

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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EMOTIONAL LABOUR IN SERVICE INDUSTRY – SOME REFLECTIONS

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ABSTRACT

The services sector has emerged as the most dynamic sector of the world economy, contributing almost one-third of world gross value added, half of world employment, one-fifth of global trade and more than half of the world foreign direct investment flows. It remains the key driver of India's economic growth, contributing almost 66.1 per cent of its gross value added growth in 2015-16, important net foreign exchange earner and the most attractive sector for foreign direct investment inflows. The increasing share of service sector in developed countries has established new ways in creating competitive edge within the delivery of a high level quality service. The importance of service employees as the greatest asset is undisputed. Service is not denoted only by the intellectual and physical labour but also emotional labour. The objective of this paper is to examine the importance of the concept emotional labor and its use in service delivery and its implications in the present day context.

KEYWORDS

emotions, emotional labor, surface acting, deep acting, services, services marketing, display rules, feeling rules.

INTRODUCTION

The services sector in India remained the most vibrant sector in terms of contribution to national and state incomes, trade flows, FDI inflows, and employment. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction.

The consumption of services often involves the personal interaction of consumers and service employees. Past services research has focused almost exclusively on the behavior of service employees and excluded the consumer's role in this dual social process. The personal interaction between consumers and service providers is the heart of most service experiences. The moment the exchange commences the consumer is simultaneously involved in the production and consumption of the service and becomes an integral part of the service process. The consumer's experience within the service process is an important determinant of his/her satisfaction with the service and facilitates his/her assessment of service quality. In "pure" services, such as health care, financial planning, and auto repair, where a physical product is not exchanged and the service experience is difficult to evaluate, the interaction epitomizes the service from the consumer's perspective.

The personal interaction between consumers and service providers has been termed the "service encounter" and has become the focus of attention in recent service quality research. The research on service encounters and the service quality research suggest a number of factors that may influence consumers' satisfaction with services. These factors pertain to both the service outcome and the manner in which employees deliver service to consumers. Service quality research has focused almost exclusively on the employee's part in the service setting.

The services marketing literature has identified three significant characteristics of services - intangibility, inseparability, and heterogeneity - that reveal the human dimension of service delivery and consumption. These characteristics may make it difficult for consumers to evaluate the service offering in the absence of more concrete product attributes. As evaluation becomes more subjective, consumers are likely to draw more heavily on the total consumption experience, i.e., not only what service is delivered, but also how it is delivered, when assessing satisfaction and service quality. The service employee's perceived performance, including his/her projected attitude and behavior while interacting with consumers, may affect their evaluation process.

OBJECTIVES

1. To highlight the concept of Emotional Labour in services.
2. To discuss on the process of Emotional Labour and consequences.

RESEARCH METHODOLOGY

The study is based on the study of experiences of service providers in Service Industry particularly Banks.

The observations are recorded in various training programmes organised by the author in Banks through the interactions.

The service delivery and customer engagement episodes are carefully recorded through discussions and interactions with employees attending various training programmes.

ANALYSIS**EMOTIONAL LABOR**

The increasing share of service sector in developed countries has established new ways in creating competitive edge within the delivery of a high level quality service. The importance of service employees as the greatest asset is undisputed. Service is not denoted only by the intellectual and physical labour but also emotional labour.

Emotional Labour is the control of a person's behavior to display the appropriate emotions. This means that a person evokes or suppresses certain emotions so to conform to social norms. The concept is not confined to the work place; it invades every aspect of life.

Emotional Labor is a relatively new term, 'Arlie Hochschild' first coined the term in her book in 1983 "The Managerial Heart". Hochschild pointed out that people control their emotions in personal and work life. Whenever a person alters their outward behavior (emotions, verbal cues, body language), it is emotional labor.

FEELING RULES

The question is to understand what determines the correct emotional response for a situation. Hochschild described a set of "Feeling Rules" also called "Display Rules", by which people identify what the appropriate behavior is. These feeling rules are similar to a script, describing the 'Correct' response for work situations. They can be part of the training for the occupation, or can be simply 'manners'.

Many larger organisations will have a set of policies, most of which will likely to govern the conduct with customers. This is a form of written feeling rules, a set of guidelines by which to judge the correct response. An example of such written feeling rules comes from Mc Donalds, who encourage sincerity, enthusiasm, confidence and a sense of humor in their service personnel. Another example is from Banks when they say "Service with a Smile". Most feeling rules however are unwritten, as in the case of "Manners".

The practice of emotional labor is most evident when a service transaction is going wrong, when the customers are unhappy for any number of reasons. In most situations, the employees will remain calm and polite to the customer, though the customer will most likely be irritating or upsetting the employee. This is a form of self-control, suppressing negative emotions and evoking more positive emotions.

Generally speaking, emotional labour is a form of managing emotions to display expected interpersonal interactions with the aim of appropriate emotional display in services sector that creates customer satisfaction, customer loyalty and positive word of mouth.

Emotions refer to physiological arousal and cognitive appraisal of the situation within which individuals can control their emotional expressions to follow the display rules. In order to be able to impact the emotions of others, the accurate perception of their feelings is required. Original emotions according to Freud appear unconscious however Hochschild, who first introduced emotional labour, builds upon theoretic grounds presuming that emotions appear within conscious processes and impact individuals' behaviour that bypasses cognitive process.

The Display Rules are norms of expected behaviour in certain settings that include normatively appropriate emotions. Although emotional display rules for service sector are easily adopted since service sector has long history of well-established display rules, managers have to strive to transmit organizational emotional display rules by hiring individuals with desired personality traits and measuring emotional intelligence during hiring procedure to confirm person-job fit. Emotional regulation can be done in a form of surface acting, deep acting or genuine display of emotions.

Surface Acting is a process of creation of expected emotions that are not felt by an individual therefore it means to manage visible aspects of emotions which break out on the surface whereas inner feelings do not alter. However mechanical surface acting to display expected emotions according to specific display rules is neither sufficient nor desirable. Few authors define surface acting as faking unfeared emotions and/or suppress felt emotions. Surface acting or sometimes called "acting in bad faith" relates only to outwardly observable expressions and emerges within the process of suppressing the true feelings and generation of inauthentic display of emotions according to organization rules. Surface acting is mainly related to routine process that does not require conscious actions but is triggered at the level of flexible action patterns at the sensory-motor level.

Deep Acting requires expected expressive behaviour and simultaneously regulation of inner feelings by invoking memories and thoughts that induce desired emotions. It is sometimes called "acting in a good faith", strongly motivated attempt to display expected emotions and means to manage actual feelings by proactively changing one's feelings to evoke authentic emotional display that is in accordance to organization rules. Customer satisfaction can be gained when offered sincere service, therefore deep acting can be linked to high scores in service evaluation. This is because employees by deep acting do not create only outer but also inner expression by recalling the past joyful circumstances that can create appropriate emotions. This requires conscious action controlled at the intellectual level of emotion regulation. Thus, employees have to try to respond to guests through deep acting to achieve high level of service quality.

Genuine display of emotions is by definition not a strategy because it does not require emotional labor. Some authors conceptualize automatic emotion regulation as **Passive Deep Acting** that occurs when a person does not have to act because required emotions are spontaneously expressed and therefore there is no emotional labor needed. Displaying genuinely felt emotions results in appearance of sincerity associated with high service quality.

EMOTIONAL DISHARMONY

There are three types of emotional disharmony that an employee might experience in surface acting (or some authors claim also in deep acting) when employee's feelings are not spontaneously expressed because there is difference between actually felt and expressed emotions. Let us discuss on causes of emotional disharmony effects, namely

Emotional Dissonance, Emotional Deviance and Emotive Faking, which are the triggers of emergence of negative outcomes.

1. EMOTIONAL DISSONANCE

Emotional dissonance is stronger when an individual does not have an inner feeling, or the feeling is opposite of the required emotional expression in other words there is a mismatch between felt emotions and required expression of emotions. It is by no doubt problematic since it might cause low self-esteem, depression and psychological strain. It is an emotional regulation problem. High emotional dissonance when feeling inauthentic is obvious when applying surface acting, while in deep acting, there can be no emotional dissonance or low emotional dissonance, feeling mostly authentic.

2. EMOTIONAL DEVIANCE

Emotional deviance is the difference between expected and displayed feelings that occur when required expressions of emotion are not displayed either intentionally when employees do not agree with the organizational display rules or unintentionally when employees try to express organisationally desired emotional expression but are not able to do so because of the emotional exhaustion. Emotional exhaustion causes an individual to be no longer able to manage emotions adequately since it leads to depletion of emotional resources. Many researchers report influence of emotional exhaustion on lower job performance and higher turnover intentions.

3. EMOTIVE FAKING

Emotive Faking is the difference between genuine and actually displayed feelings and may lead to poor perceptions of service quality by the customers. Surface acting means faking unfeared emotions or to suppress felt emotions

ORGANISATIONAL OUTCOMES

No doubt it can be concluded that successful management of emotional labour results in customer satisfaction and loyalty. Individuals respond to authentic emotions much more favourable than to inauthentic ones therefore customers detect authentic/unauthentic emotional expressions through non-verbal communication. So care is needed to fine tune non-verbal behavior of service employees.

The conclusion of different researchers is somewhat different. Some authors report that deep acting causes positive organizational outcomes, while others do not confirm gaining positive organizational outcomes by deep acting and negative by surface acting but rather by appropriately managing customers' impressions of emotional display. To achieve positive outcomes, experts point out designing training programs that provide insights into display of desired emotions.

CONSEQUENCES ON THE INDIVIDUAL EMPLOYEES

Emotional labor occurs when a person suppresses or evokes an emotion conform to feeling rules. Feeling rules are scripts by which people decide the correct emotional response to situations. When the system breaks down, however, there are harmful consequences for the individual employee.

Dilemmas of Emotional Labor: All services require interaction with customers. These jobs require employees to be courteous and nice to customers regardless of how the customer is treating the employees. These days' customers are getting empowered through external marketing by service organisations. It would rather be a tough job for the service employees in handling customers and to display desired emotions through regulating their own felt emotions. There is every need to further probe in to the operation of emotional labor through further research.

CONCLUSION

The services sector has emerged as the most dynamic sector of the world economy, contributing almost one-third of world gross value added, half of world employment, one-fifth of global trade and more than half of the world foreign direct investment flows. It remains the key driver of India's economic growth, contributing almost 66.1 per cent of its gross value added growth in 2015-16, important net foreign exchange earner and the most attractive sector for foreign direct investment inflows. The increasing share of service sector in developed countries has established new ways in creating competitive edge within the delivery of a high level quality service. The importance of service employees as the greatest asset is undisputed. Service is not denoted only by the intellectual and physical labour but also emotional labour. The objective of this paper is to examine the importance of the concept emotional labor and its use in service delivery and its implications in the present day context.

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IS DIGITALIZATION A KEY TO SUSTAINABILITY? (A REVIEW)

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ABSTRACT

Sustainable development is development that meets the needs of the present without compromising the ability of the future generations to meet their own needs. In September 2015, 193 countries adopted the UN Sustainable Development Goals (SDGs). The 17 SDGs constitute the most ambitious global agenda ever developed for social, economic and environmental advancement of the world. They include the objective to end poverty, abolish hunger, accomplish gender, equality, foster equitable economic growth, reduce inequality and address climate change by 2030 or earlier. It is being observed by the sustainable development policy-makers that all countries, from the poorest to the richest face the challenge for achieving a healthy balance between economic, social and environmental pillars of sustainable development through sound policy, technology enabled innovation and socioeconomic transformation. The purpose of the paper is to see that how global economy is undergoing a fundamental structural reformation driven by digital economy. World economy is becoming ever more digital, that growing use of and investment in digital technologies and knowledge based capital is profoundly transforming our societies. The present study is an attempt to focus on the fact that how advances in healthcare, education, communication, provision of basic facilities and services is making life easier for the people. It is predicted that 8.5 billion people will be living dignified lives by 2030. Digital solutions can dose the achievement of SDGs by transforming the way people live and work. The paper will also highlight the hurdles and regulatory barriers in achievement of digital economy. It can be concluded that digital solutions like e-health, e-learning, e-banking, e-governance and many more can play a key role in helping the world achieve the SDGs.

KEYWORDS

digital solutions, sustainable development goals, world economy.

1.0 INTRODUCTION

We are responsible for our coming generations. Whether we want to leave for them polluted air, contaminated waters, poisonous soil, society obsessed with crimes, gender inequalities, malnourishment or fresh air, safe and clean drinking water, fertile soil, crime-free society, gender equalities and security and sufficiency in food choice is ours. Development should not be done at the cost of health, income inequalities, gender discrimination, environment etc. The present paper relates to achievement of sustainable development goals with help of digital solutions. Sustainable development is development that meets the needs of the present without compromising the ability of the future generations to meet their own needs. In September 2015, 193 countries adopted the UN Sustainable Development Goals (SDGs). The 17 SDGs constitute the most ambitious global agenda ever developed for social, economic and environmental advancement of the world. They include the objective to end poverty, abolish hunger, accomplish gender equality, foster equitable economic growth, reduce inequality and address climate change by 2030 or earlier. It is being observed by the sustainable development policy-makers that all countries, from the poorest to the richest face the challenge for achieving a healthy balance between economic, social and environmental pillars of sustainable development through sound policy, technology enabled innovation and socioeconomic transformation. The purpose of the paper is to see that how global economy is undergoing a fundamental structural reformation driven by digital economy. Digital technologies are transforming the entire globe. It is predicted that 8.5 billion people will be living dignified lives by 2030. (www.cgap.org). Digital solutions can dose the achievement of SDGs by transforming the way people live and work.

2.0 OBJECTIVES OF THE STUDY

1. To focus on the fact that how digital advances in healthcare, education, communication, provision of basic facilities and services is making life easier for the people.
2. To highlight the hurdles and regulatory barriers in achievement of digital economy.

3.0 DATABASE FOR THE STUDY

The study is secondary based. It is descriptive in nature. The various governmental and non-governmental publications in electronic and non-electronic form are referred. Various reports and journals devoted to subject of digital economy and sustainable development are referred. National and local newspapers and websites such as of World Bank, UNO are also referred to. It is a review paper extracted by doing the review of previous studies done on the subject.

4.0 RESULTS & DISCUSSIONS

4.1 STATUS OF THE WORLD TODAY

- Every country has achievement gaps in > 50% of SDGs.
- > 25% of countries have achievement gaps in all 17 SDGs.
- Digital solutions have up to 23 times higher diffusion speed and reach than traditional approaches. (www.cgap.org)

4.2 DIGITAL IMPACT HIGHLIGHTS IN 2030

- Digital solutions indispensable to achieve all 17 SDGs and > 50% of the 169 targets.
- 1.6 billion people benefitting from e-healthcare (target 3.8- Achieving Universal health care)
- 720,000 lives saved and 30 million injuries prevented on the world's roads (target 3.6- Halve deaths and injuries from road accidents)
- US \$ 9 trillion of enabled revenues and cost savings (target 8.1- Sustain per capita economic growth in accordance with national circumstances, and in particular at least 7 percent gross domestic product growth per annum in the least developed countries) (www.cgap.org)

4.3 REASONS FOR DIGITAL SOLUTIONS AS KEY TO SUSTAINABLE DEVELOPMENT

The world has less than 15 years to meet the ambitious sustainable development goals. So there is a need for speed and impact. Digital solutions hold the key for three main reasons:

- Digital solutions can diffuse extremely quickly across all aspects of economy and society- reaching people in any income bracket, virtually anywhere.
- Digital solutions genuinely put people at the heart of products and services, allowing for attractive offerings at reduced costs and improves sustainability.
- Digital solutions make good business sense.

4.4 DIGITAL SOLUTIONS CATALYZES SUSTAINABLE DEVELOPMENT GOALS

Digital solutions are enabling and sustaining new business models all over the world. The basic idea of digital economy is that manufacturing of products, services, life- long learning and innovation are made possible by modern technology, support transmission and processing in the context of market globalization and sustainable development. Digitalization of economies are fundamental changes affecting the relationship between individual, countries, societies and economies. The Industrial internet can make a significant contribution to sustainable development, in particular helping the international community to meet the ambitious SDG agenda by 2030.

TABLE 1: DIGITAL SOLUTIONS THAT CATALYZE SDG ACHIEVEMENT PER YEAR IN 2030 (US \$ trillion)

E-commerce	0.6 trillion
E-work	0.5 trillion
Smart Building	0.2 trillion
E-government	0.1 trillion
E-learning	0.1 trillion
Others*	0.2 trillion

Source: www. cgap.org

*Includes connected private transportation, e-banking, e-government, e-health, real time disaster warnings, smart agriculture, smart conservation, smart energy, smart logistics, smart manufacturing, smart police, smart water management, traffic control & optimization

4.4 PROGRESS TOWARDS ACHIEVING SDGS THROUGH DIGITAL SOLUTIONS

- The very first SDG of ending extreme poverty explicitly mentions the importance of access to financial services. When people are included in the financial system, they are better able to climb out of poverty by investing in business or education. Digital payment services also allow people to collect money from far flung friends and relatives when faced with economic pressure reducing the likelihood that they will fall into poverty. The case in point is Kenya's flagship mobile money program, M-Pesa. It showed that when faced with financial shock users are more likely to receive remittance as compared to no-users.
- The second SDG focus on zero hunger. This can be achieved through smart agriculture. Smart agriculture includes optimized farm management and automated irrigation system, precision agriculture including soil sensors and satellites, integrated real time weather, information traceability and tracking systems. This will increase agricultural productivity while reducing the need for scarce inputs such as water. The case in point is Gamaya, a Swiss company which uses industrial internet technologies to provide solutions in precision agriculture, a farming management technique based on observing, measuring and recording to inter and intra field variability in crops.
- The third SDG is Good health and wellbeing. This can be achieved through e-health for example remote diagnostics, video conferencing, electronic data storage, wearable biosensors, personalized medicine, DNA sequencing etc. This will make health more accessible and affordable and enables better quality. The case in point is Telemedicine which uses ICT networks to overcome geographical barriers to increase rural communities access to health services while decreasing costs and improving diagnosis. Another case in point is Sensor Technology and Analytics to Monitor, Predict and Protect Ebola Patients (STAMP2) which has been tested on EBOLA patients in the United States.
- The fourth SDG is to ensure Quality education. This can be achieved through e-learning which includes video conferencing, advanced data analytics, Massive open online courses (MOOC), open community platforms, recognition software. This will make education more accessible, affordable and of higher quality.
- The fifth SDG is clean water and sanitation. Industrial Internet solutions can improve clean water delivery and sanitation of which 1.2 billion people world-wide are deprived. The case in point is Sarvajal, an Indian social enterprise has developed low cost reverse osmosis technology to provide clean water in rural areas as well as smart meters to remotely monitor the quality and quantity of water.
- Another SDG is Affordable and clean energy. Digital solutions make wide power generation more efficient. The case in point is Vestas, the Danish wind turbine company. This company collects data from its globally situated turbines and analyses it in Denmark to better understand the impact of temperature, wind speeds and air pressure on turbine performance and to make precise service and maintenance schedules. Mkopa, a firm delivering solar based, off grid lightning solutions to people in Africa at incredible 100 percent growth rates and directly contributing to SDG target for improving the access to clean energy. A wireless sensor network is being used in the country to improve water management in poor and semi-arid areas.
- Another SDG is Sustainable cities and communities. The industrial internet also enables smart cities- urban settlements that aim to make a better use of the public resources, increase the quality of the services offered and reduce operational costs. The case in point is Siemens Intelligent Parking Solution. The system uses a combination of ground and overhead sensors to collect real-time parking space availability information while taking vehicle size requirements to account.
- Another SDG is Peace and Justice, Social Institutions. This can be achieved through e-government and smart police for example big data analytics, open government data sets, e-identity, online voting, predictive analytics and algorithms for crime forecasting, augmented reality, drones and robotics and neuroscience. This will reduce crime and enable better participation and transparency and will strengthen people's democratic rights. The case in point is government procurement system in Mexico. Mexico's federal government established 'Compranet' for government procurement as part of its efforts to fight corruption by automating procurement procedures. By facilitating a process of bidding and reverse bidding on line, it seeks to make government purchasing more efficient and transparent. The system allows the public to see what services and products the government is spending its resources on and what companies are providing them with these services.

Digital solutions like e-health, e-learning, e-banking, e-governance and many more can play a key role in helping the world achieve the SDGs.

5.0 BARRIERS AND HURDLES IN ACHIEVING DIGITALIZATION**5.1 REGULATORY BARRIERS FOR DIGITAL SOLUTIONS**

- Inadequate regulatory environment
- Unreliable application of regulation and the rule of law
- Lack of investment and financing incentives
- Limited awareness of ICT's potential among stakeholders for example policy makers. Organizations, NGOs etc.
- Excess taxation on ICT services.

5.2 SUPPLY SIDE HURDLES

- Lack of available capital for financing
- Lack of cross-sector collaborations/partnerships
- Lack of integrated standards across technologies
- Lack of relevant physical infrastructure. e.g. electricity wireless spectrum

5.3 DEMAND SIDE HURDLES

- Low affordability of ICT solutions
- Lack of ICT skills
- Lack of suitable application
- Lack of acceptance digital solutions
- Gender-specific barriers e.g. lower purchasing power, lower literacy rates, mismatch with cultural role, expectations
- Lack of applications in local language.

6.0 CONCLUSIONS

It can be concluded that digital solutions can make a significant contribution to sustainable development, in particular helping the international community to meet the ambitious SDG agenda by 2030. The digitalization is present now in every economic sector and every important domain of society, changing our every-day life (such as shopping, communication, transportation, entertainments, education level and style of consumption), the business models, the way to think and act in policy and practice. People want access to technology for the benefits it can bring to their own lives. When large number of people, voluntarily adopt new digital solutions, automatic, social, economic and environmental benefits flow from them and many of which have direct and indirect bearing on the SDGs.

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STRATEGIC RELEVANCE OF HUMAN RESOURCE INFORMATION SYSTEM IN SHRM**Dr. C. M. JAIN****PROFESSOR****DEPARTMENT OF ABST****UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT STUDIES****MOHANLAL SUKHADIA UNIVERSITY****UDAIPUR****SUBHASH CHANDRA SONI****RESEARCH SCHOLAR****DEPARTMENT OF ABST****UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT STUDIES****MOHANLAL SUKHADIA UNIVERSITY****UDAIPUR****ABSTRACT**

The study aims at investigating what role if any do Human Resource Information Systems (HRIS) play in SHRM. It attempts to examine how HR professionals and managers in different organizations see the effects of HRIS on strategic HR tasks and job roles. It also tries to find out if there is any significant difference in the usage of HRIS between Small/Medium (SME) size and Large size companies. A survey questionnaire was sent to 100 companies and a response rate of 15.9% was received. The target group of the questionnaire was HR managers, HR directors, and HR professionals in companies based in India. The scope was widened to include both large and small/medium sized organizations across all the business sectors. The results of the survey reveal that HR professionals not only consider HRIS usage as a support for strategic HR tasks but also perceive it as an enabling technology. The study also indicates that large sized firms are most likely to experience considerable HRIS usage in support of strategic HR tasks. Moreover, there was no significant difference in proportion to the size of a company regarding HRIS usage in support of commitment management and managing trade union relations with organizations. Low response rate of this study makes generalization rather difficult however, future research would benefit from higher response rates for more generalized results.

KEYWORDS

human resources, human resource management, strategic human resource management, human resource information systems, strategic human resource tasks, enabled technology.

1. INTRODUCTION

The subject of the strategic relevance of human resource management in organizational plans and models provides a deep foray into one of the core success factors that effectively underpins the achievement of leadership and managerial objectives. This insight drives the current inquiry into one of the principal levers of modern human resource management identified as Human Resource Information System. This research begins with the background of the study, the objective and a snapshot description of the structure of this presentation.

2. RESEARCH OBJECTIVE

The aim of this study is to examine the role, if any, of HRIS in Strategic Human Resource Management.

3. RESEARCH HYPOTHESIS

Hypothesis 1: HRIS play a major role in strategic HR tasks.

Hypothesis 2: HRIS are used by HR professionals in support of strategic HR tasks.

Hypothesis 3: HR professionals see HRIS as an enabling technology.

4. DATA COLLECTION

The study used a questionnaire survey to explore the HRIS' role in SHRM. The target group of the questionnaire was HR managers, HR directors, and HR professionals in companies based in India. To retrieve a list of these companies, the Prowess database available on the server of MLSU used. The assumption was that, most companies have HR department especially, the larger size ones. The first query was to find large companies in all the business sectors. After going through the list, in all 100 companies were selected for the survey.

The scope was widened to include both large and small/medium sized organizations across all the business sectors. The questionnaire was first developed, and presented for testing. Most of the ambiguous questions were then removed, and the revised version of the questionnaire was then sent to the respondents by questionpro website.

In all 13 questions were used, and for much detailed information about the relevant research questions, please see Appendix A (ii). A sample however is a subset of a population, and in the majority of research analysis one works with a sample of a population. Regarding this study, a sample of 100 companies were stratified and randomly selected out of a sample of 400 companies. This sample size represented 25% of the original sample from which the 100 companies were selected. The decision to select 100 out of the 400 was not sheer coincidence it was financially motivated.

5. EMPIRICAL RESULTS AND ANALYSIS

The statistical analysis of the data obtained from the survey, process monitoring and organizational data bank is presented in three major sections. Section 5.1 examines the response rate and thoroughly investigates the possible limiting factors. While section 5.2 presents the results using frequency distributions, descriptive statistics, and graph presentations; Section 5.3 evaluates the validity and reliability of the study. The subsequent sections analyze the results and their implications.

5.1 The Response rate

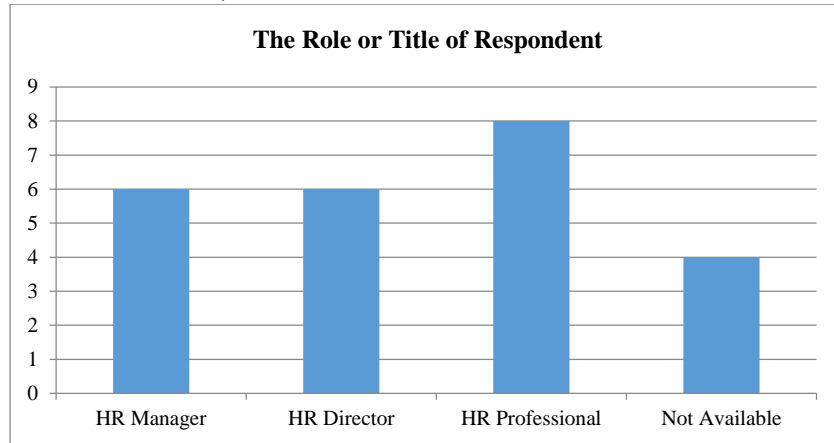
The questionnaire was sent to 100 companies out of which 27 were returned representing 27 % response rate. This rate of response was very low, and this can be attributed to the fact that the sample universe was not large enough, which also stemmed from the non-availability of respondents' personal contact information and financial constraints.

5.2 Characteristics of the Statistics

The questionnaire included demographic information needed to assess the respondents' level of experience in the field of HR and their various positions held. Questions 1 and 3 were asked in that effect. Respondents were asked, "What is your role or title?", and "How long have you worked as an HR specialist?" It was expected that the longer the years of experience as HR professional, the more likely it is to obtain reliable information. More so, the position or title in the questionnaire was to determine the authority of the respondents in the field under study.

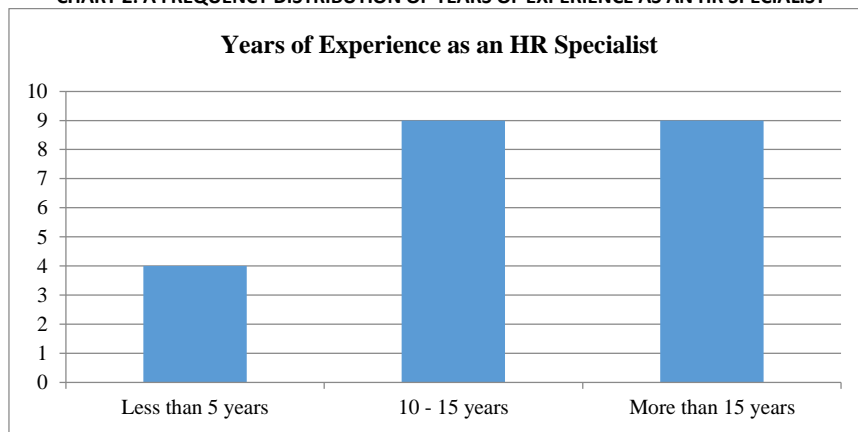
The study revealed that while 25% of the respondents had below 5 years experience as an HR specialist, 37.5% of them had between 5 and 10 years experience. Again, respondents with over 15 years of experience as an HR specialist also represented 37.5%. Altogether, 75% of the respondents had more than enough experience to give information that is more credible in this area of study. The highest recorded experience was 30 years, and the lowest was 6 months.

CHART 1: A FREQUENCY DISTRIBUTION OF THE ROLE OR TITLE OF RESPONDENTS



Similarly, regarding the roles or positions of the respondents in the various organizations, 25% were HR managers, another 25% represented HR directors, and while 33.3% were HR professionals. It was also noted that 16.7% of the respondents did not provide their roles. This might be explained by the general roles, which most managers assume, or a calculated attempt not to provide such piece of information. Therefore, given that 83.3% of the respondents had specific roles in the field of HR boosted the validity of the survey by adding more value to it.

CHART 2: A FREQUENCY DISTRIBUTION OF YEARS OF EXPERIENCE AS AN HR SPECIALIST



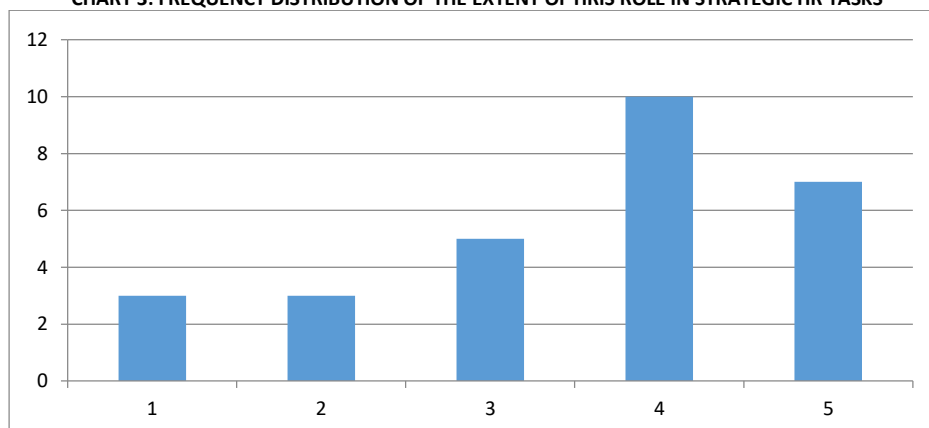
5.3 Presentation of the Research Findings

a. Hypotheses 1 purported that HRIS plays a major role in strategic HR tasks. In order to verify this assertion, respondents were asked, "To what extent do HRIS play a role in strategic HR tasks?"

TABLE 1: THE EXTENT OF HRIS ROLE IN STRATEGIC HR TASKS (T-TEST)

	Test value=3					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
The extent of HRIS role in strategic HR tasks	4.413	23	.000	.875	.44	1.131

CHART 3: FREQUENCY DISTRIBUTION OF THE EXTENT OF HRIS ROLE IN STRATEGIC HR TASKS



b. Hypothesis 2

Hypothesis 2 purports that "HRIS are used by HR professionals in support of strategic HR tasks". In investigating this assertion, "To what extent do you think that HRIS are used in support of strategic HR tasks?" A single sample t-test carried out produced a mean value of 3.13 with corresponding p-value of 0.63 at 95% CI. The p-value of 0.63 is not statistically significant. In other words, the mean value (3.13) is not significantly different from the hypothesized value of 3. Tables 2 following and Appendix B (iv) demonstrate the test and the frequencies respectively.

TABLE 2: THE EXTENT OF HRIS USE IN SUPPORT OF STRATEGIC HR TASKS PERFORMANCE

	Test value=3				
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference
The extent of HRIS support of strategic HR task performance	0.485	23	0.632	0.125	-0.41 0.66

c. Hypothesis 3

Hypothesis 3 presumes that HR professionals see HRIS as an enabling technology. This was investigated in each case; a scale 1 to 5 was given to measure the degree of HRIS support. The assumptions are, the greater the degree of HRIS supports for the presumed strategic HR tasks, the stronger the HRIS' technological enhancement. Moreover, the higher the HR professional standing in the organization after using HRIS in strategic HR tasks the stronger the HRIS technological enablement.

The single sample t-test conducted reported a mean value of 3.35 regarding HRIS use in support of Communication as a strategic HR task with corresponding p-value 0.20 (t-test $p > 0.05$). This shows that there is no statistically significant difference between the mean value and the hypothesized mean, 3.

Likewise, HRIS use in support of Human resource management and workplace learning as a strategic HR has mean value (3.30) not significantly different from T-value of 3 with a p-value of 0.15 (t-test, $p > 0.05$).

Additionally, the extent of HRIS use in support of Career management as a strategic HR task recorded a mean value of 2.83 and a p-value, 0.48 (t-test, $p > 0.05$). There is no statistically significant difference between the mean values.

Similarly, there is no significant difference between the mean value (2.67) and the hypothesized mean (3) given the p-value of 0.23 (t-test, $p > 0.05$) in respect of the extent of HRIS use in support of Commitment management.

Moreover, the single sample t-test performed on the extent of HRIS support for Leadership management revealed that there is no significant difference between the mean value (2.78) and the hypothesized mean (3), with a p-value of 0.40 (t-test, $p > 0.05$).

Again, the test results on HRIS use in support of Business process reengineering noted that there is no significant difference between the mean value (3.26) and the hypothesized mean, 3. The p-value was 0.30 (t-test, $p > 0.05$). However, HRIS use in support of Managing relations with organizations trade unions as a strategic HR task showed a significant difference in the mean values (2.18) and (3). The p-value of 0.01 (t-test, $p < 0.05$) is statistically significant.

Finally, Decision making as a strategic HR task generated mean value (3.30) and a p-value 0.25 (t-test, $p > 0.05$). This indicates that there is no statistically significant difference between the means.

6. EVALUATION OF THE EMPIRICAL RESULTS

In exploring the role of Human Resource Information Systems (HRIS) in Strategic Human Resource Management (SHRM), three hypotheses were developed.

a. Hypothesis 1 'HRIS plays a major role in strategic HR tasks'

The results revealed that there is a strong support for the statement that HRIS plays a major role in strategic HR tasks. The findings are consistent with the organizations' increased reliance on the use of HRIS in support of strategic HR tasks, and HR professionals' higher professional ratings after using HRIS. Hypothesis 1 is therefore accepted.

b. Hypothesis 2 'HRIS are used by HR professionals in support of strategic HR tasks'

There is evidence that HRIS are used in support of strategic HR tasks. The findings are consistent with the organizations' increased reliance on the use of HRIS in support of strategic HR tasks. Hence, hypothesis 2 is accepted.

c. Hypothesis 3 'HR professionals see HRIS as an enabling technology'

The findings indicated that HR professionals see HRIS as an enabling technology because using HRIS in their organizations increase their professional standing. However, the test to see if HRIS support HR strategic tasks noted that it is not all of the proposed strategic tasks that HRIS support. There is evidence of HRIS support for communication, human resource development and workplace learning, business process reengineering, and decision-making as a strategic HR tasks. On the other hand, while there is a weak evidence of HRIS support for career management, commitment management, and leadership management as a strategic HR tasks; the evidence of HRIS' support for managing trade union relations is very weak. On the average, there is evidence that HR professionals see HRIS as enabling technology. Hypothesis 3 is therefore accepted.

7. CONCLUSION

Here, an examination of the empirical study was carried out. This was based on a response rate of 15.9% representing 27 cases. Both descriptive statistics and various t-tests were conducted. All the hypotheses were accepted but the degree of acceptance differed. Hypothesis 1 was accepted. 'Thus HRIS plays major role in strategic HR tasks'. Hypothesis 2 'HRIS are used by HR professionals in support of strategic HR tasks' was accepted. Moreover, Hypothesis 3 was also accepted 'HR professionals see HRIS as an enabling technology'.

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A STUDY ON ISSUES OF EMPLOYEE RETENTION IN INDIAN IT INDUSTRY

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ABSTRACT

Employee retention has become major concern for corporates in current scenario. This paper explores the factors responsible for employee attrition in Indian IT industry. A simple random sample of 201 employees across south India were considered for this study. A structured Questionnaire with five point Likert's scale items was designed to gather the responses from the sampling units. Regression technique is used to identify factors that are causing employee attrition. Significant impact of leadership type, level of job satisfaction, Financial benefits, was noticed on employee retention. The most likely explanations that emerges from this study for employee retention strategies are change in leadership style, customized job profiles, personalized financial benefits.

KEYWORDS

employee retention, attrition rate, personalized financial benefits, leadership, customized job profiles.

INTRODUCTION

In current scenario it is very important for organizations to retain their employees. The leading organizations are on the top because they are well in retaining their employees and keep them glued to their job and the organization. Retaining employees was never difficult in the Indian scenario; but, things have changed by time. In an unstable environment where HR managers are stealing employees from each other, organizations can either hold on to the available talent tight or lose them to competition. Now, opportunities are abundant. Employees stay and leave organizations for many reasons some argue strong that financial benefits are the main reason. But, the reason may be personal or professional. It is the duty of the employer or the manager to take care of the reasons for losing talented employees. The organizations are now working on the reasons and following many strategies for employee retention. A good retention strategy, therefore, becomes a powerful tool for the organizational productivity and overall growth.

REVIEW OF LITERATURE

The following studies are revised for conceptualising the present study:

- The organizations always want to hold the talented employees. Many approaches are used in this regard. The one approach sees success in rewards the second in making jobs more valuable (training and advancement).
- According to **John e. Sheridan**, the relationship between the employee's job performance and their retention also differ significantly with organizational culture values. The cultural effects were stronger than the combined influences of the labour market and the new employees' demographic characteristics.
- By taking into consideration the factors like compensation practices, leadership and supervision, career planning and development, alternative work schedule, working conditions, flexible working hours etc there is still much scope remains for more exploration in the field of employee retention. Needless to say that these efforts should be conducted by HR professionals. (**BidishaLahkar Das, Dr. Mukulesh Baruah**)
- Lack of advancement opportunities, work-life balance, lack of reward and recognition and salary and remuneration were more common reasons for departure among all employees. This study recommends that retention strategies should be aimed at retaining highly skilled personnel and at the same time building up under-performers. (**EDWARD GHANSAH**)
- While employees are less likely to turn over under effective managers regardless of their degree of organizational policy influence, under ineffective managers turnover increases as employees' perceived influence increases. (**Jason A. Grisso**)
- Employee retention can be practiced better by motivating the employees in the following aspects: Open communication, Employee reward program, Career development program, Performance based bonus, Recreation facilities, Gifts at some occasions. (**K. Sandhya, D. Pradeep Kumar**)
- Employee engagement is closely linked with organizational performance outcomes. Companies with engaged employees have higher employee retention as a result of reduced turnover and reduced intention to leave the company, productivity. (**Sridevi, M Sandhya**)
- **Proposition 1:** HRM practices have a positive influence on organizational performance. **Proposition 2:** HRM practices have a positive influence on employee retention. **Proposition 3:** Employee retention has a positive influence on organizational performance (**Fathi Mohamed AbduljililADamoe, Dr. Moham-dYazam**)
- Personal dissatisfaction itself is a major reason for an employee to leave the firm. This dissatisfaction can arise from various factors such as compensation, job security, job autonomy, relationship with the supervisor and other colleagues etc. (**James, Leena; Mathew, Lissy**)

STATEMENT OF THE RESEARCH PROBLEM

Employee retention refers to the various policies and practices which let the employees remain in organization. It is responsibility of the management to ensure that personnel are self-sufficient with the responsibilities of their job and the job is letting them to grow every day. Employee retention has become a major problem for IT industry in the current scenario. Individuals once trained are moving to other organizations for better opportunities. High salaries, work timings, better surroundings, growth in individual graphs are some of the factors which make an employee to think about another organization. When an employee intimates his willingness to move from the organization, it is the responsibility of the management and the HR to dive immediately and find out the exact reasons for the decision.

When an individual resigns from his present organization, it is more likely that employees may take all the strategies, policies, important data, information and statistics to their new organization and in some cases even leak the secrets of the previous organization to the competitors. Along with these organizations have other pains like hiring, training new employees, knowledge transfer, and allocating resources etc. In this context the current study deals with the issues and need of employee retention in IT industry.

SIGNIFICANCE OF STUDY

Employee Retention refers to the techniques employed by the management to help the employees stay with the organization for a longer period of time. Employee retention strategies go a long way in motivating the employees so that they stick to the organization for the maximum time and contribute effectively. Efforts must be taken by the organization ensuring the growth of the employees in their current assignments and for them to enjoy their work.

LET US UNDERSTAND WHY RETAINING A VALUABLE EMPLOYEE IS ESSENTIAL FOR AN ORGANIZATION

- Hiring is not an easy process
- An organization invests time and money in grooming an individual and makes him ready to work and understand the corporate culture
- When an individual resigns from his present organization, it is more likely that he would join the competitors
- The employees working for a longer period of time are more familiar with the company’s policies, guidelines and thus they adjust better
- Every individual needs time to adjust with others
- It has been observed that individuals sticking to an organization for a longer span are more loyal towards the management and the organization
- It is essential for the organization to retain the valuable employees showing potential

It is very important for any business organization to implement employee retention strategies to manage employee turnover effectively and efficiently. It is also an indication of not doing proper job selection and not creating an environment which helps employees to stay within the organization for a longer period of time. A distinction should be drawn between low performing employees; top performers, measures are to be taken to retain valuable and contributing employees. The management must try its level best to retain those employees who are really important to the system and are known to be effective contributors.

On the other side changing economic conditions of the country and less growth in IT industry is threatening all the organisations in the country. In this scenario we find more employees drifting from one organization to other due to lack of security in their jobs and other reasons, which are pressurizing HR duties in retaining the good personnel strength. The present study assumes significance as the Indian IT industry is undergoing changes in the wake of global recession.

OBJECTIVES

1. To estimate employee turnover rate of Indian IT industry.
2. To identify the possible reasons for employee turnover in IT sector in India.
3. To study the various strategies adopted by organizations in Indian IT industry to retain their employees.
4. To suggest measures for reducing employee turnover in IT industry.

HYPOTHESIS

The following hypothesis are proposed for empirical testing

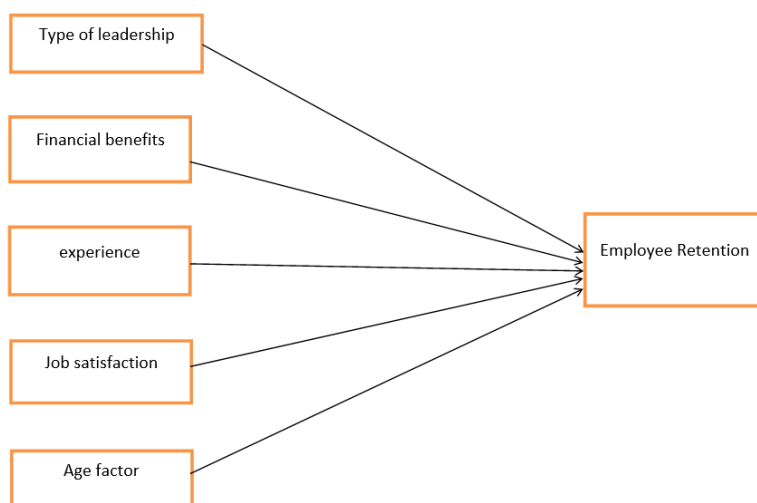
1. H₀₁: Indian IT industry is not facing high employee turnover.
2. H₀₂: There is no association between Type of leadership and levels of employee turnover.
3. H₀₃: Financial benefits have no impact on attrition rate of employees.
4. H₀₄: Job satisfaction will not influence the employee turnover.
5. H₀₅: Employee turnover ratio is not related to age.
6. H₀₆: Employee turnover ratio is not related to experience.

RESEARCH METHODOLOGY

As the study entails employee’s perception towards attrition, Survey Research Design is being adopted. To achieve stated objectives and test the maintained hypothesis a random sample of 201 employees were selected and a structured questionnaire consisting of five point Likert’s type items was designed to collect data on the required variables. Questionnaire was mailed to the respondents. The response rate is about 80%. The Data obtained so, was analysed using descriptive statistics and inferential statistics. Confidence intervals for mean, Chi-square test for association and Regression Analysis were the techniques used for testing the hypotheses. Data Analysis is done with the help of statistical software “R”.

CONCEPTUAL FRAMEWORK FOR THE STUDY

EMPLOYEES PERCEPTION ON RETENTION (A GRAPHICAL VIEW)



CONCEPTUAL MODEL

EMPLOYEE RETENTION = f(TL, FB, EXP, JS, AGE)

STATISTICAL MODELS USED

MODEL 1: ER = a₁+b₁ TL

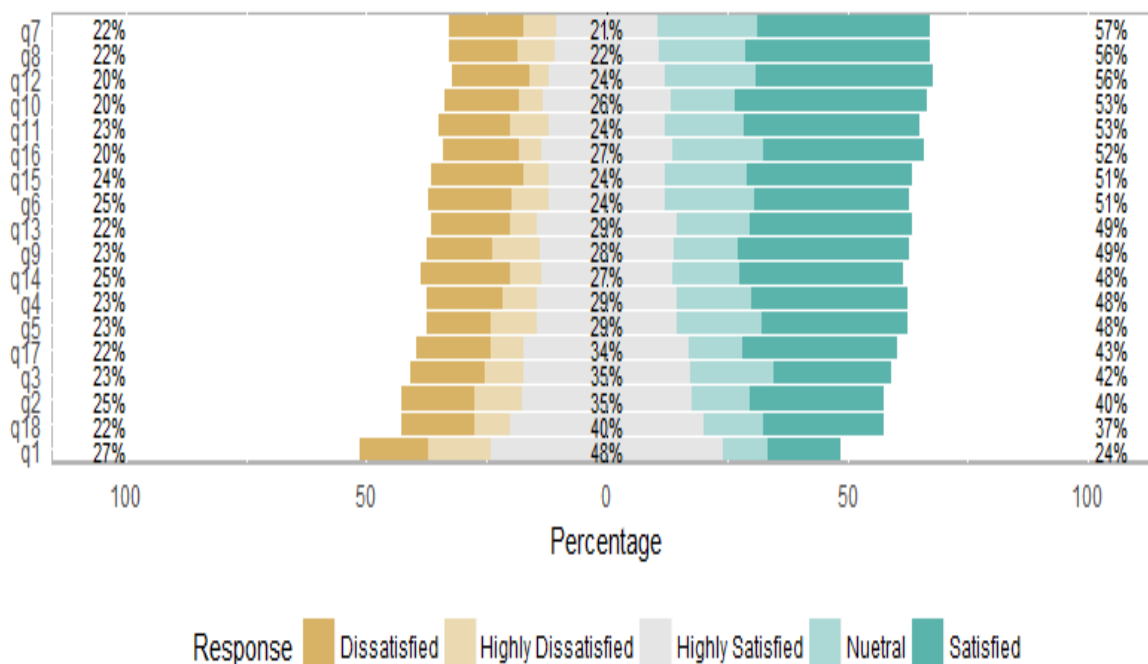
MODEL 2: ER = a₂+b₂ FB

MODEL 3: ER = a₃+b₃ JS

MODEL 4: ER = a₄+b₁₄ AGE+b₁₅EXP

>likert(d3)

I	Item	DS	HDS	HS	N	S
1	q1	14.42786	12.935323	48.25871	9.452736	14.92537
2	q2	14.92537	9.950249	35.32338	11.940299	27.86070
3	q3	15.42289	7.960199	34.82587	17.412935	24.37811
4	q4	15.92040	6.965174	29.35323	15.422886	32.33831
5	q5	13.43284	9.452736	29.35323	17.412935	30.34826
6	q6	17.41294	7.462687	24.37811	18.407960	32.33831
7	q7	15.42289	6.965174	20.89552	20.895522	35.82090
8	q8	14.42786	7.462687	21.89055	17.910448	38.30846
9	q9	13.43284	9.950249	27.86070	13.432836	35.32338
10	q10	15.42289	4.975124	26.36816	13.432836	39.80100
11	q11	14.92537	7.960199	24.37811	16.417910	36.31841
12	q12	15.92040	3.980100	24.37811	18.905473	36.81592
13	q13	16.41791	5.472637	29.35323	14.925373	33.83085
14	q14	18.40796	6.467662	27.36318	13.930348	33.83085
15	q15	19.40299	4.975124	24.37811	16.915423	34.32836
16	q16	15.92040	4.477612	27.36318	18.905473	33.33333
17	q17	15.42289	6.965174	34.32836	10.945274	32.33831
18	q18	14.92537	7.462687	40.29851	12.437811	24.87562



DS-Dis Satisfied HDS-Highly Dissatisfied HD-Highly Satisfied N-Neutral S-Satisfied

DATA ANALYSIS AND TESTING OF HYPOTHESES

Based on the results obtained through data analysis the maintained hypotheses are tested as follows:

H01: Indian IT Industry is not facing high employee turnover.

Average Estimated Attrition Rate in Indian IT sector = 1.08 Years

95% confidence limits for Average attrition rate = 1.08 ± 1.96(SE)

Lower limit = 1.01 years

Upper Limit = 1.15 Years

So we may conclude with 95% confidence that the average attrition rate in Indian IT Industry is very low and therefore we may reject the null Hypothesis(H01)

H02: There is no association between Type of leadership and levels of employee turnover.

From Table 1 we can infer

Chi-Square value=17.23

P value=0.0008

Since The P value associated with Chi-Square is <0.05, We may reject H02 and may conclude that there is an association between Type of Leadership and Employee turnover. (refer table 7)

H03: Financial benefits have no impact on attrition rate of employees.

To test this hypothesis, we shall use simple regression model with dependent variable as attrition rate and independent variable as financial benefits (FB). The results of the regression are shown below.

(Refer Table 2 & 3) (Refer Figure 1)

From the above table it is clear that financial benefits have a positive and significant impact (.02) on attrition rate, which leads us to reject H03at 5% rate.

H04: Job satisfaction will influence the employee turnover.

To test this hypothesis, we shall use simple regression model with dependent variable as attrition rate and independent variable as job satisfaction (JS). The results of regression are shown below. (Refer Table 4) (Refer Figure 2)

From the above table it is clear that job satisfaction has a negative influence on attrition rate as the coefficient of JS is -0.074 and the result is significant at 3% level leading to the rejection of H04.

H₀₅: Employee turnover ratio is not related with with age.

To test this hypothesis, we shall use simple regression model with dependent variable as attrition rate and independent variable as age (AGE FACTOR) (Refer Table 5) (Refer Figure 3)
 From the above table it is clear that age factor is not significantly influencing attrition rate as the estimated coefficient is not statistically significant. Thus we cannot reject H₀₅.

H₀₆: Employee turnover ratio is not related with experience

To test this hypothesis, we shall use simple regression model with dependent variable as attrition rate and independent variable as Experience(WE). (Refer Table 6) (Refer Figure 4)
 From the above table it is clear that attrition is influenced by experience as the estimated coefficient is statistically significant at 5% level. Thus we can reject H₀₆

TABLE 1

	Coefficient	Std. Error	t-ratio	p-value
Const	0.988853	0.140055	7.0605	<0.0001
FB	0.0214	0.0104	2.13	0.017

TABLE 2

Mean dependent var	1.007500	S.D. dependent var	0.501248
Sum squared resid	49.99397	S.E. of regression	0.502489
R-squared	0.596	Adjusted R-squared	0.4954
F(1, 198)	0.018947	P-value(F)	0.890659
Log-likelihood	-145.1462	Akaike criterion	294.2924
Schwarz criterion	300.8890	Hannan-Quinn	296.9620

TABLE 3

	Coefficient	Std. Error	t-ratio	p-value	
Const	1.1447	0.122924	9.3122	<0.0001	***
JS	-0.074	0.0047246	-1.8656	0.0324	**

TABLE 4

	Coefficient	Std. Error	t-ratio	p-value
Const	0.439865	0.0832155	5.2859	<0.0001
AgeGroup	0.0149764	0.0383688	0.3903	0.6967

Mean dependent var	1.007500	S.D. dependent var	0.501248
Sum squared resid	37.95531	S.E. of regression	0.438938
R-squared	0.440875	Adjusted R-squared	0.433168
F(2, 197)	31.25461	P-value(F)	1.63e-12
Log-likelihood	-117.5969	Akaike criterion	241.1938
Schwarz criterion	251.0888	Hannan-Quinn	245.1982

TABLE 5

	Coefficient	Std. Error	t-ratio	p-value
Const	0.439865	0.0832155	5.2859	<0.0001
WE	0.260763	0.0389456	6.6956	<0.0001

TABLE 6

TL ET	Autocratic (1)	Democratic (2)	Team Leadership (3)	Facilitative Leadership (4)	Transactional leadership (5)
High(1)	14	18	20	12	13
Medium(2)	5	2	2	3	4
Low(3)	16	18	26	28	20

FIGURE 1

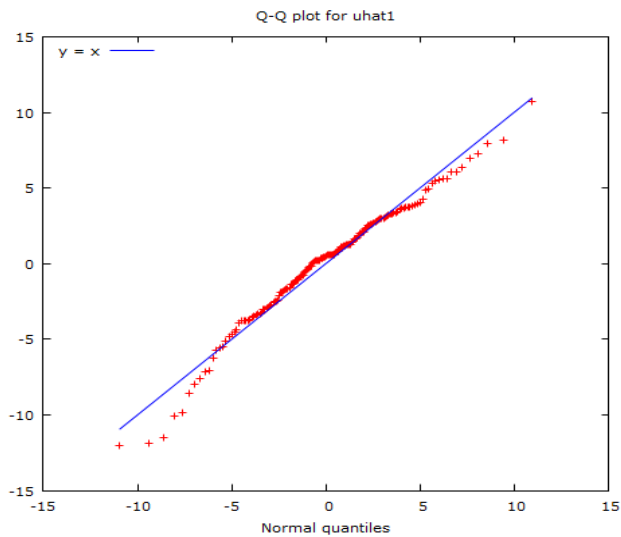


FIGURE 2

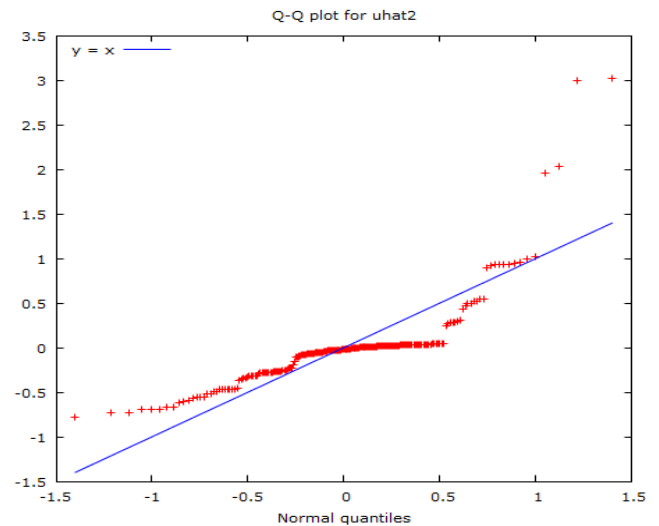


FIGURE 3

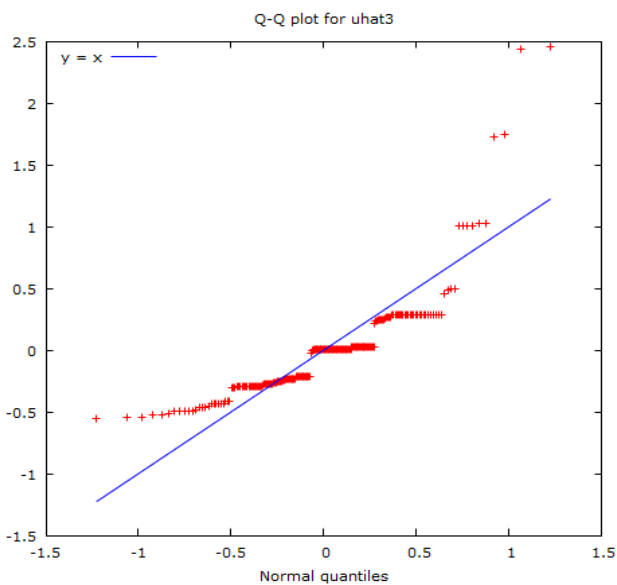
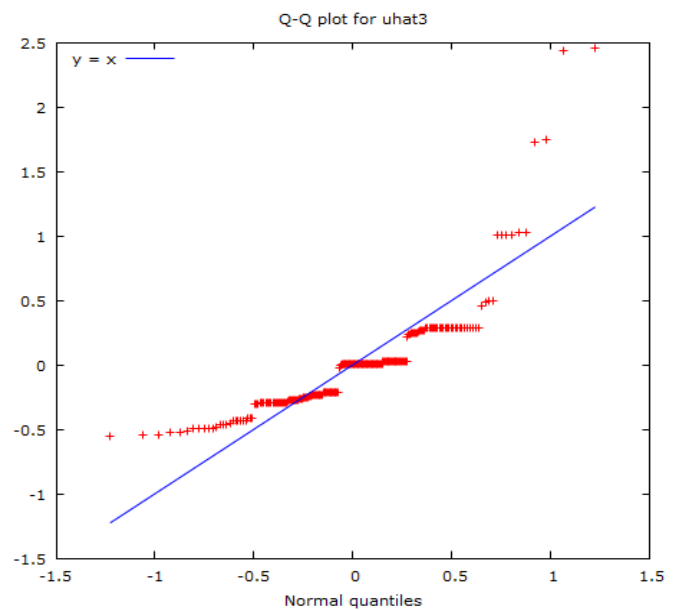


FIGURE 4



FINDINGS OF THE STUDY

Based on the study objectives and the analysis of results as presented above we may conclude that with reference to **Indian IT sector**:

- Employee turnover rate is very high, as the average turnover rate is 1 year.
- Possible reasons for employee turnover in Indian IT industry are:
 1. The type of leadership is associated with employee turnover.
 2. Financial benefits are associated with employee turnover.
 3. Age and employee turnover are not associated to each other.
 4. Experience and employee turnover are associated to each other.
 5. Job satisfaction and employee turnover are associated to each other.
- Various strategies adopted by organizations for employee retention are:
 - Positive Work Environment
 - Opportunity for Advancement
 - Salary Hikes and Benefits
 - Recognition leading to the self-actualization need
 - Flexible Working Timings.
 - Creating Equitable pay and Performance Processes
 - Work-Life Balance Strategies

SUGGESTIONS

Retaining key personnel is critical to long term success of an organization. A Retention Strategy has become essential if your organization is to be productive over time and can become an important part of your hiring strategy by attracting the best candidates. In fact, some companies do not have to recruit because they receive so many qualified unsolicited submissions due to their history of excellence in employee retention. Some of the suggestions for this can be summarized as follows:

- ✓ A democratic leader will delegate responsibility among members of his or her team to facilitate member participation in making decisions, thus democratic leadership is always recommended in an organization.
- ✓ The company should provide other benefits properly to the employees.
- ✓ The company should provide Rewards and Recognition to the employees.
- ✓ The company should provide promotions opportunities to the employees.
- ✓ The company should maintain a good relationship with the employees that help to improve their production.

CONCLUSION

The management has to concretize people and live them alone with an environment in which they find it possible it behaves appropriately, identify the problem, appreciate the need to resolve it, identify the factors and contributing to the problem and behave in ways that would either eliminate the casual variables or reduce their influence on the problems. Though slow, the process of concretization is sure to produce the desired results conducted in proper ways.

Employees comprise the most vital assets of the company. In a work place where employees are not able to use their full potential and not heard and valued, they are likely to leave because of stress and frustration. They need transparent work environment to work in. In a transparent environment where employees get a sense of achievement and belongingness, where they can best utilize their potential and realize their skills.

From this study we found out that type of leadership, job satisfaction, experience and financial benefits are some of the factors which influence an employee to stay in an organization for longer time.

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UTILIZATION BEHAVIOUR OF CUSTOMERS TOWARDS MOBILE PHONE SERVICE PROVIDERS: A STUDY

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ABSTRACT

Mobile phone is a wonderful gift of science. Mobile phones have received overwhelming response from all across the world. The latest mobile has many more facilities. It has a music system, video game, recorder, speaker, camera and even internet facility available in it. The present study is undertaken to understand the utilization behaviour of customers towards mobile phone service providers in Salem District. The utilization behaviour are measured in terms of average monthly expenses on mobile phone usage has been examined by analyzing the relativity of average monthly expenses on mobile phone usage with the factors like number of SIM cards used, type of SIM cards used and model of mobile phone used. To undertake this study a structured questionnaire was developed to collect the required primary data from the 450 customers. It is observed from the analysis that there exists a significant relationship between model of mobile phone used by the customers and the average monthly expenses spent by them on mobile phone usage. From the above analysis it is concluded that the respondents in Salem City are very well aware of the mobile phones.

KEYWORDS

utilization behaviour, mobile phone, service quality.

1. INTRODUCTION

Mobile phones have received overwhelming response from all across the world. A mobile user can use it as a recorder. It is of great facility to the media persons. The utilization behaviour of the sample respondents towards the mobile phone service provider has been analyzed in two different views, viz., on the basis of average monthly expenses on mobile phone usage and the frequency of usage of various functions / services of mobile phone service providers. The utilization behaviour are measured in terms of average monthly expenses on mobile phone usage has been examined by analyzing the relativity of average monthly expenses on mobile phone usage with the factors like number of SIM cards used, type of SIM cards used and model of mobile phone used.

2. REVIEW OF LITERATURE

Chow, Chen, Yeow and Wong (2012), based on the extensive literature review the authors proposed four major factors – product features, social influence, price and brand name which affects the demand of Smart Phones among consumers.

Subramanyam and Venkateswarlu (2012) conducted a study on factors influencing buyer behavior of mobile phone buyers in Kadapa district in India. The researchers studied the various types of marketing strategies adopted by market to acquire the attention and cognition of both existing and potential customers, and to study what role these marketing strategies play in consumer buying process. According to the results, income, advertising and level of education in a family are the determining factors of owning a mobile phone set.

Malasi (2012) examined the influence of product attributes on mobile phone preference among undergraduate university students in Kenya. The study indicated that varying the product attributes' has an influence on the undergraduate students' preferences on mobile phones. Various aspects of product and brand attributes were considered such as color themes, visible name labels, and mobile phone with variety of models, packaging for safety, degree of awareness on safety issues, look and design of the phone

Malviya, Saluja, & Thakur (2013) in their study in Indore city, India the authors quoted that Product Features, Price, Brand Name and Social Influence are the major factors which affect consumer decisions while purchasing a Smart phone.

3. STATEMENT OF THE PROBLEM

Recently the use of mobile phone is wide spread in our society. Today more than 1.5 billion people are using mobile phones worldwide in which high frequency waves are used and this number is ever increasing. Mobile phone markets are becoming more efficient but reality is that a great risk and uncertainty remains with user. A lot of brands of Mobile phone are available in the market. But the customer prefers a particular brand of mobile phone. In the modern business world, due to the development of science and technology, many new brands have been introduced in the market every year.

4. OBJECTIVES OF THE STUDY

1. To examine the utilization behaviour of customers towards mobile phone service providers.
2. To offer suggestions to improve the services.

5. RESEARCH METHODOLOGY

The present study is mainly based on the primary data obtained from 450 sample respondents selected from the mobile phone service providers in Salem District under convenience sampling method. The data required for the study have been obtained from the sample respondents by administering a structured questionnaire. The data obtained for the present study have been analyzed by using Chi square test.

6. DATA ANALYSIS AND INTERPRETATION**NUMBER OF SIM CARDS USED AND AVERAGE MONTHLY EXPENSES ON MOBILE PHONE USAGE**

In order to understand the relationship between the number of SIM cards used and the average monthly expenses on mobile phone usage, the following hypotheses have been framed and tested using Chi Square test:

Null Hypothesis H_0 : There is no significant association between number of SIM cards used and average monthly mobile phone expenses.

Alternative Hypothesis H_1 : There is a significant association between number of SIM cards used and average monthly mobile phone expenses.

TABLE 1: NUMBER OF SIM CARDS USED AND AVERAGE MONTHLY EXPENSES

No. of SIM cards	Frequency	Up to Rs.500 (Low users)	Rs.501 to Rs.1000 (Medium users)	Rs.1001 to Rs.1500 (High users)	Total
One	Observed	168	7	1	176
	Expected	161.5	12.9	1.6	176
Two	Observed	218	21	3	242
	Expected	222.1	17.7	2.2	242
Three	Observed	18	1	0	19
	Expected	17.4	1.4	0.2	19
More than three	Observed	9	4	0	13
	Expected	11.9	1	0.1	13
	Total	413	33	4	450

Table 1 depicts the observed and expected frequencies of the sample respondents on the basis of number of SIM cards used and average monthly expenses on mobile phone usage. For the purpose, the customers who have spent up to Rs.500 per month on mobile phone usage have been classified as low users; those who have spent Rs.501 to Rs.1000 as average monthly expenses on mobile phone usage have been regarded as medium users and the customers who have spent between Rs.1001 and Rs.1500 have been considered as the high users.

From the Table 1, it is evident that out of 413 low users, 168 respondents have been using one SIM card only while 218 respondents have been using two SIM cards and 18 respondents have been using three SIM cards. It was found that 9 respondents of low user category have been using more than three SIM cards.

Among 33 medium users, 7 respondents have been using one SIM card only whereas 21 respondents have been using two SIM cards, one respondent each have been using three SIM cards and more than three SIM cards respectively. Out of 4 high users, 1 of them has been using one SIM card only and 3 respondents have been using two SIM cards. None of the respondents of this category has been using more than two SIM cards.

TABLE 2: NUMBER OF SIM CARDS USED AND AVERAGE MONTHLY EXPENSES – CHI SQUARE TEST

Factor	Chi square value	DF	p value	Result
No. of SIM cards used	15.043	6	0.02	Significant @ 5%

Table 2 reveals that the computed value of chi square measuring the relationship between number of SIM cards and average monthly expenses on mobile phone usage was found to be 15.043 while the degrees of freedom was 6 and the p value was 0.02. Since the p value was less than 0.05 ($P < 0.05$), it falls in the rejection region. Hence, the null hypothesis has been rejected and the alternative hypothesis has been accepted. The hypothesis that 'there is no significant association between number of SIM cards and average monthly expenses on mobile phone usage' does not hold good. It could thus be concluded that the usage of mobile phone by the customers varied significantly according to the number of SIM cards used.

TYPE OF SIM CARD AND AVERAGE MONTHLY EXPENSES ON MOBILE PHONE USAGE

The following hypotheses have been framed and tested with a view to examine the association between type of SIM cards used and average monthly mobile phone expenses by using Chi Square test:

Null Hypothesis H_0 : There is no significant association between type of SIM cards used and average monthly mobile phone expenses.

Alternative Hypothesis H_1 : There is a significant association between type of SIM cards used and average monthly mobile phone expenses.

TABLE 3: TYPE OF SIM CARD AND AVERAGE MONTHLY EXPENSES

Type of SIM card	Frequency	Up to Rs.500 (Low users)	Rs.501 to Rs.1000 (Medium users)	Rs.1001 to Rs.1500 (High users)	Total
Normal	Observed	272	19	2	293
	Expected	268.9	21.5	2.6	293
Micro	Observed	103	9	0	112
	Expected	102.8	8.2	1	112
Both	Observed	38	5	2	45
	Expected	41.3	3.3	0.4	45
	Total	413	33	4	450

The observed and expected frequencies of sample respondents in accordance with the type of SIM cards used and average monthly expenses on mobile phone usage have been furnished in the Table 3. It elucidates that out of 413 low users, 272 of them have been using normal SIM cards while 103 respondents have been using micro SIM cards and 38 respondents have been using both the normal and the micro SIM cards.

Among 33 respondents who have been spending Rs.501 to Rs.1000 (medium users), 19 of them have been using normal cards whereas 9 respondents of medium user category have been using micro SIM cards and 5 of them have been using both the normal and micro SIM cards.

It is understood that out of 4 respondents in the high user category, 2 of them have been using normal SIM cards and another 2 of them have been using both the normal as well as micro SIM cards.

TABLE 4: TYPE OF SIM CARD AND AVERAGE MONTHLY EXPENSES – CHI SQUARE TEST

Factor	Chi square value	DF	p value	Result
Type of SIM card used	9.074	4	0.059	Not significant

Table 4 portrays that the computed value of chi square measuring the relationship between type of SIM cards and average monthly expenses on mobile phone usage was found to be 9.074 while the degrees of freedom was 4 and the p value was 0.059. Since the p value was greater than 0.05 ($P > 0.05$), it falls in the acceptance region. Hence, the null hypothesis has been accepted. The hypothesis that 'there is no significant association between type of SIM cards and average monthly expenses on mobile phone usage' holds good. It could thus be concluded that the usage of mobile phone by the customers did not vary significantly according to the type of SIM cards used.

MODEL OF MOBILE PHONE USED AND AVERAGE MONTHLY EXPENSES ON MOBILE PHONE USAGE

An attempt has been made in this study to test the relationship between model of mobile phone used and average monthly expenses on mobile phone usage by framing and examining the following hypotheses by employing Chi Square test:

Null Hypothesis H_0 : There is no significant relationship between mobile phone model and average monthly mobile phone expenses.

Alternative Hypothesis H_1 : There is a significant relationship between mobile phone model and average monthly mobile phone expenses.

TABLE 5: MODEL OF MOBILE PHONE AND AVERAGE MONTHLY EXPENSES

Model of mobile phone used	Frequency	Up to Rs.500 (Low users)	Rs.501 to Rs.1000 (Medium users)	Rs.1001 to Rs.1500 (High users)	Total
Basic Model	Observed	161	10	1	172
	Expected	157.9	12.6	1.5	172
Smart Phone	Observed	242	19	3	264
	Expected	242.3	19.4	2.3	264
i-phone	Observed	7	4	0	11
	Expected	10.1	0.8	0.1	11
Others	Observed	3	0	0	3
	Expected	2.8	0.2	0	3
	Total	413	33	4	450

According to the Table 5, out of 413 low users, 161 have been using basic model mobile phone while 242 respondents have been using smart phones and 7 of them have been using i-phones. The other model phones have been used by 3 respondents of this category. Among 33 respondents regarded as medium users, 10 of them have been using basic model mobile phones whereas 19 respondents of this category have been using smart phones and 4 respondents have been using i-phones. None of the respondents in this category has been using other models of mobile phones. It is realized that out of 4 respondents of high user category 1 of them has been using basic model mobile phone while 3 of them have been using smart phones and none of them has been using i-phones and other models.

TABLE 6: MODEL OF MOBILE PHONE AND AVERAGE MONTHLY EXPENSES - CHI SQUARE TEST

Factor	Chi square value	DF	p value	Result
Model of mobile phone	14.933	6	0.021	Significant @ 5%

Table 6 proclaims that the computed value of chi square measuring the relationship between model of mobile phone and average monthly expenses on mobile phone usage was found to be 14.933 while the degrees of freedom was 6 and the p value was 0.021. Since the p value was less than 0.05 ($P < 0.05$), it falls in the rejection region. Hence, the null hypothesis has been rejected and the alternative hypothesis has been accepted. The hypothesis that 'there is no significant association between model of mobile phone and average monthly expenses on mobile phone usage' does not hold good. It could thus be concluded that the usage of mobile phone by the customers varied significantly according to the model of mobile phone used.

7. FINDINGS

1. It is found that there is a significant relationship between number of SIM cards and average monthly expenses spent on mobile phone usage. It denotes that the average monthly expenses spent by customers on mobile phone usage are dependent on the number of SIM cards used by them.
2. Type of SIM cards used and monthly expenses spent on mobile phone usage are not found to be significantly related. It reveals that the average monthly expenses spent by customers on mobile phone usage are not dependent on the type of SIM cards used.
3. It is observed from the analysis that there exists a significant relationship between model of mobile phone used by the customers and the average monthly expenses spent by them on mobile phone usage. It implies that the average monthly expenses spent by customers on mobile phone usage have been affected by the model of mobile phone used by them.

8. SUGGESTIONS

- More number of new models should be introduced to attract more mobile phone sales.
- Youngsters are those who prefer new models and change their mobile frequently in order to cope with the fashion. Therefore, new models should frequently be introduced to meet the requirements of the youngsters.
- Maintenance of the server and processor should be done then and there to avoid most of the problems encountered by customers.
- Mobile phones of different models with multi-function facility should be introduced to target the middle class people.

9. CONCLUSION

To satisfy the customers the producer must clearly understand their attitudes, needs and expectations. From the above analysis it is concluded that the respondents in Salem City are very well aware of the mobile phones. This generation of producers is intelligent with regard to the application of procedures. They first want to find out what the customers want. They realize that only such products could be sold to the satisfaction of the users, utilization behavior and at a profit to the maker.

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EFFECT OF PERSONAL VARIABLES ON WORK LIFE BALANCE AMONG IT EMPLOYEES IN CHENNAI

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ABSTRACT

The study finds out that there is a considerable influence of personal variables namely: Education, Total Experience, Income, Marital Status and Type of Family on the variable of Job Satisfaction. Both gender and Age do not differ on the Job Satisfaction.

KEYWORDS

IT employees, work life balance, Chennai.

1. INTRODUCTION

Work-life balance (WLB) is a concept including proper prioritizing between "work" (career and ambition) & "lifestyle" (health, pleasure, leisure, family, spiritual development). This is related to the idea of lifestyle choice. Across India we see employees spending nearly 8 to 12 hours at work related activities at the cost of their personal time.

A recent study by Arcadis, a consultancy based out of Amsterdam surveyed 100 cities all over the globe which concluded that Chennai ranked No.70 on WLB. Chennai being the part of the IT triangle and most being the most sought after city in India to make a cost-effective living has a long way long to go in this matter. According to another statistic from Mercer reveals that, over 75% of the companies today gives days off for new dads making India one of the top 5 countries in the world with highest no. of companies to initiate this over and above normal leave. Despite Indian companies making such huge step to ensure WLB, the need to study the effect of personal variable on WLB is essential as the study attempts to understand personal factors and the statistics above reveals initiatives by the companies and not individuals.

2. REVIEW OF LITERATURE

Shahnaz Aziz, Jamie Cunningham (2008) An exploratory approach was used to examine employees on being workaholic, work stress, and work-life imbalance. A separate variance t-test tested gender differences in the study variables. Hierarchical regression analyses tested the potential moderator effect of gender on the work stress-workaholic and work-life imbalance-workaholics' relations. It was found that work stress and work-life imbalance correlated with workaholics, regardless of gender. Gender did not moderate the relations between workaholics with work stress and work-life imbalance.

Luo Lu et al. (2008) study explored the relations between work/family demands, work flexibility, work-family conflict, and work-related outcomes in the cultural. Context of Chinese society, using a national probability sample. The sample was composed of 1122 respondents. The findings of the study were Taiwanese employees, work demands were positively related to work/family conflict, whereas both work and family demands were positively related to family/work conflict. Work/family conflict was negatively related to job satisfaction and family/work conflict to organizational commitment. More importantly, the organizational policies and practices such as work flexibility could alleviate feelings of work interfering with family, further enhancing job satisfaction and organizational commitment. It is recommended that various family-friendly company policies be reformulated considering core cultural values such as individualism-collectivism.

Helen Russell et al. (2009) studied the relationship between four flexible working arrangements; flextime, part-time hours, working from home and job sharing, and two key employee outcomes; work pressure and work-life conflict, using data collected from 821 employees in Ireland. Results show that while part-time work and flextime tend to reduce work pressure and work-life conflict, working from home is associated with greater levels of both work pressure and work-life conflict.

Surena & Sabitha Marican (2011) examined the relationship between working hours with work family conflict and work-family enrichment. The data came from a survey to 286 married professional women that are working with the Government sector in Sarawak, Malaysia. Results indicate that the average working hours is 45 hours per week. The findings reveal that working hours had a positive relationship towards work-family conflict, however no relationship with work-family enrichment. The results suggest that practicing work-home segmentation and support from family members help them to manage work and family commitment effectively and efficiently.

3. THE PROBLEM STATEMENT

The term 'Work-Life Balance' was defined the extent to which individuals are engaged in and equally with work and family roles. This lack of Work-Life Balance shown in the researches that to decrease in quality of Family life, high rates of family conflicts and in term it affects the organization in terms of decreased job satisfaction of an individual and reducing productivity at large. Though, the issues related to Work-Life Balance is widely discussed both in developed countries and developed countries, yet only few studies have been carried out in India with reference to Work-Life Balance policies and issues. (Nathari, 2010; Nathari and Jha, 20019; Kahn etal (1964).

Keeping with the importance of the concept of Work-Life Balance, the present study is proposed to identify,

To find out the relationship of personal variables of the employees namely: gender, age, education, marital status, type of family, experience and income on the Work – Life Balance factors namely:

- a) Organization Policy
- b) Management Role
- c) Work-life Conflicts
- d) Personal Family Barriers
- e) Family activity and variable of
- f) Job Satisfaction

4. ANALYSIS**TABLE 1: MULTIVARIATE ANALYSIS ON THE EFFECT OF PERSONAL OF VARIABLES ON JOB SATISFACTION**

Test name	Value	F	Hypothesis Dif.	Error df.	Sig.
Pillai's Trace	1.044	1.334	364.000	2772.000	0.000
Wilks Lambola	0.315	1.355	364.000	2721.000	0.000
Hotelling's Trace	1.291	1.378	364.000	2718.000	0.000
Roy's Largest Root	0.425	3.239	52.000	396.000	0.000

TABLE 2: THE TESTS OF BETWEEN-SUBJECTS EFFECTS

Sl. No.	Variables	Type III S.S	d.f	M.S.	F-Value	Sig.
1.	Gender	12.174	52	0.234	1.000***	0.479
2.	Age	16.629	52	0.377	1.169***	0.279
3.	Education	39.001	52	0.750	1.745**	0.002
4.	Total Experience	135.695	52	2.610	2.130**	0.000
5.	Income	161.344	52	3.103	2.175**	0.000
6.	Marital Status	21.925	52	0.422	1.554**	0.011
7.	Type of family	16.15	52	0.310	1.422*	0.035

*** - Not Significant * Significant at 0.05 level ** Significant at 0.01 level

The multivariate Analysis of Variance (MANOVA) was carried out to see the effect of personal variables of IT Employees on Job Satisfaction. When one way ANOVA was carried out, it showed most of the personal variables were found significant both at 0.05 level and 0.01 level. From the result of the study, it was observed that there is a considerable influence of personal variables namely: Education, Total Experience, Income, Marital Status and Type of Family on the variable of Job Satisfaction. Both gender and Age do not differ on the Job Satisfaction.

5. FINDINGS

- The personal variables of IT employees Education, Total Experience, Income, Marital Status and Type of Family are significantly effect on the variable of Job Satisfaction (Table-1 & 2).
- The factors of Work-Life Balance namely Management Role, Work – Life Conflicts, Personal – Family Barriers, Family Activities are significantly effect on the variable of Job Satisfaction.

6. SUGGESTIONS

- A compare study to be undertake with the sample of (a) Private Sector (b) Government undertaking and (c) Multinational Companies (MNC).
- The study can be extended to the sample working in different Geographical areas.
- A model to be established in relation to the factors of Work-Life Balance and Employees Job Satisfaction.

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AGED FARMERS IN THE ERA OF GLOBALISATION

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ABSTRACT

Agriculturists in particular aged farmers have been the worst suffers from the onslaught of globalization. It is the process by events, decisions, and activities in one part of the world have significant consequences for other part of the globe. With the globalization Indian agriculture opened up to global agribusiness and Indian agriculture partly traditional farm is adversely affected. Due to globalization aged farmers those some are less educated and some are illiterates well known about traditional farming they have to depend on seeds like Monsanto, Cargill and Syn Genta etc., fertilizers and pesticides which is makes Indian agriculture is very expensive but lack of proper credit facilities for agriculture, makes farmers turn to private moneylenders who charge exorbitant rates of interest. In order to repay these debts, farmers borrow again and get caught in a debt trap and finally they committed suicide.

KEYWORDS

Indian agriculture, globalisation, aged farmers, suicide.

INTRODUCTION

Ageing is considered as natural and universal process. India is the country with second largest aged population in the world. India's aged population is estimated at 10 crore in 2011 and is projected to reach 20 crore by 2030. The proportion of aged persons in the total population is expected to increase from 8.3 percent in 2011 to 12.4 percent in 2026. Globalisation of the world economy for the last two decades has brought about an increasing integration of economies and societies around the world. The globalization process is characterized by rapid growth in international financial transactions; fast growth in trade; surge in foreign direct investment largely contributed by transitional corporations; the emergence of global markets and the diffusion of technologies and ideas through rapid expansion of a globalised transportation and communication system. India is a country with a fine tradition of farming the aged farmers represents a storehouse of knowledge and experience regarding traditional farming but in twenty first century due to globalization and urbanization changing the cultivation and farm style which is affecting the traditional base agriculture and aged farmers.

OBJECTIVES OF THE STUDY

1. To know the different aged farmers and their problems.
2. To give remedies regarding the problems faced by aged farmers.
3. To know overall situation of the aged farmers in the era of globalization.

RESEARCH METHODOLOGY

The study mainly deals with aged farmers and the methodology adopted for the study is case study method followed by dairy method. The historical research method is also used to give some remedies to the aged farmers. The other research methods like experimental research methodology and explanatory research methodology are not useful for this purpose of study. The researcher also used observation method to give practical based remedies in this paper.

INDIAN AGRICULTURE UNDER GLOBALIZATION

Agriculture always has been celebrated as the primary sector in India. Indian agriculture is agrarian in nature and most of the farming is done by the small and marginal farmers. India is an agrarian economy which means, agriculture is the pre-dominant sector of the Indian economy. True to this, even to this day, in spite of the Indian economy opening out to the world and globalization close to 70% of the population still depends on agriculture for its livelihood. "Agriculture is the backbone of the Indian Economy" said Mahatma Gandhi six decades ago even today the situation is still the same. But the Indian agriculture has undergone significant changes and transformation under globalization. Globalisation has paved way for agricultural export promotion policies and it is depends upon a of internal factors such as of internal factors such as domestic production and distribution situation for exportable commodities, the demands for the commodity in the local market, competitive international price for the commodity, the world economic scenario, exchange rate and inflation rate in countries competing with the home country in the international market etc., besides aged agricultural workers who are landless are especially disadvantaged when work is scarce. Since agricultural work is seasonal, sustained employment is only possible during busy times are effects on aged farmers.

The openings of Indian agriculture to the global market over the past two decades have increased costs while reducing yields and profits for many farmers, to the point of great financial and emotional distress. As a result, smallholders and aged farmers are often trapped in a cycle of debt. Indebtedness is a major and proximate cause of farmer suicide in India. According to the eminent sociologist Emil Durkheim mental weakness is not the only psychological factor which compels farmers to commit suicide, but the social factor is the only thing which compels them to commit suicide. On the sociological theory of Durkhem, government which implements agricultural policy in the country, government machinery which fixes the agricultural production value and planners who have been trying to develop country through the medium of planning are responsible for the increasing incidents of suicides among farmers.

IMPORTANCE OF AGRICULTURE LITERACY TO THE FARMERS

Education is undergoing constant changes under the effects of globalization. The effects of Globalisation on education bring rapid developments in technology and communications are foreseeing changes within school systems across the world. The rise of a global society, driven by technology and communication developments are shaping children, the future citizens of the world into 'global citizens', intelligent people with a broad range of skills and knowledge to apply to a competitive, information based society. "Access of the young to modern education can impair intergenerational ties undermining the status of older people by making their experience and attachment to tradition appear outmoded and irrelevant to technical progress." (United Nations, 1991)

The globalization of international trade and marketing for food grains and other agricultural products Indian markets are opened for foreign goods as well as Indian farmers can export their agricultural products. While exporting their products farmers should maintain international standards of pesticides residue levels. The following tables show international standards of pesticide residue levels of agricultural products.

INTERNATIONAL STANDARDS OF PESTICIDES RESIDUE LEVELS

TABLE 1

Organochlorine Pesticides		Organophosphorus Pesticides	
Insecticide /Pesticide (mgm/kg)- Europe	Max-Permissible Limits	Insecticide /Pesticide (mgm/kg)- Europe	Max-Permissible Limits
Aldrin	ND (not detected)	Acephate	0.02
Chlordane (cts &trans)	ND	Azinphos-methi	1.00
Chlorothalonil	1.00	Chlorpyriphos	0.05
DDT (all isomers)	ND	Chlorpyriphos methyl	0.02
Dichlofluanid	10.00	Drazinon	0.02
Dicofol	2.00	Dichlorvos	0.10
Dieldrin	ND	Dimerthoate	1.00
Endosulfan (all isomers)	0.50	Ehion	0.50
Endrin	0.01	Etrimphos	ND
Lindane	0.5	Fenchlorphos	0.01
HCH (alpha &beta)	ND	Fenitrothion	0.50
Heptachlor	0.01	Malathion	0.10
		Profenophos	0.05
		2-chlorophenol(metabolite)	ND
		Methamidophos	0.01
		Methidathion	0.50
		Mevinphos	0.10

Source: Agricultural University Dharwad.

The level of education is an important factor in maintaining international standards of pesticide residue levels but generally aged farmers either illiterates or less educated so it is obviously very difficult to understand meaning of the above said table for aged farmers. Science based education is required at present situation where as experience regarding traditional farming of aged farmers is not relevant.

Globalisation created competitive international price for the commodity. Now a day's agriculture became a commercialization and most of the farmer's left traditional agriculture and turn towards profitable commercialized cash crops. This is one of the reasons for inflation of prices which is caused heavy loss in agriculture. The prices of agriculture goods are not stagnant; prices change day to day. When supply of agricultural products is less in market the price is automatically increased that year and the farmer gets profitable price for their products that year. For example, in 2011 the wholesale onion price hits 4900 per quintal. Those who produced onion they get profit, in order to get profit next year all the farmers grown onion. Due to increase in production of onion supply of goods in market also increased, automatically demand decreased and price was fallen 4900 to 400 per quintal resulted big loss.

DIFFICULTIES FOR AGED FARMERS

The impact of globalization on the old is multi-faceted. Primarily the old has to face two types of challenges, one from the family and the other from the society. Globalisation and Westernization has changed the worldly outlook of people and ageing is now having more implications to the individual and society as this process has now taken a new socio-economic dimension. In modern times due to the urbanization and the job requirement of the young people migration to cities from rural areas in search of employment was a common phenomenon. This was for various reasons especially for luxurious life, handsome salary and for numerous job opportunities. The people are following western countries and nuclear family system is fast coming up leaving the old people helpless and neglected. Ageds were considered as a social phenomenon in India till the early 1980's. But now they are looked as economic phenomena as the society is moving from social to economic.

The aged farmers in the traditional farming were using traditional seeds, manures and primitive implements for farming work and the expenditure on agriculture was minimum, but the World Bank's structural adjustment policies forced India in to open up its seed sector to global corporation was caused farm saved seeds were replaced by corporate seeds. The poor aged peasants have to buy new seeds for every planting season and what was a traditional free resource available by putting aside small portion of the crop, becomes a commodity. The invention of state of art agriculture implements, HYV seeds, effective pesticides and chemical fertilizers and with the ever increasing demand for agricultural products farmers showed a lot interests in incorporating new methods of cultivation they started cultivating cash crops. They are investing too much on HYV seeds, chemical fertilizers and pesticides. This is how labour intensive farming transformed itself into capital intensive farming to meet out expenditure the farmers. Cash crops like chilly, cotton and tobacco need far more inputs of pesticides, fertilizers and water than the traditional crops require fertilizer and pesticide prices increased when farmers turned to the cultivation of cash crops.

Fertilizers and pesticides are important inputs for increasing agricultural production. But excessive and unbalanced use of these chemicals is fraught with danger serious problems have arisen because of unbalanced use of fertilizers. Nitrogen applications tend to be too high in relation to the amount of potassium and phosphate used. This partly the result of price differentials and partly lack of knowledge among farmers about the need for balanced fertilizers use. The consequences are soil nutrient depletion.

Besides cash crops cultivation has posed many new challenges to the credit sector. The credit provided by the cooperative sector is not sufficient therefore the farmers has to reach the commercial banks with higher rates of interest and cumbersome documentation besides the availability of the branches of commercial banks in the rural areas very less and almost these branches situated in urban areas, in this situation for getting loan farmers have to go city branches. It is difficult to aged farmers traveling to city, proper paper procedures for getting loans, language problems while approaching bank officers.

REMEDIES FOR AGED FARMERS

1. The farmers who have crossed 60 years are considered as 'senior farmers' and special rules and special concessions should be made and extended to them.
2. To overcome the inherent disadvantages of farming in the context of globalization of Indian agriculture the aged farmers should adopt contract farming where the companies provide modern inputs and extension services and buy back the product at a specified price.
3. The aged farmers should be educated about the methods of using pesticides, fertilizers, suitable for crop pattern through the agricultural universities.
4. Government should provide loan facility to aged farmers at low interest in easier manner through nationalized and co-operative banks.
5. Government should provide seeds to aged farmers at the Panchayat level.
6. The aged farmers should be grown the crops which suit the agro-climatic condition and balanced crops.

CONCLUSION

The impact of globalization has changed India as one of the global superpowers. The fact that “agriculture and global food security have more prominence on the international development agenda today than at any time in the past 30 years”, there is almost no discussion among development policymakers of the age profile of farmers. The schemes should be introduced from the government that there must be some provision towards aged farmers. The National level schemes will definitely help them. The same schemes must be locally implemented through the state government.

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A STUDY ON HUMAN RESOURCES MANAGEMENT PRACTICES ON EMPLOYEE COMMITMENT AT HOTEL GATEWAY – VIJAYAWADA

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ABSTRACT

In this era of highly competitive environment, organizations in Manufacturing sector and Service sector are trying hard to win the mind of customers by providing them value added service and quality innovative products to remain competitive in the market. At the same time employee commitment levels are also playing greater role. Hence, it is imperative on the part of the management to ensure better HRM practices to enhance employee commitment. An organization which fails to bring the required commitment levels may not achieve its goals. In this context the research study focussed on identifying the most influencing HRM practices that inculcates employee commitment which in turn will have significant impact on organizational performance.

KEYWORDS

HRM practices, employee commitment, organizational performance.

INTRODUCTION

Success in today's competitive market depends less on advantages associated with economies of scale, technology, patents but are more derived from organizational human resources and high involvement of human resource management practices (Tahir Masood Quresh, Ayisha Akbar, Mohammad Aslam Khan, Rauf A. Sheikh and Syed Tahir Hijazi, 2010). For an organization to be more effective it should have skilful and innovative employees to work and should also try to motivate them.

They enhance internal capabilities of an Organization to deal with current or future challenges to be faced by an Organization.

Good HR practices also energize people working in the Organization. The commitment and motivation built through good HR practices can lead to hard work. The culture so built can help to create a sustainable and lasting capability of the Organization to manage itself and not only cope with the external turbulence (Aneet, 2006).

Good employees are supposed to have such characteristics as high satisfaction with their jobs, high commitment towards the organization, high motivation to serve the public and strong intentions to work for the organization willingly and devotedly. (Sangmook Kim, 2004).

EMPLOYEE COMMITMENT

Employee commitment is one of the highly asserted modern management concepts. Studies about the concept of Employee commitment have increased since the 1970s, although the history dates back to 1950. Commitment, as the word, means "always show respect, love and loyalty against one". Employee commitment is "an emotional return to particular entity". When reviewing the literature about Employee commitment, it is possible to encounter several definitions. The definitions of Employee commitment in different studies are listed below.

Integration of employee with his purposes and organization, and a desire to continue his Employee membership.

It is the attitudes or orientations that connect the identity of the employee to the organization.

For the employee, it is to continue to stay in the organization, to identify with the entire success, interest and activities of the organization, commitment of employee towards the organization and concern with success of the organization. Employee commitment can be defined as, employee's efforts to achieve these goals, accept institutional purposes and values, and the desire to maintain membership. Under this definition, there are three conditions that determine Employee commitment.

- (i) A strong belief to the organization's values and goals, and acceptance.
- (ii) The desire for making efforts to achieve the objectives of the organization.
- (iii) A strong desire to continue membership in the organization.

Organizations that have a high level of employee commitment are more active and efficient. Because the possibility of being late for work, leaving work, engaging in negative behaviours such as absenteeism of these individuals, are lower than those without strong loyalty. Those who adopt goals of organizations and make effort above and beyond to achieve these goals improve the competitiveness of organization. In addition, those who work with high Employee loyalty express positive opinions to others about the organization; facilitate the organization to appeal qualified personnel. Employee commitment is also one of the ultimate goals of the organizations to continue their existence. The reason is that employees who have been loyal to their organizations are more compatible, have more job satisfaction and productivity and work with a high degree of responsibility and a sense of loyalty. Consequently, those who work with high Employee commitment bring fewer costs to organization.

Employee commitment has become a vital issue for organizations depending on five reasons. The first reason is that Employee commitment seems closely related to absenteeism, quitting, retreat and job searching activities; the second reason is related to job satisfaction, behavioural, emotional and cognitive structures such as morale and performance; the third reason is related to features towards to employee's job and his role such as the autonomy, responsibility, participation and, sense of duty; the fourth reason is related to the personal characteristics of employees such as age, gender, education and duration of work. Finally, it is estimated that knowing the estimators of the Employee commitment that employees have would provide benefits greatly in the future and improving the Employee Commitment Employee would greatly reduce the Employee costs.

There are different HR Practices for the Organization to adopt, in-order to have HR Employee Commitment. HR practices contribute to the Organization's bottom line, areas such as recruitment, selection, training, development and performance appraisal which should be consistent, integrated and strategically focused. Firms need to build long-term commitment to retain their work force.

In this context the researcher has taken into consideration of the following combination of Human Resource Practices in the study:

1. RECRUITMENT AND SELECTION

It is the process of searching for prospective employees and stimulating and encouraging them to apply for jobs in an Organization (Edwin B. Flippo, 1980). Some organizations like public sector adopt centralized recruitment whereas other organizations resort to decentralized system. There can be different sources of recruitment namely internal sources like vacancies, transfers, promotions, retired and retrenched employees, dependants and relatives of deceased and disabled employees or it can be external sources like education and training institutions, search engines, employment exchanges etc. Recruitment technically precedes selection. Selection is the process of choosing the most suitable persons out of all applicants. It is the process of matching the qualifications of applicants with job requirements. According to Dale Yodder (1972) Selection involves Test, Interview and Medical examination of the candidates. Referrals of candidates are also checked for predicting their behaviour and performance. If the Organization’s Recruitment and Selection procedures are well designed it leads to developing Employee Commitment.

2. TRAINING AND DEVELOPMENT

Training is the process of increasing the knowledge and skills for doing a particular job. The purpose of training is basically to bridge the gap between job requirements and present competence of an employee. Training is aimed at improving the behaviour and performance of persons. There are different types of training programmes like Orientation training, Job training, Safety training, Promotional training, Refresher training, Remedial training etc. to enhance the skills of employees. Executive development is a systematic process of learning and growth by which managerial personnel gain and apply knowledge, skills, attitudes and insights to manage the work in their organizations efficiently and effectively. It is necessary for the managerial personnel so as to cope up with the size and complexity of organization, technological changes. It is also necessary to recognize their social and public responsibilities etc. Well-designed and frequent Training and Development programs help the Organizations to inculcate Commitment levels among Employees.

3. COMPENSATION

Wage, Salaries and other forms of employee’s compensation constitute a very large component of operating costs. No Organization can expect to attract and motivated employees unless it pays them fair compensation. Employee compensation can be classified into two categories- Basic or Primary compensation and Supplementary compensation. Basic pay refers pay in the form of wages and salaries. It is fixed and non-incentive payment. Supplementary compensation consists of incentive and variable payments, based on either individual output or output of group as a whole. Employee commitment to organizations is a topic that has generated considerable research interest in other industries but has been given limited attention in the foodservice industry (Lam and Zhang, 2003). It is important to the future success of foodservice Organizations to have a committed workforce. Good compensation systems enhance commitment levels among employees.

4. CAREER GROWTH

Before the deep dive into the employee behaviour focus on the actual Career growth that is providing an intrinsic and extrinsic materialistic environment in an Organization and keep hold of their employees. Based on employees' performances receiving and appreciating enticement to match contribution that’s may be also rewarded corresponding with the Hotel Management. One factor is employee's physiological or emotional attachment that is responsible for the positive responses from organization through loyalty, warmth, belongings and pleasure etc.

Career commitment supports the goal of the organization. For proving this statement many analytical reviews, models, theories have been circulated, but we emphasize and highlight Meyer and Allen conceptualization model. Organizational career commitment is largely planned and strategic procedures under control of one wave and imply on entire management. Behavioural characteristics are mainly considered in the recital work done in environment to continue improvement in current job and job mobility attentiveness. It is well-designed that Career Growth of the Organization level will includes with the commitment of the employees. It does not mean working for a different company with a different role or different title or different compensation, however fancy they sound or the amount is. Career growth means Employees taking up more responsibilities today than what they did yesterday and continue to do that at regular intervals. The ability to learn new skills and put them to work, the opportunity to take on new challenges and responsibilities’, potentiality to improve the employee’s credentials and management skills.

Since Career Growth paves way for employees to improve their skills and competencies the influences is high on Employee Commitment.

REVIEW OF LITERATURE

TABLE 1: REVIEW OF LITERATURE USED IN THE ARTICLE

S.No	Name of the Article	Name of the Author	Year	Findings
1	Human Resource Management Practices in the Hotel Industry in Sri Lanka	Shamil, M. M. M.* Samarakoon, S. M. A. K.*	2007	Researchers of this study are in pursuit of identifying HRM practices in the hotel industry in Sri Lanka in relation to demographic factors such as ownership of hotel and type of hotels.
2	The Impact of Human Resource Management Practices on Service Performance of Taiwanese Hotel Industry — Organisational Commitment as a Mediator	Tsang Kai Hung	2006	The result of this study can provide human resource professionals with useful information to decide what human resource practices should be effectively implemented in their organizations.
3	Direct and Indirect Contribution of HRM Practice to Hotel Company Performances	Marinela Dropulic Ruzic	2015	It investigate whether HRM results measured at an individual level (employee engagement, skills, attitude and behaviour) at an organisational level (consequences of employee loyalty) mediate in the link between HRM practice (quantitative and perceived data) and hotel company financial performance and whether hotel company ownership and size are moderating the link.
4	A comparative analysis of best human resource management practices in the hotel sector of Samoa and Tonga	Suwastika Naidu and Anand Chand	2014	This study also found that best HRM practices differ based on differences in internal and external environmental factors present in different geographical areas. The findings of this paper support the assumptions of the Contextual Paradigm of HRM and strategic human resource management.
5	Human Resource Management Practice Tourism and Hotel Industry	S.A. Al Hrouf, B. Mohamed	2014	Reviews recommend provision of array of opportunity for capability building and conducive working environment to promote productivity. Also worth considering, employee, employer relationship, Other variables such as attitude and productivity of employees, relationship between employees and employers, increase and decrease in financial assets should be taken into account.

RESEARCH GAPS

Based on the literature review that is available the following gaps were identified.

- Availability of few studies in Hotel Industry pertaining to this topic.
- Regional specific studies are also few.
- Since Hotel Industry is also contributing towards the economy in a significant way, the study is giving more scope for the Research.

SIGNIFICANCE OF THE STUDY

Employee commitment is the level of commitment and involvement an employee has towards his organization and its value. A committed employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. Thus it is a barometer that determines the

association of a person with the organization. In the area of cut throat competition and globalization, organizations have realized the importance of making their employees feel fully connected to their organizations and to be passionate about their job. Since the hotel industry plays significant role in the service sector, hence it is important to throw light on employee commitment levels which brings loyalty, morale, motivation and higher productivity. In this context the researcher felt that to take up a study on this research topic.

OBJECTIVES OF THE STUDY

1. To understand the concept of Employee commitment at Hotel Gateway – Vijayawada.
2. To identify the most significant Human Resources Management Practices that impact Employee Commitment.
3. To suggest measures to bring Employees Commitment into the organization.

HYPOTHESIS

Pertaining to this study the following five hypotheses have been established.

Hypothesis 1

H0: There is no relationship between HRM Practices and Employee Commitment.

Hypothesis 2

H0: There is no significant impact of Recruitment and Selection on Employee Commitment.

Hypothesis 3

H0: There is no significant impact of Training and Development on Employee Commitment.

Hypothesis 4

H0: There is no significant impact of Compensation on Employee Commitment.

Hypothesis 5

H0: There is no significant impact of Career Growth on Employee Commitment.

The above hypotheses are tested at 5% level (0.05)

Empirical Model

$$DV = \alpha + \beta_1 IV_1 + \beta_2 IV_2 + \beta_3 IV_3 + \beta_4 IV_4$$

Techniques Used: Multiple Regressions

Software Used: SPSS 20

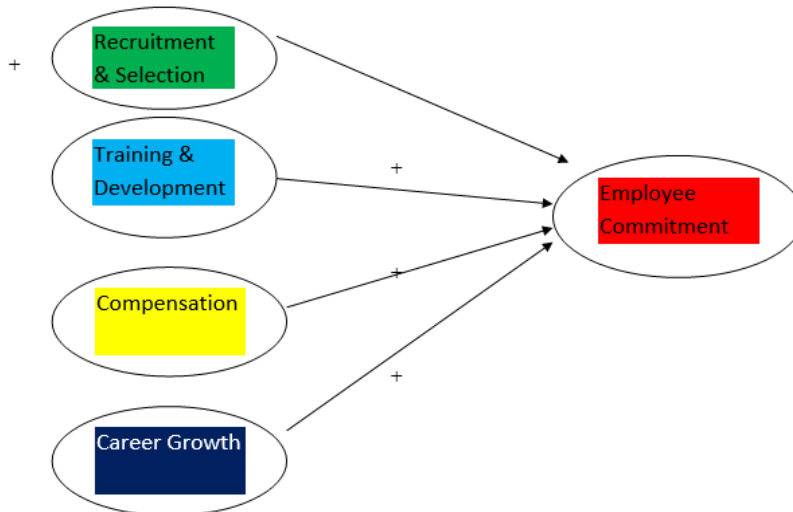
RESEARCH METHODOLOGY

The research design is survey research in nature. The sample size is 100, Comprising of Front Office, House Keeping, Room Service, Waiters/Waitress, Kitchen Staff and Administrative Staff of Hotel Gate Way Vijayawada. A structured Questionnaire having 30 Statements was used for data collections. Responses are measured on a Likert 5 point scale comprising the following (Where SA= Strongly Agree-1, A=Agree-2, UD=Undecided-3, D= Disagree-4, SD=Strongly Disagree-5.)

With respect to the study that was taken the following are the details of the various variables.

Dependent variable is Employee Commitment, and Independent variables are Recruitment and Selection (RS), Training and Development (T&D), Compensation (COM), Career Growth (CG).

FIGURE 1: SHOWING THE RELATIONSHIP BETWEEN INDEPENDENT VARIABLE AND DEPENDENT VARIABLE



$$EC=f(\text{HRM Practices}) =f(\text{RS, T\&D, COM, CG})$$

Whereas RS= Recruitment and Selection, T&D= Training and Development, COM= Compensation, CG= Career Growth

Testing of Hypothesis: Data Analysis and Interpretation

Descriptive Statistics

TABLE 2: SHOWS THE DESCRIPTIVE STATISTICS FOR THE SAMPLE DATA

Variable	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
Employee Commitment(DV)	100 100	35.00	10.00	45.00	33.8700	.92175	9.21752	84.963
Recruitment and Selection (RS)(IVS)	100 100	11.00	4.00	15.00	11.9000	.34656	3.46556	12.010
Training and Development (T&D)(IVS)	100 100	20.00	5.00	25.00	19.4700	.55313	5.53128	30.595
Compensation (COM)(IVS)	100 100	32.00	8.00	40.00	30.7700	.85267	8.52667	72.704
Career Growth (CG)(IVS)	100 100	16.00	4.00	20.00	14.8500	.41836	4.18360	17.503

TABLE 3: SHOWS IMPACT OF HRM PRACTICES ON EMPLOYEE COMMITMENT

DV = Employee Commitment (EC)

Independent Variables (IV)	Estimated Co-Efficient	P-Value	Significance	Direction
Recruitment & Selection (RS)	-0.186	0.272	No	Negative
Training & Development (T&D)	0.374	0.53	yes	Positive
Compensation (COM)	0.663	0.000	yes	Positive
Career Growth (CG)	0.434	0.015	yes	Positive

RESULTS AND DISCUSSIONS

From the above table 3 it is evident that:

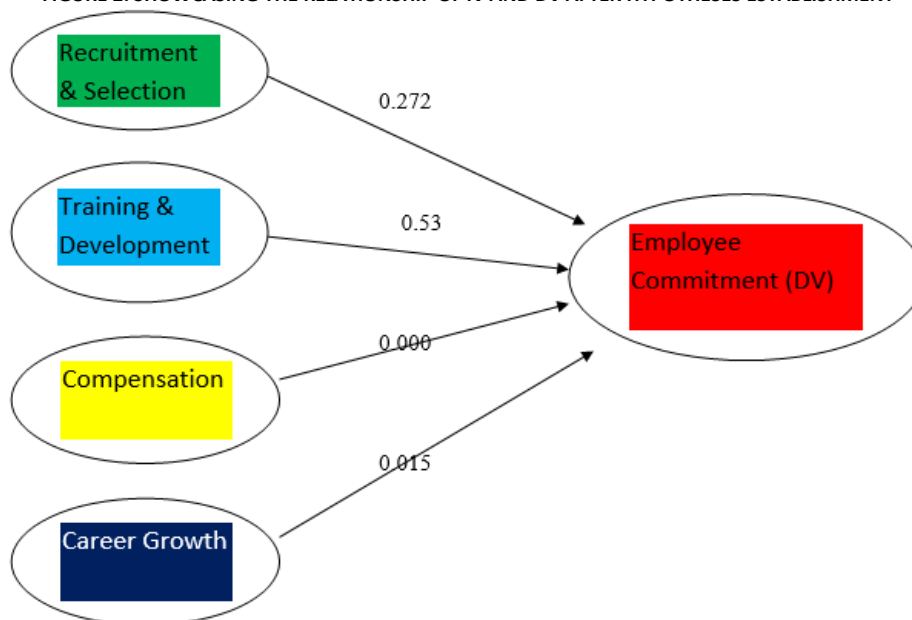
As the P-value for Recruitment & Selection (RS) is 0.272, which is more than the stipulated 0.05 we cannot reject H0 that means there is the no relationship between the independent variable RS and Dependent variable EC (H01)

Similarly, the P-value for Training and Development (T&D) is 0.05, which is equal to stipulated P-value 0.05, Hence we can reject H0 and may say that there is a significant relationship between independent variable T&D and dependent variable EC.

Then the P-value for Compensation (COM) is 0.000<0.05, which is less than stipulated P-value. Hence we can reject H0 that means there is a significant relationship between independent variable COM and dependent variable EC.

Finally, the P-value for Career Growth (CG) is 0.01<0.05 which is stipulated P-value. Hence we can reject H0 that means there is a significant positive relationship between independent variable GC and dependent variable EC.

FIGURE 2: SHOWCASING THE RELATIONSHIP OF IV AND DV AFTER HYPOTHESES ESTABLISHMENT



MODEL

The following is the theoretical model that is used for the analysis.

$$EC = \alpha + \beta_1 RS + \beta_2 T\&D + \beta_3 COM + \beta_4 CG$$

Based on the data collected the estimated model is:

$$EC = 1.944 - 0.186 (RS) + 0.374 (T\&D) + 0.663 (COM) + 0.434 (CG)$$

CONCLUSION

Based on the data analysis it was observed that out of the four independent variables i.e., Recruitment and Selections, Training and Development, Compensations and Career Growth only one variable that is Recruitment and Selection (RS) do not have the significant impact on Employee Commitment. The remaining independent variables have significant impact on Employee Commitment in the following order of priority i.e., COM, CG and T&D.

FINDINGS

1. 74% of the respondents agreed that organization places right person in right position.
2. 73% of the respondents agreed that they were provided with adequate information during their recruitment process.
3. 69% of the respondents agreed that selection of the candidates is based on his/her merit.
4. 73% of the respondents agreed that performance appraisal process is systematic.
5. 78% of the respondents agreed that organization is assessing training needs of the employees and are trained accordingly.
6. 77% of the respondents agreed to the statement that training is based on the relevant change in job & business needs.
7. 84% of the respondents agreed that they were assigned challenging jobs to charge their enthusiasm and develop his\her skills.
8. 83% of the respondents were encouraged to participate in various seminars and workshops.
9. 84% of the respondents agreed that there are being paid adequately for the work they do.
10. 79% of respondents agreed that Pay increments offered by their organization are satisfactory.
11. 82% of respondents agreed organization makes all payments due to them in time.
12. 69% of respondents agreed organization follows the policy of matching pay with performance.
13. 74% of respondents agreed pay they receive is competitive compared to employees of other organization.
14. 82% of respondents agreed they are satisfied with benefits they receive.
15. 72% of the respondents agreed that recognition is systematic and fair distribution of rewards & incentives.
16. 70% of the respondents agreed that rewards at their workplace are based on employee performance.
17. 73% of the respondents agreed that periodical performance review take place in the organization.
18. 71% of the respondents agreed that top management takes care of career growth of employees.
19. 70% of the respondents agreed that growth opportunities are systematic based on their performance.

20. 65% of the respondents agreed that employees do not work under the threats of losing their jobs.
21. 66% of the respondents agreed that recreational activities and occasional celebrations are organized in order to let employees show their creativity.
22. 66% of the respondents agreed that they were motivated to work collectively towards achieving common goals
23. 81% of the respondents agreed that Continuous efforts are made in their organization to create a sense of belonging.
24. 70% of the respondents agreed that top management permits employees in decision making roles.
25. 73% of the respondents agreed that they are loyal towards their organization.
26. 74% of the respondents agreed employees and organization values were matched.
27. 71% of the respondents agreed that employees in the organization have good understanding of Employee vision.
28. 71% of the respondents agree that morale in the organization is good.
29. 71% of the respondents agreed that Employee goals and objectives are systematic.
30. 66% of the respondents agreed that organization inspire the best job performer.
31. It was also found from the data analysis, out of the four independent variables i.e., Recruitment and Selections, Training and Development, Compensations and Career Growth only one variable that is Recruitment and Selection (RS) do not have the significant impact on Employee Commitment.
32. It was also found from the data analysis, that Compensation, Career Growth and Training and Development being independent variables have significant influence on the dependent variable i.e., Employee Commitment in the order of priority.

RECOMMENDATIONS

1. It was observed from the findings that employees in the organization have certain level of job insecurity; hence management has to take initiatives to remove such insecure feelings about jobs from the mind of employees.
2. Management has to focus on improving 'motivational' levels among employees; hence commitment levels can be increased.
3. Selections procedures in the organization should focus completely on merit basis, which improves employee commitments.
4. Rewards procedures in the organization should focus completely on performances basis, which improve employee commitment.
5. Growth opportunity in the organization should focus completely on employee dedication, hence it also improve employee commitment.
6. Career Growth in the organization should focus completely on employee interest, hence it increases employee commitment.
7. Employees should be given an opportunity in decision making process, hence it increases employee commitment.
8. Organization goals and objectives should be developed in more specific and clearly communicated to all levels of employees; hence commitment levels can be enhanced.

CONCLUSION

It is evident from the study that the following independent variables Compensation, Career Growth and Training and Development have a significant positive impact on Employee Commitment in the order of priority.

Hence it is recommended that the Recruitment and Selections procedures should be more focused or given attention by the top management in Hotel GATEWAY at Vijayawada, so that there is every possibility to enhance the Employee Commitment levels pertaining to this study.

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DIAGNOSTIC MODEL - EMPLOYEES CONSCIOUSNESS TOWARDS OCCUPATIONAL SYNDROME & PREVENTING STRATEGIES IN GARMENT INDUSTRY, TIRUPUR

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ABSTRACT

The study focuses on garment Industry because it is one of the main sources of employment in India. Therefore, health care workforce need to be aware of the risks associated with the occupation in order to manage the diseases associated with it accurately. Awareness of occupational diseases is very important for each and every employee in garment industry. It helps to protect the worker against any health hazard arising out of work in which it is carried on and promote the employees in such a way that their career goals are achieved. Work plays a vital role in people's lives, since most workers spend at least eight hours a day in the workplace. Therefore, work environments should be safe and healthy. Every day workers all over the world are faced with a lot of health hazards. Unfortunately, some employers presume little responsibility for the protection of workers' health and safety. In fact, some employers do not know that moral and often legal responsibility to protect workers. As a result of the hazards and a need of awareness given to health and safety, industrial accidents and diseases are universal in all parts of the world. Workers and employers are to be informed about health and safety risks in the workplace and an active and effective health and safety committee that include both workers and management. This article can be prevalent to create consciousness among workers about occupational diseases and protect them from occupational diseases.

KEYWORDS

consciousness, hazards, workforce, occupational diseases.

INTRODUCTION

India being an embryonic nation is faced with conventional public health problems like communicable diseases, malnutrition, poor environmental sanitation and inadequate medical care. However, globalization and rapid industrial expansion in the last few years has resulted in surfacing of occupational health related issues. The foremost occupational diseases of concern in India are silicosis, musculo-skeletal injuries, coal workers' pneumoconiosis, chronic obstructive lung diseases, asbestosis, byssinosis, pesticide poisoning and noise induced hearing loss. Workforce around the world—despite of huge differences in their physical, social, economic and political environments—face virtually the same kinds of workplace hazards. These hazards are chemical, biological, physical, and psychosocial. More than 80 percent of the world's workforce in the developing world is proportionately shares in the global burden of occupational disease and injury.

OCCUPATIONAL DISEASE

According to Arthur L. Frank, "occupational disease" refers to those illnesses caused by exposures at the workplace. They should be separated, conceptually, from injuries that may also occur at workplaces due to a variety of hazards.

WORKPLACE HEALTH HAZARDS THAT CAN CAUSE AN OCCUPATIONAL DISEASES

- Dust, Gases or Fumes
- Noise
- Poisonous substances
- Vibration
- Radiation
- Viruse infection
- Temperatures (Extreme hot or cold)
- Air pressure (Extremely high or low)

WORKPLACE HEALTH HAZARDS CAN CAUSE THREE KINDS OF REACTIONS IN THE BODY

Immediate or Acute reactions, like smallness of inhalation or nausea, can be caused by a one-time incident, (e.g., a chemical spill). These reactions are not usually permanent.

Gradual reactions, like asthma or dermatitis (skin rashes), can get bad and persist when workers are exposed over days, weeks or months. These reactions tend to last for a longer time.

Delayed reactions, like lung cancer or loss of hearing, can be caused by long-term exposure to a substance or work activity. These reactions can be noticed long after the job is over.

OCCUPATIONAL EXPOSURES

- a. **Asbestosis**: Exposure to asbestos causes asbestosis, lung cancer and mesothelioma of pleura & peritoneum. Asbestos occurs mostly in asbestos cement factories, asbestos textile industry and asbestos mining and milling.
- b. **Byssinosis**: Byssinosis is a work-related lung disease caused by exposure to cotton, flax and hemp dust. Maximum numbers of workers with byssinosis are reported in the cotton textile and garment industry as it is one of the largest industries in the world.

- c. **Asthma:** An estimated 11 million workers in a wide scope of industries and occupations are exposed to at least one of the numerous agents known to be connected with occupational asthma. New arrival of occupational asthma has been reported to be the most common disorder among occupationally induced lung diseases in industrial countries.
 - a. Asthma and chronic obstructive pulmonary diseases are diseases of the lungs. More than 20 million workers are potentially exposed to these agents capable of causing occupational diseases including nearly 9 million workers occupationally exposed to known sensitizers and irritants associated with asthma.
- d. **Lung diseases:** It include asbestosis among asbestors miners and those engaged with friable asbestos insulation as well as black lung among coal mine workers and byssinosis among workers in parts of the cotton textile & garment industry.
- e. **Skin Diseases:** In the workplace the skin is a most key route of exposure to chemicals and other contaminants. According to the Bureau of Labour statistics occupational skin diseases are the second most common type of occupational diseases.
- f. **Hearing Loss :** Noise is not a new hazard.It has been a stable threat since the industrial revolution. Too much noise exposure may possibly cause a temporary change in hearing. These short term problems usually go away within a few minutes or hours after leaving the noise. however, frequent exposure to loud noise can lead to permanent hearing loss.
 - Abridged quality of life because of unrelenting tinnitus ringing in the ears
 - Impaired communication with family members, public and co workers
 - Decreased in productivity and increased accidents resultant from impaired communication and isolation
 - Diminished ability to observe the work environment

OCCUPATIONAL DISEASES IN OTHER INDUSTRIES

TABLE 1

Industry	Occupational diseases
Mining & coal industry	<ul style="list-style-type: none"> ➤ Cancer ➤ Lung diseases ➤ Hearing loss ➤ Respiratory diseases
Cement industry	<ul style="list-style-type: none"> ➤ Asthma ➤ Cancer ➤ Brown lung disease
Welding/metal industry	<ul style="list-style-type: none"> ➤ Respiratory diseases ➤ Asthma ➤ Hypertense ➤ Pulmonary ➤ Hypersensitivity pneumonits
Telecommunication industry	<ul style="list-style-type: none"> ➤ Physical discomfort ➤ Psychological job stress ➤ Upper limb work related musculoskeletal disorder
Garment Industry	<ul style="list-style-type: none"> ➤ Asthma and cancer in lungs ➤ Allergic contact ➤ Respiratory ➤ Skin Diseases ➤ Anaemia ➤ Headache and watery eye problems ➤ Arthritis ➤ Stress

Source: Secondary Data

TABLE 2: GARMENT INDUSTRY

Diseases	Sources	Place
Asthma and cancer in lungs	Cotton dust	Cutting,Stitching&checking section
Allergic contact	Chemical reactions	Dyeing unit
Respiratory	Cotton dust	Cutting,Stitching section
Skin Diseases	Chemical reactions	Dyeing unit
Anaemia	Not taking proper food	All sections of garment*
Headache and watery eye problems	Inadequate ventilation(Extremely high or low air pressure)	All sections of garment*
Arthritis	Standing for a long time	All sections of garment*
Stress	Over workload	All sections of garment*

Source: Primary - *cutting, stitching, checking, ironing and packing

REVIEW OF LITERATURE

Blanc et al (1999), found that, recruited a random sample of family practice physicians who referred a selection of their asthmatic patients. Twenty-five patients (17%) reported “recrudescence of previously quiescent childhood on set asthma during employment.”

Busse, W.W; Gern, J.E; and Dick (1997), stated that Environmental factors are associated with upper respiratory infections, which contribute to illness and disability in children and adults.

Chest, Paul Leigh (1997), professor of health economics in the Department of Epidemiology and Preventive Medicine, School of Medicine, UC Davis, and a team of physicians and epidemiologists reported that the nation spent \$6.6 billion on obstructive lung diseases, including asthma, in 1996.

Division of Health Promotion and Disease Prevention, Institute of Medicine More occupational safety and health professionals (industrial hygienists, nurses, physicians, ergonomists) are needed. Most important, as far as education goes, workers of all types need education and training as well. Workers should know about potential hazards in their workplace and how to avoid injury and disease. These educational programs should be carried with culturally sensitive and linguistically specific methods.

Friedman-Jime’nez et al (2000), found that as “symptomatic asthma significantly worsened by workplace environmental exposures.”

Stacciarini and Troccoli (2004), reveals that stress is inversely related with health global constructive thinking and job satisfaction.

Koren, H.S, Environmental and occupational factors contribute to illness and disability from asthma. Decreases in lung function and a worsening of asthma have been associated with exposure to allergens, indoor pollutants (for example, tobacco smoke), and ambient air pollutants (for example, ozone, sulfur dioxide, nitrogen dioxide, acid aerosols, and particulate matter).

Infante P (1995), found that risk is not being taken seriously and those cancer cases are not, on the whole, being prevented. Work-related cancer is far more common in blue-collar workers – there is an undeniable correlation between employment in lower status jobs and an increased risk.

Tiwari RR, Pathak MC, Zodpey SP (2003), reported that large number of the workers who complained of their occupation being the cause of their health problems, a majority reported these to be musculoskeletal problems with backache being predominant among these.

MANAGEMENT AND COPING STRATEGIES

ASTHMA AND CANCER IN LUNGS

The employer must provide respirators at without cost to the employees and ensure that they are used in fulfilment with the standard. Powered air-purifying respirators must be given to employees who request them and where this respirator will provide adequate protection. Employers must monitor that the respirators are properly fitted and used. The workers are unconscious that asthma may be worsened by the work environment. The management should concentrate on employees who are all working in cutting and stitching section as the place are filled with lot of cotton dust and dust condition result to vulnerable respiratory hazards to the workers. The management has to create awareness program to the workers in garment and also concentrate to provide various safety measures like mask, proper ventilation, job rotation and source modification.

STRESS

The employees to overcome from stress related occupational diseases, the individuals are need to adopt coping strategies immediately like muscle relaxation, slow and deep breathing, meditation practice for 20 minutes twice a day, time management which reduce employees with overwork, skipped schedules and tension. The organization should also adopt certain strategies to reduce harmful effect of stress such as improvements in the physical environment, job redesign to eliminate stressors, change in work load, change in work schedules and counselling to employees.

HEAD ACHE AND WATERY EYE PROBLEMS

The extend of head ache and watery eye problem can be overcome by adequate ventilation for free circulation of air, where in case of essential artificial humidification can also adopted to minimize the hazards. Relaxation time, job rotation will keep the workers to minimize he problems. The management should organize free eye camps by reputed eye care centres' and provide them with spectacles for affected employees.

ARTHRITIS

Majority of garment work is done through standing for a long time in a same place. The awareness should create with employees that prolonged standing consequence with arthritis. The adequate safety measures to be adopted by the management to decrease the effect of arthritis by providing sufficient rest time in between working hours, shifting employee from one nature of job to another, providing carpet at the place of standing so that extend of effect will be minimized. The employees can also do some physical exercise to overcome with arthritis related occupational diseases.

ANAEMIA

It is caused due to imbalance diet, overtime work and work load. The employees are not awake in taking proper food in time which in turn leads to anaemia. To prevent such occupational diseases, the joined steps to be taken by both individuals and managements. Every individual should have their own responsibilities to avoid coffee, tea and imbalance diet. Whereas management should provide proper and clean and hygienic food in canteen, proper time schedule etc. would reduce the extend of hazards.

SKIN DISEASES

To prevent skin diseases, the controls should be directed towards avoiding direct contact of dusts with the skin, collectively with avoiding build-up of materials on surfaces which may come into contact with the skin. Maintaining a high paradigm of hygiene in the work environment, incorporating practices of good housekeeping, a high standard of personal hygiene. Employees should have ready access to dirt-free work clothes, protective clothing, adequate washing and laundry facilities and some of the more hazardous situations, showers and change rooms. The company should make necessary facility to make ready access to first aid and medical treatment.

CONCLUSION

The employees working in garment industry faces various occupational diseases. Management should assist to create an awareness of employees about effect of occupational diseases and steps to make avail of necessary safety measures to the workers which in turn helps to prevent the work-related diseases.

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ABSTRACT

Importance-Performance Analysis (IPA) is a popular, low-cost, easily understood way to organize information about the attribute of a product or a service and provide intuitively appealing strategies for a business to set priorities for potential change. It is a simple and effective technique that can be applied to guide quality based educational strategies and can assist practitioners in prioritizing attributes when enhancing their quality and satisfaction. As several studies have shown, the relationship between students' perception of educational system and overall satisfaction is sometime non-linear. Performance indicators are now an established feature of the tertiary sector, being employed to evaluate teaching as well as research. Therefore, in this study, a two-axis model is described, which goes some way to addressing the deficiency of limited resources.

KEYWORDS

importance-performance, two-axis model.

INTRODUCTION

Liberalization, Privatization and Globalization) has brought phenomenal transformation in all sector of economy. Service industry is growing very rapidly and higher education is fast growing industry (Demme 2010; O'Neil & palmer 2004). Management education provider are now working hard towards understanding the needs, perceived and expected service quality of their stakeholders viz. primarily students, parents, employers etc. In the cut throat competition and quality conscious customers the survival of the service provider only depends upon the satisfaction of the students. (Roger Lewis, 2004), defined two dimensional IPA model in mechanical engineering students of first and second year, with reference to that the test was conducted on the management students of the private institute in well-known educational state Haryana.

IMPORTANCE OF THE IPA MODEL

After a comprehensive study it was discovered that many service industry researchers and practitioners normally used a one sided survey to measure only satisfaction level¹. As mentioned earlier, instead of measuring only the satisfaction level, it is suggested that the importance indicators to be assigned to the items surveyed to rank the importance of the attributes². Many customer satisfaction tools, SERVQUAL and SERVPERF failed to include such importance ranking in their survey method. To address this problem, the IPA, a simple evaluation tool, is used to understand customer satisfaction and priorities area for improvement. IPA has been widely used in service industries such as travel and tourism, education, hospitals and other sector. IPA is more superior to both SERVPERF and SERVQUAL because it has the importance attribution to the items and moreover, IPA can be plotted graphically using the importance and performance for each attribute as compare to others. IPA is a powerful evaluation tool for practitioners and academics to find out attributes that are doing well and attributes that need to be improved, which require action immediately. Therefore, it is used to prescribe the prioritization of attributes for improvement and provide guidance for strategic development.

The two- dimensional IPA model is divided into four quadrants with performance on the x-axis and importance on the y-axis. As a result of this, four quadrants namely: *Concentrate Here, Keep up the Good Work, Low Priority, and Possible Overkill* are created.

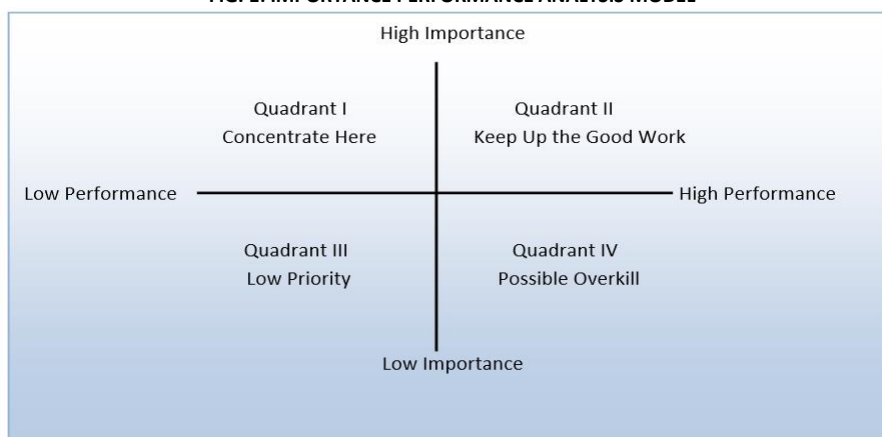
Quadrant I (High Importance/ Low Performance) is labeled *Concentrate here* attributes that fall into this quadrant represents keys areas that need to be improved with top priority.

Quadrant II (High Importance/ High Performance) is labeled *Keep up the Good WORK*. All attributes that fall into this quadrant are the strength pillar of the organizations, and they should be the pride of the organizations.

Quadrant III (Low Importance/ Low Performance) is labeled *Low Priority*. Thus, any of the attribute that fall into this quadrant is not important and poses no threat to the organizations.

Quadrant IV (Low Importance/ High Performance) is labeled as *Possible Overkill*. It denotes attributes that are overly emphasized by the organizations; therefore, organizations should reflect on these attributes, instead of continuing to focus in the quadrant, they should allocate more resources to deal with attributes that reside in quadrant I.

FIG. 1: IMPORTANCE PERFORMANCE ANALYSIS MODEL



OBJECTIVES OF THE STUDY

The research attempts to draw a set of service quality parameters, drawn from students’ (defined as customers) perceptions about service quality. These service quality parameters have been used in the context of Private Management Education Institute in Kurukshetra (Haryana)

The objectives of the study are as follow:

1. To measure the importance of the variables in Private Management Education Institution.
2. To measure the service quality perception of the students in Private Management Education Institution.

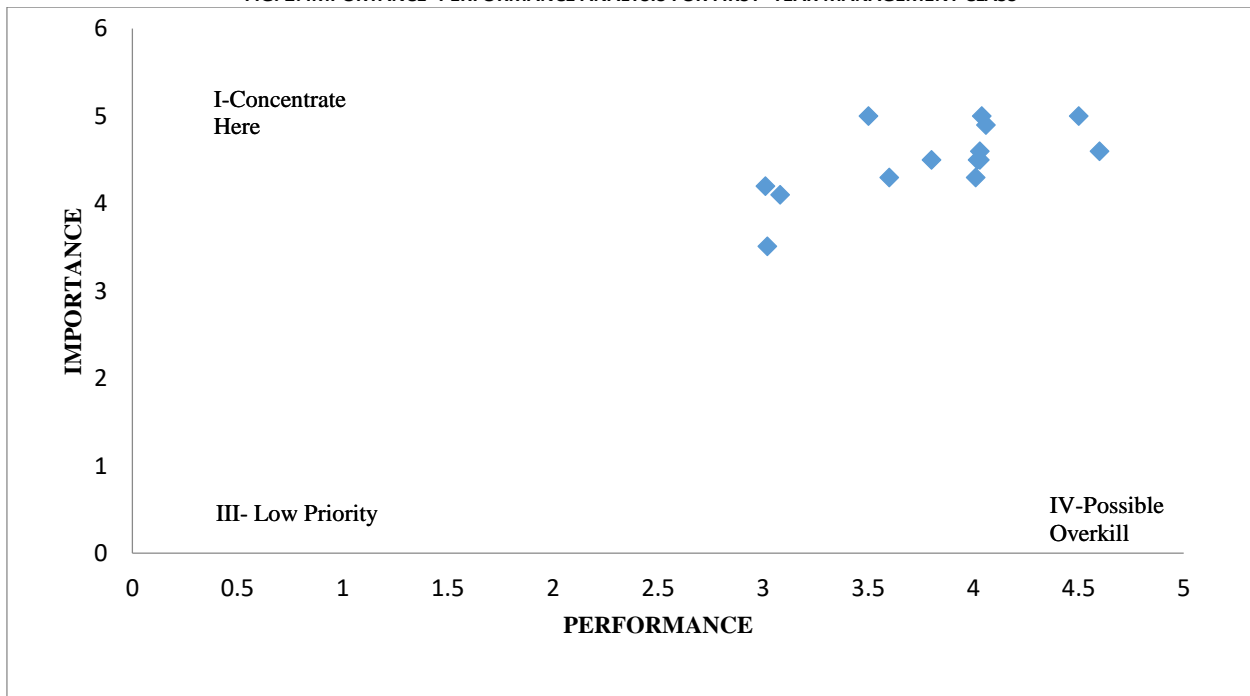
METHODOLOGY AND DATA COLLECTION

In this study, survey method is used to measure the perception of the students and parents. An identical questionnaire to past studies like IPA-Roger Lewis, 2004, “IPA as a tool in evaluating Higher education service quality; Fatima de Jesus Henriques Silva, Service quality in Higher studies, Dr. Narinder Tawar etc. was prepared for the data collection, the literature review and focus group interview provided the basis for generating items to draft questionnaire. The draft questionnaire consists of 14 items related to different aspects of management education institution’s service quality and importance. A five point Likert scale was used to measure the “Importance”; that varied from 1= very unimportant to 5= very important and “Performance”; that varied from 1=very unsatisfied to 5= very satisfied. The students of first and second year were concentrated for the survey that comprised the sample of a total of 50 students, 25 students from each year were selected randomly present on those days.

RESULT AND DISCUSSION

In this study, the IPA matrix is prepared on the fourteen surveyed questions by the students of first and second year, which were ranked, according to importance on vertical axis and performance on horizontal axis.

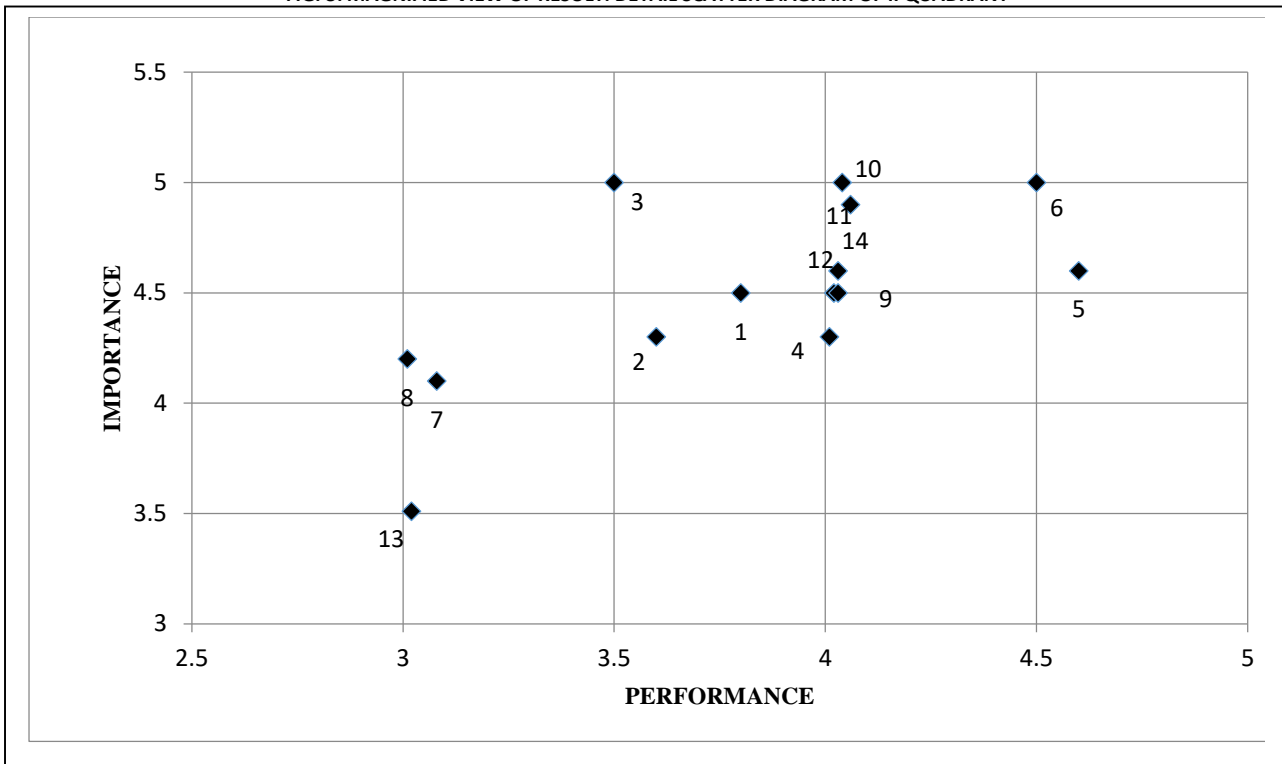
FIG. 2: IMPORTANCE- PERFORMANCE ANALYSIS FOR FIRST- YEAR MANAGEMENT CLASS



In the above figure, the most conspicuous thing in this scatter diagram is that the all surveyed result falls in the II Quadrant ie: Keep up the Good Work, which is the area of high importance and high Performance. Therefore, which shows the satisfactory performance of the college services for the students overall. This is the positive result for the college management.

The magnified result of the first figure is explained in the figure 3 which elaborate the every variable, explain its importance and performance more clearly and distinguish the clear image of the importance and performance of every single variable.

FIG. 3: MAGNIFIED VIEW OF RESULT: DETAIL SCATTER DIAGRAM OF II QUADRANT



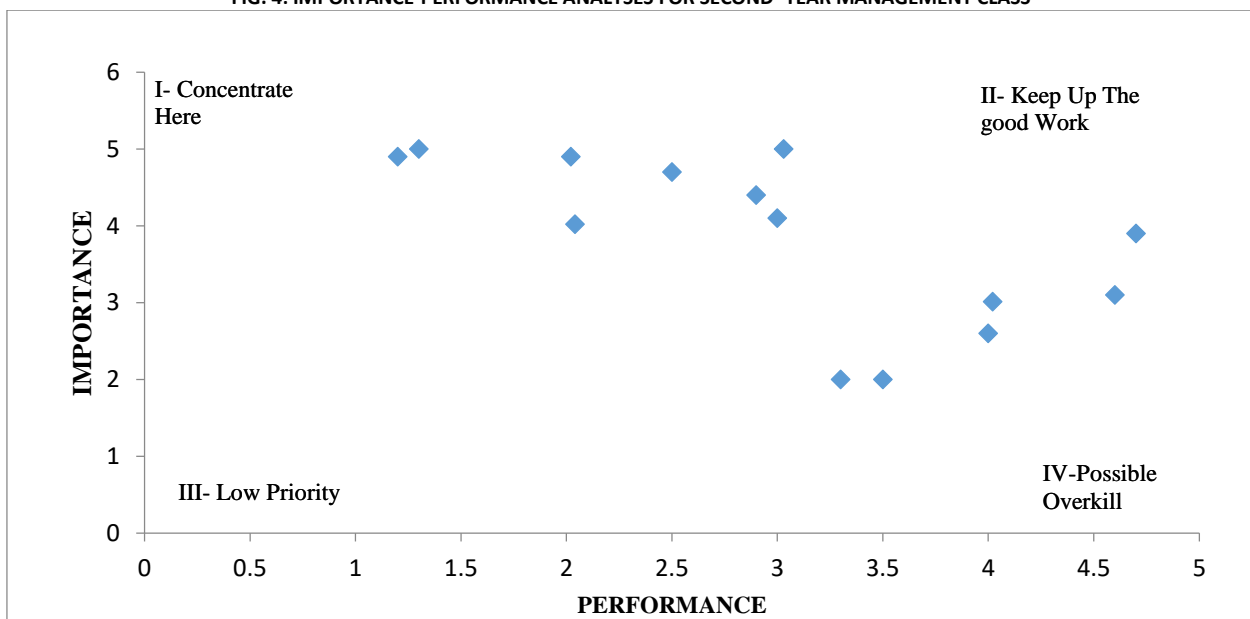
By the use of IPA method, we can analyse the different sectors or area which require changes or more attention. In this magnified view of the result, the position of all the variables are changed which lies in different quadrants: as it lies in Quadrant I (Concentrate Here) and Quadrant III (Low priority) also.

As per the above scatter diagram, area which requires more attention is the Q3, which is related to the faculties, Q13, Q8, and Q7 i.e. Industry institute interaction, attending lectures and subject material which lies in third quadrant, shows that these variables are of low priority which poses no threat to the organization. Hence, the rest variable lies in the Quadrant II which reflects the good work. The Q2, about the preliminary information of the subject material poses the little more importance as compare to others, as because the first year students were not aware of the subjects and the curriculum which they will study in the full program. Hence, an attention is required to this variable for the new students as it can make an easy task for them to understand and follow the curriculum properly.

After the data collection from the first year students, the same questionnaire was circulated and results were obtained from the second year students also. The result is shown in Fig-4 which gave a different image as compared to the first year's students scattered diagram. As we can compare that the first year students result lies in the II quadrant but here the results are scattered in different quadrants like I, II and IV which shows perception gap between both years students.

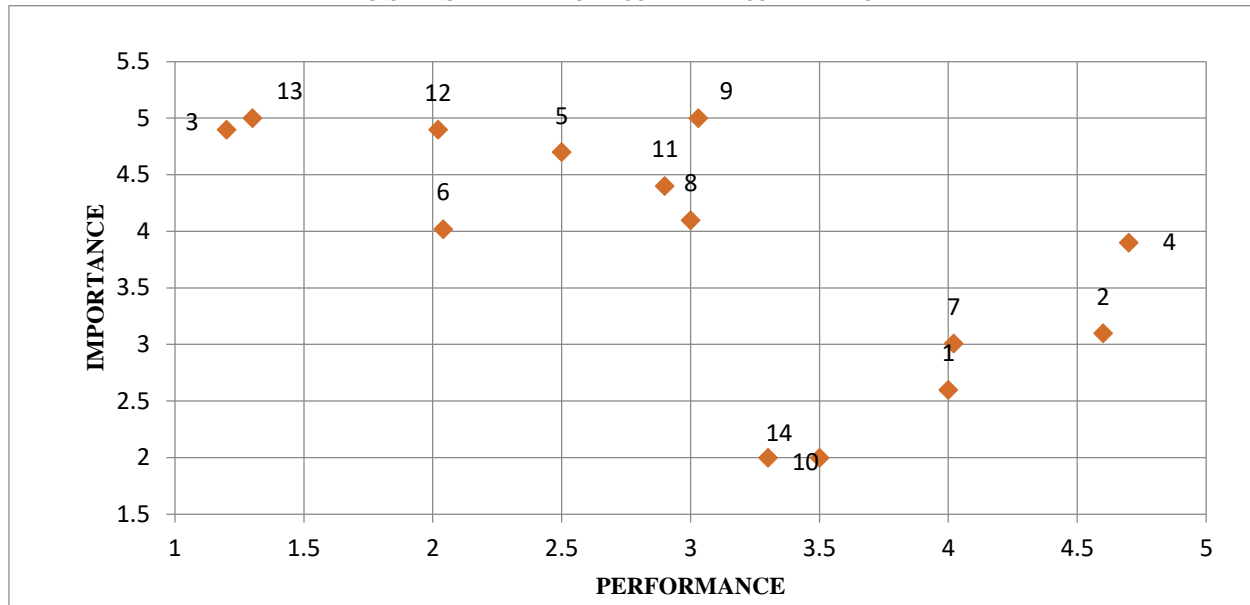
The response of the first year students lies in the II quadrant which suggests "Keep Up The Good Work" but the results varied in the fig-4 when the responses were obtained from the 2nd year students.

FIG. 4: IMPORTANCE-PERFORMANCE ANALYSES FOR SECOND- YEAR MANAGEMENT CLASS



The magnified view of the scattered diagram is shown in Fig. 5 which helps in analyzing the status of the services.

FIG. 5: MAGNIFIED VIEW OF RESULT: DETAIL SCATTER DIAGRAM



For the 2nd year students, the analysis of the above scattered diagram is not giving an encouraging image of the services of the institute. As we can see above in the figure 5, the variables are laying in Quadrant I and Quadrant IV i.e. "Concentrate Here" and "Possible Overkill" more as compared to II quadrant i.e. "Keep Up the Good Work". Hence, the management should concentrate on their weak areas as highlighted in Q3, Q6, Q12 and Q13 which consist of experienced Faculty, Study material, Discussing Case- Studies, and Industry Institute interactions with top priority.

The variables lies in II quadrant like Q4, Q5, Q8, Q9 and Q11 which falls under "Keep Up The Good work" are Using of modern audio and visual aids, Marking system of internals and extracurricular activities, Interesting subject material, presentations of lectures and learning from them.

The variables lies in IV Quadrant i.e. Q1, Q2, Q7, Q10 and Q14 constitute of "possible over kill" which denotes that these attributes are overly emphasized by the organization. Therefore, the institute can emphasize less on it.

CONCLUSION

Service quality assurance in higher education is the activity that aims at maintaining and raising the level education, e.g. research, assessing acceptability, recruitment, appointment procedure and different mechanisms and systems. The aim of service quality assurance in higher education is to guarantee the improvement of standards and quality in higher education in order to make higher education meet the needs of students, employers and financiers. Higher educational institutes are putting their efforts to provide maximum service quality to students in education system but still there is a lot more focus required. The study was focused on the students of (MBA) Masters in Business Management to measure the perception towards the service quality being offered to them by the institutions. Management Education is highly demanding course and institutions are feeling pressure from various customers group namely students, parents, and the industry. The liberalization in education policy and private partnership programme to make the nation educated society is posing greatest challenge for the sustainability of the institutions. This is pure service industry where quality, customer service is the key to success.

In the context of higher education evaluation and resource allocation, the technique of Importance- Performance analysis is discussed. To illustrate the strengths and weakness of the method, a quantitative study on first and second year management students of private institute is used here. Importance – Performance Analysis provides a broader basis on which to evaluate and drive change in higher education than by relying on performance indicators alone.

The pilot study is limited to small sample size and area. Further research may examine which of the factors discriminate most significantly among the institutions from the perspective of different customer group viz. parents, owner, employer and various governing authorities.

LIMITATIONS OF THE STUDY

- The study refers to only one private education institute.
- The sample size of the study is small.

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ANNEXURE

QUESTIONNAIRE
(Number of Respondents =50)

S.No	Variables
Q1	Aims of subjects are communicated clearly.
Q2	Preliminary information about the contents of the subjects is clear.
Q3	Faculties are qualified and Experienced.
Q4	Modern audio and visual systems in classes.
Q5	The proportional allocation of marks to different activity is fair.
Q6	Understand the study material of the subject.
Q7	You feel enthusiastic about attending the lectures.
Q8	Subject material is interesting
Q9	Presentations of Lectures are clear
Q10	The sequences of topics in each lecture are organized logically.
Q11	Lecturer has an interest in assisting students to learn.
Q12	Focus on discussing case studies
Q13	Promote industry-institute interaction
Q14	Spacious, airy, well lit classes

A STUDY ON USAGE OF TECHNOLOGY IN BANKING SECTOR WITH REFERENCE TO SELECTED BANKS

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ABSTRACT

This paper investigates the view of Indian clients towards the utilization of innovation as for such variables as accommodation, protection, security, convenience, ongoing openness, and precise record of shifted exchange that empower client's use of Banking Technology. Different components, for example, moderate exchange speed, specialized disappointment, extortion and ignorance among clients that make deterrent in appropriation, are likewise tried. The outcomes demonstrate that statistic factors, for example, sex, age, capability and pay assume a positive part in use of managing an account innovation. Every one of the banks is utilizing data innovation as a key vehicle to remain aggressive against different players. There is no noteworthy contrast between utilization rates of keeping money innovations by the clients of various private banks. This paper additionally demonstrates that managing an account innovation helps in expanding consumer loyalty, client devotion, ad libbed development, and execution of the banks.

KEYWORDS

protection, security, problems, influencing, awareness, demonstrates.

INTRODUCTION

Indian economic environment is witnessing path breaking reform measures. The financial sector, of which the banking industry is the largest player, has also been undergoing a metamorphic change. Today the banking industry is stronger and capable of withstanding the pressures of competition. While internationally accepted prudential norms have been adopted, with higher disclosures and transparency, Indian banking industry is gradually moving towards adopting the best practices in accounting, corporate governance and risk management. Interest rates have been deregulated, while the rigour of directed lending is being progressively reduced.

Today, we are having a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. In the banking field, there has been an unprecedented growth and diversification of banking industry has been so stupendous that it has no parallel in the annals of banking anywhere in the world.

There has been considerable innovation and diversification in the business of major commercial banks. Some of them have engaged in the areas of consumer credit, credit cards, merchant banking, leasing, mutual funds etc. A few banks have already set up subsidiaries for merchant banking, leasing and mutual funds and many more are in the process of doing so. Some banks have commenced factoring business.

REVIEW OF LITERATURE

The saving money today is reclassified and re-designed with the utilization of IT and it is certain that the fate of managing an account will offer more modern administrations to clients with the persistent item and process developments. In this manner there is an outlook change from seller's market to buyer's advertise. So banks additionally change their approach from "Regular Banking to Convenience Banking" and "Mass keeping money to Class Banking". The review looks at different significant issues identifying with part of IT in saving money and prescribes to guarantee protection and secrecy of data's actualize IT and other Cyber laws appropriately. This will guarantee the formative part of IT in the keeping money industry.

Islam, Sheel and Biswas (2007) research the fulfilment levels of HSBC ATM cardholders (both staff and non-staff) as for different perspectives (for example, expeditiousness of card conveyance, the execution of HSBC ATM, and the administration nature of ATM work force) of utilizing HSBC ATM and their suppositions on different other related issues, for example, positive and badly arranged components of HSBC ATM, suggestion to enhance the administration quality. The discoveries give critical outcomes identified with utilize and worth of holding the ATM. Assist, the discoveries helped the ATM segment to recognize their positive and negative components and the client proposal.

Wan et al. (2005) concentrate the clients' selection of saving money diverts in Hong Kong. They secured four noteworthy keeping money stations specifically ATM, Branch Banking, Telephone Banking and Internet Banking. The review divided the clients on statistic factors and mental convictions about the positive characteristics handled by the channels. The mental variables were usability, exchange security, exchange exactness, expediency, accommodation, time utility, arrangement of various individual administrations, social attractive quality, convenience, monetary advantages, and client association.

Roboff and Charles (1998) found that individuals have a feeble comprehension of internet keeping money security dangers in spite of the fact that they know about the dangers. Besides, they found that purchasers frequently assume that their bank is more worried about security issues and will ensure them. At last, they contend that in spite of the fact that shoppers' trust in their bank is solid, their trust in innovation is frail.

Mr. V. Vaidyanathan, (2008) however SMS cautions began in 2005-06 (Alpesh Patel, 2013). Remote telephone endorsers in India crossed 867.8 Million in 2013, according to TRAI (Telecom Regulatory Authority of India Act, 1997) when contrasted with 261.07 in March 2008. So there is roughly 4 times increment in the quantity of endorsers. Be that as it may, as per this report, endorsers who get to the web through remote telephones are 143.2 Million. Right around 16.5% of remote cell phone endorsers are utilizing the Internet over their cell phones. As indicated by a Mobile keeping money report by Deloitte (Alpesh Patel, 2013), 17 Million Indians are utilizing cell phones for saving money exchanges. In this way, roughly 2% of remote telephone supporters are utilizing managing an account benefits on their cell phones. Versatile keeping money is still in its beginning stage in India. In this manner, distinguishing and understanding the components affecting the conduct of cell phone supporters is one of the basic essential for advancement of portable managing an account benefits in India.

Bhatti (2007) utilized all the three models TAM, TPB and IDT and discovered that the apparent convenience saw helpfulness, subjective standard; individual ingenuity and saw behavioural control are solid determinants of the aim to embrace M-trade. The review has uncovered that subjective standards and saw behavioural control affect saw convenience and goal to embrace versatile trade. Seen control of clients can be expanded by offering them free utilization of administration for

a brief timeframe. Quick reception of innovation, due to its social impact, is contemplated as far as subjective standards and it is observed to be a note worthy element as the behavioural goal is particularly influenced by companion amass impact.

Rajesh tiwari. In today's hello their tech world innovation support is critical for the fruitful working of the keeping money. This exploration concentrates on the use of innovation in saving money segment. Today banks are the foundation of the Indian economy. It has augmented the part of keeping money area in the economy. The money related exchanges and instalment can be prepared in simple and snappy way. The utilization of ATM, charge card, tele-managing an account, portable keeping money web saving money and so on, gives greater security in saving money. It additionally highlights the compelling utilization of innovation in managing an account and item mindfulness among individuals.

RESEARCH GAP

- There are many studies on technology adoption in banking sector, risk management, service quality, usage pattern of technology etc.
- there has no comprehensive study yet been taken on awareness of customers regarding technology usage and factors influencing technology usage

STATEMENT OF PROBLEM

- Today, technology plays a crucial role in banking sector hence, the present research study focused on whether all the banking customers are aware of banking technology services
 - If, yes what are the factors effecting the customers to adopt technology services and risks involved in technology usage
- The main purpose of the study is to assess the usage level and also the problems encountered by customers in technology services

NEED AND SCOPE OF THE STUDY

To study and investigate the usage of technology in select public and private banks in Guntur rural areas. It focuses the opportunities and threats to banking sector with special reference to technology use. This study also highlights the awareness of customers for the appropriate and safe usage of technology in banking transactions

OBJECTIVES

1. To assess the awareness of technology
2. To study the usage pattern of technology-enabled banking self-services such as ATMs, internet banking, tele banking and mobile banking by bank customers.
3. To examine the risk factors due to technology in banking sector
4. To Factors Influencing the usage of technology

HYPOTHESES OF THE STUDY

- H01** There is no relationship between awareness of technology among the customers and risks involved in technology
H02 There is no relationship between factors influencing usage of technology and usage level of technology

RESEARCH METHODOLOGY

Data Collection There are two methods of generating information or collecting data required for research, one through observation and other through experimentation. Observation is the process of measuring variables just as they occur in nature, without directly or deliberately influencing their values. Experimentation method has the foundation of science. Its essence is the manipulating an independent variables and then measuring the resulting change in the dependent variable. The data is collected through both primary and secondary sources.

Primary Data Collection: The most appropriate method for this research work is Survey Method. It consists of Personal Interview, Telephone Interview and Mail Interview. It is the technique of gathering data by asking questions to people who are thought to have desired information. Schedules were prepared and 142 respondents were contacted

Construction of a Questionnaire: Primary data was collected from respondents using a self-administered questionnaire, this created anonymity leading to more valid responses as well as allowing respondents to fill them at their convenience. The questionnaire was designed according to the objectives and study variables. The questionnaire is divided into 4 parts.

Part I dealt with questions framed specifically for understanding the awareness level of customers for technology in banking

Part II dealt with questions framed specifically for understanding the usage pattern and familiarity of technology in banking.

Part III Consists four items which aims at collecting information about the risks involved in technology Part 4 aims on collecting information about the factors influencing technology in banking

Secondary Data: The sources of secondary data that is referred are Libraries, trade publications, companies' brochures, websites, various books and journals are some important sources of data are the sources for gathering information.

TESTING OF RESEARCH HYPOTHESES

- H01** There is no relationship between awareness of technology among the customers and risks involved in technology

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	315.376 ^a	240	.001
Likelihood Ratio	234.697	240	.584
Linear-by-Linear Association	.029	1	.864
N of Valid Cases	143		

a. 279 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

As the p value is .001 which is less than .05 therefore, null hypothesis is rejected. So there is a significant relationship between awareness of technology among the customers and risks involved in technology

- H02** There is no relationship between factors influencing usage of technology and usage level of technology

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	686.952 ^a	364	.000
Likelihood Ratio	333.343	364	.874
Linear-by-Linear Association	.695	1	.405
N of Valid Cases	139		

a. 406 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

As the p value is .000 which is less than .05 so there is a significant relationship between factors influencing usage of technology and usage level of technology.

FINDINGS

1. Customers are influenced by many factors such as ease of use, Convenience, less cost, reduced waiting time while using technology in banking transactions
2. Problem of machine out of cash is high they are unable to get the cash that which is required. Respondents are facing the problem of machine out of order very frequently and many times.
3. Respondents are waiting in queues for a long time it leads to delay of other works and the frequency of this problem is very often.
4. Problem of not providing information was opted at high percentage i found that respondents are unable to get the information and complete their transaction without required information.
5. Almost many of the respondents feel that it was taking plenty of time to complete a transaction i.e., found few reasons those are due to technical issues, too many steps, etc.,
6. Respondents are facing the problem of lack of clear guidelines are high in ratio. It is enabling them to switch on to services those which are getting provided.
7. Usage level of ATM service is high. I found that 55.24% respondents are using ATM services frequently to complete their day to day transactions.
8. Most of the respondents are using cash deposits through ATM as it helps them to complete their deposits and it has 24*7 working hours to help the customers.
9. 96% of the respondents are using internet banking services to shop online as it is a leading competitor.
10. I found that most of the respondents are satisfied with the SMS alerts because customers can monitor the transactions directly and it shall act as a proof in any circumstances.
11. 74.13% are influenced by the factor of reduction in time off because they can complete their transactions in very little span of time compared to visiting branches to complete the transactions.
12. Technology that which was used in e-banking services was easily adoptable. So most of the respondents are influenced by these factors.
13. There is a significant relationship between awareness of technology among the customers and risks involved in technology.
14. There is a significant relationship between factors influencing usage of technology and usage level of technology
15. Although E-banking provides flexibility in performing financial transaction, fast and easy, however individuals are still reluctant to adopt the system because of several reasons.
16. First, the security and privacy are two elements in the perceived risk. Without a proper knowledge of the system, individuals are not interested to test the system.
17. Perceived usefulness, ease of use and consumer awareness have positive impact on the intention to adopt technology banking while perceived risk has negative impact on it.
18. There are few threats in usage of technology like ATM- Machine out of cash, ATM-Reduction in balance without cash, waiting for longtime for conducting, Lack of security in transactions
19. Customers are aware of few schemes which are supported with technology which reduces their risk level in dealing with banks

SUGGESTIONS

1. Measures to be taken to improve effective utilization of technology in banking services. People still have a grit to deposit cash through ATM's. Therefore, banks can create awareness among people to effectively utilize the technology provided. Banks can list the instruction procedures on all ATM outlets so that people can use it effectively.
2. People don't prefer to use phone banking as language is a major constraint. Banks can consider state language as their first priority instead of national language. This not only refers to the customer service representatives but also statements can be provided in their preferred language.
3. Another major hurdle why people don't prefer phone banking is that people are kept on 'waiting mode' for a long time. Banks shall take this into consideration and help people to make effective utilization phone banking.
4. People don't prefer to use ATM card as the minimum balance is high for a savings account. It is difficult to maintain the same amount. But it is not in the case of salary account as they provide zero balance. This facility should be available to all accounts so that there would be more usage of technology.
5. To make available the best and quick services to the customers with the new banking technologies.
6. Proper measures must be taken by banks to solve the issues which are raising frequently if not it shall create a negative impact in the minds of customer
7. Must encourage the customers to use internet banking service to save the time and additional manpower work.
8. Banks can list the instruction procedures on all ATM's so that people can use it effectively.
9. Telephone banking can be changed to the state and regional language rather than national language. Because every customer will not have knowledge on the language properly.
10. From the study found that most of the respondents are not using telephone banking it is about 56% as above mentioned in data analysis, 36% are not using mobile banking even for once. So proper education and usage pattern must be taught to the customers by banks by using pamphlets are in any other way that which will make the services utilized effectively.

CONCLUSION

This study reveals that in spite of the advent of technology people still prefer for direct banking for cash transactions which in turn is loaded with crowd in banks. People feel direct banking as a platform of convenience. Customers are forced to go to banks for payments and still they do not to feel comfortable due to long queues. Yet people are not aware of the utmost utilization of technology since they have a threat towards safety. The study emphasizes on the percentage of awareness on maximum utilization of technology. Also, there are some areas on which banks have to focus for improvement.

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CONSUMER PERCEPTION TOWARDS AYURVEDA & THEIR BUYING BEHAVIOUR OF AYURVEDIC MEDICINES IN INDIA

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ABSTRACT

Ayurveda has been a lively system of health with an unbroken practice since 3000 years. Although, Ayurveda as a system of medicine has been in practice in India for centuries but its growth as an industry has commenced only a few years back. Due to lack of cure for chronic diseases and side effects of conventional medicines, developed countries have started looking toward Ayurveda for treatments to restore wellness of their citizens. Modern medicine is mostly governed by a demand for evidence-based practice. The business prospects amounts to a \$20 billion ready market, which is growing at a very fast rate and would become a \$5 trillion market worldwide by 2050. Large portions of this market would be centered in India being the origin. India's share in the export of herbals is USD 63 billion which is just 0.2% of the global herbal market. So there is obviously vast scope for Indian manufacturers for entering the growing worldwide opportunity of business in herbal pharmaceutical field. We also have to focus on standardization of herbal products. Ayurveda has a brilliant future in India as a business proposition due to the ever increasing demand for natural therapies.

KEYWORDS

Ayurveda, traditional medicines, health, market, disease.

1. INTRODUCTION

The origin of Ayurveda traces back to Vedas: the oldest existing body of knowledge. Through all these 5000 years, in spite of all the negative attitude and rather killer instinct of the foreign invasions and equally worse neglect from our own government in the recent past, this very old traditional medical system of India has survived through ages fulfilling the mission of helping the ailing population through the ways of nature. Ayurveda is believed to be the Upveda of Atharva Veda. There are about 160 hymns about medicines in the Atharva Veda. The knowledge of life scattered in these Vedas were collected and comprehended in the form of principles by great Acharyas like Charak, Susruth and Vagbhata during the Samhitha period, and these are still considered to be the bible for the Ayurveda people. World Health Organization (WHO) realized at Alma Ata in 1978 the role of traditional, alternative and complementary systems of medicine in the healthcare sectors of both developing and the developed nations with the slogan of "Health for All".

2. TODAY SCENARIO

Ayurveda is passing through a crucial stage in its history of 5000 years in the last decade. The immense commercial potential of the science and its three dimensional wholistic approach towards health – in the physical, mental and spiritual plane - attracted the highly stressed Western population who have reached the saturation point of emotional, physical and moral insecurity. Ayurveda, which was struggling to keep pace with the growing craze of its own people for Westernization, resurrected in the West as a new incarnation as what we call WESTERN AYURVEDA. The science went global in a colorful way, thanks to the marketing skills of Dr. Deepak Chopra and Maharishi Mahesh Yogi! Concept of Ayurvedic packages was born. "Panchkarma" parlors made money than beauty parlors in the West! People from the West started coming to India in search of Ayurvedic de-toxification in cheaper rates and another new concept was born in India.

Societies, especially those of the developing countries with limited resources, could significantly improve the healthcare means at their disposal by exploring the scope of these systems of traditional medicine. Demand for herbal products worldwide has increased at an annual rate of 8% during the period of 1994–2001, and according to WHO forecast, the global herbal market would be worth \$5 trillion by the year 2050. As of today, Europe and the United States are two major herbal product markets in the world, with a market share of 41% and 20%, respectively. These data are in consonance with the hype surrounding the international potential for Ayurvedic products. It seems that Ayurveda is undergoing a phase of resurgence and revival "in the world" similar to the one "at home". However, all advanced approaches for TRM in general and Ayurveda in particular may be fruitful, meaningful and purposeful only if few more issues as discussed below could be addressed by the concerned authorities of health.

IMPACT OF PATANJALI AYURVED LIMITED ON CONSUMER PERCEPTION

Patanjali's Rs 3,000-crore FMCG journey began ten years ago, quite accidentally, with gooseberries. Acharya Balkrishna, the 43-year-old architect of Patanjali's growth from a cottage industry to the one that is giving MNCs sleepless nights, recounts how it all started in 2005, when a delegation of farmers met Ramdev. They were going to destroy their gooseberry plantations as there was no demand for the fruit. To stop them, Ramdev started manufacturing *amla* juice. "At first, we had no clue how to go about it and outsourced the fruit to a food processing unit in Hoshiarpur in Punjab," says Balkrishna. The juice became a runaway hit, and Patanjali started sourcing gooseberries from all over the country to meet the demand. Today, 25 truckloads of gooseberry arrive at the Patanjali unit, where 6,000 litres of juice is processed per hour. "Now there are so many other *amla* juice manufacturers in the country. We created the category," says Balkrishna. Creating new product categories partly explains Patanjali's early success. After *amla* juice, it started making the sort of esoteric local food and personal care products (aloe Vera juice, *hing* (asafoetida) digestive *golis*, *shikakai* (acacia concinna) sherbets and spices that Indians otherwise shopped for at *khadi* or *gramudiyog* outlets. We suddenly saw a market gap that could be filled," says Balkrishna. "Whatever People demanded, we kept making," adds Ramdev, before taking a jibe at MNCs, "We don't bother with expensive market research." As the enterprise foster, Patanjali became ambitious and started getting into established FMCG categories. The change also seems to have coincided with Ramdev's growing political clout. Ramdev says the business has grown 150 per cent this year, and may close this fiscal with a turnover of Rs. 5,000 crore. Though Ramdev claims that he and Balkrishna don't set targets, in the next breath, he envisages Rs 10,000-crore-turnover-in-three-years goal. The growth, he adds, will come through expansions into everything from baby care to garments. "From bio-fertilisers to healthy food, to organic cotton clothes, we will produce anything that can make India and Indians beautiful.

THE INDIAN SCENE

While reliable information on industrial activity in this sector is not readily available, it is estimated that the annual total market for the products of Indian systems of medicine is of the order of Rs. 5000 Crores in the domestic market and around Rs. 500 Crores in exports. Both in turn-over and in the number of units, Ayurveda constitutes over 85 % of the total, which is followed by Homeopathy, Unani and Siddha. In the case of the number of Hospitals, Educational Institutes and Practitioners, the same order prevails. Of the 7000 Units, only around 35 have sales of over Rs. 5 Crores per annum, the majority of the balance are in the range of Rs.

50 lakhs to Rs. 1 Crore. Of the larger Units, most of them market proprietary products, developed from the knowledge base of the traditional systems converted to various modern solid and liquid dosage forms. Currently, ayurvedic and Unani health and beauty products could be broadly divided into three categories: classical formulations, biomedical providers and consumer brands.

- 1. CONSUMER BRANDS** (over the counter products) are advertised directly to consumers through public media such as television, newspapers and magazines.
- 2. BIOMEDICAL PROVIDERS** are marketed to physicians, pharmacists and chemists. Liv 52, Geriforte (anti-ageing), both from Himalaya are examples for ayurvedic biomedical providers, and in principle, are available only on prescription.
- 3. CLASSICAL PRODUCTS** like Chyawanprash, Dasamularishta, Triphala are also marketed directly and purchased without the prescription of the physicians, while some of the lesser known formulations like Praval Bhasma, Chandraprabha, Vatika are prescribed. [6]

3. BUYING BEHAVIOR OF CONSUMER FOR AYURVEDIC MEDICINE

Consumer Behavior The term consumer behavior is defined as the behavior that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. Consumer behavior focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption related items, that includes what they buy, why they buy it, when they buy it, where they buy it, how often they buy it, how often they use it and how they evaluate it after the purchase and the impact of such evaluations on future purchases, and how they dispose it. **Cosmetic Consumer Behavior** The cosmetic consumer behavior could possibly be changed by the current trend of consuming. Thus, consumers' behavior which comprises consumption information, customer demand, appraisal, preference, action, contentment, etc. is being observed by the investigator. Despite our differences we have one of the most important common factors among all of us and that is the fact that we are all consumers. On a regular basis we use or consume food, clothing, shelter, transportation, education, equipment, vacations, necessities, luxuries, services, and even ideas. As consumers we play a vital role in the health of the economy, local, national, and international. The purchase decisions we make affect the demand for basic raw materials, of transportation, production and banking; also they affect the employment of workers and the deployment of resources, the success of some industries and the failure of others. In order to succeed in any business, and especially in today's dynamic and rapidly evolving marketplace, marketers need to know everything they can about consumers. Indians have been traditionally inclined toward natural products for their beauty needs. India has a history and knowledge of using natural products. While consumers in the rest of the world have to be educated about the benefits of natural herbs, this knowledge is well inherited in India from generations. The need is for companies to translate the ancient ayurvedic recipes into modern easy to use formats with superior quality.

During the last decade, the herbal beauty care business has emerged as the new growth frontier for beauty business in India. The emphasis has been on the spectacular growth of the herbal and ayurvedic beauty products business.

TYPES OF PRODUCT RANGE

- Skin care (face washes, cleansers, toners, moisturizers, protectors, nourishers, correctors, enhancers, exfoliators, lip care and whitening range)
- Body care (lotions and Ayurvedic cleansing bars)
- Hair care (oils, shampoos and tonics)
- Safe sun care (before sun, after sun, non-greasy, anti-aging with tint, for men and for kids)
- Makeup (face, eyes, lips, nails, ecostay and others)

Today, the Indian cosmetics industry has a plethora of herbal cosmetic brands like Forest Essentials, Biotique, Himalaya, Blossom Kochhar, VLCC, Dabur and Lotus; and many more are adding to the list. In addition to a widening base of consumers, color cosmetics and anti-aging and anti-wrinkle creams are expected to be the future drivers of growth in this segment.

The market for Ayurvedic cosmetics products in India is expected to grow at a rapid pace over the coming decades. The market is only beginning to get populated with ayurvedic brands and it will be a while until it gets too crowded.

Ayurvedic manufacturers are investing in research and constantly coming up with new and innovative technology and products that are resulting in better and more effective ayurvedic cosmetics. Ayurvedic cosmetics are still competing with synthetic products and they need to strive to ensure quality that is similar to synthetic brands. [3]

REASON FOR CHANGE IN CONSUMER PERCEPTION FOR MEDICINE

Taste and tradition of the middle class and higher strata of the society have changed due to increasing awareness of the western world and beauty trends and high paid jobs. As a result, woman from such social strata are now more conscious of their appearance and are willing to spend extra money. The change in cosmetic and skin care product consumption is witnessed today due to rise in number of women, especially from the middle-class population, having more disposable income. This actually has fielded a growth in certain product categories in the market that hardly was seen earlier. Colour cosmetics and sun care products that have shown growth rates of 46% and 13% respectively over the past two years. Rational use of medicines is essential in today's situation, especially in a country like India, where there is a wide disparity in the availability of medicines between cities and villages. The concept of rational use of medicines has not yet fully penetrated into the minds of healthcare providers or the public, and as a result there is large scale irrationality seen in availability and prescription of medicines. [5]

The methods of cure related to Ayurvedic massages, herbal therapy, yoga and traditional surgery are catching everyone's imagination very fast and promise to be the next big thing in the medical and wellness industry. This translates into a huge potential in the market for the different verticals that Ayurveda spans out in times to come. It has the unique advantage of having something to offer for every class of the society. The opportunity is really vast as it spans through all the possible verticals like Yoga centres, Ayurvedic spas and Herbal medicines. Yoga centres are growing at a rate never seen before as are spas that offer herbal treatment. Combined with the recent trends of increasing acceptance of natural medication, this accounts for a huge potential in the up and coming times for Ayurvedic products.

The business prospects amounts to a \$20 billion ready market, which is growing at a very fast rate and would become a \$5 trillion market worldwide by 2050. It goes without saying that large portions of this market would be centered in India being the origin. The total size of the Indian Ayurvedic market is INR 50 billion and it is growing substantially at a rate between 10-15 percent, with the same growth rate targeted for the next 10 years.

There are two big advantages in this industry to be gained by prospective investors. First, that it is recession proof – as the healthcare industry has always been. Second, it reaches out to a larger chunk of target consumers across all income groups. As such, this happens to be a great time to be in the Ayurveda market as it is expected to grow exponentially in the next few years. The fact that Ayurveda provides a viable business opportunity is borne out by the long and successful runs of several brands in this field that include Dabur (launched 1884), Amrutnjan (launched 1893), Himalaya (launched 1930), Baidyanath (launched 1917), VICCO (launched 1952) and many more! [7]

In fact, developments in ayurveda during the past two centuries through organized production of medicine, institutionalization of education and professionalization of clinical practice have often been parallel to, or a response to developments in biomedicine in India. Manufacturing in ayurveda has passed from small-scale physician outlet to petty/cottage production and later to the industrial scale, emerging as a competing alternative to the biopharmaceutical market. Earlier, in the initial half of the 19th century, a number of households produced and distributed ayurvedic drugs. But the production and distribution was not based on any pricing mechanism. This means that while raw herbal, metal and mineral products were traded and marketed in a big way, ready-made medicines were never considered as a "commodity" to be marketed for money. The production of medicine was concentrated in and around the physician's residence or locality and the service and production costs were not clearly distinguished. Various reasons, including the inability of the modern system to cater to the healthcare needs of a large number of villages, helped the indigenous systems to remain significant throughout the period. In the mid-19th century, demand emerged for medicines when Vaidya's responded to the spread of epidemics, especially in the case of cholera and small pox (Varier 2002; Bhattacharya 2001).

The leading companies like Dabur, Zandu, Himalaya, Arya Vaidya Sala, Kottakkal (henceforth, AVS) have achieved a significant growth in the last few years. In 2003, among 9,000 ayurvedic firms, a mere 2%, constituted more than 80% of the market share, while the rest of the firms (small/tiny/household) had a smaller percentage, though they have a strong niche market in some regions, especially in rural areas. The smaller firms cater to a large spectrum of population by providing with low cost ayurvedic medicine. [9]

ATTITUDE OF CONSUMERS

Consumers worldwide are going green and this is especially true in the cosmetics market. Over the last few years, growth in the market for cosmetics has been driven by products that use natural or herbal components. The market share of natural based products has been increasing gradually. Companies are increasingly feeling pressurized to focus on sustainability and reduce their environmental footprints. Consumers are more aware and better informed than ever before. They are becoming conscious of the ingredients that go into the products that they use and are averse to chemicals that are known to cause side effects. On the supply side, companies are engaging in advanced research of plant-derived peptides, encapsulated actives, active plant stem cells, complex extraction processes, and clinical testing to deliver products that are acceptable to the well-informed customers. [2]

4. CONCLUSION

In light of the worldwide changing healthcare environment, it has become abundantly clear that there is need for a comprehensive policy review of traditional, complementary and alternative systems of medicine and for individual nations to share information about their experiences with policy, legislation, regulation, research, development, financing, training and professional development, quality control and safety regulations of these systems of medicine.

The people are more interested in the Ayurvedic products as compared to the product/medicine recommended by Physicians. Hence, scientific knowledge of the Ayurvedic/herbal drugs has to be transmitted out in a systematic manner to complete the international market and provide consumer satisfaction. Ayurveda has a brilliant future in India as a business proposition due to the ever increasing demand for natural therapies. This huge demand is driven due to various factors like the stressful working culture, exhaustive lifestyle, the endless quest of peace, growing ailments with less healthy environment. Today, people are on a constant run for serenity and are ready to splurge for the services that can offer them the same in a natural way, which leads to Ayurveda posing a welcome break for all. The ayurvedic sector is undoubtedly emerging as medicine-centered as opposed to its basic orientation that was patient-centered, characterized as the pre-eminence of the "pharmaceutics episteme" (Banerjee 2002). The fast depletion of medicinal plant is a major concern, and higher vertical integration is required for sustaining this industry by reducing the transaction cost. In short, ayurvedic manufacturing has better prospects with the present growth provided that, there are higher incentives for R&D, sustainable use of raw material, further linkage with medicinal plant cooperatives and successful cluster promotion. A major concern is the change in product pattern and importance given by most of the firms towards nutraceuticals and cosmetics, and the failure of regulation systems, which may hamper the spread of ayurvedic therapeutic tradition and its clinical value in future. Conscious efforts are, therefore, required to promote the therapeutic aspects of ayurveda as a system, so that it can emerge as a distinct contender in the pluralistic healthcare market, rather than a supplier of some "safe" herbal remedies for the international market for complementary and alternative medicines. The market for ayurvedic oral and personal care products in India is expected to grow at a rapid pace over the coming decades. Ayurvedic Herbal manufacturers are investing in research, constantly coming up with new and innovative technologies, research and development and products are resulting in more effective ayurvedic oral and personal care products. Ayurvedic oral and personal care products are now competing with Non Organic products and they need to strive to ensure quality that is similar to Non Organic brands.

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A STUDY ON STRESS AND EMPLOYEE ENGAGEMENT: A CASE OF AN IT COMPANY IN HYDERABAD**K. ARCHANA****ASST. PROFESSOR****AMJAD ALI KHAN COLLEGE OF BUSINESS ADMINISTRATION
HYDERABAD****ABSTRACT**

In this dynamic business environment one of the factors that determine what organizations can achieve is its employees. Organizations can achieve unexceptionable levels of performance only when the workforce is committed towards their work through higher productivity, self-motivation and loyalty. Every organization wants to acquire this and retain the best employees in their organization and employee engagement is the pre-eminent tool for it. Studies reveal that engagement is closely linked with organizational performance outcomes. So it becomes essential for organizations to deal with impediments to employee engagement such as stress. According to the global research conducted by Towers Watson in 2014 highly stressed employees are more vulnerable and are disengaged from their work. The study was conducted to examine the relationship between stress and employee engagement among IT employees. Sample consisted of 192 employees working in an IT company at Hyderabad. This study empirically investigates the association between stress and employee engagement in general and also in particular among women employees and employees aged 36 and above. The findings are in accord with theoretical explanation in the case of general and employees aged above 36. The empirical association between stress and employee engagement was not found in case of women employees.

KEYWORDS

stress, employee engagement, organizational performance, association.

INTRODUCTION

The way an employee feels is the way he works. An organization wants the best out of their employees. Most of the employees are not able to engage themselves with their work consistently throughout the day. An engaged employee definitely feels in a different way which brings his best out. The literature on Employee engagement brings forth various perspectives. There is no definite universally accepted definition of employee engagement. Job satisfaction, Employee commitment and Organizational citizenship behavior are closely related to Employee engagement. The scope of employee engagement is broader and was originally defined by Kahn as "the harnessing of organization members' selves to their work roles; Expressing themselves cognitively, emotionally during their role performances is one of the characteristics of engaged employees". Schaufeli, W. B., Salanova, M., Gonzalez - Roma, V., & Bakker, A. B., (2002) defined engagement as a positive, fulfilling, work-related state of mind that is characterized by Vigor, dedication and absorption". Engaged employees extend exemplary willingness to any task that comes their way. Their level of energy remains consistent in face of difficulties. They carry a sense of pride and belongingness with their work and organization to an extent where subsequently it becomes difficult for them to detach themselves from their work and organization. Robinson et al. (2004) define employee engagement as "a positive attitude held by the employee towards the organization and its value". Engaged employee looks for ways to enhance relations with colleagues, work together to improve the performance within job for increasing organization productivity. Employer needs to make an effort to nurture engagement by balancing the two-way relationship between them and employee. Saks (2006) found that engagement significantly predicted job satisfaction and employee commitment. Stress is like a friction in a machine. It acts as impediment to Employee engagement. Stress was originally regarded as pressure from the environment, then as tension within the person or interactions between the situation and the individual. (Michie S 2002). It may be defined as individual's reactions to the characteristics of the work environment that appear threatening to them and thus creating hindrance to being fully involved in work. Stress may not always be negative. It is just that people do not know how to handle the situation which makes them feel anxious. Stress experienced by an individual is subject to the perception level of the person. What stresses one may be challenging, exciting for the other. Individuals react to stress emotionally, cognitively, behaviorally and psychologically. Emotionally they tend to go through internal suffering. This suffering manifests psychologically in the form of showing disinterest or lack of involvement towards job etc., physically (frequent lame excuses, late coming, absenteeism, laziness etc.) or by leaving the job entirely (Beehr and Newman, 1978). The emotional connection to others and cognitive awareness lead to engagement (Khan, 1990). The emotional and cognitive connection of employees with their organization is possible when they have clarity about what is expected of them, see themselves and their co-workers as significant part of organization (Harteret al., 2002). Stress experienced by an employee plays a key role in emotional and cognitive availability at work (Ongori and Agolla, 2008). Theoretically stress is associated with the employee engagement. The current study attempts to investigate empirically stress and employee engagement. Study has been confined to an IT organization in Hyderabad investigating the connections between engagement and burnout (stress).

OBJECTIVES OF THE STUDY

1. To study the association between Stress and Employee Engagement in general at select Company.
2. To study the association between Stress and Employee Engagement among women employees.
3. To study the association between Stress and Employee Engagement in the case of employees aged 36 and above

HYPOTHESIS

Following hypothesis are set for the corresponding objectives:

H₀1: There is no association between stress and Employee Engagement.

H₀2: There is no association between stress and Employee Engagement in the case of women employees.

H₀3: There is no association between stress and Employee Engagement in the case of employees aged 36 and above.

RESEARCH METHODOLOGY

For the purpose of the study a structured questionnaire has been designed. The questionnaire included the standard perceived stress scale by Sheldon Cohen and Utrecht work engagement scale. The perceived stress scale is the most widely used psychological instrument for measuring perception of stress. It is a measure of the degree to which situations in one's life are appraised as stressful. The three aspects of work engagement (vigor, dedication and absorption) are assessed by the Utrecht Work Engagement Scale (UWES). Around 220 employees working in the select company, Hyderabad were selected as sample respondents, but after eliminating incomplete, inconsistent & invalid responses the valid responses were found to be 192. Collected responses were analyzed using IBM SPSS. Conclusions are drawn from the results of statistical analyses.

DATA ANALYSIS AND FINDINGS**STRESS AND EMPLOYEE ENGAGEMENT**

An attempt was made to investigate whether there is an association between Stress and Employee Engagement in order to test the hypothesis "There is no association between stress and Employee Engagement" for which Chi Square test was conducted. The results of the test are as follows:

TABLE 1

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	23.465 ^a	1	.000		
Continuity Correction ^b	22.060	1	.000		
Likelihood Ratio	24.325	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	23.342	1	.000		
N of Valid Cases	192				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 35.45.

According to the test results the Pearson Chi-Square value is 23.465 which is higher than 5 and the 2-sided Significance value is 0.000 which means there is an association between the two variables Stress and Employee Engagement. As the variables Stress and Employee Engagement are associated with each other, the null hypothesis "There is no association between stress and Employee Engagement" is rejected.

STRESS AND EMPLOYEE ENGAGEMENT IN THE CASE OF WOMEN EMPLOYEES

An attempt was made to investigate whether Stress and Employee Engagement are associated with each other in the case of women employees in order to test the hypothesis "There is no association between stress and Employee Engagement in the case of women employees" for which Chi Square test was conducted. The results of the test are as follows:

TABLE 2

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.014 ^a	1	.906		
Continuity Correction ^b	.000	1	1.000		
Likelihood Ratio	.014	1	.906		
Fisher's Exact Test				1.000	.544
Linear-by-Linear Association	.014	1	.906		
N of Valid Cases	81				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 14.26.

According to the test results the Pearson Chi-Square value is 0.14 which is lower than 5 and the 2-sided Significance value is 0.906 which means there is no association between the two variables Stress and Employee Engagement in the case of women employees. As the variables Stress and Employee Engagement in the case of women employees are not associated with each other, the null hypothesis "There is no association between stress and Employee Engagement in the case of women employees" is accepted.

STRESS AND EMPLOYEE ENGAGEMENT IN THE CASE OF EMPLOYEES AGED 36 AND ABOVE

An attempt was made to find whether there is an association between Stress and Employee Engagement in the case of employees aged 36 and above in order to test the hypothesis "There is no association between stress and Employee Engagement in the case of employees with age 36 and above", for which Chi square test was conducted. The results of the test are as follows

TABLE 3

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	13.509 ^a	1	.000		
Continuity Correction ^b	10.956	1	.001		
Likelihood Ratio	17.710	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	13.123	1	.000		
N of Valid Cases	35				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.03.

According to the test results the Pearson Chi-Square value is 13.509 which is higher than 5 and the 2-sided Significance value is 0.000 which means there is an association between the two variables Stress and Employee Engagement in the case of employees aged 36 and above. As the variables i.e., Stress and Employee Engagement are associated with each other, the null hypothesis "There is no association between stress and Employee Engagement in the case of employees aged 36 and above" is rejected.

CONCLUSION

The results support the relationship between stress and work engagement. According to the test conducted it was concluded that Stress and Employee Engagement are associated with each other. Stress and Employee Engagement are associated in the case of women employees as well as Employees Aged 36 and above. The findings are in accord with previous research that says engagement level of employees is associated with the stress experienced by them (Bakker et al., 2010; Demerouti & Bakker, 2011; Schaufeli & Bakker, 2004). Most of the studies suggest Employee engagement as one of the most important factor that influences turnover intention and job satisfaction by mediating the relationship with job resources. According to Saks (2006), the mutual reciprocal exchanges among individuals enable them to be engaged. Engaged employees tend to share high quality relationships with their employer. As a result, be more likely to report more positive attitudes and intentions toward the organization. Work engagement is characterized by a high level of energy and strong identification with one's work. Burnout, on the other hand, is characterized by the opposite: a low level of energy combined with poor identification withone's work (Schaufeli & Bakker, 2001). Studies have indicated stress can be an impediment to work engagement. Addressing the stress causing factors which impact employee in a negative way would be one way to let the high energy of work engagement sustain and flourish in an organization. The friction created by stress can be managed through various mechanisms depending upon the source of friction thereby reducing the impact of this friction on work engagement.

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NEED OF REFORMS OF AGRICULTURAL INCOME TAX IN INDIA

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ABSTRACT

Since 1950s agricultural income tax has been levied only on plantation crops and all other agricultural income has been exempted in India. The total tax collection from this source was less than 1% and in the late 1980s has dropped below 0.3%. But about 60% of Indian people meets their livelihood from agriculture income; but a very few people know about its tax impact. The very peculiarity of agricultural income tax is that; although it is a primary source of income of many people of India, it did not come under the purview of income tax. However, it has some impact if the non-agricultural income exceeds the basic exemption limit. Moreover, Income tax is a central tax; but agricultural income tax is a state subject and tax is levied on plantation crops only e.g. tea, coffee, rubber etc. In this perspective the paper is selected to study the present position and future prospects of agricultural income tax in India. The study shows that there is every possibility to cope up large farmers in the tax net. But the powerful landlords lobby is constantly creating obstacles in the way of implementation. Hence, change in political attitude and determination is necessary for taxation on agriculture income in India.

KEYWORDS

income tax, agricultural income tax, reforms, horizontal equity.

INTRODUCTION

The basic framework for the tax system in independent India was provided in the constitutional assignment of tax powers. The important feature of the tax assignment is the adoption of principle of separation in tax powers between the central and state governments. It assigned the major broad based and mobile tax bases to the centre and these included taxes on non-agricultural incomes and wealth, corporation income tax, customs duties, and excise duties on manufactured products. Over the years, the last item has evolved into a manufacturers' VAT on goods. The major tax powers assigned to the states include taxes on agricultural incomes and wealth, sales taxes, excises on alcoholic products, taxes on motor vehicles, passengers and goods, stamp duties and registration fees on transfer of property, and taxes and duties on electricity. They also have powers to levy taxes on entertainment, taxes on professions, trade, callings and employment and these have been exercised by the states themselves in some states and in others they have been assigned to local bodies. Although the state list also includes tax on property and tax on the entry of goods into a local area for consumption, use or sale, these have been assigned to local bodies. The central government levied tax on selected services on the basis of the residuary entry in the Union list from 1994, but in 2003, power to tax services was specifically assigned to it.

Tax on agricultural income continued till 1986. Thereafter, up to 1935 agricultural income was completely exempted from taxation. And as per Government of India Act, 1935 under British Rule and thereafter, as per Constitution of India, 1950 in Independence India, power to levy tax on agricultural income has been given to the provinces. Since 1950s agricultural income tax has been levied only on plantation crops and all other agricultural income has been exempted in India. The total tax collection from this source was less than 1% and in the late 1980s has dropped below 0.3%. But about 60% of Indian people meets their livelihood from agriculture income; but a very few people know about its tax impact. The very peculiarity of agricultural income tax is that; although it is a primary source of income of many people of India, it did not come under the purview of income tax. However, it has some impact if the non-agricultural income exceeds the basic exemption limit. Moreover, Income tax is a central tax; but agricultural income tax is a state subject and tax is levied on plantation crops only e.g. tea, coffee, rubber etc.

Since independence so many reforms and changes has been made in Indian tax system recommendations of different committees and finance acts. These are:

- i. Taxation Enquiry Committee, 1953
- ii. Direct Tax Enquiry Committee, 1971
- iii. Committee on Taxation of Agricultural Wealth and Income, 1972
- iv. Indirect Tax Enquiry Committee, 1977
- v. Tax Reforms Committee (TRC), 1991
- vi. Expert Group on Tax Policy and Tax Administration, 2001

But most of the committees are silent about agricultural income tax except Committee on Taxation of Agricultural Wealth and Income and Task Force under Bijay Kelkar in 2002. Although, their recommendations are not yet implemented. About 60% of Indian people meets their livelihood from agriculture income; but a very few people know about its tax impact. In this perspective the paper is selected to study the present position and future prospects of agricultural income tax in India.

LITERATURE REVIEW

1. According to V.K. Alagh (1961) agricultural income-tax has an important role in mobilizing financial resources from the agriculture sector and in imparting a measure of progression of rural economy. Contrary to the general belief; imposition of ceiling of land holdings does not detract from the need for an agricultural income-tax.
2. According to Gandhi (1968) tax burden of agriculture sector was comparatively very low and is decreasing and interclass inequality in tax burden existed between agricultural and nonagricultural sectors.
3. Joshi et. al (1968) bring out the importance of land revenue till 1960-61. Land revenue always remained passive and has not served the case of development finance. Upper class agriculturalists could be taxed more. In a case study of Bihar, they found that taxes on agricultural sector played only a very minor role in the state's tax structure. Pattern of rural income, low rates of taxation and large scale evasion were responsible for this.
4. Angrish (1972) suggests a rationalised scheme of direct agricultural taxes for India. He also is of the opinion that land revenue and Agricultural Income Tax are not progressive and elastic. Middle and high income classes in the agricultural sector possess taxable capacity. Land revenue and Agricultural Income Tax are inequitable and unproductive and there is inter- sectoral and inter class inequity.
5. The empirical studies in U. S. A (Pechman, 1985) and Chile (Engel Eduardo et. al., 1999) have shown that the extent of income redistribution and reduction in inequality achieved by the tax systems were insignificant.
6. Bird and Oldman (1990) opine that in the literature on tax design and reform, the thinking on what constitutes the best tax system and an implementation strategy to achieve it have undergone considerable change over the years mainly due to the changing role of the state in development and Internationalisation of economic activities.
7. According to Bagchi and Stern (1994) tax policy in India has evolved as an important component of fiscal policy which had to play a central role in the planned development strategy. In particular, tax policy was the principal instrument to transfer private savings for public consumption and investment.
8. M. G. Rao (2000) opines that there has been a major change in tax system in several countries over the last two decades. The paper describes and assesses the introduction of new form of direct and indirect taxes and their revenue and equity implications.

9. J. Thomas stated that (2004) there is no sound economic reason for the exemption given to the farmers having land holding up to 3 hectares irrespective of the type of crop cultivated. This must have resulted in the lack of buoyancy in tax collection in a state like Kerala where land reforms have been very successful and 83 per cent of the area of holding is in the category of less than 3 hectares. The study also unveils the fact that there isn't any attempt by the farmers to resort to fake partition of land among the members of the family to evade Agricultural Income Tax.

RESEARCH GAP

So far literatures are reviewed we have been seen that so many papers have been published on direct and indirect taxes keeping silent about agricultural income tax. And a few papers are published on agricultural income tax. And no paper has been noticed to publish on reforms of agricultural income tax in India specially in West Bengal That is why the paper is selected to know about need reforms of agricultural income tax.

THE SPECIFIC OBJECTIVE OF THE STUDY

1. To know the background of agricultural income tax.
2. To know the reforms that has been taken on agricultural income tax.
3. To know the present position of agricultural income tax and
4. To study the future prospects of agricultural income tax.

METHODOLOGY

In course of preparation of the paper, exploratory studies have been undertaken. In the ambit of exploratory research strategy, detailed search of the literature has been carried out. Therefore, no statistical analysis except some table and percentage are applied. Theoretical information is gathered from different books and websites. Four factors are taken into account for determination of economic condition of farmers of India; such as: category of land holdings, Possession of assets, number of crops in a year and degree of concentration of farmers in farming.

BACKGROUND OF AGRICULTURAL INCOME TAX OF INDIA

Agricultural income tax is the oldest tax of in India as well as world. In primitive age, Raja, Samrat etc. was collected tax from their Praja in different names was nothing but agricultural income tax. As per 'Manusmriti', agriculturists were to pay 1/6th, 1/8th or 1/10th of the produce depending upon the circumstances. And it is known to all that in medieval age, agriculturists are compelled to pay 1/3rd to 1/2 of the produce to their Samrat or Nabab in different names. Not only that, even in the British period, when Income Tax Act introduced in 1860 by James Wilson; agriculture income was placed in the 1st schedule; out of four schedule of income. But, as per government of India Act, 1935 and Constitution of Independence India, 1950 agriculture income tax came under the purview of state subject. Naturally, different state government passed separate Agriculture Income Tax Act as follows:

- i. Bihar Agriculture Income Tax Act, 1938
- ii. Assam Agriculture Income Tax Act, 1939
- iii. West Bengal Agriculture Income Tax act, 1944
- iv. Orissa Agriculture Income Tax Act, 1947
- v. Uttar Pradesh Agriculture Income Tax Act, 1948
- vi. Rajasthan Agriculture Income Tax Act, 1955
- vii. Tamil Nadu Agriculture Income Tax Act, 1955
- viii. Karnataka Agriculture Income Tax Act, 1957
- ix. Kerala Agriculture Income Tax Act, 1957.
- x. Maharashtra Agriculture Income Tax act, 1962

AGRICULTURAL INCOME TAX IN ABROAD

Although; there is a deviation in computation of tax in agricultural income, it is taxable in most of the countries of the world. Such as in USA incomes from farm and forestry do not represent separate kind of incomes. These incomes are determined and taxed like incomes from other businesses. Canada: Farmers' incomes from farm and forest operations are taxed as business income although there are some tax advantages for farmers. Australia: The main income tax system for primary producers aims at averaging taxable income over a maximum of five years. The primary producers can choose to withdraw permanently from the averaging system and pay tax at ordinary rates. However, once the taxpayer has made this choice, it will affect all his assessments for subsequent years and cannot be revoked. Germany: The agricultural income on half of all German farms is calculated according to the flat method. The income calculation is based on the economic value of the land. The estimated profit per hectare is directly linked to the so-called 'hectare value. UK: The agricultural industry in UK is taxed in almost the same way as other industries and the farmers are obliged to keep accounts as other tradesmen for the tax computations. And so many countries of the world have tax liability on agricultural income.

REFORMS IN AGRICULTURAL INCOME TAX IN INDIA

It has been already mentioned that since independence so many commission has been formed; but most of these commission have not given proper importance regarding agricultural income tax. But in the year 1972, a Committee on Taxation on Agricultural wealth and Income was formed under the chairmanship of Dr. K.N. Raj who strongly recommended in the favour of agricultural taxation but the same was not made in law. Similarly, eighty years ago, Dr. B.D.Ambedkar favoured taxing agricultural income with his sound reasoning. He was viewed that tax should be levied on amount of income i.e rich must be taxed more and the poor less. He also criticized the land revenue system of British Government as it was against the interest of the poor. Later on, The Taxation Enquiry Commission was set up in the year 1953-54 and recommended the revision of tax laws taking into consideration the changes in the prices of agricultural produce. Moreover, long term fiscal policy was introduced by the Government in the year, 1985 and they also recognized the concept of taxing agricultural income. In short, so many commissions in the last sixty years have unanimously been of the view that agricultural income should be subject of tax but the million dollars' question is that who will bell the cat. The fact remains that the law makers could not dare to taxing agricultural income mainly because of the vote bank problem.

PRESENT POSITION OF AGRICULTURAL INCOME TAX IN INDIA

It has been already mentioned that agricultural income tax is a state subject. And there is separate Agricultural Income Tax Act of the states. At present, only in six states e.g. Assam, Bihar, Orissa, Karnataka, Kerala and Tamilnadu exist agricultural income tax on plantation crops i.e. tea, coffee and rubber. On the other hand, agricultural income is exempted from tax u/s 10(1) of the Income Tax Act, 1961. However, it is required to be added agricultural income with non-agricultural income if the latter exceeds the basic exemption limit and tax is to be computed on total income and later tax on agricultural income is to be deducted. Therefore, tax impact of agricultural income is very negligible in India; although about 60% of our people meet their livelihood from agriculture.

FUTURE PROSPECTS OF AGRICULTURAL INCOME TAX IN INDIA

It has been already mentioned that the contribution of agricultural income tax in India is very poor and it is true that about 90% of our farmers are poor; but there are a few rich farmers also. Let us see the present economic condition of farmers of India.

1. Category of farmers

TABLE 1

Category of farmers	Percentage
Landless farmers	14
Small farmers	60
Medium farmers	19
Large farmers	07

Source: CSDS Report, January, 2014

2. Number of crops grown in a year

TABLE 2

Number of crops	Percentage
One crop	26
Two crop	46
Three crop	24
More than three	04

Source: CSDS Report, January, 2014

3. Assets owned by farmers

TABLE 3

Assets owned	Percentage
Mobile phone	73
T.V	55
LPG Gas	31
Fridge	18
Tractor	07
Car	06

Source: CSDS Report, January, 2014

4. Concentration in farming

TABLE 4

Concentration parameter	Percentage
Ready to quit farming for a good job in a city	62
Not ready to quit farming despite good job in a city	26
Undecided	13

Source: CSDS Report, January, 2014

From the above table we have been seen that till now there are 7% large farmers in India having tractor, car etc. And 26% of farmers are not ready to quit farming despite good job in a city; implies their earnings are better than a good job in a city.

Therefore, we can infer that there is every possibility to cope up large farmers in the tax net. Moreover, as per recommendation of K. N. Raj Committee, 1972 to remove the existing system of taxation of agricultural income; a unified system of taxation of agricultural and non-agricultural income is needed. For this purpose, taxation of agricultural income must be taken out of the state list through a constitutional amendment. And from the point of view of horizontal equity, as far as possible, all incomes should be treated in the same manner for tax purposes. Hence, income from agriculture should be subjected to the same tax treatment as non-agricultural income with the necessary adjustments to take care of the special characteristics of agriculture.

CONCLUSION

Taxation on agriculture income is good for economic health of the nation. So many commissions in the last sixty years have unanimously been of the view that agricultural income should be subject of tax but the million dollars' question is that who will bell the cat. The fact remains that the law makers could not dare to taxing agricultural income mainly because of the vote bank problem. Therefore, this sector is remained untouched from any changes in tax pattern. Hence, change in political attitude and determination is necessary for taxation on agriculture income in India.

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RELATIONSHIP BETWEEN TIME MANAGEMENT AND WORK – LIFE CONFLICT

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ABSTRACT

The Continuous change in the working environment, work and family domain conflict is a significant in almost all the businesses and work area. In this study the work-life conflict and time management among women executives are extensively studied. Increase in work-life conflict result in three major problems names individual related problems, family related problems and organizational related problems. Efficient time management programmes is adopted to overcome the conflict in two areas of work and life domain. This present article aims to identify the relationship between time management and work-life conflict among women executives in Chennai. Structured questionnaire was adopted for this purposes and collected date was analyzed using SPSS software. There is a significant and negative correlation between Work-Life conflict and time management, in two areas of work - family conflict and family - work conflict in six dimensions of time, tension and behavior. It was concluded that increased conflict between Work-Life in all six dimensions and time management would decrease vice versa.

KEYWORDS

work-life conflict dimension, time management, women executive.

INTRODUCTION

When times are tough, constant conflict may be good politics but in the real world, cooperation works better. After all, nobody's right all the time, and a broken clock is right twice a day

- William J. Clinton

It is an evident that in present scenario both conflict and balance between work and family domain is a major concern among individuals, organizations and communities and its weakness and intensity is related with level of technical progress, development, Cultural and social values, organization's and government's policies and plans and individual characteristics. Several research studies found that time is a significant element for successful balance between work and family domain. Several Researchers found that effective use of the time management has not been considered yet. Efficient and effective use of time is a certain necessity for work and life success. Time management requires a skill set to control and efficient use of time. Work-Life balance is a condition in which there is a cooperation between individual life and work demand. Achieving satisfactory participation in all areas of life and the need for individual resources such as time, energy and responsibility. While work-family conflict continues to be a booming challenge for organizations and those they employ (Bellavia and Frone, 2005), the prospect exists that support in both the work and family domain can reinforce an individual's overall performance (Grzywacz and Marks, 2000).

LITERATURE REVIEW**TIME MANAGEMENT**

In general time is the significant resource in the hands for humans, the reason behind this is the continuation of time makes all other resources valuable. The adequate way to use limited and valuable time is vigilant and permanent application of time management. The time management techniques are used in which people can achieve the most results with spending the least time. Managers learn to spotlight on important tasks and preference and to avoid things which is in the way for doing important works delay.

Makan recommended and declared the first model of time management in the year 1994.

Time management training has positive effects on time management practice and also recognizing how to control time by results such as job satisfaction are considered as it's positive effect. Makan proved that time management training leads of three types of behavior: setting objectives and regulating them based on priorities, creating structure for time management, Rating and discriminating and points for organization.

Several researchers studied that time management behaviors (or part of them such as short-term goals) have positive relationship with perception of control over time, work-life interference, job performance; academic performance, job satisfaction and health, allocating time for tasks according to the above preferences. There is a negative relationship with forcing to work, work tension, fatigue, and psychological distress. But the relationship between time management with job performance was limited and not significant.

WORK-LIFE CONFLICT

Work-family research is generally establishing in the theories or role stress and inter-role conflict (Eby et al., 2005). Work and/or family stressors enforce one's ability to function effectively in the other domain and create conflict. Researchers generally accept that conflict is bi-directional and takes on various pattern across the domains.

Lapierre and Allen (2006) highlighted the certain use of flex-time and telework to be related with higher levels of family interference with work. Carlson and Kacmar (2000) stated that both work to family and family to work relationships to be positive and significant. Boyar et al. (2003) stated the figured path from work to family conflict was significant while the path from family to work conflict was insignificant.

Change in technology, particularly domain of information and communication will result in change in work and family procedures and human relationship eventually from these developments in family domain led to actions from governments and organizations to create balance and to reduce the conflict between work and life due to complexity and multifaceted nature of the issue of creating balance between work and life Alvin Toffler (1980).

Some problems in its perception and interpretation in view the balance between work and life means satisfaction and good performance n life with the least conflict on roles (Clark's). Balance means having satisfaction, health, and productivity in the life which includes work, leisure and love.

OBJECTIVES OF THE STUDY

1. To examine the relationship between work life conflict and time management.
2. The role of time management in the relationship with work-life conflict.

LIMITATIONS OF THE STUDY

1. The study was focussed on women executives living in Chennai city.
2. Results of this study cannot be generalized to any other group.

DATA COLLECTION**Instrument Measures**

Work-life conflict was measured using a scale developed by Carlos and colleagues, that have items which are extended in two ways and six dimensions for work-life conflict. Time management behaviors (TMBS) was assessed by measure developed by Maken and colleagues in 1990 which has 39 items. SPSS software was used for data analysis and to evaluate research hypotheses, inferential statistics and Pearson correlation test were used. With regard to the objectives, research type and the examined variables, the following research hypotheses have been considered.

STATISTICAL ANALYSIS**TABLE 1: PEARSON CORRELATION**

Variables		Time Management	
		Correlation coefficient	Sig.
Time dimension	Work -family interference	-0.48	0.000
	Family -work interference	-0.36	0.000
Tension dimension	Work -family interference	-0.42	0.000
	Family -work interference	-0.38	0.000
Behavior dimension	Work -family interference	-0.30	0.000
	Family -work interference	-0.26	0.000
work -life conflict		-0.54	0.000

From the above table it is inferred that there is a negative correlation between total score of life-work conflict and time management ($r=-0.54$). By inefficient time management the amount of work-family conflict increases. There is a significant relationship between time management and time dimension (work-family interference / family-work interference). There is a negative correlation between time of work interference with family and time management ($r=-0.48$). By reducing time management, the amount of work interference with family in dimension of time increases. There is also a negative correlation between time dimension family interference with work and time dimension ($r=-0.36$). The above finding indicates that reducing time management, the amount of family interference with work in time dimension increases. There is a significant relationship between time management and the tension dimension (work-family interference / family-work interference). There is a negative correlation between tension dimension of work interference with family and time management ($r=-0.42$). The above finding indicates that reducing time management, the amount of work interference with family in tension dimension increases. There is also a negative correlation between tension dimension of family interference with work and time management ($r=-0.38$). The above finding indicates that reducing time management, the amount of family interference with work in tension dimension increases. There is a significant relationship between time management and behavior dimension (work-family interference / family-work interference). There is a negative correlation between behavior dimension of work interference with family and time management ($r=-0.30$). The above finding indicates that reducing time management the amount of work interference with family in behavior dimension increases. There is also negative correlation between behavior dimension of family interference with work and time management ($r=-0.26$). The above finding indicates that reducing time management, the amount of family interference with work in behavior dimension increases.

DISCUSSION AND CONCLUSION

Findings revealed that significant and negative correlation between work-family conflict in two areas of work interference with family and family interference with work within six dimension of time, tension and behavior in relation to time management. When work-life conflict increases in all the dimensions time management decreases contrary decreasing time management, work-life conflict increases. It is clear that effective time management skills plays a significant role in managing with work-life conflict among women executives, By applying necessary skills in family and work domain which enables to control the conflict between family and work, therefore it can be concluded that organization can help women executives to reduce and control work-life conflict efficiently by adopting suitable service training programs, such as time management skills.

It is showed that application of time management behaviors (or part of that such as short-term objective) have a positive relationship with perception of control over time, work-life conflict, job satisfaction and health, and allocating time for tasks with high priorities, and have a negative relationship with work force, job stress, fatigue and psychological stress.

According to the results of this study, top managers help women executives to keep the balance of these two domains (work and family) and to reduce the consequences of the conflict by teaching time management and other training skills effective in reducing the work-life conflict in the form of training sessions, seminars and workshops. The results of this study can be a guideline for authorities who can prevent the occurrence of this phenomenon in the future work and life or minimize it's amount by inclusion of programs such as time management skill and other effective skill in the domain of work-family conflict with short-term training and retraining courses. It is also recommended that in the future studies, investigation on the relationship between women executives 'work-life conflict and underlying variables be dealt with more samples of executives as well as examining the impact of time management training on work-life conflict in executives, descriptive study of work-life conflict among executives in our country, designing a model to investigate work-life conflict in term of predictive factors of work-life conflict.

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IMPACT OF ONLINE CUSTOMER APPRAISAL ON ONLINE SHOPPER BUYING DECISIONS

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ABSTRACT

*E-Commerce is the booming industry in recent days. It is a form buying and selling the goods online which allows the consumers. It facilitates the customers to buy the desired products 24*7. In the recent era people preferring the modern techniques of shopping through online due to busy schedules. So people using technology to meet their needs. While buying a product the particular website is allowing the user to share their views on a purchased product. In order to know the quality of the product, specifications of the product or service, service towards a product etc. the customer needs to get the information. So for the convenience of the customers e-commerce websites are providing a facility to review the product by different ways like ratings, reviews, comments and discussions on other platforms i.e., namely discussions on social media, consumer forums etc...A technique of convenience sampling is used and the sample of 198 responses. The purpose of this study is to know the impact of positive and negative information of the product and how it impacts the customer buying decision.*

KEYWORDS

e-commerce, online shopping, ratings, reviews, comments, consumer forums, discussions on social media.

INTRODUCTION

Electronic commerce (ecommerce) is a type of business model, or segment of a larger business model, that enables a firm or individual to conduct business over an electronic network, typically the internet. Electronic commerce operates in all four of the major market segments: business to business, business to consumer, consumer to consumer and consumer to business. Electronic commerce in digital goods and services that are intended for consumption by the human senses (Clarke 1997).

Every type of business is having a separate significance. Ecommerce boom has made the retailer's sales to be reduced, as many people prefer online shopping due to many reasons. But still retail stores exist and there are many new entrants.

Appraisal is the term which refers to valuation/assessment. A customer when purchases the product their customer derives some experience towards the product. The experience may be either positive or negative. If the customer likes the product there is a scope of giving a positive appraisal and if the customer gets negative experience, there is a scope of giving a negative appraisal. Appraisal is something which gives the other customer the specifications of the product. It is the process of gathering the information about the product of the customer. Appraisal consists of ratings, reviews, comments, likes for the reviews, recommendations.

Customer comments are a double-edged sword. On the one hand, you'll receive a lot of plaudits for your work, as well as useful customer feedback. On the other hand, you'll receive some complaints, as well – including some that are downright nasty. It is a single sentenced description towards the product which gives very precise information. Customer ratings are stars which also act as one of the type of appraisal of the product. It may or may not give the accurate information of the product.

Customer review is a review of a product or service made by a customer who has purchased the product or service. Customer reviews are a form of customer feedback on electronic commerce and online shopping sites. There are also dedicated review sites, some of which use customer reviews as well as or instead of professional reviews. The reviews may themselves be graded for usefulness or accuracy by other users.

OBJECTIVES OF THE STUDY

1. To identify the effectiveness of online appraisal on customer buying behavior.
2. To identify the different factors that followed as customer appraisal in ecommerce sector.
3. To identify the impact of customer appraisal on consumer buying decision.

RESEARCH METHODOLOGY**PRIMARY DATA**

The primary data will be collected mainly with the help of a questionnaire designed for the purpose of the study.

SECONDARY DATA

The secondary data will be collected from different sources like -

- Journals, Magazines, etc.
- Organizational manuals
- Websites
- Published and unpublished content and reports

POPULATION

Some online shoppers are taken into my study to identify the problems facing by them while doing online shopping.

SAMPLING

Sample plan to know how the variables of customer appraisal affecting the consumers purchase decision.

SAMPLING SIZE

Taking into account the nature and the extent of study along with the constraint of time, a sample size of 198 respondents were taken. The survey was conducted over a period of 120 days.

SAMPLE METHOD

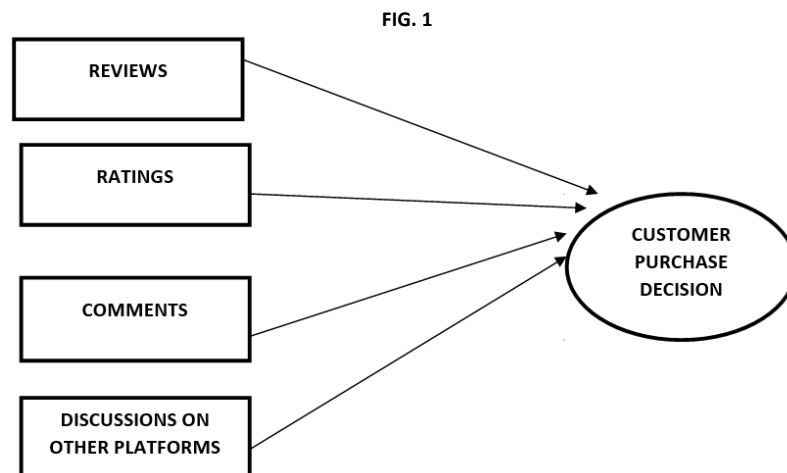
The researcher has followed the convenience sampling method for this project study.

RESEARCH DESIGN

- ❖ In the research design of this project the study was conducted by the survey method.
- ❖ Taking sample 198 respondents by commencing sampling using the research instrument as the questionnaire.
- ❖ Personal interview is considered as the sample plan.

HYPOTHESIS

- H₀₁: Reviews doesn't show any impact on online customer purchase decision.
 H₀₂: Ratings doesn't show any impact on online customer purchase decision.
 H₀₃: Comments doesn't show any impact on online customer purchase decision.
 H₀₄: Information gathered on other platforms doesn't show any impact on online customer buying decision.

RESEARCH FRAMEWORK**REVIEWS**

Online user reviews have become an important source of information to consumers, substituting and complementing other forms of firm-to-consumer and offline word-of-mouth communications about product quality (which appears August 2006 issue of Journal of Marketing Research.) Online consumer reviews (OCR), one type of electronic word-of-mouth, provide product information and recommendations from the customer perspective (Lee et al., 2008) (aliyayli). The opinions and ratings of the products also generally include brief profile information about the consumer (source) posting the review including community-rated reputation of reviewers indicating the perceived usefulness of previously posted reviews and other products purchased or rated (Wu, P.F., 2013). Opinions and ratings of the products also generally include brief profile information. Whereas Online review section has become a must have on any consumer oriented website and it does have a major impact on customer's buying behaviour. (PrabhaKiran, Dr.S. Vasantha 2014). The online market enables customers to write recommendations that influence potential consumers (Lee et al., 2008). According to a report of the Associated Chambers of Commerce and Industry of India (Assocham) on online shopping, India's e-commerce market has reached US\$ 8.5 billion in 2012, compared to US\$ 2.5 billion in 2009. The market has shown a rise of 88 per cent with US\$ 16 billion in 2013 (Shubham & Shagufta). Online reviews provide potential consumers valuable references before purchase, and their purchase decision will boost product sales eventually. Thus, it is appropriate to measure online review effect with product sales performance (Godes & Mayzlin 2004, Chevalier & Mayzlin 2006, Duanet al. 2008, Ghose & Ipeiritos 2011) In Chevalier and Mayzlin's study, the authors characterize patterns of reviewer behavior and examine the effect of consumer reviews on firms' sales patterns. On the contrary, some prior studies reported that online user-generated reviews are perceived as having lower credibility than traditional WOM due to the absence of source cues on the Internet (Smith et al., 2005) (aliyayli).

RATINGS

Consumers frequently need to make a prediction about a product's quality before buying. These predictions are central to marketing because they drive initial sales, customer satisfaction, repeat sales, and ultimately profit, as well as shareholder value (Aaker and Jacobson 1994; Bolton and Drew 1991; Rust, Zahorik, and Keiningham 1995, bart et al;). Given the growth of online review websites, marketing scholars have examined demand consequences of online product ratings (Bickart and Schindler 2001; Sridhar&raji). There is limited and mixed empirical evidence on social influence in online ratings. Schlosser (2005) reports that reviewers, motivated by a need to be perceived as discriminating, decrease their online product ratings after reading others' online reviews. Other research reports that when others' online ratings are at the lower end of the rating scale, reviewers tend to increase their online product rating (Moe and Trusov 2011; Sridhar&raji). Moreover, the distribution of product ratings 1 is commonly found to have a right-skewed U-shape or J-shape across various contexts and platforms (McGlohon et al. 2010; Yi et al). These conclusions rest on two key assumptions. The first assumption is that user ratings provide a good indication of product quality. The second assumption is that consumers are drawing appropriate quality inferences from user ratings. Specifically, Clemons et al. (2006) found that strongly positive ratings can positively influence the growth of product sales, and Chen et al. (2008).

COMMENTS

Online comments have a dual function. They serve as traditional comments or reviews about a particular product as well as evaluations of the product, which potential buyers can use as reference. The power of online comments, including their effect on the online sales and business has been empirically proven in many areas (LIANPING REN et al; 2015). These online comments are inclusive and diverse in terms of content. Several studies have examined the negative comments, such as customer complaints. (Sparks and Browning 2010; LIANPING REN et al; 2015). Comments are not threaded, so to respond to other comments users will typically reference the user name of the person they are responding to (Nicholas Diakopoulos et al). Reading motives relating to social interaction included people wanting to see a divergence of other views in the comments such as other perspectives or dimensions, to see people's true feelings, or to get the community's current thinking on an issue.

INFORMATION ON OTHER PLATFORMS

Social networking sites have become popular in recent times and they are receiving a lot of attention on the internet. Along with the World Wide Web (www), the Internet has provided a new paradigm in every corner of our society and resulted in a change in our lives through interaction over the Internet (Alexander et al, 2013). Human beings are social and nowadays, consumers are participating in variety of activities, from consuming content to sharing knowledge, experiences, opinions, and involved in discussion with other consumers online (AydaDarban et al 2012). Internet is a social place where created new forum for consumers. Virtual communities, blogs, and online social networking sites provide a platform to influence consumers' purchase decisions (OTX research, 2008). The media that describes a variety of new sources of online information that are created, circulated and used by consumers intent on educating each other about products, brands, services, personalities, and issues is call social media.(Blackshaw, P. and Nazzaro, M. (2004).).Furthermore, Kotler (2009) argues that the consumers are mostly affected by their social factors such as opinions of their family or friends while making a purchase decision and the family is usually the most influential factor on consumers while purchasing an expensive product Chu and Kim (2011) suggest that the consumers easily engage with social network sites in their buying decision process to seek their contacts' opinions about products, because they acquire more valuable information from their friends of family rather than unknown people(Sinemozer 2012). "Technology related developments such as the rise of powerful search engines, advanced mobile devices and interfaces,

peer-to-peer communication vehicles, and online social networks have extended marketers' ability to reach shoppers through new touch points" (Shankar et al. 2011, 30, Holly Paquette 2013). Kaplan and Haenlein (2010, 61) define social media as "a group of Internet based applications that build on the ideological and technological foundations of Web 2.0, and allow the creation and exchange of user generated content.

DATA ANALYSIS
CHI-SQUARE TABLES

TABLE 1: AGE * WHAT INFLUENCES YOUR PURCHASE

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.917 ^a	10	.001
Likelihood Ratio	24.196	10	.007
Linear-by-Linear Association	.521	1	.470
N of Valid Cases	198		

a. 10 cells (55.6%) have expected count less than 5. The minimum expected count is .56.

The test shows the significant difference between age & what influences the purchase. The minimal acceptable value is 0.05. The value which was derived is .001. There is significant relation between age & what factors influence the purchase.

TABLE 2: ENDER*WHAT INFLUENCES YOUR PURCHASE

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.260 ^a	5	.031
Likelihood Ratio	13.170	5	.022
Linear-by-Linear Association	.000	1	.985
N of Valid Cases	198		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 4.44.

The test shows the significant difference between gender & what influences the purchase. The minimal acceptable value is 0.05. The value which was derived is .031. There is no significant relation between gender & what factors influence the purchase.

TABLE 3: OCCUPATION*WHAT INFLUENCES THE PURCHASE

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.893 ^a	20	.057
Likelihood Ratio	30.698	20	.059
Linear-by-Linear Association	4.112	1	.043
N of Valid Cases	198		

a. 21 cells (70.0%) have expected count less than 5. The minimum expected count is .20.

The test shows the significant difference between occupation & what influences the purchase. The minimal acceptable value is 0.05. The value which was derived is .057. There is no significant relation between occupation & what factors influence the purchase.

DISCUSSIONS

Online customer appraisal is the process which involves ratings, reviews, comments, & likes for the reviews. Directly or indirectly customer appraisal affects the purchase decision of the other customer. It is helpful for the company as well as for the customers. Reviews give the detailed information of the product. Ratings may or may not give the accurate information. Comments are the one sentenced description of the product. It gives the simple description of the product and the service of the company.

From the sample of 198 respondents, the maximum no. of respondents prefers online shopping and the maximum no. prefer online shopping is males. Through my research I came to know the information like hypothesis of reviews has rejected the alternate hypothesis H1 and accepted the null hypothesis H0. Hypothesis for ratings has rejected the alternate hypothesis H1 and accepted the null hypothesis H0.

With respect to reviews and ratings, there is no influence on purchase decision of the customers.

FINDINGS

- The maximum no. of population prefers online shopping and maximum no. of population 96.5% prefer online shopping is males.
- App 96% of population browse e-commerce sites once in a month
- App 39% of the population prefers to purchase products once in a couple of months.
- 43.4% of population purchase products through Amazon.
- 36.4% of population purchases electronic goods through online.

SUGGESTION

- If the company provides better services, customers show interest in appraising the product, which leads to retain existing customers, attracting new customers & generating revenue.
- Presently the information gathered from various sources doesn't make any impact on online customer purchase decision. So even for some of the complicated products there must be warranty and service should be provided.

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PROBLEMS FACED BY RESIDENTIAL STUDENTS: CASE STUDY AT FIJI NATIONAL UNIVERSITY, COLLEGE OF HUMANITIES AND EDUCATION – LAUTOKA CAMPUS, FIJI ISLAND

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ABSTRACT

This study was conducted to determine the level of dissatisfaction among the Fiji National University, residential students Lautoka campus towards some facilities provided. This research was focused on four major areas in its Lautoka campus. The areas of studies were to Sporting Facilities and Recreation, Hostel and Accommodation, the Information Communication and Technology (IT) as well as Library Services. The study was based on a survey carried out from the questionnaires that is administered involving fifty (50) year one (1) Primary Teacher trainees, fifty (50) year two (2) Primary Teacher trainees, fifty year one (1) Secondary Teacher Trainees and fifty year two (2) Secondary Teacher Trainees who resides at Campus. Upon using the descriptive analysis, the levels of dissatisfaction among the students towards the facilities provided were examined. The findings from this research revealed that the level of dissatisfactions shown by the residential students of Fiji National University Lautoka Campus are sort of very strong in terms of disappointment dissatisfaction as far as resources is concern in the four areas observed. The findings from this research study will surely help, guide the policy makers of the university to improve its services and provide to the residential students the very latest and best available resources comparable to university standards.

KEYWORDS

satisfaction, dis-satisfaction, facilities, teachers.

INTRODUCTION

In almost every existing University in the world, students must and should be the direct recipient of all services provided by the university. There is no two ways about it. The student's satisfaction in campus as well as being a residential student should become an extremely paramount responsibility for universities and its management itself whether it is directly or indirectly. When there are complaints, dissatisfaction from residential student's campus it should be regarded as important because they may be querying the quality of services provided by the university that will surely impose a drastic impact on their performance mentally, physically, socially and psychologically. It is believed that the University should always focus on the services to the students because they are the direct customer who receives the universities service directly from the university programme. Therefore, the primary objective of the university is to maximize student's satisfaction, minimize dissatisfaction and this would in turn improve the mirror image of this campus as well the students' performance at FNU Lautoka Campus. We strongly believe that the improvements of the services delivered and provided by any university can be achieved in so many ways. The procedure we have under taken in my research studies is one of the so many effective ways of making an informed decision about providing the best available services for the residential students at Fiji National University Lautoka Campus. Getting feedbacks, comments, complaints or objections from student's customers or residential students of FNU College of Humanities Lautoka Campus residential students is the best facts ever to get because they are the targeted group of this research studies as far as the resources is concern. Certainly from the positive or negative feedback, FNU will have a better view of the strength and weaknesses of its services so that improvement can be made wherever necessary. Moreover, this effective method of approach can be carried out continuously to gain better relationships to the residential students with regards to their physical resources needs.

Upon the completion of this research project, it will surely unveil certain issues and matters may be unknown to the FNU administrators concerning the difficulties that are being faced by the residential students of FNU Lautoka Campus with regards to better and improved facilities. The issues raised from this research project should certainly raise eyebrows or draw the attention and focused of the administrators of FNU for the betterment of facilities as to provide a conducive learning environment for the residential students of FNU College of Humanities and Education Lautoka Campus.

REVIEW OF LITERATURE

To survive in highly competitive markets, organizations need to provide goods and services that yield highly satisfied and loyal customers. When customers are satisfied, they are more likely to return to those who helped them, while dissatisfied customers are more likely to go elsewhere. The retention of very loyal customers is a key to organizational survival (Jones and Sasser, 1995).

Aldridge and Rowley (2001) stated that an expectation that cannot be fulfilled by the institutions is the key factors for students' withdrawal. As we are living in the borderless world or the era of globalization, students may have so many choices to choose and compare to such as the academic program choices offered that not necessarily could be completed or done in the class room in getting the certificate of degree. They might choose the mode of e-learning which they can be in the learning experience anywhere they want or need to. This scenario will decrease the number of students in the higher education institution where the figure of student will be calculated as the profit where every single student will contribute to the university income due to the fees of study in every semester.

Rinehart (1993) offers two distinct views of students as customers. For instance, those who regard students as primary customers associate them as being involved in the input and output of the learning process. However, those who regard students' potential employers as primary customers argue that it is important to consider the economic reality of the situation where lesson content should be tailored to employers' needs.

In another view, students have been categorized as the primary beneficiaries of education and hence should be treated as customers. This perspective stems from the understanding that educational institutions are highly competitive on the market with strategies being aggressively developed to satisfy students' needs in order to attract a sustainable market share (Joseph and Joseph, 1998).

According to the study by Kanji, Abdul Malek and Wallace (1999), as referred to the situation of the Higher Education Institution in Malaysia, most institutions do give a great deal of importance to meeting customer's expectations which is similar to business organization, but they still lack of customer awareness among the staff and it has become a common drawback for many institutions. The customer that we try to emphasis here is the students itself.

According to Pace (1985) it is possible to consider that individuals could be accurate reporters of self-concepts and objective score gains, and what is expected of their gains and interests. Hill et al. (1998), state that students' self-perception of their educational experiences provide significant measurements for the evaluation of university outcomes. It could be inferred that students' knowledge of programs and services is an important predictor of satisfaction with programs and services.

Satisfaction can be defined as an experience of fulfillment of an expected outcome (Hon, 2002). Satisfaction or dissatisfaction with a program or facilities is influenced by prior expectations regarding the level of quality (Ekinci, 2004; Sigala, 2004). In some cases, information or disinformation lays the ground for the expectations of quality. If what is relayed or communicated to the customer, does not match the expectation or experience, a negative perception of quality and satisfaction is generated (Solomon, 1996). Overall, satisfaction with a service product can be of a single component of service, or of the experience on a number of components that make up the total experience.

The metaphor of students as consumer or customer has become more than common in the public discourse of higher education in North America and Europe (Fisher, 1993).

(Bribgham, 1993) asked a question. "If we can reconfigure the firm as customer or consumer – oriented, why can't we do the same for the college and universities?" By regarding the students seriously as the consumer or customer, we can address pressing issues of accountability, efficiency, relevance and practically.

Relationship between service quality and customer satisfaction has been extensively studied by researchers (Sureshchandar, Rajendran & Anantharaman, 2002; Jones & Suh, 2000; McDougall & Levesque, 2000). Ghobadian, Speller and Jones (1997) concluded that companies with higher perceived quality goods and services will enjoy higher long term economic benefits. The correlation between the quality of goods and services and customer satisfaction, has led organizations to continuously upgrade their quality and measure their clients' satisfaction.

Satisfaction measurement, however, is a difficult task to achieve as customer satisfaction is similar to attitude (Attiyaman, 1997). Quality too, according to Sureshchandar et al. (2002) is a form of attitude.

In the case of higher education institutions such as universities and colleges, many broaden their scope of evaluation to include students' total experience rather than limiting it only to the assessment of the quality of teaching and learning, (Aldridge & Rowley, 1998) as the interaction between students and the institutions do not stop nor confined only to classroom environment.

American College Personnel Association, (1994): and Schroeder & Mable, (1994) stated that "Problems confronting higher education, such as public skepticism, and slowness to innovate have faster an era of consumerism which mandates attention. The increase in public attention given to institutional performance, students' outcomes, and institutional accountability has heightened the focus on measurable outcomes in higher education (Astin, Korn & Green 1987). As we concern, one of the most important outcomes of the higher education institution was the students' academic performance following by others.

Association (1994), stresses the importance of systematically assessing the outcomes associated with college attendance as a way to improve institutional productivity. One area that has been given increasing attention is students' satisfaction with various components of the college experience (Astin, 1993; Astin et al, 1987; Strange, 1991). As we discussed the college experience are including the facilities and services provided such as accommodation, transportation and sport facilities.

A pioneering example of universities that provided residential facilities to their students is Al-Azhar University in Cairo, Egypt. Since its establishment in 969 AD, it has provided a complete educational system consisting of a theological and educational atmosphere to its living-on campus students. The university has been described as "a society of individuals living and working together for the advancement of learning and the dissemination of knowledge" (Zahran, 1972).

The quality of any of the service encounters, or "moment of truth" (Carlzon, 1989) experienced by customers forms part of their overall impression of the whole service provided (Dale 2003) and by implication, their impression of the organization itself.

Deming (1982) commented, most people from their opinions based on the people that they see, and they are either dissatisfied or delighted, or some other point on the continuum in between.

Researches on quality in higher education, although differ in their definitions of quality itself, its dimension and measurements (Lagrosen, Sayyed-Hashemi & Leitner, 2004;

Zhao, 2003, Kwan & Ng, 1999; Cheng & Ming Tam, 1997) seem to agree in their dimensions and measurement that characteristics of quality is a prerequisite for the measurement process (Owlia & Aspinwall, 1996).

Education quality, according to Cheng (2003) is the character of an input, process and output of the education system that satisfy both internal and external stakeholders by meeting their explicit and implicit expectation. Jagdeesh (2000) in his article on the quality in management education however, defined education quality from the perspective of knowledge base and skill set of the graduates. Zhao (2003) proposes the quality of a university's online education to be evaluated from the standpoint of its course effectiveness, adequacy of access to technological infrastructure, student satisfaction and academic satisfaction.

IMPORTANCE OF THE STUDY

This study will determine the level of dissatisfaction/ satisfaction among the Fiji National University Residential students Lautoka Campus towards some facilities provided. The study will surely determine the student's dissatisfaction / satisfaction towards the facilities provided by Fiji National University on the areas of concern i.e. Sporting Facilities/ Recreation, Information Communication and Technology System, Accommodation as well as the Library Services which should become a part of the residential student's experience during their period of study at Fiji National University, Lautoka Campus.

This research will be focusing on four major areas in its Campus. Sporting Facilities and Recreation, Hostel and Accommodation, the Information Communication and Technology (IT) and Library Services

The study was based on a survey carried out from the questionnaires that was administered involving fifty (50) year one (1) Primary Teacher trainees, fifty (50) year two (2) Primary Teacher trainees, fifty year one (1) Secondary Teacher Trainees and fifty year two (2) Secondary Teacher Trainees who resides at FNU Lautoka Campus.

Upon using the descriptive analysis, the levels of dissatisfaction among the students towards the facilities provided were examined.

STATEMENT OF THE PROBLEM

The level of dissatisfaction / satisfaction for every residential student may vary from one student to another due to their culture, background, races and status.

OBJECTIVE

To check and compare facilities provided by Fiji National University to the students in terms of sports, hostel, library and recreational facilities.

HYPOTHESIS

Some residential students might be satisfied after using the facilities provided by Fiji National University because of their family background. Students from the middle class might be satisfied with the basic facilities while students from high class or from a rich family might have higher expectation towards the facilities provided by FNU.

RESEARCH METHODOLOGY

This study is an exploratory in nature where the purpose is to describe the level of students' satisfaction / dissatisfaction on the facilities provided such as the sports facilities and recreation, accommodation and campus bus services. Since this study is a descriptive study, no hypothesis was developed and the analysis conducted was only the descriptive type.

SAMPLING

Samplings are the process of selecting a sufficient number of elements from the population, to generalize the characteristics of the population elements. Sampling is done due to the large amount of the FNU students. Besides that, by using sampling it can save time and cost involved compare than if the researcher needs to gather information from the whole customers (students). Simple random sampling was chosen whereby every element is selected independently and the sample is drawn by a random procedure from the sampling frame. According to Uma Sekaran (2003), through simple random sampling technique, all elements in the

population are considered and each element has an equal chance of being chosen as the subject. This sampling design best when the generalize ability of the findings to the whole population is the main objective of the study.

DATA COLLECTION METHOD

Primary data are data gathered an assembled specifically for the project. It's using the several techniques like survey, observation, interviews, and questionnaire. A researcher originates primary data for the specific addressing the problem at hand.

Primary data was generated from the questionnaire distributed to the selected students. The researcher chose to use the questionnaire method as a tool of data collection. Closed-ended questionnaires most of which were likert-type scale. The researcher took great care to ensure that the questions asked would properly structured, focused, phrased and asked in a manner that is to intelligible to respondents, able to minimize bias and able to provide data that can be statistically analyzed. This achieved through careful considerations for four interrelated issues in questionnaires design.

SAMPLE SIZE

This step is concerned with how many people that should be surveyed. According to Roscoe (1975), the sample size those are large than 30 and less than 500 are appropriate for most research. Large sample give more reliable results than smaller samples. Despite, it is not necessary to sample the entire target population or even a substantial portion to achieve reliable results. In this research, the researcher only chose 60 sample units as the sampling size randomly due to the time constraints, cost and other human resources. Sixty questionnaires were being distributed to respondents who are the residence of the FNU Students Residential Hall.

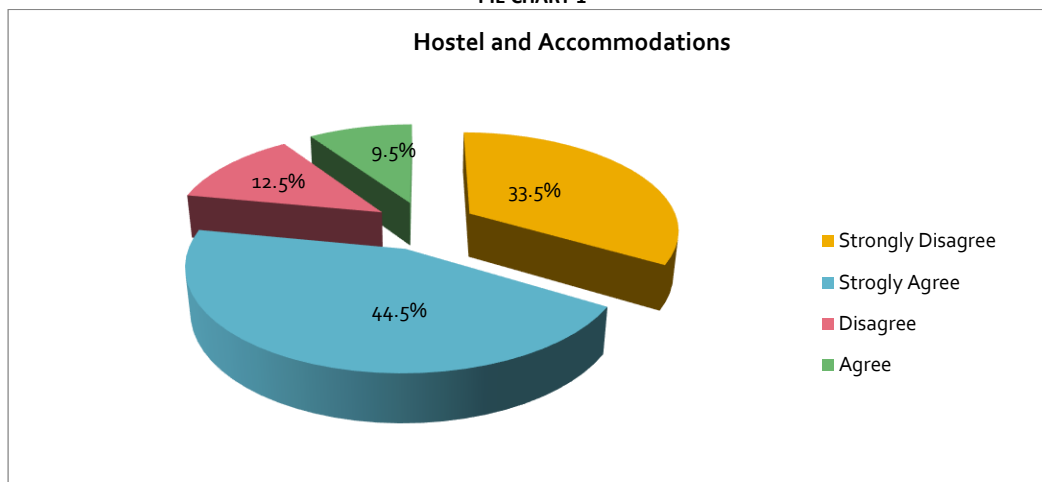
RESULTS AND DISCUSSION

STUDENTS AND HOSTEL FACILITIES

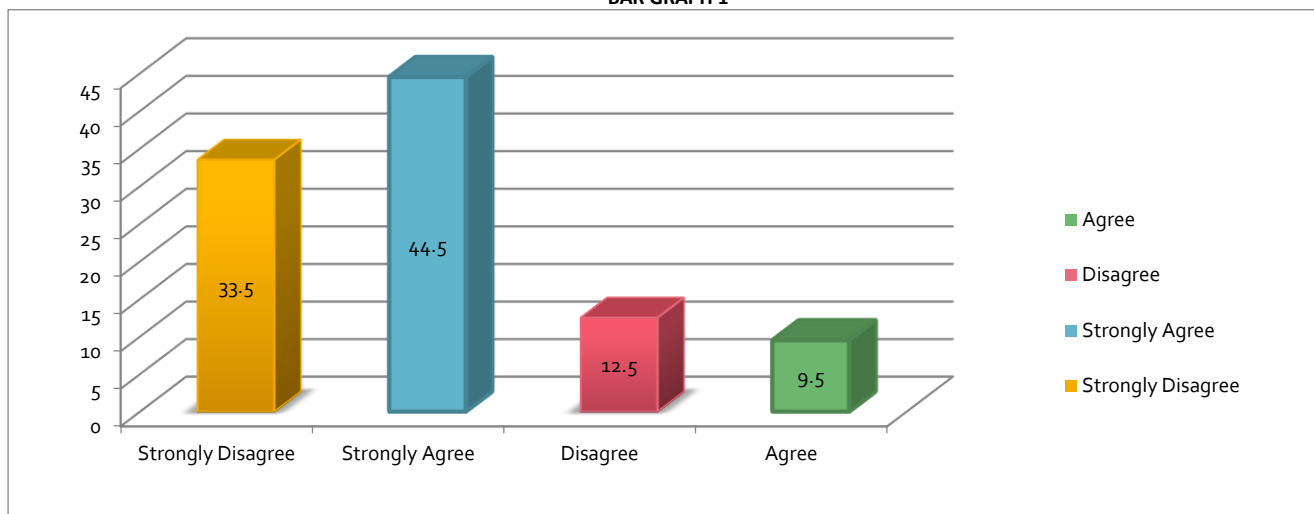
Students' housing facilities or accommodation is one of the integral components of the university in promoting the university as an element to help students attain intellectual competence, enliven personal character in fulfilling living experience.

(Zahran,1972) said that residential systems help enlarge a student's perspective and knowledge of disciplines other than his own through contacts with roommates of different backgrounds who are specialized in other field of study. Therefore, the contribution of sustainable campus housing facilities achieving the quest of improving the performance of students should not be underestimated.

PIE CHART 1



BAR GRAPH 1

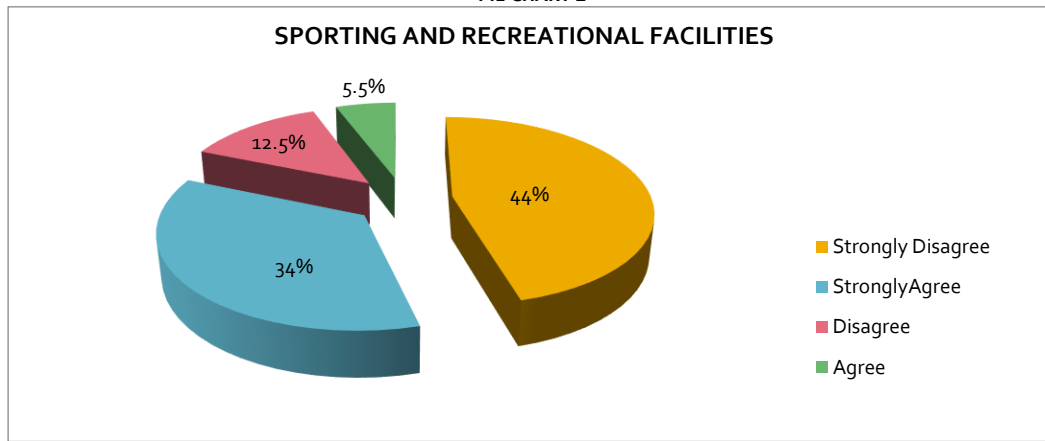


SPORTS AND RECREATIONAL FACILITIES

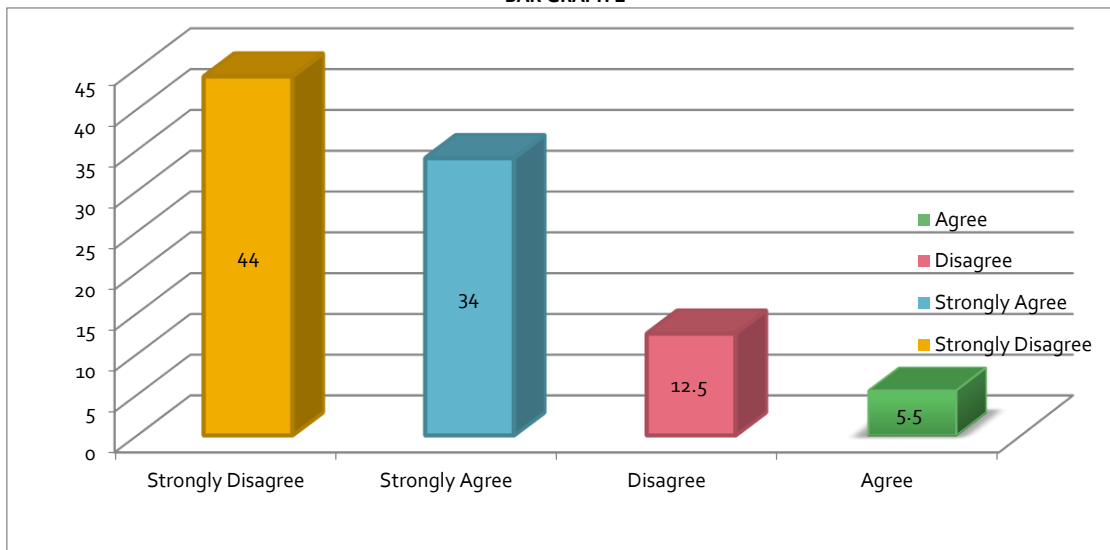
The social life of students on the campus can gradually diminished in friendliness probably because of lack of sporting activities and spaces to bring them together for necessary relaxation to enhance good relationship amongst them.

Akinola Arikawe a Nigerian scholar mentioned that the main purpose of recreation is basically the relaxation and revitalization of people so that they may efficiently return to their routine activities, which are not recreational but economically gainful. It involves physical, mental and emotional activities. It can reward the participants in terms of intellectual, physical and social growth, better health, improved citizenship and other qualities of personal development.

PIE CHART 2



BAR GRAPH 2

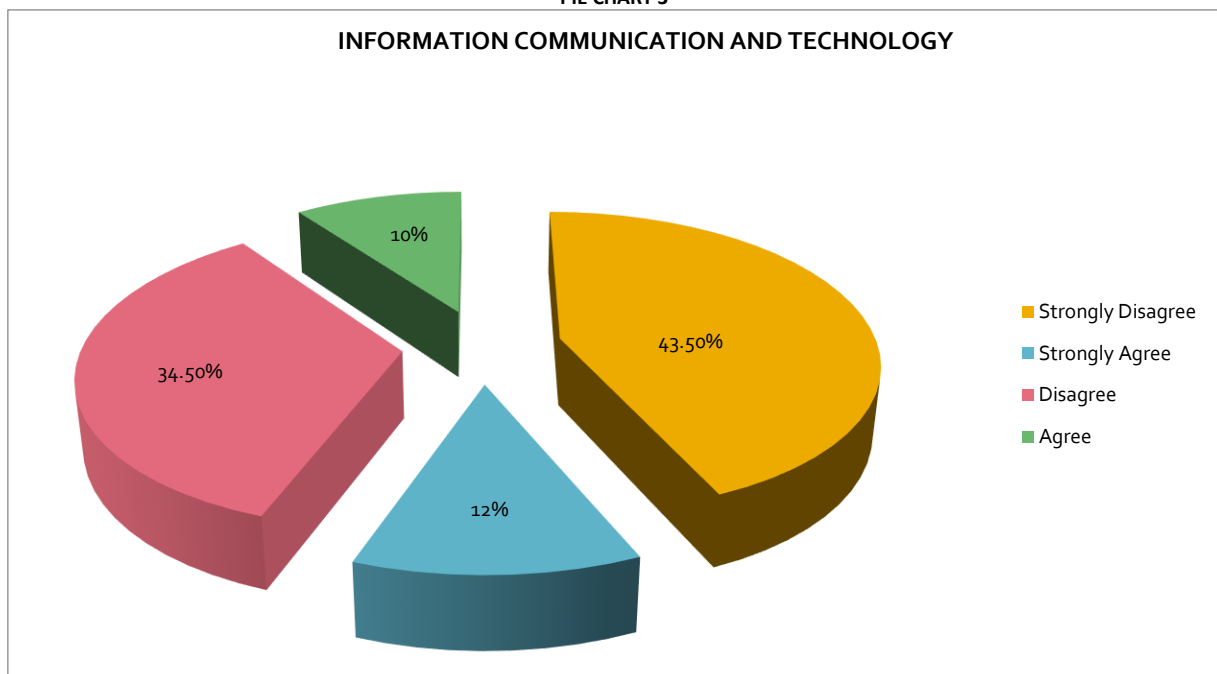


INFORMATION COMMUNICATION TECHNOLOGY

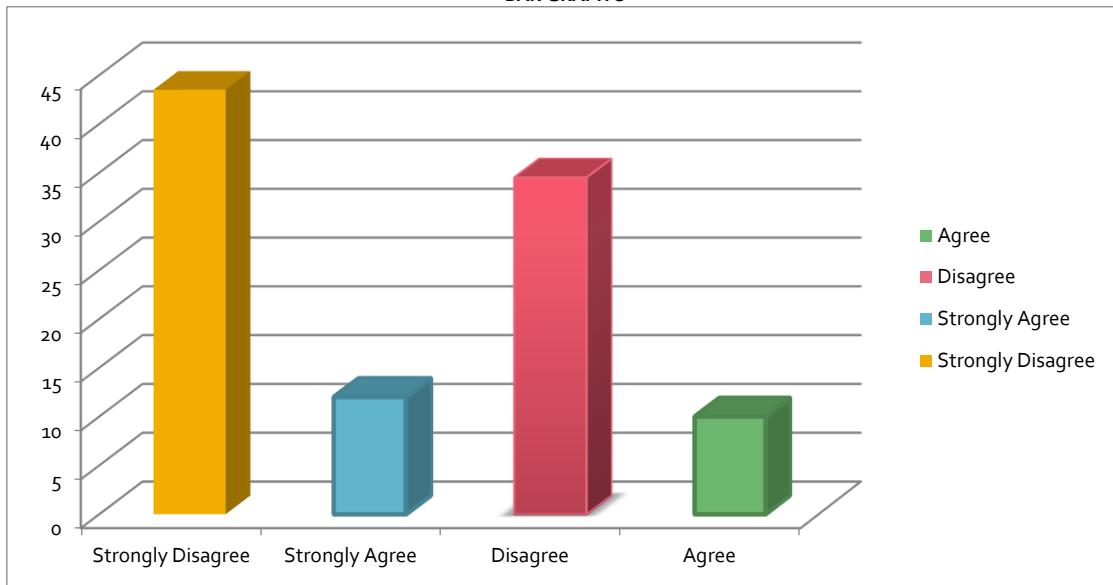
Education is one of the most important needs for the well-being of individual and that of the society. Thus, education is a powerful instrument of social, political, and economic progress without which neither an individual nor a society can attain professional growth.

Information and communication technology (ICT) is an indispensable part of the contemporary world. In fact, culture and society have to be adjusted to meet the challenges of the information age. Information and communication technology (ICT) is a force that has changed many aspects of people's ways of life.

PIE CHART 3



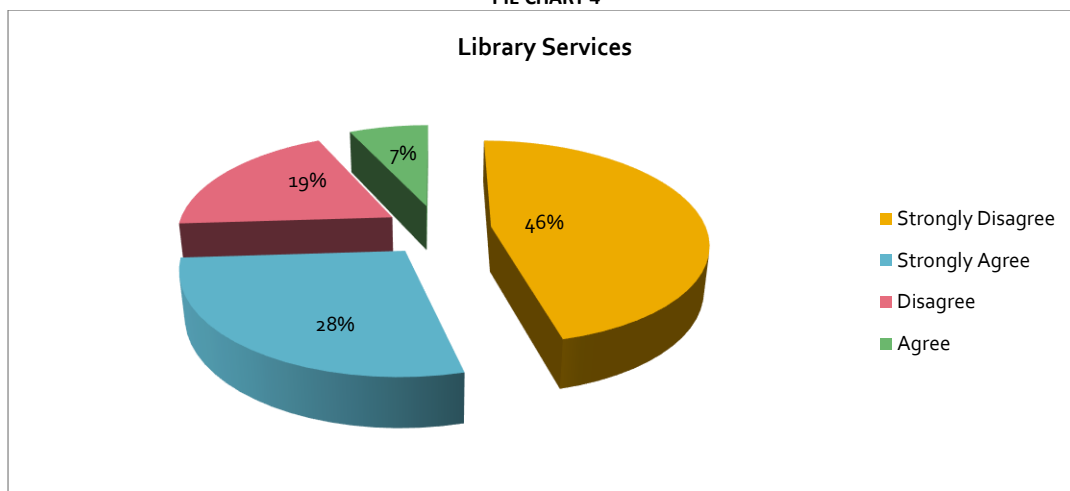
BAR GRAPH 3



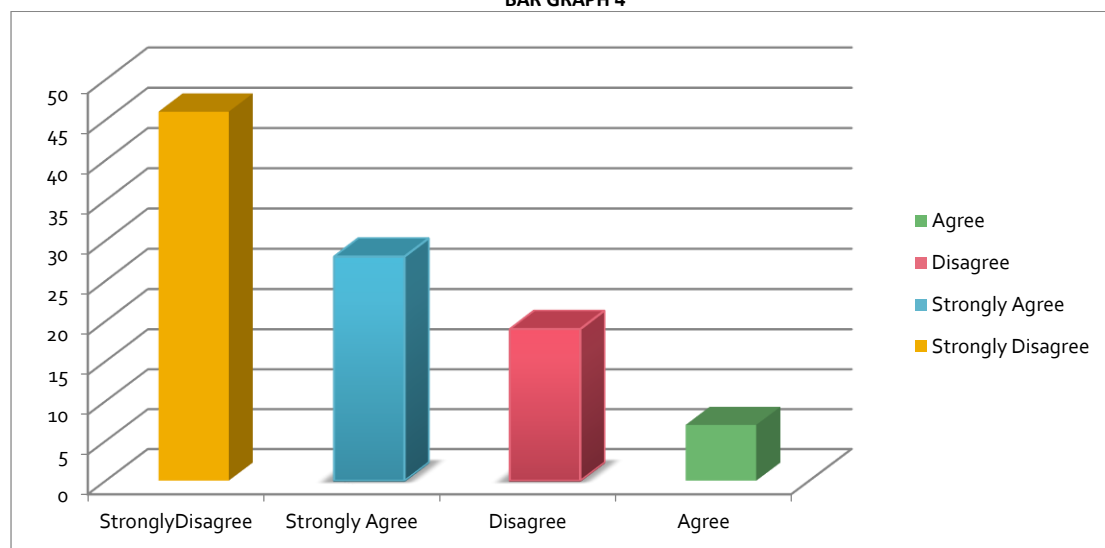
LIBRARY SERVICES

Libraries are at the centre of the academic excellence of all educational institutions providing all the relevant information resources necessary for sustaining the teaching, learning and research functions of these institutions. The academic health, intellectual vitality and effectiveness of these educational institutions in producing high quality graduates into the labor market depend largely on the quality of information resources available in their libraries to support the teaching, learning and research activities.

PIE CHART 4



BAR GRAPH 4



FINDINGS

Fiji National University needs to improve all four the facilities discussed in this research for betterment of the students.

RECOMMENDATIONS/SUGGESTIONS

Research may be conducted every year to check the facilities are in improving trend. Sample size may be increased to have more representations.

CONCLUSION

In almost every existing University in the world, STUDENTS must and should be the direct recipient of all services provided by the university. So it my opinion that FNU must comply with the above statement if we are to retain our marketability and sustainability.

LIMITATIONS

Sample size was very less because Fiji National University has more than two thousand students, we were unable to differentiate urban and rural populations including gender balance.

SCOPE FOR FURTHER RESEARCH

Fiji National University have lots of further research scope at its different campuses for improving facilities to attract international students.

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THE EFFECT OF COMPANY OWNERSHIP STRUCTURES TOWARD DIVIDEND POLICY ON LISTED FIRMS IN INDONESIA STOCK EXCHANGE

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ABSTRACT

This study aims to determine the effect of firm ownership structure and firm characteristics on the dividend policy of public listed company in Indonesian Stock Exchange. Variables of the ownership structures of firm include local institution ownership and foreign institution ownership. While firm characteristics variables include return on assets, return on equity, free cash flow, leverage, firm size, firm age, and market to book ratio. This study used data from annual financial report and annual report of listed firms in Indonesia Stock Exchange over the period 2013 – 2015. The result showed that the local institutional ownership, return on assets, free cash flow, market to book ratio, and firm size are highly positive and significantly correlated with dividend payout ratio. Return on equity and leverage have a significant correlated. Only firm age has no significant correlated. These results have practical implication to corporate manager and investor for design a financial strategy.

KEYWORDS

dividend, institutional ownership, firm characteristics.

INTRODUCTION

Discussion about the company, it is closely related to the ownership structure. The ownership structure in Indonesia has different characteristics from companies in other countries. Most companies in Indonesia have a tendency to be concentrated so that founders can also sit on the board of directors or commissioners, and in addition to the agency conflict can occur between the manager and the owners and also between majority and minority shareholders. Dividend is an expectation of the shareholders of the investment, but in the majority of companies dividends are considered burdensome for companies must always take profits each year to pay a dividend. If the company does not have sufficient cash but still pay dividends could impact on the reduced need for investment in the future that require additional capital by issuing new shares or make loans to other parties.

Data released by the Indonesian Central Securities Depository from 2013 to 2015 showed that foreign ownership in companies listed on the Indonesia Stock Exchange on average by 57%, while local ownership is only 43%. There are interesting things on the number of issuers that the dividend distribution is not only dominated by good performing companies but sectors that are declining also pay dividends. This shows that the distribution of dividends is no longer the monopoly of good fundamentals and performing company. The relationship between the concentration of ownership and payment of dividends is also unconvincing. It is found in Sugeng (2009), Khan (2006), and Kartikasari (2013) and also Al-Kuwari (2009) were not significant. It shows the number of gap study or research gap that still need to be revisited.

REVIEW OF LITERATURE

The following are previous study that interesting and useful for this study:

Research from Thanatawee (2013) entitled Ownership Structure and Dividend Policy: Evidence from Thailand aims to discuss the relationship between ownership structure and dividend policy in Thailand of 1,927 observations sample data for the period 2002-2010. The results of his research is the free cash flow does not have a significant relationship and local ownership has more influence to dividends than foreign ownership.

Sinarmayarani (2016) conducted a study with the title The influence of institutional ownership and profitability of the company's value through dividend policy. The results showed that institutional ownership has no significant relationship to the dividend policy.

OBJECTIVES

The main objectives of this study are:

1. To describe institution ownerships, firm's characteristics and dividend policy in Indonesia
2. To investigate the impact of institution ownerships and firm characteristics to dividend policy in Indonesia

HYPOTHESES

Hypotheses of the research are formulated based on previous literature, as follow:

1. There is positive relationship between local institution ownership and dividend.
2. There is negative relationship between foreign institution ownership and dividend.
3. There is positive relationship between return on assets and dividend.
4. There is positive relationship between free cash flow and dividend.

5. There is positive relationship between firm size and dividend.
6. There is negative relationship between leverage and dividend.
7. There is positive relationship between firm age and dividend.
8. There is positive relationship between Market to Book Ratio and dividend.

RESEARCH METHODOLOGY

The sample in this research are secondary data from the financial statements of companies from nine sectors on the Stock Exchange which pay dividends continuously in the period 2013-2015. The total number of companies studied 102. The sampling technique used in this research is non-probability sampling. The other supporting data obtained through library either through text books and obtained from the internet. The data was analyzed using panel data regression analysis with E-views 8 analysis tools. Dividend Payout Ratio (DPR) is used as a dependent variable while local institution ownership (LINS), foreign institution ownership (FINS), return to assets (ROA), free cash flow (FCF), firm size (SIZE), market to book ratio (MTB), leverage (LEV) and firm age (AGE) are used as a independent variable. The model is as follows:

$$(I) \quad DPR = \alpha + \beta_1 LINS_{it} + \beta_2 ROA_{it} + \beta_3 FCF_{it} + \beta_4 SIZE_{it} + \beta_5 AGE_{it} + \beta_6 LEV_{it} + \beta_7 MTB_{it} + e$$

$$\beta_1 \geq 0; \beta_2 \geq 0; \beta_3 \geq 0; \beta_4 \geq 0; \beta_5 \geq 0; \beta_6 \leq 0; \beta_7 \geq 0.$$

$$(II) \quad DPR = \alpha + \beta_1 FINS_{it} + \beta_2 ROA_{it} + \beta_3 FCF_{it} + \beta_4 SIZE_{it} + \beta_5 AGE_{it} + \beta_6 LEV_{it} + \beta_7 MTB_{it} + e$$

$$\beta_1 \leq 0; \beta_2 \geq 0; \beta_3 \geq 0; \beta_4 \geq 0; \beta_5 \geq 0; \beta_6 \leq 0; \beta_7 \geq 0.$$

TABLE 1: VARIABLE OF STUDY MEASUREMENT

Variable	Measurement
DPR	Dividend per share / earning per share
LINS	Percentage of local institution ownership
FINS	Percentage of foreign institution ownership
ROA	Net income / total assets
FCF	Net operational cashflow / total equity
SIZE	Log natural of total assets
MTB	Market price per share / book price per share
LEV	Total debt/total assets
AGE	Log of firm age.

RESULT & DISCUSSION

DESCRIPTIVE STATISTICS

Descriptive statistics of the research data used on 102 companies listed in Indonesia Stock Exchange over the period 2013-2015 annually are presented in Table 2.

TABLE 2: DESCRIPTIVE ANALYSIS

Variable	Average	Maximum	Minimum	St. deviation
DPR	35.80	372.15	-30.55	28.85
LINS	55.21	97.89	6.00	22.39
FINS	39.32	98.18	5.00	25.81
ROA	7.09	31.20	-1.11	5.93
FCF	8.02	40.22	-14.66	8.67
SIZE	29.48	34.44	26.27	1.73
AGE	1.49	1.99	0.60	0.24
LEV	52.55	92.01	0.58	21.16
MTB	2.00	12.04	0.03	1.85

It's shows the average DPR is 35.80, its means that average of dividend per share are 35.80 times as large as its net income per share. The average LINS is 55.21, its means that 55.21% firms have a local institution ownership. While the average FINS is 39.32, its means that 39.32% firms have a foreign institution ownership. The average ROA, FCF, SIZE, AGE, and LEV are 7.09, 8.02, 29.48, 1.49, and 52.55, respectively. The average MTB is 2.00 means average company have a market value of 2 times compared to the book value of their shares.

In this study we used fixed effect model with weighted GLS for analysis impact of institution ownership to dividend payout ratio. One of the advantages of the method of estimation using panel data is that it can avoid the problem of multicollinearity (Baltagi, 1995). Glesjer test results were done by regressing all the independent variables with the absolute value of residuals, showed that there is no independent variables that affect the absolute residual DPR models with significant value is more than 0.05.

THE ANALYSIS OF THE INFLUENCE OF OWNERSHIP STRUCTURES AND DIVIDEND PAYOUT RATIO INDICATOR IN PROPERTY INDUSTRY

TABLE 3: THE INFLUENCE OF DPR AND OWNERSHIP STRUCTURES

Variables	Model I	Model II
C	-1094.740	-40.698
LINS	0.132**	-
FINS	-	-0.288*
ROA	0.036*	0.447*
FCF	0.030**	0.005*
SIZE	0.821	2.667
AGE	-21.76**	7.611
LEV	0.001	-0.051
MTB	0.495**	0.302

The result of the table 3 showed that in Model I, there is a significant relationship between Return on Assets (ROA), Free Cash Flow (FCF), Firm Age (AGE), and Market to Book Ratio (MTB). The relationship between Dividend Payout Ratio (DPR) with ROA has a significant relationship and it is a positive. It can be seen from the coefficient value that is equal to 0.036. This means that if ROA increase by 1 unit, the DPR will increase by 0.036 units. In Model II, the coefficient has the same value. A significant relationship of ROA was also found in the study by Thanatawee (2013). Companies that have a lower profitability also pay dividends because to maintain the company's reputation to investors or the public. In contrast to companies that have high profitability tend to pay lower dividends. It caused that to allocate profits in retained earnings for the benefit of your company's future expansion.

The relationship between Dividend Payout Ratio (DPR) with Free Cash Flow (FCF) simultaneously has a significant relationship and positive value of 0.03 and 0.005. According to Cecilia et al (2012), free cash flow has positive effect on dividend policy, due to the availability of high free cash flow resulting company will have the impact of increased dividend payments.

The relationship between Dividend Payout Ratio (DPR) and a firm age (AGE) simultaneously has a significant relationship. Model I and model II have an opposite value of coefficient. The greater age of the company will reduce the distribution of dividends or not to pay dividends consistently. The results of this study are consistent with Fransisca (2012), and Al-Sabah (2013).

RECOMMENDATION / SUGGESTION

The company can distribute dividends regularly when the manager can increase free cash flow and return on assets. This free cash flow would be used for development of the company and also pay dividends. However, manager should also pay attention to leverage of the company. In this research, leverage is negatively related to dividend policy. Thus, management must be able to control, use, and manage debts as possible for the benefit of the company and shareholders. For beginner individual investors, choose between capital gains and dividends is an option that is quite difficult. This is due to the lack of knowledge about the stock market and the lack of expertise in both technical and fundamental analyzes. Before you start investing in the stock market should the novice investor should know the type of investor does himself, a risk taker or risk avoider.

CONCLUSIONS

This study aims to investigate the influence of institution ownership on dividend payout ratio. Based on the results of descriptive analysis, the period 2013 to 2015, dividend payout ratio on average decreased by 1.6% for firm characteristics decreased by 4.7%. While the institution ownership on average increased by 1.63%. The result showed that there is strong positive and significant relationship on free cash flow to dividend payout ratio. But the institution ownership do not have a significant effect to dividend policy.

Good financial performance will greatly assist shareholders to decide whether or not the distribution of dividends at the general meeting of shareholders. The management of the company must improve the performance in order to increase profits. Management can increase free cash flow to provide dividend regularly. This free cash flow would be used for development of the company and also pay dividends.

LIMITATIONS

This study was limited to 102 firms listed in Indonesian Stock Exchange over the period 2013-2015 annually. The firm's institution ownership measured by LINS and FINS. Firm's characteristics components include Return on Asstes (ROA), Free Cash Flow (FCF), Firm Size (SIZE), Firm Age (AGE), Leverage (LEV), and Market to Book Ratio (MTB). Further research can investigate with another firm's ownership. Furthermore, researcher can include more characteristics proxy.

SCOPE FOR FURTHER RESEARCH

Expected in the next research distinction between the structure of local ownership can distinguish between private and public. Research gap always occurs on a research topic is because the time and place of different studies. It is expected to increase the amount of research on this topic, the research gap would be narrowed.

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PHOTOVOLTAIC SYSTEMS: A PROBABLE ALTERNATIVE TO CONVENTIONAL ENERGY SOURCES

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ABSTRACT

Three centuries ago, we used nothing but renewables, with a fully sustainable energy system consisting of wind power, hydro power and bio-fuels. Now we are trying to return to the past, with the addition of a few new sources such as solar and geothermal. In the interim our population has increased and economic activities by several orders of magnitude. There is a literature, and there are some notable contributions, but nothing remotely in keeping with the emphasis on renewables in policy circles. Renewable energy is enjoying great but probably short-lived if not taken seriously while put in use. The first discussion of renewables in economics was in the post 1973 oil shock era, when we rediscovered Hotelling's work on resource depletion and refined it in various ways. We invented the phrase "backstop technology," a technology that would eventually replace exhaustible resources with an energy source continuing forever. No one modeled the backstop explicitly, but it was clearly not a fossil fuel that we had in mind: it could have been nuclear fusion, or solar or wind energy. The need for renewables, in the sense of energy from non-exhaustible sources having no environmental footprint, was recognized. Presently, despite its poor environmental credentials, fossil fuel remains a crucial contributor to energy supply in many countries. The world will be running out of fossil fuel within a few decades due to high demand & consumption. The problems with energy supply and use are related not only to global warming but also to environmental concerns such as air pollution, acid precipitation, ozone depletion, forest destruction, ect. It is argued that oil will run out in 53 years, natural gas in 54, and coal in 110 years. The exhaustion of conventional resources and its effect on climate requires an urgent call for the substitute power resources to convene up the current power requirement. Renewable energy is an endless, unsoiled and prospective energy source among all other non-conventional energy options. More concentration is being done on focal point for the development of renewable energy sources globally. Thereby, energy generated from clean, efficient and environmentally-friendly sources has become one of the major challenges for engineers and scientists. Among them, the photovoltaic (PV) generation system has received great attention in research because it appears to be one of the possible solutions to the environmental problems. In this paper, the thrust has been given to study the economic and technical viability of photovoltaic systems as one of the alternative to depleting conventional energy sources.

KEYWORDS

Photovoltaic systems, Backstop resources, Hotelling's work, Central and distributed generation, Conventional and non-conventional energy sources, Solar revolution.

ABBREVIATIONS

GHG	:	Green House Gases.
Gt	:	Giga Tonnes.
CO ₂	:	Carbon Di Oxide.
GW	:	Giga Watts.
TWh/Y	:	Terra Watt hours per year.
PV	:	Photovoltaic.
CCS	:	Carbon capture and storage.
E_Storage	:	Energy storage.
PWh/Y	:	Photovoltaic Watt hours per year.
WtE	:	Waste to Energy.
CAGR	:	Compound Annual Growth Rate.
NIMBY	:	Not in my back yard.
RE	:	Renewable Energy,
VRE	:	Variable Renewable Energy.
PV System	:	Photovoltaic System.
CSP	:	Concentrating solar power
MPPT	:	Maximum power point tracking.
Wp	:	Watt peak.
SMR	:	Small Modular Reactors
TES	:	Thermal energy storage
SRA	:	Solar Resource Assessment

NOMENCLATURE

pt	:	is price in period t,
po	:	is price in initial period,
r	:	is rate of interest

1. INTRODUCTION

The efficient use of scarce natural resources, both renewable and non-renewable sources, has long been a concern of natural resource economics (Shogren 2000). Adam Smith explored on the natural progress of opulence and suggested that for a country to achieve an optimum economic progress, it had to allocate capital to land, fisheries and mines (Barnett and Morse 1963). Ricardo explored on the significance of land quality on economic rent. Robert Malthus raised concern about the dangers of population growth, asserting that the increasing population was likely to preclude the endless progress towards a utopian society (Barnett and Morse 1963). Jevons raised concern about the consequences of coal depletion on population growth (Shogren 2000). A feature shared by all these economists is their treatment of natural resources as a free factor of production. That is, they all treat natural resources as provided freely by nature. But towards the beginning of the 21st century, a shift in mindset occurred as economists began treating natural resources as something more distinct than just a free factor of production (Shogren 2000). Theorists such as Hotelling and Gray particularly pointed out to the additional inter temporal cost of extracting natural resources (Shogren 2000). According to Hotelling's rule, the price of an exhaustible resource must grow at a rate equal to the rate of interest, both along an efficient extraction path and in competitive resource industry equilibrium^[1]. It is symbolized as

$$p_t = p_0 e^{rt}$$

(Where, p_t is price in period t, p_0 is price in initial period, r is rate of interest)

[1]

This shows that the competitive resource owner would deplete at socially optimal rate. Therefore, the conservationist's plea for public interventions cannot be based on any inherent tendency for competition to exploit a resource too rapidly assuming no divergence between the social and private discount rates.

The past 15 years have seen unprecedented change in the consumption of energy resources. Unexpected high growth in the renewable market, in terms of investment, new capacity and high growth rates in developing countries have changed the landscape for the energy sector. We have seen the growth of unconventional resources and improvements in technology evolution for all forms of energy resources. This has contributed to falling prices and the increased decoupling of economic growth and GHG emissions. Around 2000 Gt CO₂ gas emitted since 1750 out of which half of it just in past 40 years and this leads to temperature rise by (+ 0.85°C) since 1850. To stabilize climate change at today's level by 2100, cumulative CO₂ emissions must not exceed 1000 Gt CO₂ between now and 2100. However, currently emission rates are increasing by ~30 Gt CO₂/yr. and current carbon-burning infrastructure alone can approach 1000Gt CO₂ in next 40 years.

As per World Energy Outlook 2014, in spite of maximum use of non-renewables, about 1.3 billion people did not have access to electricity in 2012, about 2.7 billion people use traditional biomass for cooking and other heating energy needs, and 1.7 billion people are likely to be electrified by 2030. Still 1 billion people will remain without access to electricity.

Considering above facts, there is a necessity for an energy transformation from fossil power generation to renewable energies in the first place. Enormous increase in use of fossil fuels leads to continuous increase in CO₂ emissions and concentrations in the global atmosphere climate change will lead to an increase in global average temperature until the end of the century of approximately [4 - 5°C]. The costs of natural catastrophes thereby driven and intensified exceed the costs of such an energy transformation by a multitude. Instead of moaning about victims and persons affected, efforts are to be made to generate potential for energy transformation to generate income and wealth for many.

Therefore, the time has come for altogether energy transformation to a renewable energy system which offers more chances and prosperity than business as usual.

OBJECTIVES OF THE STUDY

1. To study World Energy Resources & Consumption.
2. To study backstop technology as a new technology producing a close substitute to an exhaustible resource.
3. To study IEA's PV Roadmap Projections.
4. To study main objectives of this Task to achieve the goal of IEA/SHC Task36 "Solar Resource Knowledge Management" to provide the solar energy.
5. To study the Pathway to 100% Renewable Energy Requirement.
6. To study a PV system design.

2. WORLD ENERGY RESOURCES AND CONSUMPTION

Most countries have achieved a more diversified energy mix with a growth in community ownerships and an evolution of micro grids. To better understand these unprecedented changes the 2016 World energy resources report highlights the key trends and identifies the implications for the energy sector.

2.1. Oil

Oil remained the world's leading fuel, accounting for 32.9% of global energy consumption. Crude oil prices recorded the largest percentage decline since 1986 (73%). Roughly 63% of oil consumption comes from the transport sector. Oil substitution is not yet imminent and is not expected to reach more than 5% for the next five years. Unconventional oil recovery accounts for 30% of the global recoverable oil reserves and oil shale resources contains at least three times as much oil as conventional crude oil reserves, which are projected at around 1.2 trillion barrels.

2.2. Natural gas

Natural gas is the second largest energy source in power generation, representing 22% of generated power globally and the only fossil fuel whose share of primary energy consumption is projected to grow.

2.3. Coal

Coal production declined with 0.6% in 2014 and with a further 2.8% in 2015, the first decline in global coal production growth since the 1990s. Coal still provides around 40% of the world's electricity. However, climate change mitigation demands, transition to cleaner energy forms and increased competition from other resources are presenting challenges for the sector. Asia presents the biggest market for coal and currently accounts for 66% of global coal consumption.

2.4. Nuclear

Global Uranium production increased by 40% between 2004 and 2013, mainly because of increased production by Kazakhstan, the world's leading producer. As of December 2015, 65 nuclear reactors were under construction with a total capacity of 64 GW. Two-thirds (40) of the units under construction are located in four countries: China, India, Russia and South Korea. Currently there are more than 45 Small Modular Reactors (SMR) designs under development and four reactors under construction.

2.5. Hydropower

Hydropower is the leading renewable source for electricity generation globally, supplying 71% of all renewable electricity at the end of 2015. Undeveloped potential is approximately 10000 TWh/y worldwide. The global hydropower capacity increased by more than 30% between 2007 and 2015 accounting to a total of 1 209 GW in 2015, of which 145 GW is pumped storage.

2.6. Solar

Global installed capacity for solar-powered electricity has seen an exponential growth, reaching around 227 GWe at the end of 2015, producing 1% of all electricity used globally. The total capacity for solar heating and cooling in operation in 2015 is estimated at 435 GWth. As solar PV module prices have declined around 80% since 2007 (from ~ 4\$/W in 2007 to ~ 1.8\$/W in 2015), the cost associated with balancing the system represents the next great challenge for the Solar PV industry.

2.7. Wind

Global wind power generation capacity reached 432 GW in 2015, around 7% of total global power generation capacity (420 GW onshore, 12 GW offshore). A record of 63 GW was added in 2015 and total investment in the global wind sector was US 109\$ billion in 2015.

2.8. Others

2.8.1. CCS

CCS is an essential element of any low carbon energy future, but policy is the main issue, not technology. The world's first large-scale application of CO₂ capture technology in the power sector commenced operation in October 2014 at the Boundary Dam power station in Saskatchewan, Canada. There are 22 large-scale CCS projects currently in operation or under construction around the world, with the capacity to capture up to 40 million tonnes of CO₂ per year (Mtpa).

2.8.2. Geothermal

Geothermal global output is estimated to be 75 TWh for heat and 75 TWh for power, but is concentrated on geologic plate boundaries.

2.8.3. Bio-energy

Bio-energy (including traditional biomass) is the largest renewable energy source with 14% out of 18% renewables in the energy mix and supplies 10% of global energy supply

2.8.4. E-storage

E-storage has been characterized by rapid change, driven by reduced costs (especially batteries) and increased industry requirement to manage system volatility. As of end 2015, the global installed storage capacity was 146 GW (including pumped hydro storage), consisting of 944 projects. There are already around 25 000 residential-scale units in Germany alone. Bottom-up projections suggest a global storage market of 1.4 GW/y by 2020 (excluding pumped hydro storage), with strong growth in electro-mechanical technologies in particular.

2.8.5. Marine energy

Around, 0.5 GW of commercial marine energy generation capacity is in operation and another 1.7 GW under construction, with 99% of this accounted for by tidal range. The total theoretical wave energy potential is said to be 32 PWh/y, but is heterogeneous and geographically distributed, technology costs for marine energy are still very high, hindering deployment.

2.8.6. Waste-to-energy

Despite Waste-to-Energy (WtE) occupying less than 6% of the total waste management market, the global WtE market was valued at approximately US 25\$ billion in 2015 and is expected to reach US 36\$ billion by 2020, growing at CAGR of around 7.5% between 2015 and 2020.

3. WORLD ENERGY CONSUMPTION

The energy landscape has changed with most countries achieving a more diversified energy mix as well as a growth in community ownerships and an evolution of micro grids.

A new World Energy Congress launched 2016 Resources Report, at the 23rd World Energy Congress on 12th October reveals that the unexpectedly high growth in the renewable energies market, in terms of investment, new capacity and high growth rates in developing countries, is a key factor in this notable shift. It has contributed to falling prices and the increased decoupling of economic growth and greenhouse gas (GHG) emissions.

FIGURE 1: WORLD ENERGY CONSUMPTION

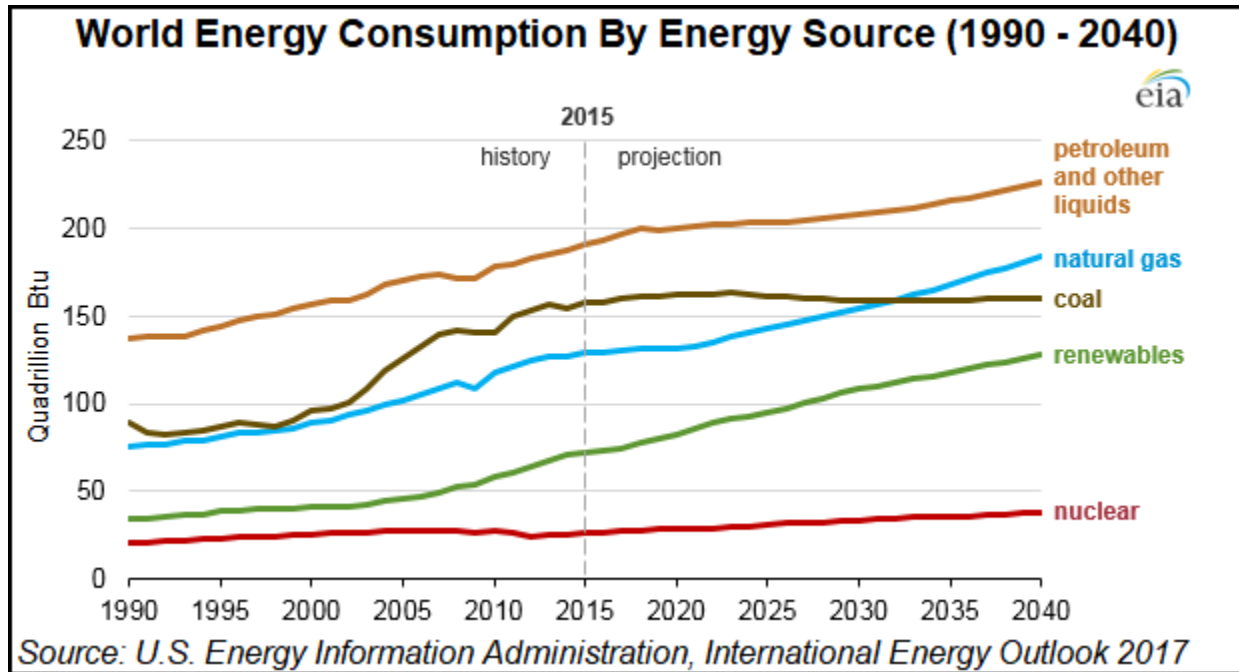


FIGURE 2: COMPARATIVE PRIMARY ENERGY CONSUMPTION [2]



There is already significant transition in the sector; however, some energy resources have challenges.

Despite some notable progress, the rate of improvements towards cleaner energy is far slower than required, to meet emissions targets. Public acceptance remains a challenge, regardless of the energy source, with an increased 'Not in my back yard' (NIMBY) attitude to the development of energy sources. Increased commodity and energy price uncertainty that results in higher risk and larger investments with long lead times are less appealing. Without diversification and review of business models, national and international oil and gas companies could struggle over the medium to long term. Incentive-assisted renewable energy companies have created a boom in certain countries and regions. However, as incentives are decreased, some companies might not be viable anymore. Rare earth elements, metals used in especially renewable energies, create new dependencies in the value chain and could represent possible future barriers to growth. Change is at its slowest at the moment, but our research identifies that technologies will change a lot quicker and the regulatory system is not keeping up, which may also become a barrier. Liberalized markets could reach their limit, as the lowest cost generation in the short term can be perceived to provide the highest value. There is a

significant need to balance other aspects of the Energy Trilemma such as environmental considerations, including increased resilience and security of supply. This is particularly important for long-term planning in short-term power operations, with the lack and lag of new, expanded, upgraded and smart infrastructure offering the potential to hinder new energy developments. Heat generation and cooling technologies are lagging behind in terms of innovation. Increased use of natural gas combined with decreased use of coal will see energy associated carbon dioxide emissions from natural gas surpass those from coal. Failure to timely plan for replacement of decommissioned base-load power plants might pose a risk to energy reliability in some countries. All of this creates a highly dynamic context for the energy sector.

4. BACKSTOP RESOURCES

The work of Harold Hotelling in 1931 is considered by many to be the single most important contribution to the understanding of the economics of exhaustible resources ever made. There can be no doubt that at a theoretical level that this is so and it provided the seed for huge numbers of research efforts made during the period 1972 to the early 1990s, nearly two decades when the growing scarcity of natural resources was of concern to many. In terms of a contribution to mining operations the theory describes exactly how a mineral resource should be depleted, provided we can make some strong assumptions. The experience of extracting mineral resources in the mining industry is, however, significantly different to the proposed theory. Perhaps the single most important contribution made by Hotelling in guiding the schedule of extraction is that the discounted rent derived from the sale of the minerals, should be the same in every period. In order to achieve this end, the single greatest hurdle is that the rate of depletion should decline over the life of the mine, beginning at a maximum and ending at a minimum just before the mine closes.

At the industry level this means that the last ton of ore is being hoisted just as the price of the commodity reaches either a point where it is replaced by the next most inferior ore-body, or the choke price, or the commodity is replaced by a backstop technology. At the individual mine level it means that the rate of depletion has moved steadily down the marginal cost curve, from a point where marginal costs equal marginal revenue, to a point where marginal costs equal average costs. At this point the mine should be totally depleted. If not it may continue to operate but it will generate no rent, only normal profit, and can just survive. It is essential that we explore the economics of exhaustible resources, particularly because it promises so much, but does not deliver much in the way of valuable application in mining. In addition, the simple volume of research demands that we examine the theory and try to understand what it is about the work that has made it so appealing. The continuing search for Hotelling’s scarcity rents has a quality about it something akin to the fox-hunt: one is not sure which way it could go next. By and large the average mine operator is not even aware that Hotelling-type scarcity rents exist, far less spend time identifying and scheduling his output according to them (Tilton, 2003).

A backstop technology^[3] is defined as a new technology producing a close substitute to an exhaustible resource by using relatively abundant production inputs and rendering the reserves of the exhaustible resource obsolete when the average cost of production of the close substitute falls below the spot price of the exhaustible resource.

Backstop resources theory states that as a heavily used limited resource becomes expensive, alternative resources will become cheap by comparison, therefore making the alternatives economically viable options. In the long term, the theory implies faith that technological progress will allow backstop resources to be essentially unlimited, and that need will cause the development of new technologies to become cost effective. This idea is supported by economist Robert Solow who claimed that four-fifths of US economic growth could be attributed to technological development (the other fifth being accounted for by expansion of labor and capital).

Backstop Resource is a sustainable natural resource that is used in place of, and as a substitute for, finite, exhaustible natural resources that have been exhausted. A sustainable resource is one in which the amount used today cannot reduce the amount available tomorrow. An example is solar energy.

5. IEA’S PV ROADMAP PROJECTIONS

5.1 Project (Task) objectives

The International Energy Agency (IEA), an autonomous agency, was established in November 1974. Its primary mandate was and is two-fold: to promote energy security amongst its member countries through collective response to physical disruptions in oil supply, and provide authoritative research and analysis on ways to ensure reliable, affordable and clean energy for its 29 member countries and beyond. The goal of IEA/SHC Task 36^[4] "solar resource knowledge management" is to provide the solar energy industry, the electricity sector, governments, and renewable energy organizations and institutions with the most suitable and accurate information of the solar radiation resources at the earth’s surface in easily-accessible formats and understandable quality metrics. The scope of solar resource assessment information includes historic data sets and currently derived data products using satellite imagery and other means.

There are three main objectives of this Task to achieve this goal:

1. To provide further standardization and benchmarking of international solar resource data sets to insure worldwide inter-comparability and acceptance,
2. To provide improved data reliability, availability and accessibility in formats that address specific user needs, and
3. To develop methods that improve the quality and the spatial and temporal coverage, with customized solar resource products, including reliable solar radiation forecasts.

Achieving these objectives would reduce the cost of planning and deploying solar energy systems, improve efficiency of solar energy systems through more accurate and complete solar resource information, and increase the value of the solar energy produced by solar systems. As per IEA, by 2050, with appropriate support, CSP could provide 11.3% of global electricity (Figure 3). The country wise share of solar of total electricity generation will be 16% (Figure 4).

FIGURE 3: UTILITY WISE SHARE OF TOTAL ELECTRICITY SUPPLY BY 2050.

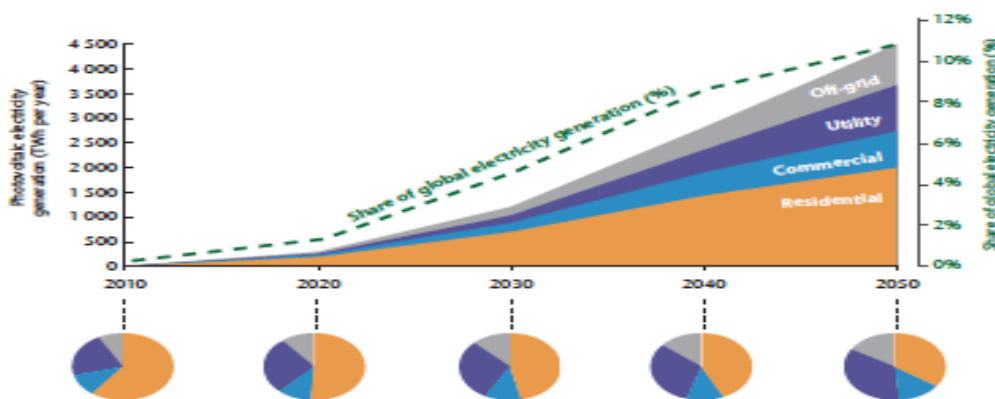
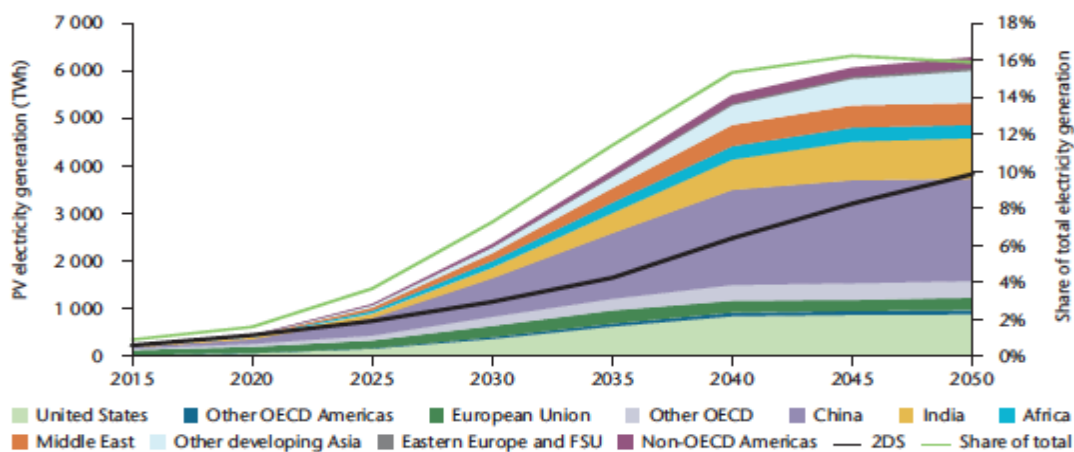


FIGURE 4: ~16% OF TOTAL ELECTRICITY SUPPLY BY 2050^[5]

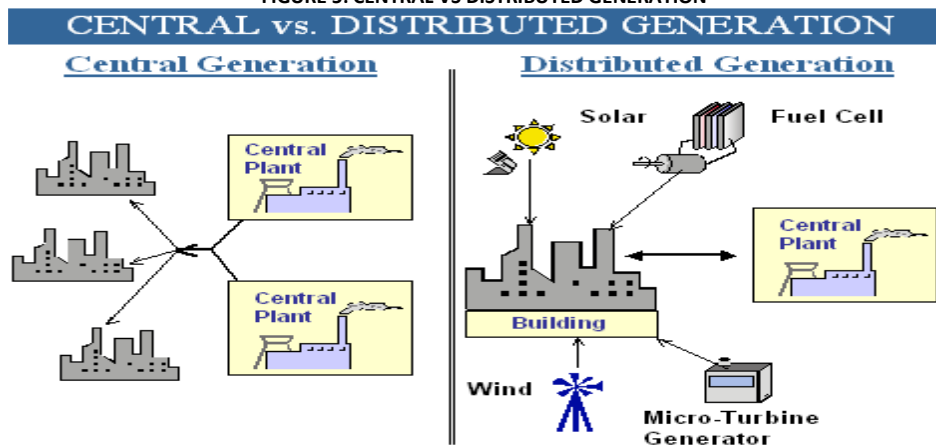


5.2 Pathway to 100% RE requires

1. A transformation of our energy systems
2. Shift from residential to large-scale PV over time
3. Increased system flexibility
4. More reliance on distributed generation, smart grids, micro grids
5. Lower energy intensity per capita
6. Ability to incorporate high penetrations of Variable Renewable Energy (VRE)

The electricity generated by centralized generation is distributed through the electric power grid to multiple end-users. Centralized generation facilities include fossil-fuel-fired power plants, nuclear power plants, hydroelectric dams, wind farms, and more. Distributed generation (also known as distributed energy) refers to power generation at the point of consumption. Generating power on-site, rather than centrally, eliminates the cost, complexity, interdependencies, and inefficiencies associated with transmission and distribution.

FIGURE 5: CENTRAL VS DISTRIBUTED GENERATION

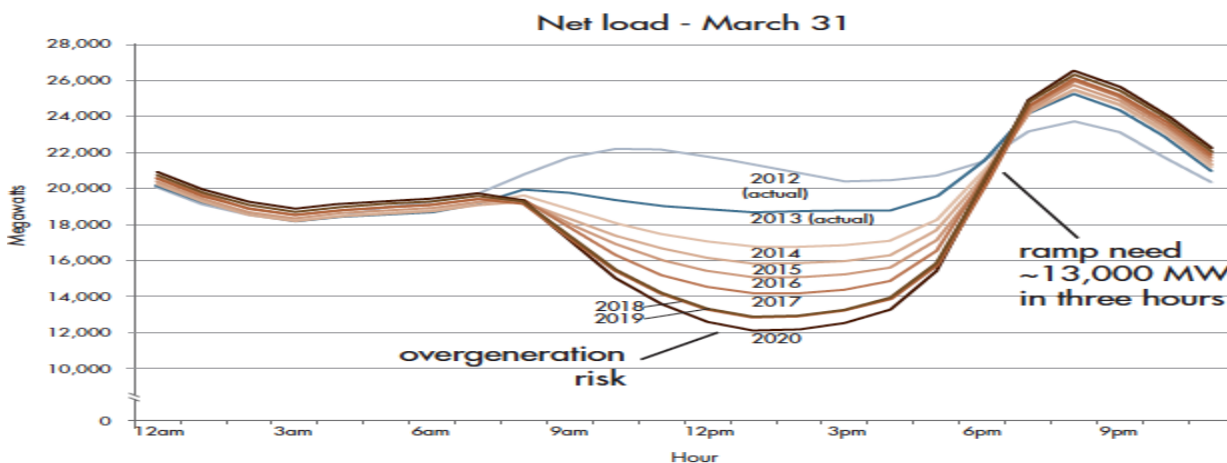


5.3 Managing increasing solar penetration

Now research focuses on a novel management strategy of thermal energy storage (TES) system, by increasing solar photovoltaic (PV) penetration. By charging the TES while the PV panels are producing power, and monitoring the maximum charging rate of the TES, it enables to increase the amount of solar PV used, and decrease the overall carbon footprint. Using this new management method, it can be able to increase the current PV generation.

In commercial-scale electricity generation, the duck curve is a graph of power production over the course of a day that shows the timing imbalance between peak demand and renewable energy production. In many energy markets the peak demand occurs after sunset, when solar power is no longer available.

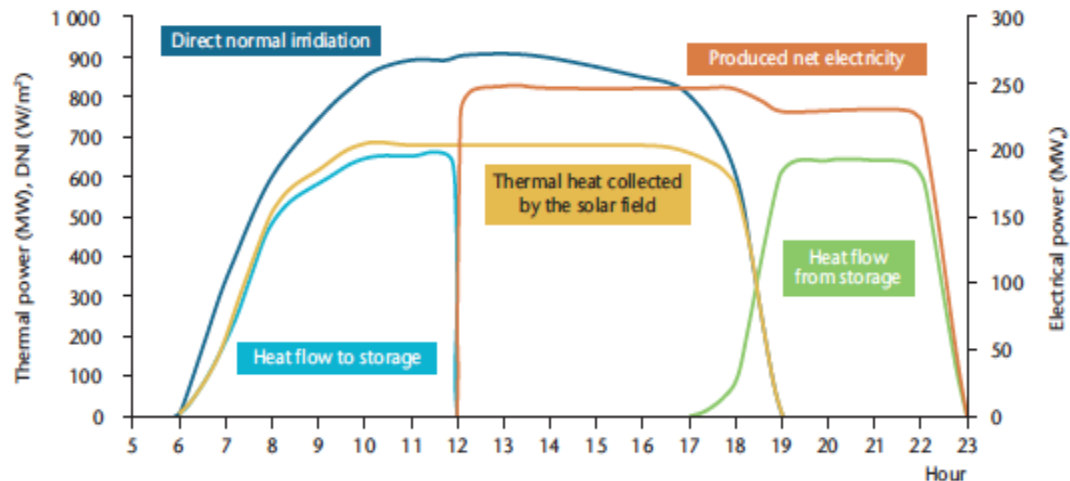
FIGURE 6: THE “DUCK” CURVE^[6]



5.4 Energy storage can shift time of use of RE

Energy storage, can shift time of use of solar technologies such as CSP Source. Figure. 7 shows hourly consumption and solar generation for the household during an average day (which assumes 12 hours of sunshine and a capacity factor of 19%). When the sun isn't shining the household gets all its power from the grid, but for about 7 hours it gets all its power from solar array. And over this period the array generates a healthy surplus that gets fed back to the grid, sending the electricity meter into reverse and causing it to wind rapidly backwards:

FIGURE 7: ENERGY STORAGE CAN SHIFT TIME OF USE OF RE [8]



Thermal storage uncouples electricity generation from solar energy collection

5.5 Solar resource assessment and forecasting

Solar Resource Assessment (SRA) refers to the analysis of a prospective solar energy production site with the end goal being an accurate estimate of that facility's annual energy production.

5.5.1 Four focus areas:

1. Grid integration of VRE
2. Improved data collection and assimilation
3. Solar forecasting
4. Solar model improvements

Task deliverables: best practices in data collection, site adaptation, and forecasting

5.5.2 Summary points

1. RE will become a major energy source (and ultimately the only energy source) in this century
2. Energy intensity at individual and community level must decrease
3. Our method of delivering energy services is going through a transformation, and even a revolution
4. Strategies to address variable renewable energy supply must include resource forecasting and energy storage
5. With proper grid management, RE can supply both base and peak load energy

5.6 Design and cost analysis of 1 kW photovoltaic system [9]

The exhaustion of conventional resources and its effect on climate requires an urgent call for the substitute power resources to convene up the current power requirement. Solar energy is an endless, unsoiled and prospective energy source among all other nonconventional energy options. As more concentration is being done on focal point for the development of renewable energy capital globally. To ascertain their viability, it is necessary to do the economic and technical assessments of these resources. Here it is studied the designing aspects and assessments of solar PV system based on field and actual performance. The study is based on design of solar PV system of 1.0 kW off-grid photovoltaic energy system. Both monthly and weekly costs of energy produced by the 1 kW PV system have been calculated. In addition, the solar PV 1 kW system can give internal rate of return of about 1.714% on investment. Based on assumptions used in this study, solar 1 kW PV system of Rs. 0.9724/kWh is estimated for a project with profitable life of 25 years with no other financial support. This translates to Rs. 80000 payment over the livelier cost of energy of 1 kWh generated by the system. However, if the financial support is more than 50% of the initial investment cost, no further payment fee is necessary to support this type of system. Basically this system has been designed for small home located at the place of availability of grid power is rare. 1 kW PV solar system is also very useful in rural areas of India. India as a subcontinent receives great amounts of solar radiation annually.

There are different types of modules depending on power ratings. Every module has a number of solar cells. Solar cells are fabricated by means of semiconductors such as silicon. Photovoltaic cells generate electricity in clean and reliable manner which is the prime concern for today's environment. Variation in temperature affects the efficiency of solar module greatly (Parlak, 2014). Due to these variations this technology faces enormous challenges in its power quality performance (Patra et al., 2015). Integration of renewable energy is also a tedious process (Pinto and Panda, 2014). Solar photovoltaic standalone systems have better power quality as compared to grid integrated systems. In standalone systems batteries connected with MPPT charge controller tolerates all fluctuations of temperature and radiation associated with environment.

MPPT or Maximum Power Point Tracking is algorithm that included in charge controllers used for extracting maximum available power from PV module under certain conditions. The voltage at which PV module can produce maximum power is called 'maximum power point' (or peak power voltage).

Here, 1 kW PV system is designed for small home mainly for rustic areas. This is small roof top system and its performance based on cost analysis has evaluated using PV system software (Mermoud, 2012). PV system software uses the information of solar radiation to calculate generated power, used power and unused power. Then the economical costing of the system is performed on the generated data. Mainly the study includes the data for one year and the information about the solar radiation is generated by the software itself based on the latitude and longitudinal information of the site. Then for the specified load it gives different values about the generation of solar energy. The second section gives a brief introduction about the designing of PV system, followed by simulation results in the third section. Then the final section concludes the finding of the paper.

5.6.1 PV system design

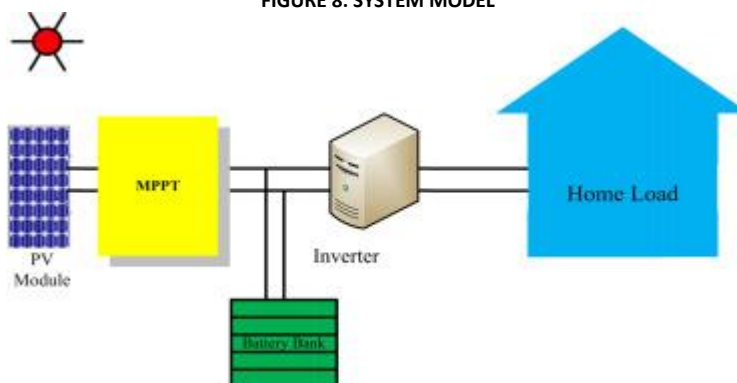
Designing of PV system mainly consists of PV modules, large numbers of PV modules are connected in parallel and series combination called PV array. The size of PV array depends on power rating of the system. 1 kW solar system is designed by using 200 W Moserbaer (MBPV CAAP BC 200Wp) PV Si-Poly modules. The maximum voltage and current rating by each module is 27.6 V and 7.26 A respectively at ideal conditions.

All six PV modules are connected in parallel so maximum voltage is 27.6 V and maximum current is 43.6 A. MPPT is also extremely crucial part of this system so selection of MPPT is also really significant. In this system Generic Universal MPPT controller is used which has maximum input current range is [30–45 A] at 14 A output constant current. List of all components are shown in Table 1 and complete system is shown in Table 1.

TABLE 1: LIST OF ALL COMPONENTS

Particular	Company	Quantity	Investment (in Rs.)
PV modules	Moserbaer	5	48,000
Batteries	Exide	2	25,000
MPPT controller	Generic	1	2000
Inverter	Microtech	1	5000
Total			80,000

FIGURE 8: SYSTEM MODEL



5.6.2 Simulation results

The performance of 1 kW PV system has evaluated using PVsyst software. The initial cost of the considered system is approximately Rs. 80,000. This investment includes the cost of PV module, MPPT controller, batteries and inverter mainly for home use. Information for the load and the daily consumption of energy is given in Table 2. The load specified for the dedicated system needed 8109 Wh energy per day.

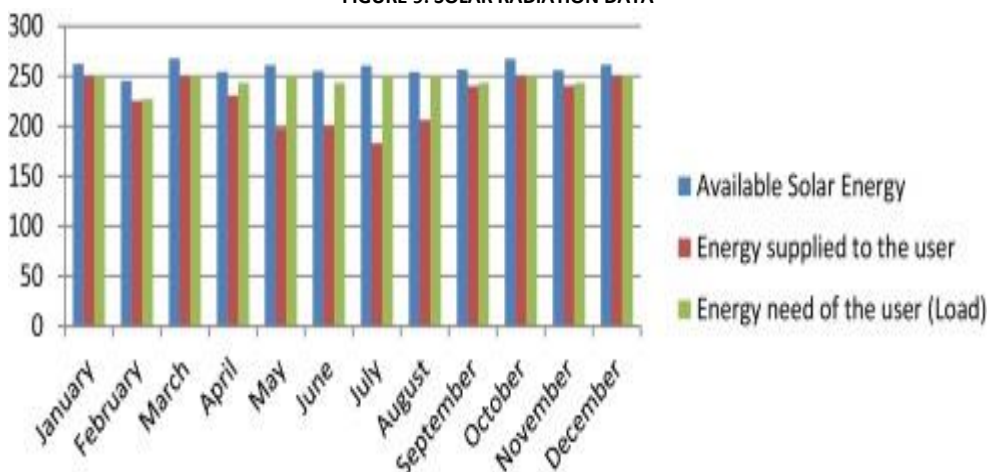
TABLE 2: LOAD AND CONSUMPTION

Load	Quantity	Power consumption	Uses	Energy
Lamp (LED/Fluorescent)	5	15 W	11 h/day	825 Wh/day
TV/PC	2	80 W	6 h/day	960 Wh/day
Domestic appliances	5	60 W	15 h/day	4500 Wh/day
Other uses	5	60 W	6 h/day	1800 Wh/day
Total				8109 Wh/day

Monthly energy production by the PV system is calculated using PV system software. According to simulated data maximum global irradiation were found in the month of May (222.1 kWh/m²) but effective global irradiation is low (199.3 kWh/m²) due to temperature effect on PV modules. In the month of March, the horizontal global irradiation is low but available solar energy is maximum (267.6 kWh) as compared to other month. Annual solar energy produced by the system is 3101.2 kWh while the energy supplied to the user is 2933.4 kWh.

167.8 kWh energy has not consumed may be due to the reason that either the load is not available during generation or batteries may reach their storage capacity of charging. This unused energy can be used either by increasing the storage capacities of the batteries or by increasing the consumption during generation time (Figure. 9).

FIGURE 9: SOLAR RADIATION DATA



Here, 1 kW PV system is studied for small homes only for rustic areas sited in India. Performance of the system and cost analysis for the designed system has been evaluated using PV system software. The desired PV system generates 3101.2 kWh/year solar energy, but only 2933.4 kWh/year solar energy is supplied to the user and 167.8 kWh energy unused may be due to battery full condition or low energy demand during generation. The energy produced by the PV system is also calculated month wise. Also the effect of global radiation on the generation of solar energy is depicted. Comparison of energy generated by PV, energy supplied and needed by user is also calculated.

5.6.3 Design of solar PV system

A solar PV system design can be done in four steps:

1. Load estimation
2. Estimation of number of PV panels
3. Estimation of battery bank
4. Cost estimation of the system.

Base condition: 2 CFLs (18 watts each), 2 fans (60 watts each) for 6 hours a day.

1. The total connected load to PV panel system

= No. of units × rating of equipment

= 2 × 18 + 2 × 60 = 156 watts

2. Total watt-hours rating of the system

= Total connected load (watts) × operating hours

= 156 × 6 = 936 watt-hours

3. Actual power output of a PV panel

= Peak power rating × operating factor

= 40 × 0.75 = 30 watt

4. The power used at the end use is less (due to lower combined efficiency of the system)

= Actual power output of a panel × combined efficiency

= 30 × 0.81 = 24.3 watts (VA) = 24.3 watts

5. Energy produced by one 40 Wp panel in a day

= Actual power output × 8 hours/day (peak equivalent)

= 24.3 × 8 = 194.4 watts-hour

6. Number of solar panels required to satisfy given estimated daily load

= (Total watt-hour rating (daily load) / (Daily energy produced by a panel)

= 936/194.4 = 4.81 = 5 (round figure)

1. Inverter size is to be calculated as:

2. Total connected load to PV panel system = 156 watts

3. Inverter are available with rating of 100, 200, 500 VA, ect.

4. Therefore, the choice of the inverter should be 200 VA.

5.6.4 Cost estimation of a PV System

I. Cost of arrays = No. of PV modules × Cost/Module

= 5 × 8000 (for a 40 Wp panel at the rate of 200. Rs/Wp)

= 40000.0 Rs

II. Cost of batteries

= No. of Batteries × Cost/Module

= 1 × 7500 = Rs.7500

III. Cost of inverter

= No. of inverters × Cost/Inverter

= 1 × 5000 = 1 × 5000

= Rs.5000

IV. Total cost of system = I + II + III

= 40000 + 7500 + 5000

= 52500.0 Rs

[Additional cost of wiring may be taken as 5% of total system cost]

5.6.5 Assumptions taken for design

1. Inverter converts DC into AC power with efficiency of about 90%.

2. Battery voltage used for operation = 12 volts

3. The combined efficiency of inverter and battery will be calculated as combined efficiency = inverter efficiency × battery efficiency = 0.9 × 0.9 = 0.81 = 81%

4. Sunlight available in a day = 8 hours/day (equivalent of peak radiation).

5. Operation of lights and fan = 6 hours/day of PV panels.

6. PV panel power rating = 40 Wp (Wp, meaning, watt (peak), gives only peak power output of a PV panel)

7. A factor called "operating factor" is used to estimate the actual output from a PV module. The operating factor between 0.60 and 0.90 (implying the output power is 60 to 80% lower than rated output power in normal operating conditions, depending on temperature, dust on module, etc.

5.7 Noteworthy solar parks

The following solar parks were at the time they became operational, the largest in the world or their continent, or are notable for the reasons given:

TABLE 3: NOTEWORTHY SOLAR PARKS

Name	Country	Nominal power (MW)	Commissioned	Remarks
Lugo San Bernardino County, California	USA	1 MW	Dec 1982	First MW plant in World
Charanka, Gujarat	India	221 MW	Apr 2012	Asia's largest solar park
Longyangxia PV/Hydro power project, Gonghe, Qinghai	China	850 MW _p	Dec 2014	Phase II of 530 MW added to 320 MW Phase I (2013) makes this the world's largest solar power station
Solar Star, Los Angeles County, California	USA	579 MW _{AC}	Jun 2015	World's largest solar farm built in One Phase

Note: In China, the name-plate capacity of a photovoltaic power station is rated in MegaWatt-Peak (MWP), which refers to the solar arrays DC power output. However, Canada, Japan, Spain and some parts of the United States often specify using the converted lower nominal power output in MWAC; a measure directly comparable to other forms of power generation.

In recent years, PV technology has improved its electricity generating efficiency, reduced the installation cost per watt as well as its energy payback time (EPBT), and has reached grid parity in at least 19 different markets by 2014. Photovoltaic is increasingly becoming a viable source of mainstream power. However, prices for PV systems show strong regional variations, much more than solar cells and panels, which tend to be global commodities. In 2013, utility-scale system prices in highly penetrated markets such as China and Germany were significantly lower (1.40\$/W) than in the United States (3.30\$/W). The IEA explains these discrepancies due to differences in "soft costs", which include customer acquisition, permitting, inspection and interconnection, installation labor and financing cost.

6. CONCLUSION

The immense global energy flux from the Sun makes it the prime candidate for future sustainable energy production. Both solar thermal energy and solar PV conversion involve technologies that can be deployed on personal through community to regional scales, using both simple and advanced technologies. The solar PV panels that power automatic roadside weather stations and other low-drain communications systems. The panels require low maintenance and usually charge batteries to allow them to remain operational during the night. In poor countries where the energy infrastructure is rudimentary or absent, PV systems hold out great potential. An important use is for daytime pumping of water from wells.

In its 1997 renewable energy plan, the EU set a target of half a million village-scale direct solar systems to be deployed in developing countries and a similar number in European houses by 2010. The United Nations has asked world governments to deploy 4.5 GW of solar PV electricity generating capacity in developing

countries by 2012. Both Japanese and German governmental subsidies have boosted both photovoltaic production and deployment, and a similar 'hard-sell' stems from commercial sources in the US. As a result, power capacity of solar PV rose from a global 50 MW in 1995 to over 2 GW in 2002, and is estimated to be growing at a rate of 40% per year. The main hindrance to greater deployment is simply that of cost; at between US 0.2 to 0.5\$ per kWh, solar PV electricity was almost ten times as expensive in 2005 as that from the cheapest fossil-fuel source, natural gas. To progress, the technology requires continued reduction in the cost of the solar cells themselves, but the enormous reduction in cost of silicon-based computer hardware since the 1970s is cause for optimism. During a few years, the photovoltaic (PV) market has shown unprecedented growth and wide-spread use of this environmentally friendly and distributed source of power generation. On a global basis, new PV installations approximately varies between 78 GW and 82 GW in 2016 and estimates for 2017 are in the 80–85 GW range. This is a correct power supply for telecommunication relay stations, especially in areas where there is no electricity, is a handicap for operators to expand their clientele.

Solar PV could theoretically supplement grid-power during daylight hours to reduce generating costs and environmental emissions. However, at this scale serious disadvantages emerge. The daily intensity of sunlight varies dramatically because of cloud cover. Moreover, solar power is greater in the summer while the demand for electricity is lower, except in areas with high use of air conditioners. Provided photovoltaic conversion contributes no more than 10-20% of the total amount of electricity in the grid, its integration seems feasible. This is because electricity grid systems are designed to cope with large variations in demand, and they can cope equally well with fluctuations from different forms of supply.

Should future solar PV power rise above 20% of the total electricity supply, then existing grid systems built to be dominated by coal, oil and nuclear generation would have to be modified. This is because conventional power plants are slow to start up and shut down; they are slow response systems. Solar conversion, along with other alternative sources whose power source fluctuates uncontrollably (e.g. wind and waves), is a fast-response system. A distribution grid with solar PV power as a major component would need to be supplemented by controllable fast response systems, principally hydroelectric and gas-turbine generators. Another solution would be short-term electrical storage installations, but they are both costly and inefficient. A means of 'having one's green cake and eating it', however, would be to use electricity from solar PV to generate hydrogen by electrolysis of water. Hydrogen gas is combustible, storable and moveable, and so avoids most of the problems associated with electrical storage. The hydrogen could even be converted back into electricity using fuel cells.

Despite these caveats, the potential of solar PV is enormous. If photovoltaic conversion with 10% efficiency was installed over an area of 500 000 km² (about 1.3% of the area of tropical deserts) humanity's present energy requirements would be met. That outlook is probably far off. Of the electricity generated from all alternative energy sources in the early 21st century, solar PV contributes only about 0.02%, with solar thermal generation a little more significant at 0.06%.

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A STUDY ON INFLUENCE OF BRAND PARITY PERCEPTION ON SWITCHING INTENTION AMONG THE CUSTOMERS IN BANKING SECTOR

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ABSTRACT

Service quality in the present scenario is considered as a competitive strategy through which service based organizations can differentiate themselves in this competitive world. The Indian Banking sector is characterized with customers having a tendency to maintain multiple service provider relationships which means customer have extra experiences. This switching of service providers has been caused due to various reasons; Customer attrition has been accelerated in Indian banks. The research is based on the quantitative approach using survey as the methodology for conducting the study. The survey method is conducted with the help of a questionnaire which used 5 point Likert scale. The present study finds that if parity perception of the customers is high they tend to consider all products or services as same which will influence the perception of value generated through service delivery. Further if the value of the service delivery process is reduced the quality perception of the service in the minds of the customer will also get influenced.

KEYWORDS

brand parity perception, banking sector.

INTRODUCTION

The banking sector in India is one of the prestigious and growing sectors in country since 19th century. The new reforms in 1990 opened new avenues and opportunities for banking sector to grow widely. According to the data released by RBI in 2013 there were 87 scheduled commercial banks with huge deposits of worth 1.2 trillion US \$. The expansion of banking sector has also created a healthy but fierce competition among the banks which is leading to new problems for all the functional departments. In this study we will try to understand different problem originated from the huge number of banks in India in the functional domain of marketing. Due to the increase in the number of banks there is completion of providing better service to the customer at lower costs. The scenario is getting more severe because all the banks are trying to provide same types of products and service to the customer. This situation will lead to state where customers are getting confused from similar service claim due to failure of organization in differentiating themselves from the rest. This condition will create an influence in expectation of consumer and take it to higher level which will force the organization to spend more to satisfy the claim.

REVIEW OF LITERATURE

BRAND PARITY

According to Kottmann (1977) stated that when the differentiation among the product provided by service providers are diminished this will lead to lack of differentiation among the products. In brand marketing product differentiation is one of the pillars for existence because it will help to sustain the growth of the brand and product, but parity among the products will kill impact of the brand in minds of the customer. Many researchers have raised the concerns about the influence of parity perception for the existence and profitability of brand in a complex and complicated market (Giges 1988; Kanter 1981; Sloan 1989). A qualitative approach was used by Jacoby (1971) in which results has shown that parity perception of the customers is influencing negatively on the loyalty about the product. This result can further be stated by the logic that loyalty is influencing the switching intention of customer (Lam, Shankar and Eramilli, 2004). Further if the level for loyalty is low it will negatively influence the commitment of the customer which will lead to lower trust and satisfaction (Dimitriadis, 2006).

H1:- Brand Parity will influence the customer satisfaction, service quality, commitment and switching intention

SWITCHING INTENTION

Switching intention is explained as intent to exchange the existing service providers with a new service provider or its competitor available in the market. In service sector due to extensive competition switching intention is considered as most important variable as it gives impetus for the revenue generation (Bansal H.S, 1997). Further, as per theory says retention of a customer is much cheaper than adding the new customer, so organizations are looking for retaining the customers for generating more revenue (Wan-Ling & Hwang, 2006).

In literature, contemporary researcher attempts to explain the causes of switching intentions. In a study conducted for predicting the switching intention based on the Theory of Planned Behavior shows a relationship between attitude and behavior. Further this study gives an explanation for the interaction between perceived behavioral control, subjective norm and attitude which will lead towards the formation of behavioral intention (Bansal & Taylor, 1999). An empirical study was conducted to find the impact of attitude toward switching behavior, satisfaction level under the control of perceived switching cost on switching intent. The results from the study shows that there is influence of attitude was more than as compared to switching cost and satisfaction of the customer towards the service (Bansal, 1997).

A study conducted by Camarero and Carrero, 2007, on the mediating effect of customer satisfaction on relationship of different factors on switching intention. The study was carried out among automobile insurance holders using a survey questionnaire and empirical mode of analysis. The result of this study establishes the meditation effect of customer satisfaction on the relationship for factors influencing switching behavior.

SERVICE QUALITY

In present scenario service quality is considered as one of the major pillar for service sector industry. The concept of service quality is decades old but the emphasis on the importance of service quality was established in 1980's. As the research in the field of service quality increases more understanding was established and new definitions were stated across the literature. Service quality was defined as outcome for the overall judgment of the consumers on the relative superiority of service on certain standards (Zeithaml, 1987). Based on the psychological gain for the consumer, service quality was defined as the difference between the expectation of the consumer and actually delivered value preposition during the service utilization (Jiang, Klein, Tesch & Chen, 2003). The most important breakthrough was done in 1980's when quantitative aspect of service quality was explained with the direction and divergence from the customer perception for service performance (Parasuraman, Zeithaml, & Berry, 1988).

Brady and Cronin (19--) has proposed a measurement for service quality which had three dimensions named Outcome quality, Interaction quality and Environment quality. As service is more dependent on value generated through the interaction between service provider and customer in a conducive environment. So based

on this all the three dimensions are important for the measurement of service quality in intangible process. Outcome quality is the value obtained by the consumer after the service process is completed. Service quality is also influenced by the nature of interface which happens between the service provider and service user that is termed as interaction quality and third aspect for service quality is environment quality- is based on the conditions under which the interaction is happening during the service delivery.

SERVICE QUALITY AND SWITCHING INTENTION

In a process of delivering and consuming service the three entities of service quality plays an important role as outcome quality of a service can dictate the intentional exit of the consumer from taking advantage of the service (Keaveney, S.M, 1995). Further researchers like Bansal and Taylor (1999), stated that interaction between the service provider and the consumer of the service also plays an important role for the continuance of service provided to the customer. Intention for switching can be initiated by the poor interaction skills and process from the organization which will influence the loyalty of the customer in the long run (Mittal and Lasser, 1998). Liu et.al (2011), argued that environmental aspects will have an influence on the switching barriers for the customer which will lead to intention for change to different service providers. This argument from the literature helps to state the hypothesis which can be tested in the study.

H2:- Service quality has a significant influence on customer intention to switch.

COMMITMENT

In the context of service industry, the importance of relationship marketing cannot be neglected from the contextual framework. One of the important concepts in relationship marketing is commitment which is defined as consistent desire of someone to develop and maintain the relationship with another entity (Walter & Ritter, 2000). But Anderson & Weitz (1992) further extended the definition of commitment as the desire to forgo short term benefits to continue the long term relationship between the entities. Literature based on the relationship marketing states that commitment is major antecedents for the factors like loyalty, trust and satisfaction which will reduce the voluntary exit from a relationship between the entities. The interactions between the entities that are providing and consuming service will provide positive outcome defined as relational commitment (Fruchter & Sigue, 2004).

COMMITMENT AND SWITCHING INTENTION

In the literature it is depicted that commitment is needed to enhance the relationship between the entities for longer duration which will lead to loyalty among these entities. The impact of organisational commitment will influence the building of loyalty which will help to extent the relationship through making sacrifices in terms of monetary and social aspects. Further researchers have found that loyalty will create more trust among the entities and which will lead to increase value from the relationship. Thus the value from the service or interaction is the term which dictates the continuum of relationship with a service provider. So it can be deduced from the above literature review that commitment will lead to value and higher value will prevent customers from choosing different service. Thus the hypothesis can be deduced as follows

H3: Organisational Commitment has a significant influence on switching intention.

CUSTOMER SATISFACTION

This literature is widely researched in today’s context as numerous studies have been conducted in past. Based on the expectation theory customer satisfaction can be defined as when the difference between expectation of the consumer and actual value delivered from the service is positive then the consumer is said to be satisfied. The economic value for retaining a customer is much lesser than a new customer to be added to the organization, the retention is much influenced by the satisfaction of the customer. If the customer is satisfied by the service provider it will lead to customer loyalty which will decrease the chances for switching of customer to different service provider. In the banking sector customer dissatisfaction is considered as important factor which will influence the business profits and loss of customers from bank (Manrai and Manrai, 2007).

Service quality in the present scenario is considered as a competitive strategy through which service based organizations can differentiate themselves in this competitive world. In banking sector this is considered as major influencer for the profitability of the organization. Research shows service quality is latent variable which influences the customer satisfaction which will help to retain customers. Customer satisfaction is influenced by difference between expectation and anticipation of service this will be influenced by the value generated during service interaction. Further research shows that value generation during service process will influence the perception of service provided so in turn it will influence the customer satisfaction, thus the next hypothesis can be stated as

CUSTOMER SATISFACTION AND SWITCHING INTENTION

In the past research switching intention is considered as a standalone variable because of the direct implication on the profit of business. In recent studies switching intention is also considered as complex process which has a tendency to be influenced by different variables. According to Anton et al (2007) customer satisfaction is looked as the mediating variable which will influence the relationship between service quality and switching intention. The result shows poor service quality with weakened customer satisfaction will have indirect effect on the switching intention of the customer. Thus we can deduce from the literature that customer satisfaction has the mediating effect on the relationship between service quality and switching intention.

H4: Customer Satisfaction has a significant influence on relationship on switching intention

On the basis of exhaustive review of the literature a conceptual model has been designed which is shown below in Figure 1.



NEED/IMPORTANCE OF THE STUDY

For any firm, it’s a serious setback to lose a customer in term of its present earnings and it can cost five times more to acquire a new customer that to retain an old one. Service switching from the customers side has recently been explore in marketing literature.

The Indian Banking sector is characterized with customers having a tendency to maintain multiple service provider relationships which means customer have extra experiences. This switching of service providers has been caused due to various reason, Customer attrition has been accelerated in Indian banks, from 13 percent in 2011 to 17% in 2012 and number so customers planning to switch their main banks have also grown from 11% in 2011 to 19% in 2012. In this perspective, the objective of the current work is to deepen our understanding of the process whereby customer’s intent to dissolve their relationship with the service providers.

STATEMENT OF THE PROBLEM

This research tries to examine the influence of perception of brand parity among the customer on different factors which influence the decision of quit or changing the service provider

OBJECTIVES

Objective 1:- The different factors which are taken into consideration in the study are customer satisfaction, commitment and service quality.

Objective 2:- The study further tries to study the influence of different variables on switching intention of customer.

HYPOTHESES

H1:- Brand Parity will influence the customer satisfaction, service quality, commitment and switching intention

H2:- Service quality has a significant influence on customer intention to switch

H4: Customer Satisfaction has a significant influence on relationship on switching intention

H3: Organisational Commitment has a significant influence on switching intention

RESEARCH METHODOLOGY

The research is based on the quantitative approach using survey as the methodology for conducting the study. The survey method is conducted with the help of a questionnaire which used 5 point likert scale. The face validity of the questionnaire is being tested through a group of expert from the field of academics and industry with an experience of more than 7 years in the field of service sector. The survey was conducted for 3 months from December to February 2016 by using a structured questionnaire. The total number of respondents were 330 among these 22 questionnaires were found missing data which were removed from the dataset. Further on testing for the outliers, 8 respondents were considered as showing outlier values so these responses were removed from the list. After the process of data cleaning analyses was conducted in SPSS and Warp5 5.0. results were derived and discussed in the section below.

MEASUREMENT INSTRUMENT

Switching Intention was measured using a 3 item scale which was earlier developed by (Ping, R. A., 1995).

Service Quality was measured using a 6 item scale which (Brady, M., & Cronin, J, 2001) had proposed. The scale was measured service quality in three dimensions the outcome, interaction and physical environment qualities.

Commitment was measured using a 5 item scale which was earlier proposed by several other authors (Anderson, E. & Weitz, B., 1989), (Gundlach, G. T., Achrol, R., & Mentzer, J. T, 1995), and (Mohr, J., & Spekman, R, 1994).

Customer satisfaction was measured using a 5 item scale which was used in Bansal and Taylor (2004) study.

Brand Parity was adopted from 5 item scale out of which 2 items were dropped after validity and reliability test. (Muncy, 1996).

Demographics: - The respondents were asked with the question like gender, age and marital status for the survey to understand the sample profile of the study.

RESULTS & DISCUSSION

The sample profiling of the study is conducted to find out the composition and understand the demographic characteristics of the sample. The results of the sample profiling show that about 58 percent of the respondents are female where as 42% of the respondents are male. Based on the age group the majority of respondents (34%) fall in the group of 18-26 years followed by 36- 45 years (32%) of age group. The least represented group in the sample is 46 – 55 years of age which is about 14% of the total samples. About 38% of the total respondents earn an income between 2 to 5 lakhs followed by respondents having income less than 2 lakhs (34%). Only 4% of the respondents earn more than 10 lakhs of salary.

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Gender		
	Frequency	Percent
Male	126	42.0
Female	174	58.0
Age		
18- 26 years	102	34.0
26 - 35 years	60	20.0
36 - 45 years	96	32.0
45- 55 years	42	14.0
Income		
< 2 lakhs	102	34.0
2 - 5 lakhs	114	38.0
5 - 10 lakhs	72	24.0
> 10 lakhs	12	4.0

BRAND PARITY AND SERVICE QUALITY

Hypothesis H1 shows that there is a significant influence of perception of brand parity on service quality as the p value is less than 0.05. Further the explanatory power of the perception of brand parity on the changes occurred in service quality is 2.1% which is depicted by R square value. The beta value shows that there is a negative influence on service quality with the impact of -0.137, so we can deduce from the results as there is high brand parity perception among the customer then service quality perception of customer will be reduced.

BRAND PARITY AND COMMITMENT

Hypothesis H2 was accepted in the study as the value of p value is less than 0.05. This hypotheses states that brand parity perception of the customer has significant influence on commitment of the customers. The regression coefficient (beta value = 0.148) shows that there is negative influence of brand parity on commitment of the customers. The explanatory power of the brand parity on the variations in the commitment levels of customers is only 2.5 % (R square value).

BRAND PARITY AND CUSTOMER SATISFACTION

Hypothesis H3 shows that there is a no significant influence of perception of brand parity on customer satisfaction as the p value is more than 0.05. Further the explanatory power of the perception of brand parity on the changes occurred in customer satisfaction is 0.9% which is depicted by R square value.

BRAND PARITY AND SWITCHING INTENTION

Hypothesis H4 was accepted in the study as the value of p value is less than 0.05. This hypotheses states that brand parity perception of the customer has significant influence on switching intention of the customer. The regression coefficient (beta value = 0.235) shows that there is positive influence of brand parity on switching intention of the customers. The explanatory power of the brand parity on the variations in the switching intention of customers is only 3.9% (R square value).

INFLUENCE OF INTERVENING VARIABLES ON SWITCHING INTENTION OF CUSTOMERS

To test whether intervening variables (like customer satisfaction, commitment and service quality) has any influence on the switching intention of the customers. For this analyses multiple regression analyses were done to test for hypothesis H5 which states that intervening variables have significant influence on the switching intention of customers. Further the assumptions of multiple regressions are also tested and represented in the table below.

TABLE 2: MULTIPLE REGRESSION DIAGNOSTIC RESULT

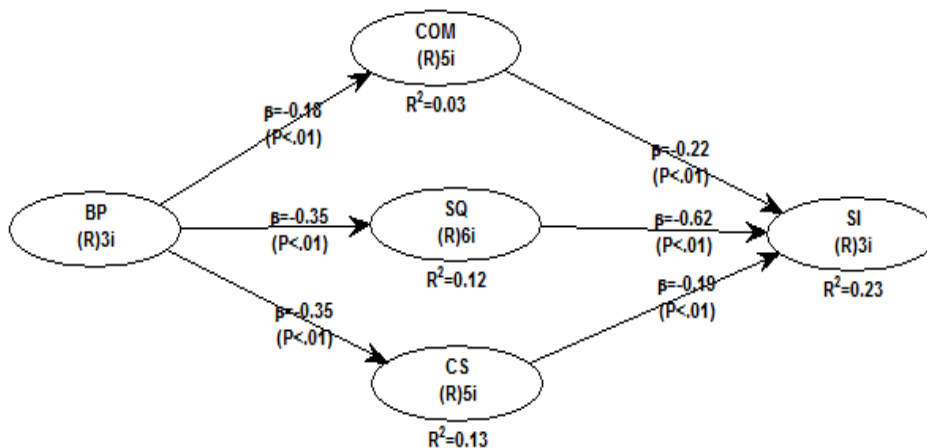
	Unstandardized Coefficients		t	Sig.	R2	Collinearity Statistics		Durbin-Watson
	B	Std. Error				Tolerance	VIF	
(Constant)	4.303	.262	16.396	.000	0.306			2.027
SQ	-.861	.083	-10.348	.000		.548	1.824	
COM	-.124	.062	-1.997	.046		.978	1.022	
CS	-.339	.084	-4.033	.000		.545	1.833	

The result from the above table can be interpreted as all the variables are significantly negative influence on switching intention of the customers as the p values are less than 0.05. Among these variables service quality is the most influencing variable followed by customer satisfaction as the beta value are -0.861 and -0.339 respectively. The least influencing variable is commitment with regression coefficient (beta value) is -0.124. All variables show the result as the variables perception increases the switching intention of the customer's decreases. Further the explanatory power of the set of variables is about 30.6 % (R square) on the variations shown in switching intention of the customer. The result of the regression diagnostics shows that the problem of multicollinearity and homoscedasticity is not influencing the results of multiple regressions. This can be confirmed with the VIF, Tolerance and Durbin Watson values in the table depicted above.

TESTING OF CONCEPTUAL MODEL

For testing the conceptual model for the study WARPLS 3 has been used for the Structural Equation Model Analysis. The results of the analysis are stated in the diagram and Table below.

DIAGRAM 1: ANALYSIS RESULT OF THE CONCEPTUAL MODEL



The result from structural equation model analysis using WARPLS also shows similar results to normal regression analysis. Table below shows the path coefficient of the model among different variables.

Table: showing path coefficient values and P values.

TABLE 3

Path coefficients					P values						
	SI	SQ	COM	BP	CS		SI	SQ	COM	BP	CS
SI		-0.616	-0.223		-0.190	SI		<0.001	<0.001		0.005
SQ				-0.346		SQ				<0.001	
COM				-0.181		COM				<0.001	
BP						BP					
CS				-0.354		CS				0.002	

The results in the table above depicts that all the path from brand parity through different variables is significantly influence the switching intention of the customer.

FINDINGS

According to Iyer and Muncy (2005) brand parity plays an important role in maintaining the loyalty of the customer to the product. It further states that low brand parity perception products can create more loyal customer for the product. This study states that if the brand parity perception of customers is lower than the propensity to switch to different brands also decreases which will lead to more loyal customers for the organization.

The present study finds that if parity perception of the customers is high they tend to consider all products or services as same which will influence the perception of value generated through service delivery. Further if the value of the service delivery process is reduced the quality perception of the service in the minds of the customer will also get influenced.

According to Henderson and Lacobucci (2002) brand parity can lead to confusion in the minds of the customer which will lead to diffusion in the commitment from the customer. The result in the study also states that commitment of the customer is influenced by the parity perception, if customer presume all services provided by service providers as same then they find hard to attach with one organization. Commitment is concurring to forego cost for maintaining the relationship with the entities but as consumers feel the lack of attachment they will not be ready to incur the economic or psychological cost.

RECOMMENDATIONS/SUGGESTIONS

This research showed the influence of parity perception of customer will influence the quality, commitment and satisfaction aspects of service. As the value of the service is created through different intangible value propositions which are decided by different aspects like quality of services proved, building of trust and fulfilling the needs of the customer. All these facets of value propositions will help you design both the level of service provided and designing of service. For example, if the customer has high brand parity regarding any service among different providers then to create value for the customer you have to provide higher quality during the process of service delivery. This will lead to high perception for quality of service and reduces the risk of customers to avail facilities from your competitors.

CONCLUSIONS

Our study also observers that customer satisfaction is not influenced by brand parity, as this study is based on service sector where satisfaction can be measured only after completion of service. So parity perception of the customer will not influence the process of availing the service. But as service environment and

interaction quality is important factor in satisfying the customer expectation which will influence intention of the customer to look for different alternatives. This study also satisfies the claim that if the service quality of the service is high the switching intention of customers will be reduced (Zeithaml, Berry and Parasuram, 1996). The results also revealed that commitment will influence the switching intention as higher levels of commitment for organization will lead to lower chances of leaving the service provider.

LIMITATIONS

This study has certainly had few limitations as one of the major limitations is sampling procedure which was non random sampling procedure. This sampling procedure limits the researcher from having proper representation of the population. Another limitation is the sector (banking) which is selected for the study because it falls on one side of service continuum where the tangibility involved in service delivery is less. The banking sector is also very much niche with specific characteristics which don't allow the generalization of result to service sector.

The direction for future research is the study can be replicated to new avenues of service sector and also for manufacturing and retail sectors.

SCOPE FOR FURTHER RESEARCH

So the implication of the study is in this present world where competition in all field are increasing especially in service sector. The number of competitors with similar products and services are venturing almost daily in market this will lead to higher parity perception of customer. This perception will create a lack of value which can lead to lower service quality perception and commitment. This lack of commitment will enhance the risk for companies to lose the customer, which will lead to forgone revenue and decrease in profit. The organization in service sector has to spend all its energy to break the trap of parity which will lead to vicious cycle of losing the customers

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