable practices and procedures (Denison, 1996). It is reflected in the manifold ways in which employees perceive, think, act and behave. It forms the glue that holds the organization together and stimulates employees to commit to the organization and to perform. (Glunk, & Maslowski, 2001; Wilderom and Van den Berg and 2004).

Organizational communication focuses on connecting individual employees, groups and organization as a whole to facilitate realization of common interest and spontaneous cooperation. (Hatch 1964; Clampitt and Downs, 1992). Communication satisfaction implies the affective response to the fulfilment of expectations in message exchange processes and which translates into an enjoyable, fulfilling experience. (Downs & Hazen, 1977; Clampitt and Downs, 1992; Mueller and Lee, 2002).

RELATIONSHIP BETWEEN ORGANISATION CULTURE AND EMPLOYEE ENGAGEMENT

Once employees enter the organization, socialization methods, including training on ethical standards can be used to deepen employee commitment to organizational values and norms (Fogarty, 1992). Organizational rites of passage, integration, enhancement and degradation (Trice & Beyer, 1993) are strategies employed to transmit cultural values and norms to organization members, which help in facilitating employee retention and organizational commitment. Over time, these cultural values and norms are internalized and are used to govern perceptions, feelings, and behaviours of employees (Schein, 1992). Identification and engagement with an organization occurs when an employee chooses to respond to a situation in manner that best promotes the perceived interests of the organization (Tompkins & Cheny, 1985). A strategically developed culture may serve as the leading mechanism through which an organization can exercise unobtrusive control in attempts to develop identification in its employees. Attitudes like organizational commitment reflects the expression of organizational identification transmitted through practices of organizational culture. (Russo, 1998). Woodruffle (2006) has suggested ten ways to engage employees. In his study he has given special emphasis on nonfinancial motivators like advancement, autonomy, civilized treatment, employer commitment, environment, exposure to senior people, awarding of due praise, availability of support, feeling of being challenged, feeling of being trusted, feeling of working for a good and reliable organization, feeling of working on useful assignments and respecting work/life balance, which are primarily drawn from organizational culture. There is a tremendous amount of past literature that supports positive work cultures where both employees and organizations engage in a win-win scenario (GPWI, 2007). There is support for the development of meaning and purpose in one's work, even to the extent of finding passion and joy (Valler and et al., 2003; Fredrickson, 2002a), while organizations are healthy, competitive, and financially viable (GPWI, 2007; May & Lau, 1999). Thus, both organizations and their employees can reap the rewards of positive cultures and climates.

RELATIONSHIP BETWEEN ORGANISATION COMMUNICATION AND EMPLOYEE ENGAGEMENT

Watson Wyatt (2006) studies have defined effective organization communication as one that excels in the following eight areas and significantly contribute to promote employee engagement- educating employees about organizational culture and values helping employees understand the business, aligning employees' actions with customer needs, providing employees with financial information and objectives, providing employees with information on the value of their total rewards programs, explaining and promoting new programs and policies, integrating new employees into the organization and exhibiting strong leadership by management during organizational change have been identified as being key. These eight dimensions are communication components of organizational effectiveness (Yates, 2006). They are critical to provide employees the information, perspectives, and motivation that will lead to desired business outcomes means of their actions. Effective communications create engaged employees, creating loyal customers who in turn create bigger profits.

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Organizations that communicate effectively were found more likely to report employee turnover rates below or significantly below those of their industry peers.

RESEARCH METHODOLOGY

The sample size for this research is 200. Questionnaire is used as the tool for data collection. Questionnaire is a self report data collection instrument that each research participant fills out as part of a research study. Simple Random Sampling method was employed to test the study hypotheses and to ascertain which among the factor has the most significant relationship with employee engagement. In analyzing the data the chi square method were used.

MEASURES AND DATA COLLECTION METHOD

Both Primary and Secondary data collections are used in this study. The primary data have been collected through the questionnaire. Various articles were referred and websites were used for collecting secondary data. The aim of this study is to find the impact of organisation culture and organisation communication on employee engagement. The questionnaire was distributed to 200 employees working in a manufacturing sector, Chennai. The questionnaire consisted of statements aimed at ascertaining and measuring organisational culture with 5 statements, organisation communication with 5 statements and employee engagement with 3 statements. The Likert five point scale has been implemented in this study on the points agree, strongly agree, neutral, disagree and strongly disagree for organisation culture and communication and always, often, sometimes, rarely, never for employee engagement.

RESEARCH HYPOTHESES

On the basis of literature reviews and research questions the following hypothesis tested.

H1₀: There is a significant association between Organisation Culture and Employee Engagement.

H1: There is no significant association between Organisation Culture and Employee Engagement.

H2₀: There is a significant association between Organisation Communication and Employee Engagement

H2: There is no significant association between Organisation Communication and Employee Engagement

LIMITATIONS OF THE STUDY

- The study consists of a limited number of samples only. Hence the results drawn are based on small sample of 200 employees only.
- Since the data was collected using a questionnaire there is a possibility of ambiguous replies or omission of replies altogether to certain items mentioned in the questionnaire.

DATA ANALYSIS

Table-1.1: Organisation Culture and Employee Engagement

Chi-Square Tests			
	Value	Df	Asymp.Sig. (2-sided)
Pearson Chi-Square	81.843	12	.000
Likelihood Ratio	75.598	12	.000
Linear-by-Linear Association	.162	1	.688
N of Valid Cases	200		

(.0%) have expected count less than 5. The minimum expected count is 15.60.

From the Table 1.1 it is inferred that the Pearson chi-square statistic is 81.843 (with a p-value of 0.000) the likelihood chi-square statistic is 75.598 (which also gives a p-value of 0.000) and the linear by linear association chi-square statistic is 0.162 (with a p- value of 0.688) So, with an alpha level of 0.05. Hence accept **H1**₀ we can conclude that there is a significant association between employee engagement and Organisation Culture. The p-value is less than to alpha, the variables are associated.

Table-1.2: Organisation Communication and Employee Engagement

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.730	12	.204
Likelihood Ratio	15.982	12	.192

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Linear-by-Linear Association	4.335	1	.037		
N of Valid Cases	200				
(.0%) have expected count less than 5. The minimum expected count is 14.48.					

From the Table 1.2 it is inferred that the Pearson chi-square statistic is 15.730 (with a p-value of 0.204) and the likelihood chi-square statistic is 15.982 (with a p-value of 0.192) and the linear by linear association chi-square statistic is 4.335 (with a p- value of 0.037) so, with an alpha level of 0.05. Hence accept $\mathbf{H2_0}$, we can conclude that there is a significant association between employee engagement and Organisation communication. The p-value is less than 5 in 0% of significant, the variables are associated.

FINDINGS AND CONCLUSION

Employees are engaged when organizations have healthy work culture and communication practices, where they can get platforms to express their concerns and opportunities to grow and develop their potential. Today competitors can emulate the performance of the service provided but they cannot replicate the vigor, dedication and absorption of their employees at the place of work. The importance of employee engagement in the organisation setting is undeniable. Unless the employees find themselves satisfied in the environment where they work and happy with the HR matters which affects them, they will not be able to engage themselves as committed employees and contribute to fulfilment of organisation objectives. From the chi-square test it is observed that there is a significant association between employee engagement towards Organisation Culture and Organisational Communication. Hence both Organisation Culture and Organisation Communication have significant impact in predicting Employee Engagement.

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STRATEGIC APPROACH OF BUSINESS INTELLIGENCE IN RETAIL CRM

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ABSTRACT

Management needs access to the right data to consistently make timely decisions at the operational level. These decisions will determine whether retail organization is on top or will be surpassed by competitors. Business intelligence can transform raw data from a variety of sources to order to improve upon timely and accurate decision making. It's important that these data sources are integrated into a cohesive strategy that aligns business objectives with information technology requirements. CRM provides the necessary customer data which gives businesses the sharpness required to make informed decisions. When a company understands what the customer wants, it can make straight its business goals and strategies to fulfill these wants. This paper has dealt with various aspects of BI and CRM role in retail business.

Keywords: BI, CRM, Retail Business.

INTRODUCTION

Business intelligence (BI) is a technology-driven process for analyzing data and presenting useful information to help top executives and business managers make more informed business decisions. Business intelligence encompasses a variety of tools, applications and methodologies that facilitate organizations to collect data from internal systems and external sources, arrange it for analysis, build up and run queries against the data and create reports. Data visualizations can make the analytical results to corporate decision makers as well as operational workers.

Business intelligence (BI) explained as the human intelligence ability which can be useful in business activities. It is measured as the new area of study, which focuses on the function of human cognitive faculties and artificial technologies in management decision making for business problems.

CRM strategies can help provide vital business intelligence. CRM provides the necessary customer data which gives businesses the sharpness required to make informed decisions. When a company understands what the customer wants, it can make straight its business goals and strategies to fulfill these wants. This is the function of business intelligence. CRM for retail and retailer brand loyalty is the corner stone of any retail marketing strategy. Loyalty in any market or sector is about delivering on a brand promise again and again. The CRM for retail systems drive client ling strategy, empowering staff to build closer customer relationships that boast more profit on the bottom line, as a result.

BI Vs CRM

BI was developed with a strategic need in mind, the need for intelligence that informs strategic business decisions. Any businesses faced unstable economic conditions and became more competitive, knowledge became a source of success. Recently the evolution of media and customer power, the size of organisational data grew at an exponential rate and this data unstructured and difficult to interpret. BI was born in order to rationalise large volumes of data into reports that deliver insight, which then formed the basis of predictions of future conditions, allowing businesses to prepare in advance. The analytics side of BI involves external elements such as market / industry data and competitor performance to generate a comprehensive strategic report. BI, is therefore not centred around one specific part of the business and is focused on the business as a whole.

CRM, on the other hand, is more consumer-centric. It is referred to as a complete system that helps a business execute almost every part of the customer experience, from marketing, sales, support and service. With tight competition, business goals went beyond making a sale and towards retaining customers. Soon, business leaders knew they needed to create better customer relationships to survive in the market. There was an unmistakable need for better customer service and later, customer experience. Since then, CRM has been leveraged by businesses to help them build better customer relationships. CRM data is very important data which can help a business retain loyal customers; moreover, this data can be incorporated in BI tool.

STRATEGIC APPROACH OF BUSINESS INTELLIGENCE IN RETAIL

Customer service and customer satisfaction are the backbone of customer relationships. Any retail organisation can accurately monitor and measure customer service factors and customer satisfaction, it is easier to make appropriate corrections and ensure customer retention, good client references and new customer acquisition. To

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identify the problems affecting customer service, one must understand delays in delivery, response time for information requests, the number and nature of complaints and claims and numerous other factors. To effectively manage customer relationships, the organisation must also set priorities to serve key customers and to understand buying behaviour and customer satisfaction for various market segments, client profiles, products and services. Retail development members must work with consistent goals and expectations to satisfy service expectations and be accountable for established objectives. Identifying where results are declining or customer satisfaction is poor, the organisation must quickly assess the root cause of the problem and adapt processes, training, policies and procedures to ensure that critical business initiatives are not put at risk.

The need to understand customers and product availability and service issues is an ongoing requirement and the retailers must update customer profiles and monitor changes in buying behaviour based on demographics, geographies, psychographics and behavioral buying data. Customer service and customer satisfaction metrics require a comprehensive integrated data mining process to view various customer groups, regions and other factors using data in the existing enterprise data bases and systems.

The retailers also become aware that Business Intelligence can be used properly only when it is applied with care and complete support from the top management. With BI superior tools, now employees can also easily convert their business knowledge via the analytical intelligence to solve many business issues, like increased response rates from direct mail, telephone, e-mail, and Internet delivered marketing campaigns. With the help of Business Intelligence, retailers can identify their most profitable customers and the underlying reasons for those Customers' loyalty, as well as identify future customers.

APPLICATION PROCESS OF BI IN RETAIL

- (a) Know your customers: Understand the retail customers to determine the key performance indicators (KPIs) that are most closely aligned with the business's goals and objectives. Continually reassess the KPIs to watch for changing business conditions, opportunities and competitive threats that will affect business data outcome.
- **(b) Identify and Generate data sources:** Create an inventory of data sources that will provide the best intelligence. Data sources can be derived from shadow systems, enterprise resource planning applications, accounting software systems, and content management software.
- (c) Measure and refine the data: Keep track of staff activity on the BI tool as user adoption grows by measuring sales volume of users and usage of reports to understand if data intelligence is helpful.

CONCLUSION

Retailers are known for innovation. The most innovative retailers of today are those who are using business intelligence to gain sustained competitive advantage. The wisdom, gathered by analyzing huge amount of data, and should reach every corner of the organization. CRM analytics deliver timely and insightful patterns, notifications or other information about a company's customers and those customer behaviors, thereby, enabling the company to better predict and respond to customers for growth initiatives or other strategic benefits. Put simply, CRM analytics enable decision makers to make better and more timely business decisions.

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RELATIONSHIP AMONG AGE AND SUSTAINABLE COMPETITIVE POSITIONAL ADVANTAGES OF NATIONAL DAILIES

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ABSTRACT

This concept draws upon the literature of industrial economics and strategic management in order to gain a better understanding of how an institution operating in markets might achieve and sustain a competitive advantage. This study aims to understand the relationship between Age and SCPA Score of National Dailies in Tamilnadu. For this purpose, 1000 Readers of different part of Tamilnadu main cities are chosen. The results of the study confirmed a positive effect of relationship between Age and SCPA of National Dailies.

Keywords: Competitive Advantage, Sustainable, Positional Advantage, Sustainable Competitive Positional Advantage.

INTRODUCTION

A newspaper is a written publication containing news, information and advertisement, usually printed on low-cost paper called newsprint. These are most often published daily, and they usually focus on one particular geographic area where most of their readers live. The need for news is universal. News's hunger is fundamental in human nature, and it is a characteristic of social person, whether they are conscious of it or not. There is a desire for news about how other people live and act, not in an extra ordinary situation, but in common life. There is also often a desire for self – improvement a zeal for the acquisition of knowledge about the things that are going on in the world such as desires for news- coming from people of all levels of intelligence, interests and tastes. Basically, the need for news and newspapers arises out of the need for information or communication.

Newspapers often feature article on political events, crime, business, art, entertainment, society and sports. Most traditional papers also feature an editorial page containing columns, which express the personal opinions of writers. Supplementary sections may contain advertising, comics, coupons and other printed media. All sorts of communication needs are concerned about bringing prosperity and happiness to the mankind. The newspaper, as a product has all round impact on social, political, economic and cultural on the ultimate user of the product as different from that of other consumer products. Despite recent setbacks in circulation and profits, the newspapers are still the most iconic outlet for news and other types of written journalism.

Newspaper has day-to-day affairs, weather, advertisement, critic review, editorial, entertainment etc. column covering a wide spectrum of information about the happenings & offers in and around the globe. Day-to-day affairs column covers news related to the working of various govt. and its allied agencies. Weather column provides information about the weather forecast made by the metrological department along with measurement rainfall and temperature of the various worldwide cities.

SUSTAINABILITY OF COMPETITIVE POSITIONAL ADVANTAGE

There are four variables used for the development of concept on SCPA such as valuable, rare, inimitable, and non-substitutable. The first criteria 'valuable' means that the newspaper is of value to the reader. The second criteria of sustainability 'rare' indicate that it is not either available in common or easily obtained. The third criteria 'Inimitable' means that it cannot be easily imitated or copied by competitors. The last criteria of sustainability 'non-substitutable' means that consumers cannot or will not substitute another product or attribute for the one providing the firm with competitive advantage.

COMPONENTS OF SCPA FOR ENGLISH DAILIES

There are nine components of English dailies used in the study of SCPA such as price, news contents, advertisement contents, motivators, inhibitors, quality, image, innovation and service excellence. Price is specified as expensive, value for money, cost-twice and valuable. 'New contents' is verified in the form of telling stories, new ideas, stories and more space for rare news. Advertisement content is identified with advertisements which are not skipped, unusual, shopping information and classified valuable ones for readers. Motivators' component is defined to verify the readers whether they take extra effort, to complete, same time everyday covering things to have new reading experience. On the contrary, inhibitors component is observed among readers who prefer fewer pages, news on the internet, consider it as work because it is very hard to read as pass along. Quality of English dailies is studies to know the opinion of readers on excellent quality of paper, ink, type, size, print quality, colour, pictures; in-depth articles, accuracy of news and reflecting any wrong

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messages. Image component is identified based on the reflection of personal beliefs and values, easy to find the information needed, caring prestige of readers. The innovation component is verified using the layout, puzzles, jokes, e-paper, key stories, ideas, smarter contents and places to go in the innovative format. The last component service excellence is studied with the condition and completeness of subscription, delivery of newspaper, accuracy of bill, cost of home delivery and on time delivery of English dailies.

REVIEW OF LITERATURE

In the contemporary, competitive advantage has been achieved in a complex and changing environment by the continuous development of knowledge. A base for differential advantage as technological, legal, and geographical (Alderson, 1965). The researcher has suggested four strategies for achieving differential advantage such as segmentation, selective appeals, transaction, and differentiation. Companies achieve either the lowest cost or the most differentiated position (Hall, 1980). The idea of competitive advantage is not new, what is new is the growing acceptance of this planning concept as a general philosophy of management (Stephen E, South, 1981).

RESEARCH GAP AND OBJECTIVES

It is identified that there is gap in the concept of competitive advantage in the form of combining sustainable competitive advantage and competitive positional advantage. It is termed as theory of sustainable competitive positional advantage (SCPA). It is defined as the sustainability of competition based on valuable, rare, inimitable and non-substitute nature of components such as price, news contents, advertisements, motivators, inhibitors, quality, image, innovation and service excellence qualify English dailies sustainable competitive positional advantage. The study is designed and developed as a theory to support planning of marketing strategies. To describe the sustainable competitive positional advantage of English Dailies due to price and differentiation based on age

METHODOLOGY

The study is based on multistage sampling using state level districts as group. The simple random sampling method of statistical probability sampling of "lottery method" was adhered in the third stage of identifying sample respondents. In Tamilnadu, among the thirty districts, the researcher selected five districts such as Chennai, Madurai, Trichy, Virudhunagar and Cuddalore. During the process of preparing a sample frame, from five districts, based on the socio-economic classification one town under each five classes of towns was selected. In order to establish the probability, simple random sampling of a lottery method of a lucky draw was used. The researcher has personally drawn 220 draws to identify the identity number of subscribers. The representative sample respondent were contacted by the field investigators under the supervision of agent as well as the researcher. In total 1100 respondents were personally contacted to get a sample size of 1000. In every town, three hundred subscribers were distributed with the questionnaire. For the study out of all the filled questionnaires, 200 questionnaires were used for further analysis from each town to a total of 1000 respondents

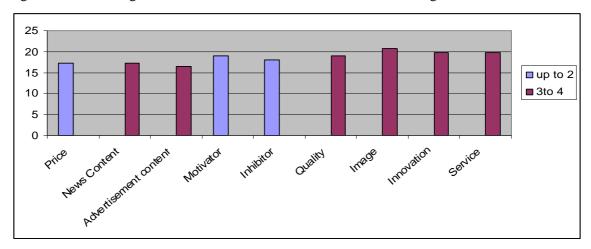
Table-4.1.21: ANOVA for age of respondents on the variable of SCPA

S. No.	Variable	Sources of Variation	Sum of Squares	df	Mean Square	F	Sig.
A	Over All SCPA	Between Groups	8080.99	2	4040.49	15.15**	0.00**
		Within Groups	265829.16	997	266.62		
		Total	273910.15	999			
В	Price	Between Groups	973.28	2	486.64	49.38**	0.00**
		Within Groups	9825.58	997	9.85		
		Total	10798.87	999			
	Differentiation	Between Groups	3611.606	2	1805.80	8.62**	0.00**
C		Within Groups	208717.673	997	209.34		
		Total	212329.279	999			
	News Content	Between Groups	107.07	2	53.53	5.10**	0.00**
C1		Within Groups	10464.29	997	10.49		
		Total	10571.37	999			
	Advertisement	Between Groups	776.33	2	388.16	24.35**	0.00**
C2	Content	Within Groups	15887.56	997	15.93		
		Total	16663.90	999			
С3	Motivator	Between Groups	134.13	2	67.06	5.13**	0.00**
		Within Groups	13025.29	997	13.06		

		Total	13159.43	999			
C4	Inhibitor	Between Groups	213.55	2	106.77	6.92**	0.00**
		Within Groups	15363.04	997	15.40		
		Total	15576.59	999			
C5	Quality	Between Groups	1204.50	2	602.25	62.26**	0.00**
		Within Groups	9643.78	997	9.67		
		Total	10848.28	999			
C6	Image	Between Groups	71.37	2	35.68	3.40*	0.03*
		Within Groups	10463.03	997	10.49		
		Total	10534.40	999			
C7	Innovation	Between Groups	151.79	2	75.89	6.05*	0.00*
		Within Groups	12489.40	997	12.52		
		Total	12641.19	999			
C8	Service	Between Groups	311.71	2	155.85	13.20**	0.00**
		Within Groups	11769.58	997	11.80		
		Total	12081.29	999			

Source: Primary Data

^{**} Significant at 0.01 level



Note: The highest count of specific age category alone used

RESULT AND DISCUSSION

Age of newspaper readers

ANOVA for Age of respondents on the Variables of SCPA are determined and tabulated in table

The study of comparative means reader behavior scores for three categories of age of the National Dailies readers have shown varying results both within and between various groups of readers based on their age. Readers belonging to age group of below 30 years were found to have a similar scoring pattern with that of overall assessment of SCPA score. Other two categories of age groups based grouping of readers also found to be varying in their scoring pattern of three components viz., price, advertisement content, and quality.

In the 30-45-year old age group category of readers, the readers behaviour mean score of price fell under the high score category which was reported as a medium score in the overall assessment. In the next category of readers belonging to age group of above 45 years, their mean score of advertisement content was reported as the low score, but it was observed to be scored as the medium in the overall assessment. Similarly, the mean scores of readers for quality component of SDA is being reported to be medium but the overall score was observed to be high.

The result of the study shows that the mean score of SCPA and it components vary across the different categories of readers based on their age group with the overall score of SCPA and its components. In order to test the observed variation with the expected variation in the mean scores of SCPA and its components, a null hypothesis has been proposed.

 H_0b : Means of SCPA score of readers based on their age group are not significantly different from the means of overall SCPA scores.

Not Significant;

^{*} Significant at 0.05 level;

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 H_1b : Means of SCPA score of National Dailies readers based on their age groups are significantly different from the mean of overall SCPA score.

It has been found that F value arrived from F-Test is 15.15 & the 'p' value for the level of significance is 0.00. As the 'p' value is less than 0.05, it indicates that there is a significant association between mean overall SCPA score of readers of the National Dailies and their age group. The test of a hypothesis indicates that null hypothesis has to be rejected and in turn the alternate hypothesis is accepted. Therefore, the mean of SCPA score of National Dailies readers' based on their age group is significantly different from the mean of overall SCPA score of the National Dailies readers. Further, it has been inferred that the age group of the readers has a direct impact on their overall SCPA scoring pattern. It has been found that overall mean scores of two dimensions of SCPA i.e SCoA (f-test value = 49.38 & 'p' value =0.00) and differentiation (f-test value = 8.62 & 'p' value =0.00) of the National Dailies readers also have been significantly different from the mean SCoA and SDA scores of readers based on their age group.

The study of overall scores of various components of SDA of the National Dailies readers reveal that news content (f-test value = 5.10 & 'p' value =0.01), advertisement content (f-test = 24.35 & 'p' value =0.00), motivator (f-test value = 5.13 & 'p' value =0.00), inhibitor experience (f-test value = 6.92 & 'p' value =0.00), quality (f-test value = 6.26 & 'p' value =0.00), image (f-test value = 3.40 & 'p' value =0.03), innovation (f-test value = 6.05 & 'p' value =0.00) and service (f-test value = 13.20 & 'p' value =0.00) is significantly different from the SDA scores of different components of the readers based on their age group. Further, it has been inferred that the age group of the readers has a direct impact on their overall SCoA & SDA and its components scoring pattern.

CONCLUSION

The study provides new impetus to theories of marketing strategies as an addition of theory to sustain market position of competitors. Service providers of English dailies make use of varies strategies to hold their market in line with the outcome of the study. This is very much useful for researchers, academicians, industry persons, strategist, administrators, government etc. Thus, it adds value in the form of resource to an existing literature and guideline for marketers in the service industries. This also gives direction for further future research in the similar perspectives. As the research proposal is very well verified and it is already published, it caters to the need of the research, academia and industry.

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INFLUENCE OF QUALITY OF LIFE ON WOMEN EMPOWERMENT

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ABSTRACT

Women entrepreneurs are treating their work and family equally. Kudumbashree plays an important role in guiding the women entrepreneurs to select proper SHGs, to attend awareness programme, and to enrich their quality of life. Variety of family welfare orientation programmes are organized by Kudumbashree to assist them and are having a better impact among the women micro entrepreneurs of Alappuzha. Free and voluntary periodic guidance and counseling services through district co-ordinators were conducted to help the women entrepreneurs to have better psychological well being. Work is an essential part of our daily life as it is our career or livelihood or enterprise. Quality of work life is considered for both the entrepreneur and enterprise equally. In order to empower the women entrepreneurs they have a peaceful working atmosphere, good attitude and commitment. We suggest the authorities to implement more awareness programs and career development sessions to improve the quality of work life of women entrepreneurs.

Keywords: Women Empowerment, Micro Entrepreneur, Quality of life, Kudumbashree

INTRODUCTION

Kudumbashree is introduced by the Govt.of Kerala to eradicate poverty. It framed a lot of programme to empower women in all aspects of life. If the quality of life is better, then there is smooth running of familial activities .If it is in the case of a women entrepreneur, then it will positively affect the business also. Actually Quality of life is the general well-being of individuals and societies, outlining negative and positive attributes of life. It observes overall life satisfaction, like physical health, psychological, family, education, employment, wealth, religious beliefs, finance and the environment. Women come to business because they want to prove themselves to others including family members.

Women entrepreneurs are facing so many problems related to business as well as their houses. Shouldering dual roles make women entrepreneurs to struggle for their quality of life(Devaki& Kavitha Maheswari,2017). Quality of work life refers to the level of happiness and dissatisfaction with the women entrepreneur in her work and family. It believes that people perform better when they are allowed to participate in managing their work and make decisions. This approach motivates people by satisfying not only their economic needs but also their social and psychological needs.

2. REVIEW OF LITERATURE

According to R.Balaji, in his work- A study on Quality of work life among Employees, significant differences in overall QWL and the determinants of QWL ie, compensation, flexibility in work schedule and job assignment, attention to job design and employee relations.

As per the studies of Devaki & K.Kavitha Maheswari, in their work Quality of Life among women entrepreneurs in Trichy, it is clear that the women entrepreneurs are treating equally their economic activity as well as their family. Variety of family welfare oriented programs and

Therapies are to be organized by voluntary organizations would bring even better impact among the beneficiaries as they are potential users of such programs.

Itanietal.,(2011)in their study on United Arab Emirates Female Entrepreneurs: Motivations and Frustrations, Equality diversity and Inclusion explains women entrepreneurs come to business to prove themselves to others including family members.

Jamali (2009) realizes supporting the family income and raising their standard of living are contributory motivational factors in female entrepreneurship.

According to Mordi etal(2010) family responsibilities have been a big constraint for female entrepreneurs.

In lower income classes, female entrepreneurship may be due to the need to meet family expenses, while among middle-income groups it can be attributed to the desire to raise the standard of living.

3. RESEARCH GAP

The studies on women entrepreneurs found that they have so many problems related to the dual role of family maker and entrepreneur. Defenitely these problems lead to poor quality of life. There are large number of

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programme scheduled by the Govt. or organizations to overcome these hurdles. But nobody tells about the after effect of betterment of quality of life.

4. OBJECTIVES

- *To study how quality of life affect women empowerment?
- *To analyse socio demographic status of women micro entrepreneurs in Alappuzha.
- *To study the attitude of family members towards women micro entrepreneurs.
- *To know the quality of life of women entrepreneurs.
- *To suggest remedies for the improvement of quality of life of women micro entrepreneurs.
- * To compare the rate of empowerment before and after betterment of quality of life.

5. METHODOLOGY

This is a descriptive study based on the primary data collected from 100 women respondents and analysed using percentage & Pie chart. Secondary data collected from various journals.

6. RESULT AND DISCUSSION

Table-I: Socio Demographic Profile of Selected Respondents

	neu Respondents
NUMBER	PERCENTAGE
	1
3	3
9	9
24	24
36	36
27	27
84	84
5	5
11	11
0	0
2	2
14	14
39	39
43	43
2	2
78	78
8	8
14	14
4	4
62	62
28	28
6	6
20	20
20	20
20	20
20	20
20	20
	NUMBER 1 3 9 24 36 27 84 5 11 0 2 14 39 43 2 78 8 14 4 62 28 6 20 20 20 20

Table-II: Empowerment through Development in Family Life

Distribution	Before getting guidance	After getting guidance
Marital satisfaction	Low	High
Standard of living	Low	Moderate
Education of Children	Low	Moderate
House & Household utensils	Poor	Moderate
Two wheelers	Nil	Popular
Savings	Low	High

Before getting counseling and guidance from Kudumbashree, their quality of life is very poor. Especially the counseling sessions enable the attitude of husbands changed a lot. Husbands became more loveable and render help to manage family duties and care towards children. This attitude became a great relief to the women entrepreneurs. The career guidance classes enable them to take loans for constructing houses and purchasing two wheelers. Proper repayment of loans is possible from the savings of their business.

Table-III: Empowerment Through Development In Enterprise

SPECIFICATION	Before getting guidance	After getting guidance	
Trust in Co-ordinators	Poor	High	
Goodpersonal relationship	Moderate	High	
Health & Safety standards	Poor	Moderate	
Good work life Balance	Poor	High	
Less stress at work	Stressful	Less stress	
Participatory Management	Poor	High	
Good leadership	Poor	High	
Training & Development	Nil	High	
Social responsibility to all stake holders	Poor	High	
Business advancement	Poor	Moderate	

Women entrepreneurs are getting enough chances to attend the counseling and guidance classes arranged by Kudumbashree. The counseling and guidance classes enable them to became good leaders, they became responsible to all the authorities and every one related to their business. They are ready to hear and bear their co-ordinators, they have a very good relationship with each other in workplace. Women entrepreneurs are bothered about their health and other safety measures. They are able to balance their duties at home as well as at workplace. They are more interested in getting training and thereby producing an enhancement in their business.

3 2 Before After

Table-IV: Graphical Representation of Empowerment

On analysis of the data collected from five SHGs of 100 respondants, it is clear that all the attributes changed a lot. The graphical representation clearly indicates that when there is better quality of life, there will be better psychological well being which leads to better working atmosphere and development in business.

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7. CONCLUSION

The study on quality of life consists of the women micro entrepreneurs under Kudumbashree in Alappuzha District. Even though they have so many hurdles in looking after aged parents or their children, it is found that if there is better quality of life, then women are able to achieve more from their business. It is inferred from the studies that though the women entrepreneurs are busy with their entrepreneurial activities, they are able to manage and cope well with their life and maintain the quality of their life. So, we recommend more and frequent counseling and guidance programmes to be given to women micro entrepreneurs by the Govt. and other organizations.

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A STUDY ON RELATIONSHIP BETWEEN GROUP COHESION AND GROUP PERFORMANCE - OVERVIEW

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ABSTRACT

Group cohesion is a social process that characterizes groups whose members interact with each other and refers to the forces that push group members closer together. A lot of work these days is accomplished in groups. The paper focuses on the research work on relationship between group cohesion and group performance in the earlier studies review. The results indicated that the multidimensional approach to group cohesion and group performance, and the hypothesized result that one to one relationships between group cohesion dimensions such as task and social dimension and group performance such as task performance, system viability and professional growth.

I. INTRODUCTION

Group cohesiveness is one of the characteristic features of the groups, which is very important from behaviouristic point of view. Cohesiveness is the degree to which the group members are attracted to each other and are motivated to stay in the groups. Cohesiveness defines the degree of closeness that the members feel with the groups. It is understood as the extent of liking each member has towards others in the group and how far everyone wants to remain as a member of the group.

"Cohesiveness refers to the extent of unity 'in the group and is reflected in members' conformity to the norms of the group, feeling of attraction for each other and wanting to be co-members of the group." Attraction, cohesiveness and conformity are all intertwined. The more the members feel attracted to the group, the greater will be the group cohesiveness. Greater the cohesiveness resulted that the greater the influence of the group members to persuade one another to conform to the group norms. The greater the conformity leads that the greater the identity of the members to the group and the greater the group cohesiveness.

The group cohesion-group performance relationship had been studied extensively. Earlier researchers were unable to find a systematic relationship between performance and cohesion (Stogdill, 1972; Steiner, 1972; Mitchell, 1982; Forsyth, 1990). Two recent met analytic studies concluded that a small but positive relationship between group cohesion and group performance existed (Evans & Dion, 1991; Mullen & Copper, 1994). However, subsequent studies disagreed with these meta-analyses on whether or not the cohesion performance relationship was moderated by other variables, such as level of analysis, task interdependency, goal acceptance, and group norm (Gully, Devine, & Whitney, 1995; Langfred, 1998; Podsakoff, MacKenzie, & Ahearne, 1997).

One explanation for this confusion in the literature was the inconsistency in the definitions and measurements of cohesion (Cota, Evans, Dion, Kilik, & Longman, 1995; Mudrack, 1989a, b) and performance. Over the years, researchers have proposed alternative definitions and conceptual models of group cohesion. For example, group cohesion was defined as the "total field of forces causing members to remain in the group" (Festinger, Schachter, & Back, 1950, p.164); "the resistance of the group to disruptive forces" (Gross & Martin, 1952, p.553); and "a dynamic process which is reflected in the tendency for a group to stick together and remain united in the pursuit of its goals and objectives" (Carron, 1982).

Reviewers have called for empirical research to be based on a consistent definition and measurement of group cohesion (Cota et al., 1995; Mudrack, 1989a, b). Both Cota, et al. (1995) and Mudrack (1989a,b) recommend that Carron, Widmeyer, and Brawley's (1985) "multidimensional" model was a good starting point for cohesion researchers to begin research using a common definition and measurement.

II. STUDIES ON GROUP COHESION

Cota et. al. (1995) proposed that the work of Carron et al. (1985) offered a promising future to cohesion research because (a) "the task - social and individual-group dimensions are important to understanding cohesion in many types of groups and have been identified independently by other researchers" (p. 576); and (b) "the implications of the two dimensional model have been tested with the in a growing number of empirical reports" (Cota et al., 1995, p.576).

The conceptualization of group performance is equally important to the understanding of cohesion-performance relationship. Like cohesion, group performance is also a multidimensional construct (Gist, Locke, & Taylor, 1987; Hackman 1990). Hackman's (1990) three dimensional model of group performance considers a group's

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contribution to its embedded organization, to itself, and to its composite members, and defines a group's performance at these three corresponding levels as: (a) "the degree to which the group output Group Cohesion 8 meets the standards of quantity, quality, and timeliness" of the organization (i.e., productivity); (b) "the degree to which the process of carrying out the work enhances the capability of members to work together interdependently in the future" (i.e., system viability); and (c) "the degree to which the group experience contributes to the growth and personal well-being of team members" (i.e., professional growth) (Hackman, 1990; p.6-7).

Hackman's (1990) model provides a comprehensive framework for the understanding of group performance. From an organization's perspective, an effective work group should not only enhance the overall effectiveness of the organization but also be able to sustain its own existence (i.e. system viability) and assist the professional growth of its members.

Despite the theoretical appeal of Hackman's (1990) multidimensional conceptualization of group performance, it has been rarely employed in empirical research. To date, there appears to be only one empirical study that employed Hackman's three dimensional framework of group performance (Riehl, 1998). However, even this study reported only the work group's task effectiveness and not system viability or professional growth.

III. STUDIES ON GROUP PERFORMANCE

A high-performance team can be defined as a group of people with specific roles and complementary talents and skills, aligned with and committed to a common purpose, who consistently show high levels of collaboration and innovation, that produce superior results. The high-performance team is regarded as tight-knit, focused on their goal and have supportive processes that will enable any team member to surmount any barriers in achieving the team's goals (Bard, Robin, 2015).

Within the high-performance team, people are highly skilled and are able to interchange their roles. Also, leadership within the team is not vested in a single individual. Instead the leadership role is taken up by various team members, according to the need at that moment in time. High-performance teams have robust methods of resolving conflict efficiently, so that conflict does not become a roadblock to achieving the team's goals. There is a sense of clear focus and intense energy within a high-performance team. Collectively, the team has its own consciousness, indicating shared norms and values within the team. The team feels a strong sense of accountability for achieving their goals. Team members display high levels of mutual trust towards each other (Bard, Robin, 2015).

To support team effectiveness within high-performance teams, understanding of individual working styles is important. This can be done by applying DISC assessment, the Myers-Briggs Type Indicator and the Herrmann Brain Dominance Instrument to understand behavior, personalities and thinking styles of team members.

Using Tuckman's stages of group development as a basis, a HPT moves through the stages of forming, storming, norming and performing, as with other teams. However, the HPT uses the storming and norming phase effectively to define who they are and what their overall goal is, and how to interact together and resolve conflicts. Therefore, when the HPT reaches the performing phase, they have highly effective behaviours that allow them to overachieve in comparison to regular teams. Later, leadership strategies (coordinating, coaching, empowering, and supporting) were connected to each stage to help facilitate teams to high performance (Bard, Robin, 2015).

IV. CONCLUSION

Researchers who are interested in the cohesion-performance relationship should tailor their measurements carefully to the specific dimensions of the two constructs under investigation. In addition, hypotheses about the relationship between cohesion and performance should be made more specifically about the one to one relationship between the dimensions of cohesion and performance under investigation. Furthermore, practitioners who are interested in improving group cohesion as a means of improving group performance should consider carefully which dimension of cohesion is more important to the targeted performance measure. For example, if the aim is to reduce turnover rate in the group, then interventions specifically aimed at improving a group's social cohesion should be implemented. On the other hand if the goal is to improve a group's task effectiveness, then task cohesion should be targeted.

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AN EXPLORATION OF MOBILE COMMERCE AND ITS IMPACT OF CONSUMER IMPULSE BUYING BEHAVIOUR IN THE DIGITAL MARKETING

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ABSTRACT

Marketing is fundamental to impact consumers' impulsive obtaining conduct and because of the quick improvement of both electronic and mobile commerce better approaches for publicizing have risen. With the development of rapid remote system advances and the expanding market entrance of mobile telephones the worldwide promoting industry's enthusiasm for utilizing this medium as a methods for marketing correspondence is rising. Digital marketing is ascending in India with quick pace. Numerous Indian organizations are utilizing digital marketing for upper hand. Mobile commerce, under the develop improvement of mobile gadgets and mobile innovation benefit, has continuously impacted consumer shopping conduct and web based business designs. With the developing pattern of digitalization and web, the elements of organizations are changing, and consumers are currently heading towards internet shopping. Mobile marketing is a channel that can possibly be more successful than customary broad communications channels since it enables associations to construct individual associations with their clients. This survey demonstrates safeguards to be taken for successful usage of digital marketing to harvest huge potential to increment in deals. The reason for this survey is to analyse how extraordinary mobile marketing channels can impact consumers' longing to buy impulsively on the web, how unique mobile marketing channels, for example, SMS publicizing, publicizing in mobile applications, and online in-store advancement, and mental perspective of realism, time and cash accessibility can impact consumers' craving to buy items impulsively on the web.

Keywords: Mobile Commerce, Impulsive Buying Behaviour, Digital Marketing

1. INTRODUCTION

Innovation development is changing our reality quicker than any time in recent memory. The effect on business and particularly the marketing techniques to be exact has been colossal. Patterns have been changing from customary marketing strategies to new ways where digital channels are currently assuming the key job. Digital marketing has been viewed as another type of marketing and gave new chances to organizations to do organizations. New specialized apparatuses rising with the improvement of advancements are classified "digital marketing. Marketing exercises led by means of digital channels empower publicists to straightforwardly speak with potential clients in a fast speed and notwithstanding the land area. Digital marketing efforts are winding up more predominant and productive, as digital stages are progressively fused into marketing designs and regular day to day existence, and as individuals utilize digital gadgets as opposed to going to physical shops. Mobile commerce alludes to undertakings utilizing remote specialized gadgets to direct plan of action paying little respect to area (Jonker, 2003). Electronic commerce incorporates "any type of monetary action directed by means of electronic associations" and has been a piece of the business vocabulary since the 1970s (Wigand, 1997). All the more particularly, electronic commerce is the exchange of products, data, or administrations between organizations, and also organizations and consumers directed on the Web (Fraser et al., 2000). In his report, In 2002, the aggregate number of SMS messages sent all inclusive totaled 670 billion and this figure is required to ascend to 2.6 trillion by 2007. Mobile commerce is a sort of electronic commerce which alludes to "any exchange with fiscal esteem that is led by means of a mobile system" (Clarke, 2001). The pattern of utilizing mobile gadgets (mobile telephones and tablets) had a huge impact for the broad development in 2014. In perspective of this extraordinary improvement, the publicizing business is winding up progressively intrigued by utilizing the mobile telephone as a medium for imparting business content. organizations can advance their stock utilizing mobile marketing, for example, SMS, MMS, QR codes, in-application advertisements, or advancement promoting on mobile adjusted web pages. Targeting consumers through Mobile, for example, SMS, MMS, WhatsApp/messages Mobile applications, and so on. (Marketo.com, 2017). Verifiable recollections, in any case, are recovered consequently. Impulsive buys can be created by oblivious recollections of promoting that consumers have been presented to through various marketing channels. (Shapiro and Krishnan, 2001).impulse buying conduct is known in the writing to be "a sudden or quick buy with no preshopping intensions either to purchase the particular item class or full fill a particular buying task" (Beatty and Ferrell.1998 p.170). Mobile marketing has turned out to be progressively critical since this marketing channel gives chances to assemble individual balanced associations with consumers through mobile gadgets.

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2. REVIEW OF LITERATURE

The soonest considers from the 1940s characterized impulsive obtaining as spontaneous, however the understanding enhanced with Stern's (1962) ID of four kinds of impulsive acquiring: unadulterated, update, recommendation and arranged buying. Unadulterated impulse buying is the most effortless frame to recognize and is exclusively founded on feelings that intrude on ordinary buying designs. Update impulse buying happens when consumers see an item and are helped to remember the need to buy it. Recommendation impulse buying happens when consumers see an item out of the blue and understand a requirement for it, without past experience or information. In conclusion, Stern's meaning of arranged buying compares to Nesbitt's (1959), who characterized it as "astute shopping", which implies that consumers scan for and exploit in-store advancements without past buy goals. Smutkupt, Krairit and Khang (2012, 540), mobile marketing not just makes the few open doors for the marketing specialists yet here and there it gives them an extreme test before the investigation of chance. The promoting by means of mobile SMS presently turns into a typical thing in the marketing blend. The mobile marketing utilizes application, publicizing through diversions, vouchers, coupons and the data administrations. Also, the scientists shared few of the case of various brands like Estee Lauder who endeavored to center towards the SMS marketing and offer free examples. Mobile gadgets, particularly mobile telephones are the most close to home things on the planet since people convey them wherever they go, and have turned out to be increasingly alluring with included highlights (Jayawardhena et al., 2009). In 2015 web based business exercises get support up with quick development, assortment of crusade, bargains based client obtaining and that's only the tip of the iceberg. Client's attentional association will impact the proceeded with utilization of the mobile gadget to peruse mobile administration content. At the point when the client's collaboration with the mobile gadget is going easily it will be joined by a sentiment of satisfaction that delivers a condition of stream (Hoffman and Novak, 1996). Web-based social networking is driving the improvement of digital marketing. Progressively well off populaces of youthful web smart clients are investing more energy and cash on the web and in doing as such are impacting shopping patterns. (Jelassi and Enders, 2004) Customization depicts that the message should catch the enthusiasm of consumers and along these lines it should be customized, reliable, compact, and associate on a passionate level. The messages ought not be sent too as often as possible, and time and place ought to be fitting. (Barnes and Scornavacca, 2004; Jelassi and Enders, 2004).(Muk, 2007) This remote push marketing system includes

Salespersons who introduce the correspondence and supply consumers with limited time messages to mobile telephones. The Media message benefit (MMS) offers sight and sound correspondence on mobile gadgets that is more clear, expressive, and customized. It includes trade of messages containing pictures, activitys, video clasps, and sound clasps, and can be joined with a content. Deals advancement on mobile adjusted site pages is another type of mobile marketing, where advancement commercials are appeared on the official mobile renditions of sites. (Hsu, 2014) The Web empowers 24 hours online openness, worldwide accessibility, and enables moment reaction to limited time messages (Hoffman and Novak, 1995; Rowley, 2004). This limited time marketing apparatus incorporates an assorted variety of here and now motivators that animate quick interest, and incorporates marketing exercises, for example, shows, coupons, refunds, premiums, public exhibitions, and other non-repeating unpredictable offering endeavours.

3. OBJECTIVES OF THE STUDY

- > To know the relationship between mobile marketing and consumer impulsive buying in the digital market.
- > To explore the different mobile marketing channels influence the consumer to buy impulsively.
- > To identify online -in store promotional factors and psychological factors,influence consumer to buy impulsively in the digital market.
- > To analyze the impact of digital marketing in impulse purchase decision.

4. MOBILE COMMERCE

Mobile commerce has earlier been described as "wireless commerce" as well as "mobile ecommerce" (Schwartz, 2000). A broad definition of mobile commerce is that it is "any form of mobile communication with the customer" (Frolick& Chen, 2004). The attributes inherent to mobile marketing -i.e., personalization, ubiquity, interactivity and localization - generate significant potential for this innovative form of commercial communication. It is ideal for individualized and dialogue-oriented communication and is thus superior to measures of mass communication, which in present day markets are hardly ever noticed. Rich Gordon (2003) for digital media convergence and is divided into three parts: media content, media device, and infrastructure; to explore the three main facets of convergence in mobile media technology: media service content, mobile devices, and mobile communications infrastructure.

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5. IMPULSIVE BUYING BEHAVIOUR

Mobile commerce has prior been depicted as "remote commerce" and also "mobile ecommerce" (Schwartz, 2000). An expansive meaning of mobile commerce is that it is "any type of mobile correspondence with the client" (Frolick and Chen, 2004). The ascribes inalienable to mobile marketing - i.e., personalization, pervasiveness, intuitiveness and restriction - produce noteworthy potential for this creative type of business correspondence. It is perfect for individualized and discourse situated correspondence and is in this manner better than proportions of mass correspondence, which in present day markets are scarcely at any point took note. Rich Gordon (2003) for digital media combination and is partitioned into three sections: media content, media gadget, and framework; to investigate the three principle features of assembly in mobile media innovation: media benefit content, mobile gadgets, and mobile interchanges foundation.

6. DIGITAL MARKETING

As per CAM Establishment – "Digital Marketing is an expansive control, uniting all types of marketing that works through electronic gadgets – on the web, on mobile, on-screen. Throughout the years, digital marketing has grown colossally, and it keeps on doing as such." India is the world's third biggest web populace. There's a blasting web marketing industry in India. In India web based life is the driving the reception of digital marketing. Digital marketing has been viewed as another type of marketing and gave new chances to organizations to do organizations. Marketing exercises led by means of digital channels empower publicists to straightforwardly speak with potential clients in a quick speed and in any case the topographical area.

Digital marketing innovations allow the clients to stay with on with the data supported (Gangeshwer, 2013). Nowadays a considerable measure of clients can route in web at wherever whichever time and organizations are always refreshing data with respect to their products or administrations. Marketing has indicated can't be coordinate with some other system. An extensive extent of the buys are led in online commercial centres, for example, Snadpdeal, propelled in 2010. At present, the web represents just a little extent of India's Gross domestic product however the forecasts are that a web blast is practically around the bend for Retailers. To upgrade steadfastness of clients towards internet business as a classification they are separating in utilizing information and arrangement patterns to at last move towards balanced marketing rule. Clients are compensated for their steadfastness with better understanding crosswise over conveyance, evaluating, elite offer and merchandise exchanges

7. DIGITAL MARKETING AND ITS EFFECTS ON IMPULSIVE PURCHASING

There are numerous past studies that look at the connection among marketing and impulsive buying conduct in physical conditions. Yet, today pattern of marketing is more as digitalized universe of web based buying items, when comes to obtaining in an online consumers are more pulled in and the greater part of the acquiring are occurred by impulsively, with no pre aim of acquirement list on item class.

Nowadays a ton of clients can path in web at wherever whichever time and organizations are always refreshing data with respect to their products or administrations. The high worldwide infiltration of mobile specialized gadgets is just a single pointer of the high capability of mobile marketing. In addition, the particular attributes of the mobile telephone take into account marketing measures not feasible by the utilization of other media. Moreover, most clients keep up an extremely close to home association with their mobile telephone, clients particularly get a kick out of the chance to express their uniqueness by customizing their mobile telephone picking a specific brand, shading, estimate, show logo and ring tone. Geo-area innovations, for example, the Worldwide Situating Framework (GPS) or Cell of Source (COO) empower administrators to confine the client and to adjust the marketing impulse to his current position [Barnes 2003]. An extra part of the mobile telephone that fits compelling mobile marketing is intelligence. As indicated by the Watson, McCarthy and Rowley (2013, 02) partook in their examination about the marketing and publicizing through mobile. They talked about that mobile marketing is known as the least expensive channel for the digital marketing specialists because of potential development in the business

8. EXPOSURE TO A STIMULUS AND ITS EFFECTS ON IMPULSIVE PURCHASING

As indicated by Hanna and Wozniak (2001), there are two sorts of thought processes: reasonable or enthusiastic. Sound intentions are typically arranged ahead of time and are emotional situated. Passionate thought processes, then again ,depend on a person's societal position and are normally impulsive ,such inspirations affect the people economic wellbeing, and delight. Diverse sorts of improvements, for example, the item itself, splendid hues, extraordinary premiums, purpose of procurement shows and end walkway shows, friend things to particular items, and atmospherics have been appeared to affect consumers' expanded impulsive buying conduct. (Piron, 1991; Rook and Hoch, 1985; Stern, 1962). Stern (1962) recognized nine factors that advance impulsive obtaining; low cost, minimal requirement for the thing, mass appropriation, self

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administration, short item life, little size ,or light weight, simplicity of capacity, conspicuous capacity show and mass promoting. Promoting messages fill in as notices of items and gives data about various things. In blend with noticeable in-store shows, for example, position on the racks, unique bundle, and advancement, promoting builds the likelihood of impulsive buys. (Stern, 1962)

9. MOBILE MARKETING AND ITS EFFECTS ON IMPULSIVE PURCHASING

Mobile marketing is alluring for a few distinct reasons. Above all else, it is anything but difficult to achieve the consumers since they bring their telephones all over the place, which implies that they have steady. McManus and Scornavacca (2005) contend that a viable mobile marketing effort should comprise of the accompanying four components; authorization, achieve, wealth and customization. Authorization implies that organizations should regard consumers' security and command over their own decisions, which is critical for picking up trust from the consumers (Barnes and Scornavacca, 2004). Scharl et al. (2005) characterize mobile marketing as "utilizing a remote medium to give consumers time-and area touchy, customized data that advances products, administrations and thoughts, in this way profiting all partners". A later definition underlines that mobile marketing is a two-or multi way correspondence which is utilized to elevate offers to the consumers utilizing mobile innovation (Shankar and Balasubramanian, 2009). Furthermore, the span of the mobile gadget establishes a limitation in publicizing space. (Stop, Shenoy and Salvendy, 2008) The expense of marketing by means of for example SMS and MMS isn't that high which results in that organizations here and there convey notices to a substantial group of onlookers without customizing the offers to suit the recipients' inclinations. This may result in potential consumers getting to be irritated with this sort of marketing approach. (Rittippant et al., 2009)

10. PSYCHOLOGICAL FACTORS, TIME, MONEYAVAILABILITY AND ITS EFFECTS ON IMPULSIVE PURCHASING

Psychological elements are one of the inner variables. Here and there, psychological components is additionally alluded as individual variables which incorporate identity characteristics, passionate states, intrigue (Mesiranta, 2009; Chen and Lee, 2015; Shahjehan, Qureshi, Zeb and Saifullah, 2012; Chen, 2011; Liu, Li and Hu, 2013). The investigation of Chen (2011) has demonstrated that the general population who have the attributes of need of excitement and material are inclined to impulsive buying. Need of material is alluded to individuals who have high inclination in materialistic will probably purchase impulsively. Then again, the need of excitement is related with the state of mind controlling capacity. Enthusiastic factor dependably assumes an essential job in the impact of impulsive buying conduct paying little mind to in conventional market or online market. Jeffrey and Hodge (2007) likewise demonstrated that individuals who are in positive full of feeling states have a tendency to invest more energy in perusing the online retailers' sites, in this way, expanding the chance of impulsive buy.

Time accessibility can trigger impulse buying, on the grounds that the additional time accessible, the more drawn out the client program at the shopping centre, and the more probable they are to find a thing they hadn't already planned to buy. Cash accessibility can expand a consumers buying power. Online sites tend to offer a more noteworthy assortment of items at a less expensive cost than in store, absence of social weight, and through reconciliation of internet based life stages (Ramasamy and Namakumar.2009).

11. CONCLUSION

The Digital marketing which has changed the economy when all is said in done and marketing in particulars presents numerous risk and difficulties to the advertiser in the aggressive market. Digital marketing has expanded in last a couple of years in India. Individuals have diverse perspectives about it. Be that as it may, the truth of the matter is this digital marketing can possibly increment in deals gave organizations ought to have information to execute it in right way. A conceivable clarification is that consumers don't see the association between the limited time message and the publicized item, yet rather unwittingly recover recollections of promoting that they have been presented to. Shapiro and Krishnan (2001) characterize this as understood recollections. Ellinor Bucht Rebecka Gillberg (2015)suggest that there is a solid constructive connection between internet shopping recurrence and online impulsive acquiring inclination, showing that individuals who shop as often as possible submit more to impulsive buying than individuals who shop less much of the time do. (Ya-Ling Wu, Ying-Siou Ye, 2013) This examination found, from the perspective of assembly in mobile media innovation, mobile commerce applications and improvement needs to consider a blend of three components: mobile interchanges innovation, mobile gadget and mobile media content all together that mobile commerce can bring more prominent business openings and potential outcomes.

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MANUSCRIPT SUBMISSION

GUIDELINES FOR CONTRIBUTORS

- 1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8-10 pages in all.
- 2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
- 3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1" margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
- 4. The title of the paper should be in capital letters, bold, size 16" and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14" and single-spaced, beginning from the second line below the title.

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2Author Designation, Department, Organization, City, email id

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- 5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
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EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

• Single author journal article:

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

Bateson, C. D.,(2006), 'Doing Business after the Fall: The Virtue of Moral Hypocrisy', Journal of Business Ethics, 66: 321 – 335

• Multiple author journal article:

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), "Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher's Colleges In Thailand", International Journal on New Trends In Education and Their Implications, Vol.3.3, 108 – 114.

• Text Book:

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

• Edited book having one editor:

Raine, A. (Ed.). (2006). Crime and schizophrenia: Causes and cures. New York: Nova Science.

• Edited book having more than one editor:

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code:Student edition 2010*. Aurora, ON: Canada Law Book.

• Chapter in edited book having one editor:

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

• Chapter in edited book having more than one editor:

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

• Electronic sources should include the URL of the website at which they may be found, as shown:

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from http://ojs.lib.swin.edu.au/index.php/ejap

• Unpublished dissertation/ paper:

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

• Article in newspaper:

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

• Article in magazine:

Holloway, M. (2005, August 6). When extinct isn't. Scientific American, 293, 22-23.

• Website of any institution:

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from http://www.centralbankofindia.co.in/ home/index1.htm, viewed on

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